

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

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

	Instrument 8	Instrument 9	Instrument 10
1	Issuer	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DG0AT4	DD5ATA
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No
Regulatory treatment			
4	Transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€134 million	€208 million
9	Nominal amount of instrument	€134 million	€208 million
9a	Issue price	100%	100%
9b	Redemption price	100%	100%
10	Accounting classification	Equity	Equity
11	Original date of issuance	11/11/2015	11/19/2019
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2026 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Fixed, transition to floating on 08/01/2026	Fixed, adjustment on 08/01/2021
18	Coupon rate and any related index	5.50%, from 08/01/2026 12-month Euribor + 420 bps	4.85%, from 08/01/2021 fixed on the basis of the 5-year euro-mid-swap rate + 440 bps
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary
21	Existence of a step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 11	Instrument 12
1	Issuer	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DD5ATB
2a	Public or private placement	Private
3	Governing law(s) of the instrument	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
4	Transitional CRR II rules	Additional Tier 1 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€208 million
9	Nominal amount of instrument	€208 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Equity
11	Original date of issuance	11/19/2019
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	12-month Euribor + 305 bps
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
21	Existence of a step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 13	Instrument 14
1	Issuer	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DD5ATD
2a	Public or private placement	Private
3	Governing law(s) of the instrument	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
4	Transitional CRR II rules	Additional Tier 1 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€147 million
9	Nominal amount of instrument	€147 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Equity
11	Original date of issuance	11/19/2019
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Fixed, transition to floating on 08/01/2025
18	Coupon rate and any related index	3.00%, from 08/01/2025 fixed interest swap rate + 305 bps
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
21	Existence of a step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 15	Instrument 16
1	Issuer	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DD5ATF
2a	Public or private placement	Private
3	Governing law(s) of the instrument	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
4	Transitional CRR II rules	Additional Tier 1 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€191 million
9	Nominal amount of instrument	€191 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Equity
11	Original date of issuance	11/19/2019
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2030 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Fixed, transition to floating on 08/01/2030
18	Coupon rate and any related index	3.29%, from 08/01/2030 fixed interest swap rate + 305 bps
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
21	Existence of a step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 17	Instrument 18
1	Issuer	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DZ42T1
2a	Public or private placement	Private
3	Governing law(s) of the instrument	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
4	Transitional CRR II rules	Additional Tier 1 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€221 million
9	Nominal amount of instrument	€221 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Equity
11	Original date of issuance	06/16/2023
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	12-month Euribor + 420 bps
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
21	Existence of a step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 19	Instrument 20
1	Issuer	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DZ42T3
2a	Public or private placement	Private
3	Governing law(s) of the instrument	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
4	Transitional CRR II rules	Additional Tier 1 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€221 million
9	Nominal amount of instrument	€162 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Equity
11	Original date of issuance	06/16/2023
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	12-month Euribor + 420 bps
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
21	Existence of a step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 21	Instrument 22	Instrument 23
1	Issuer	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DZ42T5	DZ42T6
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No
Regulatory treatment			
4	Transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional CRR II rules	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond (Art. 52 CRR)	AT1 bond (Art. 52 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€159 million	€159 million
9	Nominal amount of instrument	€159 million	€159 million
9a	Issue price	100%	100%
9b	Redemption price	100%	100%
10	Accounting classification	Equity	Equity
11	Original date of issuance	06/16/2023	06/16/2023
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)	For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down)
16	Subsequent call dates, if applicable	As of the annual interest payment date each (08/01)	As of the annual interest payment date each (08/01)
17	Fixed or floating dividend/coupon	Fixed, adjustment on 08/01/2028	Fixed, adjustment on 08/01/2028
18	Coupon rate and any related index	7.509%, from 08/01/2028 fixed on the basis of the 5-year euro-mid-swap rate + 438 bps	7.509%, from 08/01/2028 fixed on the basis of the 5-year euro-mid-swap rate + 438 bps
19	Existence of a dividend stopper	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Partially discretionary
21	Existence of a step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down features	Yes	Yes
31	If write-down, write-down trigger(s)	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities	Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Temporary	Temporary
34	If temporary write-down, description of write-up mechanism	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.	At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event.
