| 50 Montage of March and Ma | | | Instrument 1 | Instrument 2 | Instrument 3 | Instrument 4 |
|--|-----|--|--|--|--|--|
| 20 Booling of Section for concentral of the formation of the Section of Machines (Controlled Congress) (Modern Controlled Congress) (Modern Cong | 1 | Issuer | DZ BANK and DZ BANK Group |
| Page | 2 | Bloomberg identifier for private | DE0008343104 | DE0008343104 | DE0008343104 | DE0008343104 |
| 19 | | Public or private placement | | | | |
| Package Pack | 3a | and conversion powers of resolution | N/A | N/A | N/A | N/A |
| | | Transitional CRR II rules | | | · / | |
| | 5 | | Common Equity Tier 1 |
| | 6 | & (sub-)consolidated level | | | | |
| Page | 7 | | | | | • |
| 10 10 10 10 10 10 10 10 | 8 | capital (currency in million, as of most | AG: €4,926 million | | | |
| 19 Recommendation No. | | | | €7.90 per share | €7.90 per share | €7.90 per share |
| 10 Programation of inscense 2002 2006 2009 2014 201 | 9b | | N/A | N/A | 181 | |
| 10 Propertial of Antonia (Propertial of Propertial (Propertial) | | | | | | |
| Second and adjust to prior segmentary NA NA NA NA NA NA NA N | | | | | | |
| Contential call dates, contention and services of the contention | 13 | | N/A | N/A | N/A | N/A |
| Section of Receivable Control (Receivable Co | 14 | | N/A | N/A | N/A | N/A |
| Mark | 15 | | N/A | N/A | N/A | N/A |
| Southernoor of a dividend stopper No | 16 | | N/A | N/A | N/A | N/A |
| Fully discretionary, partially discretionary, partially discretionary, partially discretionary interior of Fully discretionary analysis of interior of Ful | 17 | Fixed or floating dividend/coupon | Floating | Floating | Floating | Floating |
| Fully discretionary partially interest of fully discretionary invalidation of the property of | 18 | Coupon rate and any related index | N/A | N/A | N/A | N/A |
| Pully discretionary or mandatory (in terms of Fully discretionary Fully discretionar | 19 | Existence of a dividend stopper | No | No | No | No |
| Section of the property of mandatory in terms of Fully discretionary amounts of statiou or other inference in certifier to reddem interest to reddem inference to re | 20a | discretionary or mandatory (in terms of | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| Internative to redeem | 20b | discretionary or mandatory (in terms of | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| Interpretation Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible | 21 | | No | No | No | No |
| 24 If convertible, conversion trigger(s) N/A | | | | | | |
| If convertible, fully or partial | | | | | | |
| Machine Mach | | | | | | |
| 27 If convertible, mandatory or optional conversions N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible in the convertible specify instrument in convert into finationment it convert into finationment in convert into fination fination fination into fination fination into fination into fination finat | | | | | | |
| ### If convertible, specify instrument type on which into convertible into convertible into one with the into convertible into one with the convertible precision of the convertible into one with the convertible precision on the convertible into one with the convertible precision on the convertible into one with the convertible precision on the convertible precision on the convertible precision on the convertible into one with the convertible precision on the convertible into one with the convertible precision on the conver | | If convertible, mandatory or optional | | | | |
| 20 If convertible into NVA | - | | | TVA | | |
| instrument it converts into NA | 28 | convertible into | N/A | N/A | N/A | N/A |
| If write-down, write-down trigger(s) N/A N/A N/A N/A N/A N/A N/A If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A Iglabilities) Inabilities) Rank 1 Rank 1 Rank 1 Rank 1 Rank 1 Position in subordination hierarchy in [quidation (specify instrument type immediately senior to instrument) AT1 instruments AT1 instruments AT1 instruments NO No No No No No N/A N/A N/A N/A N/A N/A N/A N/A N | | instrument it converts into | | | | |
| If write-down, full or partial N/A N/A N/A N/A N/A N/A | | | | | | |
| H write-down, permanent or temporary | | | | | | |
| 14 If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/ | - | • | | | | |
| Type of subordination (only for eligible liabilities) N/A N/A N/A N/A N/A N/A N/A N/ | 33 | | N/A | N/A | N/A | N/A |
| But Babilities Bank 1 Rank 1 | 34 | | N/A | N/A | N/A | N/A |
| But Babilities Bank 1 Rank 1 | 34a | Type of subordination (only for eligible | N/A | N/A | N/A | N/A |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) AT1 instruments AT2 instruments AT3 instruments AT4 instruments AT5 instruments AT6 instruments AT7 instruments AT7 instruments AT7 instruments AT7 instruments AT7 instruments AT7 instruments AT8 instruments AT8 instruments AT8 instruments AT9 instruments AT1 instruments AT1 instruments AT8 instruments AT9 instruments AT9 instruments AT1 instruments AT1 instruments AT7 instruments AT8 instruments AT8 instruments AT9 instruments AT9 instruments AT1 instrument | EU- | Ranking of the instrument in normal | | | | |
| Injudation (specify instrument type immediately senior to instrument) All instruments All instru | - | Position in subordination hierarchy in | AT1 instruments | | | |
| transitioned features No | | immediately senior to instrument) | | | | |
| Link to the full terms and conditions of the instrument (cinnection) Link to the full terms and conditions of the instrument (cinnection) k/de/library/disclaime k/de/library/disclai | 36 | | No | No | No | No |
| 137a Link to the full terms and conditions of the first time of the full terms and conditions of the first time of the full terms and conditions of the first time of the full terms and conditions of the first time of the full terms and conditions of the first time of the full terms and conditions are the full terms are th | 37 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| | 37a | | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime |

Appendix to the Regulatory Risk Report as of December 31, 2023 Main features of capital instruments:

| Main t | eatures of capital instruments: | | | 2 (|
|----------------|---|--|--|--|
| | | Instrument 5 | Instrument 6 | Instrument 7 |
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DG0AT1 | DG0AT2 | DG0AT3 |
| 2a 3 | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| 4 | Regulatory treatment Transitional CRR II rules | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional CRR II rules | Additional Tier 1 capital | Additional Tier 1 capital | Additional Tier 1 capital |
| 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) | AT1 bond (Art. 52 CRR) | 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 | €74 million |
| 9 9a | Nominal amount of instrument Issue price | €221 million 100% | €221 million 100% | €74 million 100% |
| 9b 10 | Redemption price Accounting classification | 100% Equity | 100% Equity | 100% Equity |
| 11 | Original date of issuance | 11/11/2015 | 11/11/2015 | 11/11/2015 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | 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) | As of the annual interest payment date each (08/01) |
| 17 | Fixed or floating dividend/coupon | Floating | Floating | Fixed, transition to floating on 08/01/2021 |
| 18 | Coupon rate and any related index | 12-month Euribor + 420 bps | 12-month Euribor + 420 bps | 4.85%, from 08/01/2021 12-month Euribor + 420 bps |
| 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) | Partially discretionary | Partially discretionary | Partially discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible 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 | N/A | N/A | N/A |
| 29 | convertible into If convertible, specify issuer of | N/A | N/A | N/A |
| 30 | instrument it converts into Write-down features | Yes | 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 | 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 | Full or partial |
| 33 | If write-down, permanent or temporary | Temporary | Temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | 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 | 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 | N/A |
| EU- 34b | Ranking of the instrument in normal insolvency proceedings | Rank 2 | Rank 2 | Rank 2 |
| | | | Tier 2 instruments | Tier 2 instruments |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 instruments | | |
| | liquidation (specify instrument type | Tier 2 instruments | No | No |
| 35 36 37 | liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | | No N/A | No N/A |

| Appendix to the negalatory hisk neport as or bee |
|--|
| Main features of capital instruments: |

| Issuer Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DZ BANK DG0AT4 | DZ BANK DG0AT5 | DZ BANK DD5ATA |
|---|--|--|--|
| Bloomberg identifier for private | DG0AT4 | DG0AT5 | DD5ATA |
| | DG0AT4 | DG0AT5 | DD5ATA |
| | | | |
| Public or private placement | Private | Private | Private |
| Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law |
| and conversion powers of resolution authorities | No | No | No |
| | Additional Time 4 and its | Additional Time 4 and test | Additional Tier 1 capital |
| | | | Additional Tier 1 capital |
| Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | AT1 bond | AT1 bond | AT1 bond |
| by each jurisdiction) | (Art. 52 CRR) | (Art. 52 CRR) | (Art. 52 CRR) |
| recent reporting date) | | €100 million | €208 million |
| | | | €208 million 100% |
| • | | | 100% |
| | | | Equity |
| | 11/11/2015 | 11/11/2015 | 11/19/2019 |
| Perpetual or dated | Perpetual | Perpetual | Perpetual |
| | No maturity | No maturity | No maturity |
| | Yes | Yes | Yes |
| Optional call data | For the first time on 08/01/2026 upon the occurrence of a tax or | For the first time on 08/01/2021 upon the occurrence of a tax or regulatory | For the first time on 08/01/2025 upon the occurrence of a tax or |
| Optional call date, contingent call dates and redemption amount | regulatory event, redemption at nominal amount (taking into account a potential write-down) | | regulatory event, redemption at nominal amount (taking into |
| | As of the annual interest payment date each (08/01) | As of the annual interest payment date each (08/01) | As of the annual interest payment date each (08/01) |
| Fixed or floating dividend/coupon | Fixed, transition to floating on 08/01/2026 | Fixed, adjustment on 08/01/2021 | Floating |
| 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 | 12-month Euribor + 305 bps |
| Existence of a dividend stopper | No | No | No |
| discretionary or mandatory (in terms of | Fully discretionary | Fully discretionary | Fully discretionary |
| Fully discretionary, partially discretionary or mandatory (in terms of | Partially discretionary | Partially discretionary | Partially discretionary |
| Existence of a step up or other | No | No | No |
| Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| Convertible or non-convertible | Convertible | Convertible | Convertible |
| | Convertible based on statutory rules only | only | Convertible based on statutory rules only |
| | | | N/A N/A |
| If convertible, mandatory or optional | | | N/A |
| | | | N/A |
| | | | |
| instrument it converts into | | | N/A |
| Write-down features | Yes | Yes | Yes |
| 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 | Common Equity Tier 1 capital ratio < 7%, as well as statutory write-down powers of authorities |
| If write-down, full or partial | Full or partial | Full or partial | Full or partial |
| | Temporary | Temporary | Temporary |
| | 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 | does not result in a net loss or in an | 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. |
| Type of subordination (only for eligible | N/A | N/A | N/A |
| Ranking of the instrument in normal | | | Rank 2 |
| insolvency proceedings | | | |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 instruments | Tier 2 instruments | Tier 2 instruments |
| Non-compliant transitioned features | No | No | No |
| | N/A | N/A | N/A |
| in yes, speeing non compliant reatures | | | |
| | & (sub-)consolidated level Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (currency in million, as of most recent reporting date) Nominal amount of instrument Issue price Redemption price Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory (in terms of timing) Fully discretionary or mandatory (in terms of amount) Existence of a step up or other incentive to redeem Non-cumulative or cumulative Convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible, specify instrument type convertible into If convertible, specify instrument type convertible, specify instrument of instrument it converts into Write-down, features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Rankolvency proceedings instrument type immediately senior to instrument) Non-compliant Non-compliant | Transitional CRE II rules Additional Tier 1 capital Post-transitional CRE III rules Eligible at solo/sub-konsolidated/solo & cub-konsolidated level Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (currency in million, as of most capital c | Transitional CRR I rules Additional Test 1 capital Additional Test 1 capi |