34a	Type of subordination (only for eligible liabilities)	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 2	Rank 2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Tier 2 instruments	Tier 2 instruments
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 24	Instrument 25	Instrument 26	Instrument 27
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DG4T41	DG4T4H	DG4T4K
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€19 million	€10 million	€35 million
9	Nominal amount of instrument	€56 million	€10 million	€100 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/01/2015	09/18/2015	09/22/2015
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/01/2025	09/18/2030	09/18/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3-month Euribor + 125 bps	3.085%	2.30%, from 09/22/2021 2.75%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 28	Instrument 29	Instrument 30	Instrument 31
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DG4T4L	DG4T4N	DG4T4P
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€50 million	€12 million	€45 million
9	Nominal amount of instrument	€50 million	€12 million	USD 50 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/25/2015	10/14/2015	10/22/2015
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/25/2030	10/14/2030	10/22/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed, floating from 03/25/2018	Fixed	Fixed
18	Coupon rate and any related index	3.50%, from 03/25/2018 6-month Euribor + 130 bps	3.30%	4.90%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 32	Instrument 33	Instrument 34	Instrument 35
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8870	NSV 8869	NSV 8868
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€2 million	€1 million
9	Nominal amount of instrument	€10 million	€2 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/16/2015	09/16/2015	09/16/2015
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/16/2025	09/16/2030	09/16/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.72%	3.105%	3.105%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 36	Instrument 37	Instrument 38	Instrument 39
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8871	NSV 8872	NSV 8873
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€10 million	€1 million
9	Nominal amount of instrument	€2 million	€10 million	€2 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/17/2015	09/18/2015	09/17/2015
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/17/2030	09/30/2030	09/17/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.08%	3.10%	3-month Euribor + 175 bps
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 40	Instrument 41	Instrument 42	Instrument 43	
1	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8875	NSV 8876	NSV 8877	NSV 8879
2a	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment					
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€1 million	€1 million	€5 million
9	Nominal amount of instrument	€2 million	€3 million	€2 million	€5 million
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/23/2015	09/30/2015	09/23/2015	10/09/2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	09/23/2030	09/30/2025	09/23/2025	10/09/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	3.20%	3-month Euribor + 160 bps	2.65%	3.30%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 44	Instrument 45	Instrument 46	Instrument 47
1	Issuer	DZ BANK	DZ BANK	Former WZ BANK as legal predecessor of DZ BANK AG
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 8880	NSV 8881	WGZ624
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€2 million	€13 million
9	Nominal amount of instrument	€1 million	€5 million	€72 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	10/13/2015	10/13/2015	12/02/2009
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10/13/2027	10/13/2025	12/02/2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a tax or regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.08%	2.89%	6.50%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 48	Instrument 49	Instrument 50	Instrument 51
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13097	SSD 13101	SSD 13115
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€0 million	€3 million	€2 million
9	Nominal amount of instrument	€3 million	€3 million	€2 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	12/05/2019	12/10/2019	12/17/2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12/05/2024	12/10/2029	12/17/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.43%	0.99%	1.04%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 52	Instrument 53	Instrument 54	Instrument 55
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13096	SSD 13109	SSD 13099
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€4 million	€0 million
9	Nominal amount of instrument	€3 million	€4 million	€2 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	12/05/2019	12/16/2019	12/09/2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12/05/2029	12/17/2029	12/09/2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%	0.98%	0.43%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 56	Instrument 57	Instrument 58	Instrument 59
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13100	SSD 13121	DDA0V1
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€11 million
9	Nominal amount of instrument	€1 million	€1 million	€18 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	12/10/2019	01/02/2020	02/18/2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	12/10/2029	01/02/2030	02/18/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.99%	1.04%	0.50%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 60	Instrument 61	Instrument 62	Instrument 63
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DDA0XL	NSV 9253	NSV 9254
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€25 million	€15 million	€3 million
9	Nominal amount of instrument	€25 million	€15 million	€3 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	03/05/2020	07/17/2020	07/23/2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	03/05/2032	07/17/2035	07/23/2040
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	0.78%	1.78%	1.86%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 64	Instrument 65	Instrument 66	Instrument 67
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9257	SSD 13366	SSD 13368
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€25 million	€5 million	€1 million
9	Nominal amount of instrument	€25 million	€5 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	07/23/2020	09/14/2020	09/17/2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07/23/2040	09/16/2030	09/17/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.86%	1.13%	1.14%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 68	Instrument 69	Instrument 70	Instrument 71
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13374	DFK0B1	DFK0B2
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€155 million	€356 million
9	Nominal amount of instrument	€1 million	€217 million	€356 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/23/2020	07/22/2020	07/22/2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/23/2030	07/22/2027	07/22/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.13%	1.259%	1.576%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 72	Instrument 73	Instrument 74	Instrument 75
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DFK0EG	DFK0CN	DFK0EA
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€11 million	€100 million	€7 million
9	Nominal amount of instrument	€11 million	€100 million	€20 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/24/2020	07/22/2020	09/16/2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/24/2030	07/22/2030	09/16/2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3-month Euribor + 133 bps	1.58%	0.565%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 76	Instrument 77	Instrument 78	Instrument 79
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DFK0JF	DFK0JA	DFK0JB
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€10 million	€128 million	€75 million
9	Nominal amount of instrument	€12 million	€128 million	€75 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	03/11/2021	03/11/2021	03/11/2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	03/13/2028	03/11/2031	03/11/2031
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount	Upon occurrence of a regulatory event, redemption at nominal amount
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	0.640%	1.055%	3-month Euribor + 103 bps
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 80	Instrument 81	Instrument 82	Instrument 83
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13838	SSD 13843	SSD 13840
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€10 million	€2 million
9	Nominal amount of instrument	€1 million	€10 million	€2 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	05/13/2022	05/16/2022	05/16/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05/14/2029	05/17/2032	05/17/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.95%	3.22%	3.28%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 84	Instrument 85	Instrument 86	Instrument 87
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13849	SSD 13851	SSD 13855
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€3 million	€1 million
9	Nominal amount of instrument	€1 million	€3 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	05/24/2022	05/25/2022	05/27/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05/24/2027	05/25/2029	05/27/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.565%	2.84%	2.48%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 88	Instrument 89	Instrument 90	Instrument 91
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13858	SSD 13859	SSD 13864
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€10 million
9	Nominal amount of instrument	€1 million	€1 million	€10 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	06/03/2022	06/03/2022	06/13/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	06/03/2032	06/04/2029	06/13/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.365%	2.955%	3.3%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 92	Instrument 93	Instrument 94	Instrument 95
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13866	SSD 13877	SSD 13878
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€3 million	€5 million
9	Nominal amount of instrument	€3 million	€5 million	€5 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	06/14/2022	06/17/2022	06/17/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	06/14/2032	06/17/2027	06/18/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.63%	3.41%	3-month Euribor + 1.34%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 96	Instrument 97	Instrument 98	Instrument 99
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DFK0R7	DFK0R8	DW6CWR
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€21 million	€10 million	€10 million
9	Nominal amount of instrument	€21 million	€10 million	€10 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	05/27/2022	06/01/2022	07/22/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	05/28/2029	06/01/2029	07/22/2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3-month Euribor + 1.29%	2,81%	5.10%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 100	Instrument 101	Instrument 102	Instrument 103	
1	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CW3	DW6CW4	DW6CW6	DW6CW8
2a	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment					
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€16 million	€24 million	€95 million	€30 million
9	Nominal amount of instrument	€16 million	€24 million	€95 million	€30 million
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/02/2022	08/02/2022	08/26/2022	08/15/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	08/02/2032	08/02/2029	08/03/2032	08/03/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