| | reactives of capital instruments. | Instrument 11 | Instrument 12 |
|------------|---|--|--|
| 1 | Issuer | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DD5ATB | DD5ATC |
| 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 |
| 4 | Regulatory treatment 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) | €208 million | €208 million |
| 9 | Nominal amount of instrument | €208 million | €208 million |
| 9a 9b | Issue price | 100% | 100% |
| 10 | Redemption price Accounting classification | Equity | Equity |
| 11 | Original date of issuance | 11/19/2019 | 11/19/2019 |
| 12 | Perpetual or dated | Perpetual | Perpetual |
| 13 | Original maturity date Issuer call subject to prior supervisory | No maturity | No maturity |
| 14 | approval | Yes | 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) | 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 | Floating | Floating |
| 18 | Coupon rate and any related index | 12-month Euribor + 305 bps | 12-month Euribor + 305 bps |
| 19 | Existence of a dividend stopper | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of | Fully discretionary | Fully discretionary |
| 20b | timing) Fully discretionary, partially discretionary or mandatory (in terms of | Partially discretionary | Partially discretionary |
| 21 | amount) Existence of a step up or other | No | No . |
| | incentive to redeem | | |
| 22 | Non-cumulative or cumulative Convertible or non-convertible | Non-cumulative Convertible | Non-cumulative 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 | Tier 2 instruments | Tier 2 instruments |
| 36 | immediately senior to instrument) Non-compliant | No | No |
| | transitioned features | | |
| 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 13 | Instrument 14 |
|-----------|--|--|--|
| 1 | Issuer | DZ BANK | DZ BANK |
| ! | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | DD5ATD | DDSATE |
| a | placement) Public or private placement Governing law(s) of the instrument | Private German law | Private German law |
| 3 | Contractual recognition of write down and conversion powers of resolution authorities | No | No |
| | Regulatory treatment | | |
| | Transitional CRR II rules | Additional Tier 1 capital | Additional Tier 1 capital |
| | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Additional Tier 1 capital Solo and consolidated | Additional Tier 1 capital Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | AT1 bond (Art. 52 CRR) | AT1 bond (Art. 52 CRR) |
| 3 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | | €191 million |
| | Nominal amount of instrument | €147 million | €191 million |
| a b | Issue price Redemption price | 100% | 100% |
| 0 | Accounting classification | Equity | Equity |
| 1 | Original date of issuance | 11/19/2019 | 11/19/2019 |
| 2 | Perpetual or dated | Perpetual | Perpetual |
| 3 | Original maturity date Issuer call subject to prior supervisory | No maturity | No maturity |
| 4 | approval | Yes | Yes |
| 5 | 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) | 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) |
| 6 | 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) |
| 7 | Fixed or floating dividend/coupon | Fixed, transition to floating on 08/01/2025 | Fixed, transition to floating on 08/01/2030 |
| 8 | Coupon rate and any related index | 3.00%, from 08/01/2025 fixed interest swap rate + 305 bps | 3.29%, from 08/01/2030 fixed interest swap rate + 305 bps |
| 9 | Existence of a dividend stopper | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary | Fully discretionary |
| :0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Partially discretionary | Partially discretionary |
| 1 | Existence of a step up or other incentive to redeem | No | No |
| 2 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative |
| 3 | Convertible or non-convertible | Convertible | Convertible |
| 4 | If convertible, conversion trigger(s) | Convertible based on statutory rules only | Convertible based on statutory rules only |
| 5 | If convertible, fully or partial | N/A | N/A |
| 6 | If convertible, conversion rate If convertible, mandatory or optional | N/A | N/A |
| 7 | conversion | N/A | N/A |
| 8 | If convertible, specify instrument type convertible into | N/A | N/A |
| 9 | If convertible, specify issuer of instrument it converts into | N/A | N/A |
| 0 | Write-down features | Yes Common Equity Tier 1 capital ratio < 7%, as well as statutory | Yes Common Equity Tier 1 capital ratio < 7%, as well as statutory |
| 1 | If write-down, write-down trigger(s) | write-down powers of authorities | write-down powers of authorities |
| 2 | If write-down, full or partial If write-down, permanent or | Full or partial | Full or partial |
| 3 | temporary | Temporary | Temporary |
| 14 | 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. |
| 4a | Type of subordination (only for eligible liabilities) | N/A | N/A |
| | Ranking of the instrument in normal | Rank 2 | Rank 2 |
| U- 84b | insolvency proceedings | | |
| | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 instruments | Tier 2 instruments |
| 4b | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Tier 2 instruments | Tier 2 instruments |
| 4b 5 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | | |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 15 | Instrument 16 |
|----------|--|---|---|
| 1 | Issuer | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or | | |
| 2 | Bloomberg identifier for private placement) | DD5ATF | DD5ATG |
| 2a | Public or private placement | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law |
| За | Contractual recognition of write down and conversion powers of resolution | No | No |
| | authorities | | |
| _ | Regulatory treatment | ATTO INC. A. S.I. | ALISE IN A SIL |
| 5 | Transitional CRR II rules Post-transitional CRR II rules | Additional Tier 1 capital Additional Tier 1 capital | Additional Tier 1 capital Additional Tier 1 capital |
| _ | | | |
| 6 | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified | AT1 bond | AT1 bond |
| 7 | by each jurisdiction) | (Art. 52 CRR) | (Art. 52 CRR) |
| | Amount recognised in regulatory | | |
| 8 | capital (currency in million, as of most | €191 million | €246 million |
| | recent reporting date) | | |
| 9 9a | Nominal amount of instrument Issue price | €191 million 100% | €246 million 100% |
| 9b | Redemption price | 100% | 100% |
| 10 | Accounting classification | Equity | Equity |
| 11 | Original date of issuance | 11/19/2019 | 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 |
| | | | |
| | Optional call date, contingent call | For the first time on 08/01/2030 upon the occurrence of a tax or | For the first time on 08/01/2025 upon the occurrence of a tax or |
| 15 | dates and redemption amount | regulatory event, redemption at nominal amount (taking into | regulatory event, redemption at nominal amount (taking into |
| | , | account a potential write-down) | 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) |
| | п аррпсавте | | |
| 17 | Fixed or floating dividend/coupon | Fixed, transition to floating on 08/01/2030 | Fixed, adjustment on 08/01/2025 |
| | | | 3.03%, from 08/01/2025 fixed on the basis of the 5-year euro- |
| 18 | Coupon rate and any related index | 3.29%, from 08/01/2030 fixed interest swap rate + 305 bps | mid-swap rate + 318 bps |
| | er. C. Pril I. | | |
| 19 | Existence of a dividend stopper | No | No |
| 20 | Fully discretionary, partially | ten e v | en e e |
| 20a | discretionary or mandatory (in terms of timing) | rully discretionary | Fully discretionary |
| | Fully discretionary, partially | | |
| 20b | discretionary or mandatory (in terms of | Partially discretionary | Partially discretionary |
| | amount) | | |
| 21 | Existence of a step up or other | No | No |
| 21 | 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 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A N/A |
| | If convertible, mandatory or optional | | |
| 27 | conversion | N/A | N/A |
| 28 | If convertible, specify instrument type | N/A | N/A |
| | convertible into | • | · |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A |
| 30 | Write-down features | Yes | Yes |
| | | Common Equity Tier 1 capital ratio < 7%, as well as statutory | Common Equity Tier 1 capital ratio < 7%, as well as statutory |
| 31 | If write-down, write-down trigger(s) | write-down powers of authorities | write-down powers of authorities |
| 27 | If units down \$10 and | Full or portiol | Full or partial |
| 32 | If write-down, full or partial | Full or partial | Full or partial |
| 33 | If write-down, permanent or | Temporary | Temporary |
| | temporary | | |
| | | | |
| | | | |
| | | At the issuer's discretion. To the extent that a corresponding | 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 | net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in |
| 34 | If temporary write-down, description | a net loss or in an increase of a net loss. The trigger may not | a net loss or in an increase of a net loss. The trigger may not |
| | of write-up mechanism | 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 | is excluded to the extent that this results in the occurrence of |
| | | the trigger event. | the trigger event. |
| | | | |
| | Type of subordination (and if the Print | | |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A |
| EU- | Ranking of the instrument in normal | Rank 2 | Rank 2 |
| 34b | insolvency proceedings | NGIN 4 | NOTIN 2 |
| | Position in subordination hierarchy in | | |
| 35 | liquidation (specify instrument type | Tier 2 instruments | Tier 2 instruments |
| | immediately senior to instrument) | | |
| 36 | Non-compliant | No | No |
| | transitioned features | | • |
| 37 | If yes, specify non-compliant features | N/A | N/A |
| _ | Colorada de Colora | | |
| 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 |
| | | | |
| | | | |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 17 | Instrument 18 |
|------------|---|--|--|
| 1 | Issuer | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | DZ42T1 | DZ42T2 |
| 2a | Public or private placement | Private | Private |
| 3 | Governing law(s) of the instrument Contractual recognition of write down | German law | German law |
| 3a | and conversion powers of resolution authorities Regulatory treatment | No | No |
| 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 9b | Issue price 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 Issuer call subject to prior supervisory | No maturity | No maturity |
| 14 | 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 | 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 | Fully discretionary | Fully discretionary |
| 20b | timing) 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 | N/A | N/A |
| 28 | conversion 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 | 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 |

| Main features of capital instrument | Main | features | of | capital | instruments |
|-------------------------------------|------|----------|----|---------|-------------|
|-------------------------------------|------|----------|----|---------|-------------|

| | | Instrument 19 | Instrument 20 |
|----------|--|--|--|
| 1 | Issuer | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or | | |
| 2 | Bloomberg identifier for private | DZ42T3 | DZ42T4 |
| 2a | Public or private placement | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law |
| | Contractual recognition of write down | | |
| За | 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 | Solo and consolidated | Solo and consolidated |
| О | & (sub-)consolidated level | Solo and consolidated | Solo and consolidated |
| 7 | Instrument type (types to be specified | AT1 bond | AT1 bond |
| | by each jurisdiction) | (Art. 52 CRR) | (Art. 52 CRR) |
| | Amount recognised in regulatory | | |
| 8 | capital (currency in million, as of most | €221 million | €162 million |
| | recent reporting date) | | |
| 9 | Nominal amount of instrument | €221 million | €162 million |
| 9a 9b | Issue price Redemption price | 100% | 100% |
| 10 | Accounting classification | Equity | Equity |
| 11 | Original date of issuance | 06/16/2023 | 06/16/2023 |
| 12 13 | Perpetual or dated | Perpetual No maturity | Perpetual No maturity |
| | Original maturity date Issuer call subject to prior supervisory | No maturity | No maturity |
| 14 | approval | Yes | Yes |
| | | | |
| 15 | Optional call date, contingent call | For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into | For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into |
| | dates and redemption amount | account a potential write-down) | account a potential write-down) |
| | | | |
| 10 | Subsequent call dates, | A | A |
| 16 | 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 | Fixed, transition to floating on 08/01/2028 |
| | Tixed of Housing dividend coupon | | Tixes, cansilon to reading on odo 72020 |
| 18 | Coupon rate and any related index | 12-month Euribor + 420 bps | 7.521%, from 08/01/2028 12-month Euribor + 420 bps |
| | | | , |
| 19 | Existence of a dividend stopper | No | No |
| | Fully discretionary, partially | | |
| 20a | discretionary or mandatory (in terms of | Fully discretionary | Fully discretionary |
| | timing) | | |
| 201- | Fully discretionary, partially | Destinite discostinuo | Dantiello dissertiones |
| 20b | 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 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A N/A |
| | If convertible, mandatory or optional | | |
| 27 | conversion | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A |
| | If convertible, specify issuer of | | |
| 29 | instrument it converts into | N/A | N/A |
| 30 | Write-down features | Yes | Yes |
| 21 | If write down write down to accord | Common Equity Tier 1 capital ratio < 7%, as well as statutory | Common Equity Tier 1 capital ratio < 7%, as well as statutory |
| 31 | If write-down, write-down trigger(s) | write-down powers of authorities | write-down powers of authorities |
| 22 | If write down full or no-ti- | Full or partial | Full or partial |
| 32 | If write-down, full or partial | Full or partial | Full or partial |
| 33 | If write-down, permanent or temporary | Temporary | Temporary |
| | строгату | | |
| | | | |
| | | Address income discount of the second | Add in the state of the state o |
| | | At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated | At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated |
| | If temporary write-down, description | level) is available and therefore the write-up does not result in | level) is available and therefore the write-up does not result in |
| 34 | of write-up mechanism | 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 | 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 | is excluded to the extent that this results in the occurrence of |
| | | the trigger event. | the trigger event. |
| | | | |
| | | | |
| 34a | Type of subordination (only for eligible | N/A | N/A |
| EU- | liabilities) Ranking of the instrument in normal | | |
| 34b | insolvency proceedings | Rank 2 | Rank 2 |
| | | | |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type | Tier 2 instruments | Tier 2 instruments |
| | immediately senior to instrument) | | |
| 20 | Non-compliant | No | No |
| 36 | transitioned features | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A |
| | | | |
| 37a | | https://www.dzbank.de/content/dzbank/de/library/disclaimerlib | |
| | the instrument (signposting) | rary/disclaimer kapitalinstrumente.html | rary/disclaimer kapitalinstrumente.html |
| | | | |

| | | Instrument 21 | Instrument 22 | Instrument 23 |
|------------|---|--|--|--|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| - | Unique identifier (e. g. CUSIP, ISIN or | | | |
| 2 | Bloomberg identifier for private | DZ42T5 | DZ42T6 | DG4T32 |
| 2a | placement) Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 2. | Contractual recognition of write down | No | No | No |
| 3a | and conversion powers of resolution authorities | NO | NO | NO |
| | Regulatory treatment | | | |
| 5 | Transitional CRR II rules Post-transitional CRR II rules | Additional Tier 1 capital Additional Tier 1 capital | Additional Tier 1 capital Additional Tier 1 capital | Tier 2 |
| | | Additional Tel Teaples | Additional Fiel Feature | TICL 2 |
| 6 | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified | AT1 bond | AT1 bond | Subordinated capital |
| 7 | by each jurisdiction) | (Art. 52 CRR) | (Art. 52 CRR) | (Art. 63 CRR) |
| | Amount recognised in regulatory | | | |
| 8 | capital (currency in million, as of most recent reporting date) | €159 million | €159 million | €29 million |
| | | | | |
| 9 9a | Nominal amount of instrument Issue price | €159 million 100% | €159 million 100% | €100 million 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Equity | Equity | Amortised cost |
| 11 | Original date of issuance Perpetual or dated | 06/16/2023 Perpetual | 06/16/2023 | 06/22/2015 |
| 13 | Original maturity date | | Perpetual No maturity | Dated 06/06/2025 |
| | Issuer call subject to prior supervisory | No maturity | No maturity | |
| 14 | approval | Yes | Yes | Yes |
| | | | | |
| 15 | Optional call date, contingent call | For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into | For the first time on 08/01/2028 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into | opon occurrence of a regulatory |
| | dates and redemption amount | account a potential write-down) | account a potential write-down) | event, redemption at nominal amount |
| | | | | |
| 16 | Subsequent call dates, | As of the annual interest payment date each (08/01) | As of the annual interest payment date each (08/01) | N/A |
| | if applicable | | | |
| 17 | Fixed or floating dividend/coupon | Fixed, adjustment on 08/01/2028 | Fixed, adjustment on 08/01/2028 | Fixed |
| | | | | |
| 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 | 2.25% |
| | | | | |
| 19 | Existence of a dividend stopper | No | No | No |
| | Fully discretionary, partially | | | |
| 20a | discretionary or mandatory (in terms of timing) | Fully discretionary | Fully discretionary | Mandatory |
| | Fully discretionary, partially | | | |
| 20b | discretionary or mandatory (in terms of | Partially discretionary | Partially discretionary | Mandatory |
| | amount) | | | |
| 21 | Existence of a step up or other | No | No | No |
| | incentive to redeem | | | |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-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 | N/A | N/A | N/A |
| | conversion | | | |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of | N/A | N/A | N/A |
| | instrument it converts into | | | |
| 30 | Write-down features | Yes | Yes | Yes |
| 31 | If write-down, write-down trigger(s) | Common Equity Tier 1 capital ratio < 7%, as well as statutory | Common Equity Tier 1 capital ratio < 7%, as well as statutory | Write-down based on statutory rules |
| | ,··· argger(3) | write-down powers of authorities | write-down powers of authorities | only |
| 32 | If write-down, full or partial | Full or partial | Full or partial | N/A |
| | If write-down, permanent or | - | - | N/A |
| 33 | temporary | Temporary | Temporary | N/A |
| 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 | 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 | NA |
| | Type of subordination (only for eligible | is excluded to the extent that this results in the occurrence of the trigger event. $% \begin{center} \bend{center} \end{center} \end{center} \end{center} \end{center} \e$ | is excluded to the extent that this results in the occurrence of the trigger event. | N/A |
| 34a | liabilities) | N/A | N/A | N/A |
| EU- 34b | Ranking of the instrument in normal insolvency proceedings | Rank 2 | Rank 2 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 instruments | Tier 2 instruments | Non-subordinated liabilities |
| 36 | Non-compliant | No | No | No |
| | transitioned features | | | |
| 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 k/de/library/disclaimerlibrary/disclaimer kapitalinstrumente.html |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 24 | Instrument 25 | Instrument 26 | Instrument 27 |
|----------|---|---|---|---|---|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | DG4T41 | DG4T4H | DG4T4K | DG4T4J |
| 1 | placement) Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| ı | Contractual recognition of write down and conversion powers of resolution | No No | No No | No No | No No |
| | authorities Regulatory treatment | | | | |
| | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €19 million | €10 million | €35 million | €6 million |
| a | Nominal amount of instrument Issue price | €56 million 100% | €10 million 100% | €100 million 100% | €6 million 100% |
| b b | Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 1 | Original date of issuance | 09/01/2015 | 09/18/2015 | 09/22/2015 | 09/23/2015 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 09/01/2025 | 09/18/2030 | 09/18/2025 | 09/23/2030 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amo |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Floating | Fixed | Fixed | Fixed |
| В | Coupon rate and any related index | 3-month Euribor + 125 bps | 3.085% | 2.30%, from 09/22/2021 2.75% | 3.10% |
| 9 | Existence of a dividend stopper | No | No | No | No |
|)a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 3 | Convertible or non-convertible | Convertible | Convertible | Convertible | Convertible |
| 1 | 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 rule only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 3 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| • | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
|) | Write-down features | Yes | Yes | Yes | Yes |
| 1 | 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 rul only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 4 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| U- 4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 5 | 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 |
| 6 | Non-compliant transitioned features | No | No | No | No |
| 7 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 7a | Link to the full terms and conditions of the instrument (signposting) | | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaime | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaime | https://www.dzbank.de/content/dz k/de/library/disclaimerlibrary/discla |