18	Coupon rate and any related index	4.65%	4.17%	3-month Euribor + 2.85%	4.64%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 104	Instrument 105	Instrument 106	Instrument 107	
1	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CXA	DW6CXB	DW6CXC	DW6CXH
2a	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment					
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€36 million	€400 million	€7 million	€11 million
9	Nominal amount of instrument	€50 million	€400 million	€10 million	€15 million
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/04/2022	08/05/2022	08/09/2022	08/16/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	08/04/2027	08/05/2032	08/09/2027	08/16/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3-month Euribor + 2.5%	4.48%	3.7%	3.95%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 108	Instrument 109	Instrument 110	Instrument 111
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CXK	DW6CXN	DW6CXQ
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€19 million	€10 million	€9 million
9	Nominal amount of instrument	€19 million	€10 million	€10 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/16/2022	08/18/2022	08/19/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/16/2032	08/18/2032	08/21/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.62%	4.66%	4.17%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 112	Instrument 113	Instrument 114	Instrument 115	
1	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CXP	DW6CXU	DW6CXV	DW6CXR
2a	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment					
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€20 million	€8 million	€17 million	€15 million
9	Nominal amount of instrument	€20 million	€11 million	€17 million	€20 million
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/22/2022	08/23/2022	08/24/2022	08/26/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	08/22/2037	08/23/2027	08/24/2032	08/26/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.68%	3.965%	4.65%	3-month Euribor + 2.5%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 116	Instrument 117	Instrument 118	Instrument 119
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CX5	DW6CXE	DW6CX9
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€9 million	€243 million	€10 million
9	Nominal amount of instrument	€10 million	CHF 225 million	€14 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/31/2022	08/17/2022	09/07/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/31/2028	08/17/2032	09/10/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.58%	3.845%	5.28%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

	Instrument 120	Instrument 121	Instrument 122	Instrument 123
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6CYL	SSD 13889	SSD 13890
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€173 million	€2 million	€4 million
9	Nominal amount of instrument	GBP 150 million	€3 million	€5 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/27/2022	07/19/2022	07/19/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/27/2034	07/19/2027	07/19/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.445%	4.16%	4.16%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 124	Instrument 125	Instrument 126	Instrument 127
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13895	SSD 13896	SSD 13897
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€3 million
9	Nominal amount of instrument	€1 million	€2 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	07/22/2022	07/21/2022	07/26/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07/22/2030	07/21/2027	07/26/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.4%	4.15%	4.28%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 128	Instrument 129	Instrument 130	Instrument 131
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13899	SSD 13900	SSD 13901
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€2 million	€5 million
9	Nominal amount of instrument	€1 million	€2 million	€5 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	07/21/2022	07/22/2022	07/26/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07/21/2027	07/22/2032	07/26/2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3-month Euribor + 2.5%	4.86%	4.44%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 132	Instrument 133	Instrument 134	Instrument 135
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13903	NSV 9457	NSV 9465
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€7 million	€1 million	€2 million
9	Nominal amount of instrument	€7 million	€1 million	€3 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	07/28/2022	07/26/2022	07/29/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07/28/2032	07/26/2032	07/29/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.6%	4.9%	4.01%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 136	Instrument 137	Instrument 138	Instrument 139
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9461	NSV 9455	NSV 9462
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€5 million	€18 million
9	Nominal amount of instrument	€1 million	€5 million	€18 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	07/26/2022	07/21/2022	07/26/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07/26/2038	07/21/2034	07/26/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.0%	5.0%	4.58%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 140	Instrument 141	Instrument 142	Instrument 143
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9463	NSV 9464	NSV 9456
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€17 million	€2 million	€1 million
9	Nominal amount of instrument	€17 million	€2 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	07/26/2022	07/26/2022	07/29/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	07/26/2033	07/26/2035	07/29/2036