| | | Instrument 28 | Instrument 29 | Instrument 30 | Instrument 31 |
|------------|---|---|---|--|--|
| ı | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DG4T4L | DG4T4N | DG4T4P | DG4T4Q |
| 2a 3 | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| Ва | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| 1 | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 | & (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) |
| 3 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €50 million | €12 million | €45 million | €45 million |
| 9 9a | Nominal amount of instrument Issue price | €50 million 100% | €12 million 100% | USD 50 million 100% | USD 50 million |
| 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance | 09/25/2015 | 10/14/2015 | 10/22/2015 | 10/29/2015 |
| 12 13 | Perpetual or dated Original maturity date | Dated 09/25/2030 | Dated 10/14/2030 | Dated 10/22/2030 | Dated 10/29/2030 |
| | Issuer call subject to prior supervisory | | | | |
| 14 | 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 amour |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed, floating from 03/25/2018 | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3.50%, from 03/25/2018 6-month Euribor + 130 bps | 3.30% | 4.90% | 4.80% |
| 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 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A | N/A N/A | N/A N/A |
| | If convertible, mandatory or optional | | | | |
| 27 | 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 | |

| | | Instrument 32 | Instrument 33 | Instrument 34 | Instrument 35 |
|----|---|--|--|--|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| : | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | NSV 8870 | NSV 8869 | NSV 8868 | NSV 8867 |
| | placement) | NSV 8870 | N2A 889a | NSV 8868 | NSV 8867 |
| ı | Public or private placement | Private | Private | Private | Private |
| | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| | and conversion powers of resolution authorities Regulatory treatment | No | No | No | No |
| | Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | | €2 million | €1 million | €10 million |
| | Nominal amount of instrument | €10 million | €2 million | €1 million | €10 million |
| 1 | Issue price | 100% | 100% | 100% | 100% |
| | Redemption price | 100% | 100% | 100% | 100% |
| | Accounting classification Original date of issuance | Amortised cost 09/16/2015 | Amortised cost 09/16/2015 | Amortised cost 09/16/2015 | Amortised cost 09/16/2015 |
| | Perpetual or dated | Dated | Dated | Dated | Dated |
| | Original maturity date | 09/16/2025 | 09/16/2030 | 09/16/2030 | 09/16/2030 |
| | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| i | 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 amo |
| 5 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| | Coupon rate and any related index | 2.72% | 3.105% | 3.105% | 3.105% |
| | Existence of a dividend stopper | No | No | No | No |
| а | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| ı | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| | Convertible or non-convertible | Convertible | Convertible | Convertible | Convertible |
| | 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 rule only |
| | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| _ | Write-down features | Yes | Yes | Yes | Yes |
| | If write-down, write-down trigger(s) | 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 rul only |
| | If write-down, full or partial | N/A | N/A | N/A | N/A |
| | If write-down, permanent or | | | | |
| 3 | temporary | N/A | N/A | N/A | N/A |
| ı | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| la | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| J- | Ranking of the instrument in normal | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| b | insolvency proceedings Position in subordination hierarchy in | IABIK 3 | IABIK 3 | IABIK 3 | C Allan |
| | liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| ; | Non-compliant transitioned features | No | No | No | No |
| , | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 'a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzban k/de/library/disclaimerlibrary/disclaime r_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/dz k/de/library/disclaimerlibrary/disclai r_kapitalinstrumente.html |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | | Instrument 36 | Instrument 37 | Instrument 38 | Instrument 39 |
|----------|---|---|--|--|--|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 8871 | NSV 8872 | NSV 8873 | NSV 8874 |
| 9 | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| ì | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | | €10 million | €1 million | €5 million |
| | Nominal amount of instrument | €2 million | €10 million | €2 million | €5 million |
| а | Issue price | 100% | 100% | 100% | 100% |
| b | Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification Original date of issuance | Amortised cost 09/17/2015 | Amortised cost 09/18/2015 | Amortised cost 09/17/2015 | Amortised cost 09/23/2015 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 09/17/2030 | 09/30/2030 | 09/17/2025 | 09/23/2030 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a tax or regulatory event, redemption at nominal amount | Upon occurrence of a tax or regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amo |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Floating | Fixed |
| 8 | Coupon rate and any related index | 3.08% | 3.10% | 3-month Euribor + 175 bps | 3.205% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | f Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | f Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 4 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rule only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 8 | If convertible, specify instrument type convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 9 | instrument it converts into Write-down features | N/A Yes | N/A Yes | N/A Yes | N/A Yes |
| 1 | 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 rule only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 4a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| U- 4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 5 | 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 |
| 6 | Non-compliant transitioned features | No | No | No | No |
| 7 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| | | https://www.dahank.da/contont/dahan | | https://www.dzbank.de/content/dzban | https://www.dahapk.do/contont/dah |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | eatures of capital instruments: | | | | |
|------------|---|---|--|--|--|
| 1 | Issuer | DZ BANK | DZ BANK | Instrument 42 DZ BANK | Instrument 43 DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | NSV 8875 | NSV 8876 | NSV 8877 | NSV 8879 |
| !a | Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law | German law |
| Ва | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| 1 | Regulatory treatment 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 |
| 5 | 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 9a | Nominal amount of instrument Issue price | €2 million 100% | €3 million 100% | €2 million 100% | €5 million 100% |
| 9b 10 | Redemption price Accounting classification | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost | 100% 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 Issuer call subject to prior supervisory | 09/23/2030 | 09/30/2025 | 09/23/2025 | 10/09/2030 |
| 14 | 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 amoun |
| 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 based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | only | only | only | only |
| 25 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 26 | If convertible, conversion rate If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 27 | conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| 28 | convertible into If convertible, specify issuer of | , | N/A | N/A | N/A |
| 29 | instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only |
| 22 | Marinta design C. U | <u>. </u> | | <u> </u> | |
| 32 | If write-down, full or partial If write-down, permanent or | N/A | N/A | N/A | N/A |
| 33 | It 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/dzban k/de/library/disclaimerlibrary/disclaime r_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | cutares of cupital instruments. | I | Instrument AF | Instrument AC | Instrument 47 |
|------------|---|---|---|--|---|
| 1 | Issuer | DZ BANK | DZ BANK | Former WGZ BANK as legal predecessor of DZ BANK AG | Former WGZ 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 | SSD CAMC9 W |
| 2a | Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| 3a | and conversion powers of resolution authorities Regulatory treatment | No | No | No | No |
| 5 | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 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 | €13 million | €1 million |
| 9 9a | Nominal amount of instrument | €1 million | €5 million | €72 million | €3 million |
| 9b | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance | 10/13/2015 | 10/13/2015 | 12/02/2009 | 03/25/2010 |
| 12 | Perpetual or dated | Dated 10/13/2027 | Dated 10/13/2025 | Dated 12/02/2024 | Dated 03/25/2025 |
| | Original maturity date Issuer call subject to prior supervisory | | | | |
| 14 | 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 tax or regulatory event, redemption at nominal amount | Upon occurrence of a tax or regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3.08% | 2.89% | 6.50% | 5.70% |
| 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 based on statutory rules | Convertible | Convertible | Convertible Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | only | Convertible based on statutory rules only | Convertible based on statutory rules only | 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 If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 29 | 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 If write-down, permanent or | N/A | N/A | N/A | N/A |
| 33 | 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) | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaime |
| | | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| 1 | Issuer | Instrument 48 DZ BANK | DZ BANK | DZ BANK | DZ BANK |
|---------|---|---|---|---|--|
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13097 | SSD 13101 | SSD 13115 | SSD 13103 |
| 1 | placement) Public or private placement | Private | Private | Private | Private |
| | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| | and conversion powers of resolution authorities Regulatory treatment | No | No | No | No |
| | Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €0 million | € million | €2 million | €1 million |
| 3 | Nominal amount of instrument Issue price | €3 million | €3 million 100% | €2 million 100% | €1 million 100% |
| b | Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 1 | Original date of issuance | 12/05/2019 | 12/10/2019 | 12/17/2019 | 12/10/2019 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 12/05/2024 | 12/10/2029 | 12/17/2029 | 12/10/2029 |
| 1 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amo |
| ; | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| , | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 3 | Coupon rate and any related index | 0.43% | 0.99% | 1.04% | 0.98% |
|) | Existence of a dividend stopper | No | No | No | No |
|)a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
|)b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| ı | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 1 | Convertible or non-convertible | Convertible | Convertible | Convertible | Convertible |
| | If convertible, conversion trigger(s) | Convertible based on statutory rules | Convertible based on statutory rules | Convertible based on statutory rules | Convertible based on statutory rule |
| | | only | only | only | only |
| ; | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| | If convertible, conversion rate If convertible, mandatory or optional | N/A | N/A | N/A | N/A N/A |
| | conversion If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
|) | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
|) I | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rule |
| 2 | If write-down, full or partial | only N/A | only N/A | only N/A | only N/A |
| | If write-down, permanent or | N/A | N/A | N/A | N/A |
| 3 | temporary | **** | | **** | ·win |
| 4 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| la | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| J- b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 5 | 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 |
| 5 | Non-compliant transitioned features | No | No | No | No |
| | | | | | |
| , | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | reactives of cupital first unions. | Instrument 52 | Instrument 53 | Instrument 54 | Instrument 55 |
|----------|---|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13096 | SSD 13109 | SSD 13099 | SSD 13102 |
| 2a | placement) Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| 3a | and conversion powers of resolution authorities Regulatory treatment | No | No | No | No |
| 5 | Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 6 | & (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) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €3 million | €4 million | €0 million | €0 million |
| 9 | Nominal amount of instrument | €3 million | €4 million | €2 million 100% | €1 million |
| 9a 9b | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance | 12/05/2019 | 12/16/2019 | 12/09/2019 | 12/10/2019 |
| 12 | Perpetual or dated Original maturity date | Dated 12/05/2029 | Dated 12/17/2029 | Dated 12/09/2024 | Dated 12/10/2024 |
| | Issuer call subject to prior supervisory | | | | |
| 14 | 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 | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 1.00% | 0.98% | 0.43% | 0.425% |
| 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 |
| 25 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A N/A | N/A N/A | N/A N/A |
| 27 | If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| - | convertible into If convertible, specify issuer of | | | | |
| 29 | 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 |
| 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 | N/A | N/A | N/A | N/A |
| EU- | liabilities) Ranking of the instrument in normal | , | | | |
| 34b | insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| | Position in subordination hierarchy in | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 35 | liquidation (specify instrument type immediately senior to instrument) | Non-subordinated natimites | | | |
| 35 | liquidation (specify instrument type | No No | No | No | No |
| | liquidation (specify instrument type immediately senior to instrument) Non-compliant | | No N/A | No N/A | No N/A |
| 36 | liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | No N/A https://www.dzbank.de/content/dzban | N/A https://www.dzbank.de/content/dzban | | N/A https://www.dzbank.de/content/dzban |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| 1 | | Instrument 56 | Instrument 57 | Instrument 58 | Instrument 59 |
|----------|---|---|--|---|--|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13100 | SSD 13121 | DDA0V1 | DDA0V2 |
| | Public or private placement | Private | Private | Private | Private |
| | Governing law(s) of the instrument | German law | German law | German law | German law |
| | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment | T' 2 | T' 2 | T' 2 | T' 3 |
| | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | , i | €1 million | €11 million | €5 million |
| | Nominal amount of instrument | €1 million | €1 million | €18 million | €5 million |
| a . | Issue price | 100% | 100% | 100% | 100% |
| b n | Redemption price | 100% | 100% Amortised cost | 100% | 100% |
|) 1 | Accounting classification Original date of issuance | Amortised cost 12/10/2019 | Amortised cost 01/02/2020 | Amortised cost 02/18/2020 | Amortised cost 02/18/2020 |
| 2 | Perpetual or dated | 12/10/2019 Dated | 01/02/2020 Dated | 02/18/2020 Dated | 02/18/2020 Dated |
| 3 | Original maturity date | 12/10/2029 | 01/02/2030 | 02/18/2027 | 02/18/2032 |
| | Issuer call subject to prior supervisory | | | | |
| 1 | approval | Yes | Yes | Yes | Yes |
| 5 | 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 amo |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 0.99% | 1.04% | 0.50% | 1.00% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | timing) Fully discretionary, partially discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | amount) Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 3 | Convertible or non-convertible | Convertible | Convertible | Convertible | Convertible |
| 1 | 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 rule only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 5 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| ' | If convertible, mandatory or optional conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| 3 | convertible, specify instrument type convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 9 | instrument it converts into Write-down features | N/A Yes | N/A Yes | N/A Yes | N/A Yes |
| 1 | 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 rul only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 4 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| U- 4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 5 | 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 |
| 6 | Non-compliant transitioned features | No | No | No | No |
| 7 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 7a | Link to the full terms and conditions of the instrument (signposting) | | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | | |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | | | | 1 | |
|----------|---|---|---|---|--|
| 1 | | Instrument 60 | Instrument 61 | Instrument 62 | Instrument 63 |
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DDA0XL | NSV 9253 | NSV 9254 | NSV 9256 |
| | Public or private placement | Private | Private | Private | Private |
| | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| | and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €25 million | €15 million | €3 million | €50 million |
| | Nominal amount of instrument | €25 million | €15 million | €3 million | €50 million |
| a O | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 1 | Original date of issuance | 03/05/2020 | 07/17/2020 | 07/17/2020 | 07/23/2020 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 03/05/2032 | 07/17/2035 | 07/17/2035 | 07/23/2040 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amo |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 0.78% | 1.78% | 1.78% | 1.86% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | timing) Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| .1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 3 | Convertible or non-convertible | Convertible | Convertible | Convertible | Convertible |
| 1 | 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 rule only |
| 5 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A | N/A N/A | N/A N/A |
| , | If convertible, mandatory or optional | | | | |
| | conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| 3 | convertible into If convertible, specify issuer of | , | | | |
| 9 | instrument it converts into Write-down features | N/A Yes | N/A Yes | N/A Yes | N/A Yes |
| 1 | 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 rul only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 4 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 84a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| U- 4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 5 | 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 |
| 6 | Non-compliant transitioned features | No | No | No | No |
| 7 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 7a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaime | https://www.dzbank.de/content/dzban | | |

| Main features of capital instrumen |
|------------------------------------|
|------------------------------------|

| | | Instrument 64 | Instrument 65 | Instrument 66 | Instrument 67 |
|------------|---|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | NSV 9257 | SSD 13366 | SSD 13368 | SSD 13369 |
| 2a | Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| 3a | and conversion powers of resolution authorities Regulatory treatment | No | No | No | No |
| 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) | €25 million | €5 million | €1 million | €1 million |
| 9 | Nominal amount of instrument | €25 million | €5 million | €1 million | €1 million |
| 9a 9b | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance | 07/23/2020 | 09/14/2020 | 09/17/2020 | 09/17/2020 |
| 12 | Perpetual or dated Original maturity date | Dated 07/23/2040 | Dated 09/16/2030 | Dated 09/17/2030 | Dated 09/17/2030 |
| | Issuer call subject to prior supervisory | | | | |
| 14 | 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 | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 1.86% | 1.13% | 1.14% | 1.14% |
| 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 Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| | | Convertible based on statutory rules | Convertible based on statutory rules | Convertible based on statutory rules | Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | only | only | only | only |
| 25 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 26 | If convertible, conversion rate If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 28 | conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| | convertible into If convertible, specify issuer of | , | | | |
| 29 | 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 | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 346 | insolvency proceedings 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) | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime |
| | v 3··p9/ | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| IVIAIII II | eatures of capital instruments: | | | | |
|------------|---|---|---|--|--|
| | | Instrument 68 | Instrument 69 | Instrument 70 | Instrument 71 |
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13374 | DFK0B1 | DFK0B2 | DFK0B3 |
| | Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law | German law |
| | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment | Tier 2 | Ti 2 | Ti 2 | Ti2 |
| | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €155 million | €356 million | €422 million |
| | Nominal amount of instrument Issue price | €1 million | €217 million 100% | €356 million 100% | €422 million 100% |
| | Redemption price | 100% | 100% | 100% | 100% |
| | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| | Original date of issuance | 09/23/2020 | 07/22/2020 | 07/22/2020 | 07/22/2020 |
| | Perpetual or dated | Dated | Dated | Dated | Dated |
| | Original maturity date Issuer call subject to prior supervisory | 09/23/2030 | 07/22/2027 | 07/22/2030 | 07/22/2030 |
| 14 | 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 amoun |
| | 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 | 1.13% | 1.259% | 1.576% | 3-month Euribor + 180 bps |
| | 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 |
| | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only |
| 25 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| | If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 28 | conversion If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules |
| | If write-down, full or partial | N/A | N/A | N/A | N/A |
| | If write-down, permanent or | | | | |
| | temporary | N/A | N/A | N/A | N/A |
| | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU- | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| | 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 |
| | 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 | |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 72 | Instrument 73 | Instrument 74 | Instrument 75 |
|------------|---|---|--|---|--|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DFK0EG | DFK0CN | DFK0EA | DFK0EF |
| a | Public or private placement | Private | Private | Private | Private |
| | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| a | and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| i | & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 3 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €11 million | €100 million | €7 million | €200 million |
|) | Nominal amount of instrument | €11 million | €100 million 100% | €20 million | €200 million 100% |
| a Bb | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 1 | Original date of issuance | 09/24/2020 Dated | 07/22/2020 Dated | 09/16/2020 Dated | 09/23/2020 Dated |
| 13 | Perpetual or dated Original maturity date | Dated 09/24/2030 | Dated 07/22/2030 | Dated 09/16/2025 | Dated 09/23/2030 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| | | | | | |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amo |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Floating | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 3-month Euribor + 133 bps | 1.58% | 0.565% | 1.026% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| :0b | 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 Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 4 | If convertible, conversion trigger(s) | Convertible based on statutory rules | Convertible based on statutory rules | Convertible based on statutory rules | Convertible based on statutory rule |
| 5 | If convertible, fully or partial | N/A | only N/A | only N/A | only N/A |
| :6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 18 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| !9 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 0 | Write-down features | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rul |
| 81 | If write-down, write-down trigger(s) | only | only | only | only |
| 2 | 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 |
| :U- :4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 15 | 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/disclaimer_kapitalinstrumente.html | | |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | IVIGITI I | | Instrument 76 | Instrument 77 | Instrument 78 | Instrument 79 |
|--|-----------|---|--|--|--|---|
| Process Proc | 1 | Issuer | * | | | |
| 100 Post of principal primate Post of Membra Post | | Bloomberg identifier for private | DFK0JF | DFK0JA | DFKOJB | SSD 13837 |
| Page | 2a | Public or private placement | | | | |
| Registrate restanction The Part True | 3a | Contractual recognition of write down and conversion powers of resolution | | | | |
| 50 Note Americanism (III Industry Completion of Spill and Industry Completion of Spill and Industry Completion (III Industry Compl | | | | | | |
| 6 Eligible controller inconstanted with the controller of the cont | | | | | | |
| Page | 6 | | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| Best | | | | | | |
| 19 10 100 | | Amount recognised in regulatory capital (currency in million, as of most | | | | |
| 100 | | | , | | | |
| 11 Topical date of Issuance Opt 11021 Opt 12021 Opt 12021 Opt 12021 Opt 12021 Opt 12021 Opt 12021 Opt 12022 Opt 12021 Opt 12022 Opt 1202 | | • | , | | | |
| 12 Percent of ordered Detect De | 10 | Accounting classification | | | | |
| Secure Company Compa | | | | | | |
| 1-8 International subject to prior aspervisory variable properties of a regulatory approach of a contraction of a second production of a | | - | | | | |
| Seption Part | | , , | | | | |
| to global calculate, corrigant call service, relemption in minimal amount of receiver, relemption in minimal amount of | 14 | | Yes | Yes | Yes | Yes |
| 17 Fixed of fleating dividend/coupon Fixed | 15 | | | | | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| Coupon rate and any related index | | | N/A | N/A | N/A | N/A |
| Existence of a clinical support of terms of Mandatory Mandator | 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Floating | Fixed |
| Fully discretionary, partially discretionary, partially discretionary or mandatory (in terms of Mandatory withing) Fully discretionary or mandatory (in terms of Mandatory withing) Fully discretionary, partially discreti | 18 | Coupon rate and any related index | 0.640% | 1.055% | | 2.7% |
| Section Sect | 19 | Existence of a dividend stopper | No | No | No | No |
| Esistence of a step up or other incentrive to referent mount) Mandatory | 20a | discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| Type of subordination (only for eligible for normal ways and transported that the property of the property o | 20b | discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| Convertible or non-convertible Convertible Convertible Convertible Convertible Sead on statutory rules only convertible, generally instrument type convertible, specify instrument type convertible into N/A | 21 | | No | No | No | No |
| 12 If convertible, conversion trigger(s) and some statutory rules only only only only only only only only | | | | | | |
| only only only only only only only only | | | | | | Convertible based on statutory rules |
| If convertible, conversion rate N/A N/A N/A N/A N/A N/A | | | | only | only | |
| 27 If convertible, mandatory or optional conversion conversion. N/A | | | | | | |
| If convertible, specify instrument type ownertible, specify instrument type onwertible into ownertible into ownertible into ownertible into ownertible, specify instrument type ownertible, specify instrument typ | 27 | If convertible, mandatory or optional | | | | |
| 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A 30 Write-down features Yes Yes 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 N/A N/A N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A 34 If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A 34 If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A 35 If write-down permanent or temporary N/A N/A N/A N/A N/A N/A 36 Ranking of the instrument in normal ablishisties Rank 3 Rank 3 Rank 3 Rank 3 36 Non-compliant transitioned features N/A N/ | 28 | If convertible, specify instrument type | | | | |
| 30 Write-down features Yes Yes Yes Yes Yes Yes Only only only only only only only only o | - | | N/A | N/A | N/A | N/A |
| If write-down, write-down trigger(s) only write-down based on statutory rules only write-down based on statutory rules only only only only only only only only | | | 2 | | | |
| If temporary write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/ | | | Write-down based on statutory rules |
| If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/ | 32 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/ | 33 | If write-down, permanent or | | | | |
| Type of subordination (only for eligible liabilities) N/A N/A N/A N/A N/A N/A N/A N/ | | temporary | | | | <u>. : </u> |
| Ilabilities Ranking of the instrument in normal 34b Insolvency proceedings Rank 3 R | 34 | | N/A | N/A | N/A | N/A |
| EU- Ranking of the instrument in normal 34b insolvency proceedings Rank 3 Rank | 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| 35 liquidation (specify instrument type immediately senior to instrument) | | Ranking of the instrument in normal | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| transitioned features No | | liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 37 If yes, specify non-compliant features N/A N/A N/A N/A N/A | | | No | No | No | No |
| | | | N/A | N/A | N/A | N/A |
| Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (signposting) Link to the full terms and conditions of the instrument (s | 37a | | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | | Instrument 80 | Instrument 81 | Instrument 82 | Instrument 83 |
|-----|---|---|---|---|---|
| 1 | | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13838 | SSD 13843 | SSD 13840 | SSD 13848 |
| 2a | | Private | Private | Private | Private |
| | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| 3a | | No | No | No | No |
| | | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €10 million | €2 million | €10 million |
| | | €1 million | €10 million | €2 million | €10 million |
| | Issue price Redemption price | 100% | 100% | 100% | 100% |
| | | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | | 05/13/2022 | 05/16/2022 | 05/16/2022 | 05/20/2022 |
| | <u>'</u> | Dated | Dated | Dated | Dated |
| | | 05/14/2029 | 05/17/2032 | 05/17/2032 | 05/20/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| | 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 |
| | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 2.95% | 3.22% | 3.28% | 3.325% |
| 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 |
| | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Convertible | Convertible |
| 24 | IT convertible, conversion triager(s) | Convertible based on statutory rules only |
| 25 | | N/A | N/A | N/A | N/A |
| | | N/A | N/A | N/A | N/A |
| | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 29 | instrument it converts into | N/A | N/A | N/A | N/A |
| | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules |
| 32 | If write-down, full or partial | N/A | only N/A | N/A | only N/A |
| 33 | If write-down, permanent or | N/A | N/A | N/A | N/A |
| 33 | temporary | NA | IVA | TWA | IVA |
| | If temporary write-down, description of write-up mechanism | N/A | NA | N/A | N/A |
| | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| | 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 |
| 36 | transitioned features | No N/A | No N/A | No N/A | No N/A |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| 1 | | Instrument 84 | Instrument 85 | Instrument 86 | Instrument 87 |
|---------------------|--|---|---|---|---|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13849 | SSD 13851 | SSD 13855 | SSD 13857 |
| | Public or private placement | Private | Private | Private | Private |
| | Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution | German law | German law | German law | German law No |