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.04%	5.0%	4.19%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 144	Instrument 145	Instrument 146	Instrument 147
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9466	NSV 9467	NSV 9469
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€1 million	€10 million
9	Nominal amount of instrument	€5 million	€1 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/05/2022	08/05/2022	08/03/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/05/2037	08/05/2037	08/03/2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.83%	4.83%	4.86%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 148	Instrument 149	Instrument 150	Instrument 151
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9474	NSV 9475	SSD 13907
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€3 million
9	Nominal amount of instrument	€1 million	€1 million	€3 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/10/2022	08/10/2022	08/03/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/10/2027	08/10/2029	08/03/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.95%	4.21%	4.0%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 152	Instrument 153	Instrument 154	Instrument 155
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13910	SSD 13911	SSD 13912
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€3 million	€3 million	€6 million
9	Nominal amount of instrument	€3 million	€3 million	€6 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/04/2022	08/04/2022	08/05/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/04/2032	08/06/2029	08/05/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.44%	4.07%	4.55%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 156	Instrument 157	Instrument 158	Instrument 159
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13914	SSD 13915	SSD 13916
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€4 million	€5 million
9	Nominal amount of instrument	€1 million	€5 million	€5 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/09/2022	08/11/2022	08/16/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/09/2032	08/11/2027	08/16/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating
18	Coupon rate and any related index	4.58%	4.02%	4.69%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 160	Instrument 161	Instrument 162	Instrument 163
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13918	SSD 13919	SSD 13920
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€2 million	€5 million
9	Nominal amount of instrument	€2 million	€3 million	€5 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/16/2022	08/16/2022	08/16/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/16/2029	08/16/2027	08/16/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18	Coupon rate and any related index	4.29%	3-month Euribor + 2.5%	4.7%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 164	Instrument 165	Instrument 166	Instrument 167
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13922	SSD 13923	SSD 13924
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€2 million
9	Nominal amount of instrument	€1 million	€1 million	€2 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/17/2022	08/17/2022	08/17/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/17/2032	08/17/2027	08/17/2032
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.61%	3.985%	4.58%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 168	Instrument 169	Instrument 170	Instrument 171
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13926	SSD 13927	SSD 13928
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€4 million	€3 million
9	Nominal amount of instrument	€5 million	€5 million	€3 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/18/2022	08/17/2022	08/19/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/18/2031	08/17/2027	08/20/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.455%	3.959%	4.26%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 172	Instrument 173	Instrument 174	Instrument 175
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13930	SSD 13931	SSD 13932
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€1 million	€5 million
9	Nominal amount of instrument	€2 million	€2 million	€5 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/22/2022	08/23/2022	08/26/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/22/2029	08/23/2027	08/27/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3-month Euribor + 2.64%	4.19%	4.4%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 176	Instrument 177	Instrument 178	Instrument 179
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13934	SSD 13935	SSD 13936
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€1 million
9	Nominal amount of instrument	€1 million	€1 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/23/2022	08/23/2022	08/25/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/23/2029	08/23/2032	08/25/2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.46%	4.81%	4.45%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 180	Instrument 181	Instrument 182	Instrument 183
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	SSD 13938	SSD 13939	NSV 9476
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€1 million	€50 million
9	Nominal amount of instrument	€1 million	€2 million	€50 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/30/2022	08/30/2022	08/17/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/30/2032	08/30/2027	08/17/2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18	Coupon rate and any related index	3-month Euribor + 2.85%	4.4%	4.777%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 184	Instrument 185	Instrument 186	Instrument 187	
1	Issuer	DZ BANK	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9478	NSV 9479	NSV 9480	NSV 9482
2a	Public or private placement	Private	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No	No
Regulatory treatment					