| | authorities Regulatory treatment | | | | |
| | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | | € million | €1 million | €1 million |
| a | Nominal amount of instrument Issue price | €1 million | €3 million | €1 million | €1 million |
|) | Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 2 | Original date of issuance Perpetual or dated | 05/24/2022 Dated | 05/25/2022 Dated | 05/27/2022 Dated | 06/03/2022 Dated |
| 2 3 | Original maturity date | 05/24/2027 | 05/25/2029 | 05/27/2027 | 06/03/2027 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amou plus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| В | Coupon rate and any related index | 2.565% | 2.84% | 2.48% | 2.675% |
|) | Existence of a dividend stopper | No | No | No | No |
|)a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 1 1 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 5 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| , | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 3 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 9 | If convertible, specify issuer of | N/A | N/A | N/A | N/A |
|) | instrument it converts into Write-down features | Yes | Yes | Yes | Yes |
| 1 | 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 rule only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| | | | | | |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 44 | | N/A | N/A | N/A | N/A |
| 4 | temporary If temporary write-down, description | N/A | | | |
| 4 4a U- | If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal | N/A | N/A | N/A | N/A |
| 44 U- 4b | If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | N/A | N/A | N/A | N/A |
| 14a J- 1b | If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | N/A N/A Rank 3 | N/A N/A Rank 3 | N/A Rank 3 | N/A N/A Rank 3 |
| 4a U- 4b | If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | N/A N/A Rank 3 Non-subordinated liabilities No | N/A N/A Rank 3 Non-subordinated liabilities | N/A N/A Rank 3 Non-subordinated liabilities | N/A N/A Rank 3 Non-subordinated liabilities |
| 44 U- 4b 5 | If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features | N/A N/A Rank 3 Non-subordinated liabilities No N/A | N/A N/A Rank 3 Non-subordinated liabilities No | N/A N/A Rank 3 Non-subordinated liabilities | N/A N/A Rank 3 Non-subordinated liabilities No |
| | If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | N/A N/A Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | N/A N/A Rank 3 Non-subordinated liabilities No | N/A N/A Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | N/A N/A Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dz |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| Monte Mont | viain t | eatures of capital instruments: | | | | |
|--|-----------|---|--|--|--|---|
| Biological position for principal biological position of the principal biological position position of the principal biological position of the principal bio | 1 | I | | | | Instrument 91 |
| Bookers Book | | | DZ DAINK | DZ BANK | DZ BAINK | DZ BAIVK |
| Contracted and personner of incidence Secure Se | 2 | Bloomberg identifier for private placement) | | | | |
| Contraction of the field of the contraction of th | ?a } | | | | | |
| Transferrence Transferrenc | За | Contractual recognition of write down and conversion powers of resolution authorities | | No | No | No |
| Billion of procession of procession of the pro | ı | | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| Bodies provinced profession (1997) Solid provinced profession (1997) Solid provinced profession (1997) Solid provinced profession (1997) Solid profession (1997) S | 5 | | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| By mell printers Content programmy Conte | 5 | & (sub-)consolidated level | , | | | |
| Canaba | , | | | | | |
| No. Moderning prize 109% | 3 | capital (currency in million, as of most | €1 million | €1 million | €10 million | €3 million |
| On A manufaction for Configural date of Longiturity Security (Configuration of Longiturity Configuration of Configuration (Configuration of Longiturity Configuration of Longiturity Configuration of Longiturity Configuration (Configuration of Longiturity Configuration of Longiturity Configuration of Longiturity Configuration (Configuration of Longiturity Configuration of Longiturity Configuration (Configuration of Longiturity Configuration of Longiturity) More and Sudgestion (Configuration of Longiturity) International Application of Longiturity International Application (Longiturity Lo | e e | | | | | |
| 10 Compare alles of bissances Compare alles of based Compare | b | | | | | |
| Personal or related Dates | | | | | | |
| Octobroom to the comment of the co | 12 | | | | | |
| the boster of all subject to priors Aspertionary regional segmental segmenta | 3 | | | | | |
| Cytosola di date, continger cui de determinant per la regulatory pereti, referrigitori en ricontal ensource seul negulatory pereti, referrigitori en ricontal ensource de a regulatory pereti, referrigitori en ricontal ensource peretin en ricontal ensource peretin per seul referrigitori en ricontal ensource peretin pere control en reconstruit en reconstruit en control en reconstruit en reconstruit en control en reconstruit en reco | 4 | Issuer call subject to prior supervisory | | | | |
| Fined or floating dividendocupour Coupon rate and any related index Society possibly Societ | 15 | Optional call date, contingent call | event, redemption at nominal amount | event, redemption at nominal amount | event, redemption at nominal amount | event, redemption at nominal amour |
| Existence of a dividend storper No | 6 | | N/A | N/A | N/A | N/A |
| Sessioners of a dividend stopper No No No No No No No Mandatory Mand | 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Floating |
| Heligh discretionary, partially discretionary or mandatory in terms of Mandatory Manda | 8 | Coupon rate and any related index | 3.365% | 2.955% | 3.3% | 3-month Euribor + 1.34% |
| dis of the control of the co | 9 | Existence of a dividend stopper | No | No | No | No |
| Figure Section Secti | 0a | discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| Existence of a step up or other increment to redeem Existence of a step up or other increment to redeem Incremental convertable Commutative Cumulative Cumulative Commutative Commutati | :0b | Fully discretionary, partially discretionary or mandatory (in terms of | · Mandatory | Mandatory | Mandatory | Mandatory |
| 3 Convertible Convertible Convertible Convertible Convertible Convertible Convertible Convertible All If convertible conversion trigger(s) only only only only only only only only | 21 | Existence of a step up or other | No | No | No | No |
| 4 If convertible, conversion trigger(s) conversion trigger(s) source in the based on statutory rules only only only only only only only only | 22 | | | | | |
| ## Convertible, conversion tragers) only only only only only only only only | :3 | Convertible or non-convertible | , | | | |
| 6 If convertible, conversion rate N/A | 4 | If convertible, conversion trigger(s) | | | | |
| Towersible, mandatory or optional conversible, specify instrument type convertible into NA | | | | | | |
| If convertible, specify instrument type of instrument it converts into With down features Yes Yes Yes Yes Yes If write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism NA NA NA NA NA NA NA NA NA N | | If convertible, mandatory or optional | | | | |
| Type of subordination (only for eligible liabilities) N/A N/ | | | | | | |
| 9 Instrument it converts into NA N | | | | | | |
| If write-down, write-down trigger(s) write-down based on statutory rules only write-down based on statutory rules only only only only only only only only | | | | | | |
| If write-down, full or partial N/A NA NA NA NA NA NA If write-down, permanent or temporary N/A NA NA NA NA NA NA If temporary write-down, description of write-up mechanism N/A NA NA NA NA If temporary write-down, description of write-up mechanism N/A NA NA NA NA If temporary write-down, description of write-up mechanism N/A NA NA NA If temporary write-down, description of write-up mechanism N/A NA NA NA If temporary write-down, description of write-up mechanism N/A NA NA NA If temporary write-down, description of write-up mechanism N/A NA | | | Write-down based on statutory rules | Write-down based on statutory rules | Write-down based on statutory rules | Write-down based on statutory rules |
| If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/ | 2 | If write-down, full or partial | <u>. </u> | | <u> </u> | |
| If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/ | 3 | If write-down, permanent or | N/A | | N/A | N/A |
| liabilities) Ranking of the instrument in normal insolvency proceedings Rank 3 Rank | 34 | If temporary write-down, description | N/A | N/A | N/A | N/A |
| Ranking of the instrument in normal insolvency proceedings Rank 3 Ra | 34a | Type of subordination (only for eligible | N/A | N/A | N/A | N/A |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Non-subordinated liabilities | U- 34b | Ranking of the instrument in normal | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| Non-compliant transitioned features No | 35 | Position in subordination hierarchy in liquidation (specify instrument type | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A N/A Link to the full terms and conditions of the instrument (connection) high instrument (connect | 36 | Non-compliant | No | No | No | No |
| Link to the full terms and conditions of the instrument (connection) that instrument (connection) the instrument (| | | | | | |
| Tink to the full terms and conditions of the interpretation of the | | | | hammer and the state of the sta | | hammer of the second |
| | 87a | | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaim |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | | Instrument 92 | Instrument 93 | Instrument 94 | Instrument 95 |
|----------|--|---|---|---|--|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13866 | SSD 13877 | SSD 13878 | DFK0R4 |
| l | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| ı | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated |
| | & (sub-)consolidated level Instrument type (types to be specified | Subordinated capital | Subordinated capital | Subordinated capital | Subordinated capital |
| | by each jurisdiction) Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | (Art. 63 CRR) €3 million | (Art. 63 CRR) €3 million | (Art. 63 CRR) €5 million | (Art. 63 CRR) €5 million |
| | Nominal amount of instrument | €3 million | €5 million | €5 million | €5 million |
| a | Issue price | 100% | 100% | 100% | 100% |
| b n | Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification Original date of issuance | Amortised cost 06/14/2022 | Amortised cost 06/17/2022 | Amortised cost 06/17/2022 | Amortised cost 05/24/2022 |
| 2 | Perpetual or dated | Dated | Dated | Dated | 03/24/2022 Dated |
| 3 | Original maturity date | 06/14/2032 | 06/17/2027 | 06/18/2029 | 05/24/2032 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amouplus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Floating | Fixed |
| 8 | Coupon rate and any related index | 3.63% | 3.41% | 3-month Euribor + 1.34% | 3.3% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 4 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 5 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 3 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
|) | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 1 | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rule |
| 2 | If write-down, full or partial | only N/A | only N/A | N/A | only N/A |
| 3 | 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 | NA | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| U- 4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 5 | 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 |
| 6 | Non-compliant transitioned features | No | No | No | No |
| | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 7 | | · | | | |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | reactives of capital instruments. | Instrument 06 | Instrument 07 | Instrument 98 | Instrument 99 |
|------------|---|---|---|---|--|
| 1 | Issuer | Instrument 96 DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | DFK0R7 | DFK0R8 | DW6CWR | DW6CWV |
| 2a | placement) 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 | · | | | |
| 5 | Transitional CRR II rules 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) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €21 million | €10 million | €10 million | €14 million |
| 9 | Nominal amount of instrument | €21 million | €10 million | €10 million | €14 million |
| 9a | Issue price | 100% | 100% | 100% | 100% |
| 9b 10 | Redemption price Accounting classification | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost |
| 11 | Original date of issuance | 05/27/2022 | 06/01/2022 | 07/22/2022 | 07/26/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 05/28/2029 | 06/01/2029 | 07/22/2037 | 07/26/2032 |
| 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 | Floating | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3-month Euribor + 1.29% | 2,81% | 5.10% | 4.9% |
| 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) | f 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 based on statutory rules | Convertible | Convertible | Convertible Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | only | Convertible based on statutory rules only | Convertible based on statutory rules only | 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 | N/A | N/A | N/A | N/A |
| | convertible into If convertible, specify issuer of | , | | | |
| 29 | 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 |
| 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 | No | No | No | No |
| 37 | transitioned features 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 |
| | | | | | |

| 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 | DW6CW3 | DW6CW4 | DW6CW6 | DW6CW8 |
| 2a | placement) 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 |
| 4 | Regulatory treatment 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) |
| 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 9b | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance Perpetual or dated | 08/02/2022 Dated | 08/02/2022 Dated | 08/26/2022 Dated | 08/15/2022 Dated |
| 13 | Original maturity date | 08/02/2032 | 08/02/2029 | 08/03/2032 | 08/03/2032 |
| 14 | Issuer call subject to prior supervisory | Yes | Yes | Yes | Yes |
| | approval | | | | |
| 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 Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 24 | If convertible, conversion trigger(s) | 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 | N/A | N/A | N/A | N/A |
| 30 | instrument it converts into Write-down features | Yes | Yes | Yes | 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 | 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 |
| | | | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | | |
| 34a EU- 34b | Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings | N/A Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| EU- | Ranking of the instrument in normal | | | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities |
| EU- 34b | Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Rank 3 | Rank 3 | | |
| EU- 34b | Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| EU- 34b 35 | Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | Non-subordinated liabilities | Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban |

| 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 | DW6CXA | DW6CXB | DW6CXC | DW6CXH |
| 2a | placement) 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 |
| 4 | Regulatory treatment 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 9a | Nominal amount of instrument Issue price | €50 million 100% | €400 million 100% | €10 million 100% | €15 million 100% |
| 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance Perpetual or dated | 08/04/2022 Dated | 08/05/2022 Dated | 08/09/2022 Dated | 08/16/2022 Dated |
| 13 | Original maturity date | 08/04/2027 | 08/05/2032 | 08/09/2027 | 08/16/2027 |
| 14 | Issuer call subject to prior supervisory | Yes | Yes | Yes | Yes |
| 15 | approval Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory | Upon occurrence of a regulatory | Upon occurrence of a regulatory | 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 | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules |
| 25 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible based on statutory rules only | | |
| | | | Convertible based on statutory rules only N/A | only N/A | only N/A |
| 26 | If convertible, conversion trigger(s) | Convertible based on statutory rules only | only | only | only |
| 26 27 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional | Convertible based on statutory rules only N/A | only N/A | only N/A | only N/A |
| | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type | Convertible based on statutory rules only N/A N/A | only N/A N/A | only N/A N/A | only N/A N/A |
| 27 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of | Convertible based on statutory rules only N/A N/A N/A N/A | only N/A N/A N/A | only N/A N/A N/A N/A | only N/A N/A N/A N/A |
| 27 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | Convertible based on statutory rules only N/A N/A N/A | only N/A N/A N/A | only N/A N/A N/A | only N/A N/A N/A |
| 27 28 29 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A | only N/A N/A N/A N/A N/A N/A | only N/A N/A N/A N/A N/A N/A | only N/A N/A N/A N/A N/A N/A |
| 27 28 29 30 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible into specify issuer of instrument it converts into Write-down features | Convertible based on statutory rules only N/A N/A N/A N/A N/A Yes Write-down based on statutory rules | only N/A N/A N/A N/A N/A W/A W/A W/A W/A Write-down based on statutory rules | only N/A N/A N/A N/A N/A N/A W/A Write-down based on statutory rules | only N/A N/A N/A N/A N/A N/A W/A Write-down based on statutory rules |
| 27 28 29 30 31 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible into specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A Ves Write-down based on statutory rules only | only N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only | only N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only | only N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only |
| 27 28 29 30 31 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible into specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A W/A W/A W/A Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A |
| 27 28 29 30 31 32 33 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A N/A N/A | only N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | only N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A N/A |
| 27 28 29 30 31 32 33 34 34 EU- | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A N/A N/A | only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | only N/A N/A N/A N/A N/A N/A Ves Write-down based on statutory rules only N/A N/A N/A |
| 27 28 29 30 31 32 33 34 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A WA Yes Write-down based on statutory rules only N/A N/A N/A N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A |
| 27 28 29 30 31 32 33 33 34 34 EU-34b | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A Ves Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |
| 27 28 29 30 31 32 33 34 34 EU-34b 35 36 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |
| 27 28 29 30 31 32 33 34 34 EU- 34b | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Convertible based on statutory rules only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 108 | Instrument 109 | Instrument 110 | Instrument 111 |
|------------|---|---|---|--|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | DW6CXK | DW6CXN | DW6CXQ | DW6CXS |
| 2 | placement) | DWOCAK | DWOCAN | DWOCAQ | DWOCKS |
| 2a 3 | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| | Contractual recognition of write down | Germaniaw | dermaniaw | Germaniaw | Comaniaw |
| 3a | and conversion powers of resolution authorities Regulatory treatment | No | No | No | No |
| 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) | €19 million | €10 million | €9 million | €11 million |
| 9 | Nominal amount of instrument | €19 million | €10 million | €10 million | €11 million |
| 9a 9b | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance | 08/16/2022 | 08/18/2022 | 08/19/2022 | 08/22/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/16/2032 | 08/18/2032 | 08/21/2028 | 08/22/2034 |
| 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 | 4.62% | 4.66% | 4.17% | 4.77% |
| 19 | Existence of a dividend stopper | No | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| 20b | timing) 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 24 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules |
| | | only | only | only | only |
| 25 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A | N/A N/A | N/A N/A |
| | If convertible, mandatory or optional | * | | | |
| 27 | 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 Yes | N/A Yes | N/A Yes | N/A Yes |
| 30 | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules | Write-down based on statutory rules | Write-down based on statutory rules | Write-down based on statutory rules |
| 32 | If write-down, full or partial | N/A | only N/A | only N/A | only N/A |
| | If write-down, permanent or | , | | | |
| 33 | 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 | |