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€1 million	€2 million	€3 million	€5 million
9	Nominal amount of instrument	€1 million	€2 million	€3 million	€5 million
9a	Issue price	100%	100%	100%	100%
9b	Redemption price	100%	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/17/2022	08/15/2022	08/15/2022	08/18/2022
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	08/17/2037	08/15/2033	08/15/2033	08/18/2037
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.777%	4.685%	4.685%	4.8%
19	Existence of a dividend stopper	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 188	Instrument 189	Instrument 190	Instrument 191
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9483	NSV 9484	NSV 9485
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€13 million	€3 million	€1 million
9	Nominal amount of instrument	€13 million	€3 million	€1 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	08/22/2022	08/22/2022	09/07/2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	08/22/2036	08/22/2036	09/07/2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.9%	4.9%	4.94%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 192	Instrument 193	Instrument 194	Instrument 195
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9498	DW6C9N	DW6C9P
2a	Public or private placement	Private	Public	Public
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€2 million	€10 million	€15 million
9	Nominal amount of instrument	€2 million	€10 million	€15 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/21/2022	09/25/2023	09/25/2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/21/2032	09/27/2032	09/25/2028
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	5.685%	5.360%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 196	Instrument 197	Instrument 198	Instrument 199
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	DW6C98	DW6DAE	DJ9AA1
2a	Public or private placement	Public	Public	Public
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€104 million	€58 million	€40 million
9	Nominal amount of instrument	CHF 100 million	GBP 50 million	GBP 35 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	10/16/2023	10/16/2023	11/13/2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10/16/2028	10/16/2043	11/13/2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.610%	7.086%	7.087%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Main features of capital instruments:

	Instrument 200	Instrument 201	Instrument 202	Instrument 203
1	Issuer	DZ BANK	DZ BANK	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9663	NSV 9678	NSV 9677
2a	Public or private placement	Public	Public	Public
3	Governing law(s) of the instrument	German law	German law	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	No	No
Regulatory treatment				
4	Transitional CRR II rules	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR II rules	Tier 2	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated	Solo and consolidated	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million	€2 million	€2 million
9	Nominal amount of instrument	€5 million	€2 million	€2 million
9a	Issue price	100%	100%	100%
9b	Redemption price	100%	100%	100%
10	Accounting classification	Amortised cost	Amortised cost	Amortised cost
11	Original date of issuance	09/26/2023	10/18/2023	10/18/2023
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	09/26/2033	10/18/2033	10/18/2033
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A	N/A	N/A
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.840%	5.875%	5.875%
19	Existence of a dividend stopper	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only	Convertible based on statutory rules only	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down features	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only	Write-down based on statutory rules only	Write-down based on statutory rules only
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	N/A	N/A	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3	Rank 3	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities	Non-subordinated liabilities	Non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html

Instrument 204		
1	Issuer	DZ BANK
2	Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement)	NSV 9666
2a	Public or private placement	Public
3	Governing law(s) of the instrument	German law
3a	Contractual recognition of write down and conversion powers of resolution authorities	No
Regulatory treatment		
4	Transitional CRR II rules	Tier 2
5	Post-transitional CRR II rules	Tier 2
6	Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level	Solo and consolidated
7	Instrument type (types to be specified by each jurisdiction)	Subordinated capital (Art. 63 CRR)
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	€5 million
9	Nominal amount of instrument	€5 million
9a	Issue price	100%
9b	Redemption price	100%
10	Accounting classification	Amortised cost
11	Original date of issuance	10/10/2023
12	Perpetual or dated	Dated
13	Original maturity date	10/10/2039
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest
16	Subsequent call dates, if applicable	N/A
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	6.185%
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory
21	Existence of a step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Convertible based on statutory rules only
25	If convertible, fully or partial	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	Yes
31	If write-down, write-down trigger(s)	Write-down based on statutory rules only
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
34a	Type of subordination (only for eligible liabilities)	N/A
EU-34b	Ranking of the instrument in normal insolvency proceedings	Rank 3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Non-subordinated liabilities
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
37a	Link to the full terms and conditions of the instrument (signposting)	https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html