| Main features of capital instrument | Main | features | of | capital | instruments |
|-------------------------------------|------|----------|----|---------|-------------|
|-------------------------------------|------|----------|----|---------|-------------|

| iviaiii | reactives of capital instruments. | | | | |
|------------|---|---|---|---|---|
| 1 | Issuer | Instrument 112 DZ BANK | Instrument 113 DZ BANK | DZ BANK | Instrument 115 DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | DW6CXP | DW6CXU | DW6CXV | DW6CXR |
| 2a | placement) 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 |
| 4 | Regulatory treatment 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) |
| 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 9b | Issue price 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 13 | Perpetual or dated Original maturity date | Dated 08/22/2037 | Dated 08/23/2027 | Dated 08/24/2032 | Dated 08/26/2027 |
| 14 | Issuer call subject to prior supervisory | Yes | Yes | Yes | Yes |
| 14 | approval | 103 | 163 | 163 | 103 |
| 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 amou 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 Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| | Convertible or non-convertible | Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | only | only | only | only |
| 25 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A | N/A | N/A N/A |
| | If convertible, mandatory or optional | | | | |
| 27 | 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 | N/A | N/A | N/A | N/A |
| 30 | instrument it converts into 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 rule 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 | No | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| <i></i> | | | https://www.dzbank.de/content/dzban | https://www.dzbank.de/content/dzban | https://www.dzbank.de/content/dzb |
| 37a | Link to the full terms and conditions of the instrument (signposting) | | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclain- | k/de/library/disclaimarlibrary/dis-1-1- |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | features of capital instruments: | | | | |
|----------|---|---|---|--|---|
| 1 | | Instrument 116 | Instrument 117 | Instrument 118 | Instrument 119 |
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CX5 | DW6CXE | DW6CX9 | DW6CYA |
| Э. | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| 9 | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment | | | | |
| | Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €9 million | €243 million | €10 million | €14 million |
|) | Nominal amount of instrument | €10 million | CHF 225 million | €10 million | €14 million |
| а | Issue price | 100% | 100% | 100% | 100% |
| b 0 | Redemption price Accounting classification | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost |
| 1 | Original date of issuance | 08/31/2022 | 08/17/2022 | 09/07/2022 | 09/09/2022 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 08/31/2028 | 08/17/2032 | 09/07/2032 | 09/10/2029 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amou plus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 4.58% | 3.845% | 5.28% | 4.94% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 22 | Non-cumulative or cumulative Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 4 | 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 |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 8 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 9 | If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 0 | instrument it converts into Write-down features | Yes | Yes | Yes | Yes |
| 1 | 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 rule only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 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 |
| U- 4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 5 | 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 |
| 6 | Non-compliant transitioned features | No | No | No | No |
| 7 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| | | | | | |
| 7a | Link to the full terms and conditions of the instrument (signposting) | | | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| 1 | | Instrument 120 | Instrument 121 | Instrument 122 | Instrument 123 |
|--------------------------------------|---|---|---|---|---|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CYL | SSD 13889 | SSD 13890 | SSD 13891 |
| ı | Public or private placement | Private | Private | Private | Private |
| | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| 1 | and conversion powers of resolution authorities Regulatory treatment | No | No | No | No |
| | Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €173 million | €2 million | €4 million | €10 million |
| | Nominal amount of instrument | GBP 150 million | €3 million | €5 million | €10 million |
| a | Issue price | 100% | 100% | 100% | 100% |
| b 0 | Redemption price Accounting classification | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost |
| 1 | Original date of issuance | 09/27/2022 | 07/19/2022 | 07/19/2022 | 07/19/2022 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 09/27/2034 | 07/19/2027 | 07/19/2027 | 07/19/2032 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amor plus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 6.445% | 4.16% | 4.16% | 4.865% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 3 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 4 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rule only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| 3 | convertible into | N/A | N/A | N/A | N/A |
| 9 D | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| | Write-down features | Yes | Yes | Yes | Yes |
| 1 | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes |
| | | Write-down based on statutory rules | Write-down based on statutory rules | Write-down based on statutory rules | Yes Write-down based on statutory rule |
| 2 | 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 | Yes Write-down based on statutory rule only |
| 332 333 344 | If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or | Write-down based on statutory rules only N/A | Write-down based on statutory rules only N/A | Write-down based on statutory rules only N/A | Yes Write-down based on statutory rule only N/A |
| 2 3 4 | If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) | Write-down based on statutory rules only N/A N/A N/A | Write-down based on statutory rules only N/A N/A | Write-down based on statutory rules only N/A N/A | Yes Write-down based on statutory rule only N/A N/A |
| 33 | If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | Write-down based on statutory rules only N/A N/A N/A | Write-down based on statutory rules only N/A N/A N/A | Write-down based on statutory rules only N/A N/A N/A | Yes Write-down based on statutory rule only N/A N/A |
| 2 3 4 U- | If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal | Write-down based on statutory rules only N/A N/A N/A | Write-down based on statutory rules only N/A N/A N/A | Write-down based on statutory rules only N/A N/A N/A | Yes Write-down based on statutory rule only N/A N/A N/A |
| 2 3 4 4 U- 4b | If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | Write-down based on statutory rules only N/A N/A N/A N/A N/A Rank 3 | Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A Rank 3 | Write-down based on statutory rules only N/A N/A N/A N/A N/A Rank 3 | Yes Write-down based on statutory rule only N/A N/A N/A N/A N/A Rank 3 |
| 2 3 3 4 4 4 4 5 | If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Write-down based on statutory rules only N/A N/A N/A N/A N/A Rank 3 Non-subordinated liabilities | Write-down based on statutory rules only N/A | Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A N/A N/ | Yes Write-down based on statutory rule only N/A N/A N/A N/A N/A N/A N/A N/ |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 124 | Instrument 125 | Instrument 126 | Instrument 127 |
|--|---|--|--|--|--|
| 1 | Issuer | Instrument 124 DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13895 | SSD 13896 | SSD 13897 | SSD 13898 |
| 2a | placement) 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 |
| 4 | Regulatory treatment 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 | €1 million | €1 million | €3 million |
| 9 9a | Nominal amount of instrument Issue price | €1 million 100% | €2 million 100% | €1 million 100% | €3 million |
| 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance Perpetual or dated | 07/22/2022 Dated | 07/21/2022 Dated | 07/26/2022 Dated | 07/21/2022 Dated |
| 13 | Original maturity date | 07/22/2030 | 07/21/2027 | 07/26/2029 | 07/21/2032 |
| 14 | Issuer call subject to prior supervisory | Yes | Yes | Yes | Yes |
| | approval | res | res | res | res |
| 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 | 4.4% | 4.15% | 4.28% | 4.87% |
| 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 |
| 24 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only |
| 25 | | | N/A | N/A | |
| 26 | If convertible, fully or partial | N/A | IVA | | N/A |
| 27 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A | N/A | N/A |
| | If convertible, conversion rate If convertible, mandatory or optional | | | N/A N/A | |
| 28 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type | N/A | N/A | | N/A |
| 28 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of | N/A N/A | N/A N/A N/A | N/A N/A | N/A N/A N/A |
| | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into | N/A N/A | N/A N/A | N/A | N/A N/A |
| 28 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | N/A N/A N/A | N/A N/A N/A N/A | N/A N/A N/A | N/A N/A N/A N/A |
| 28 29 30 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features | N/A N/A N/A Yes Write-down based on statutory rules | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules | N/A N/A N/A Yes Write-down based on statutory rules | N/A N/A N/A N/A N/A Wes Write-down based on statutory rules |
| 28 29 30 31 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) | N/A N/A N/A N/A Yes Write-down based on statutory rules only | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only | N/A N/A N/A Yes Write-down based on statutory rules only | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only |
| 28 29 30 31 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or | N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A | N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A |
| 28 29 30 31 32 33 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary | N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A |
| 28 29 30 31 32 33 34 EU- | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A |
| 28 29 30 31 32 33 34 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A |
| 28 29 30 31 32 33 34 34 EU-34b 35 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A N/A N/ | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |
| 28 29 30 31 32 33 34 34 EU-34b 35 36 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |
| 28 29 30 31 32 33 34 34 EU-34b 35 | If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A N/A N/ | N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 120 | Instrument 120 | Instrument 120 | Instrument 121 |
|---|--|---|--|--|--|
| 1 | Issuer | Instrument 128 DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13899 | SSD 13900 | SSD 13901 | SSD 13902 |
| 2a | placement) 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 |
| 4 | Regulatory treatment 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 | €5 million | €4 million |
| 9 9a | Nominal amount of instrument Issue price | €1 million 100% | €2 million 100% | €5 million 100% | €4 million 100% |
| 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance Perpetual or dated | 07/21/2022 Dated | 07/22/2022 Dated | 07/26/2022 Dated | 07/27/2022 Dated |
| 13 | Original maturity date | 07/21/2027 | 07/22/2032 | 07/26/2030 | 07/27/2032 |
| 14 | Issuer call subject to prior supervisory | Yes | Yes | Yes | Yes |
| 15 | approval 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% | 4.86% | 4.44% | 4.71% |
| 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 based on statutory rules | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | Convertible based on statutory rules | only | | only |
| | | only | only N/A | | N/A |
| 24 25 26 | If convertible, conversion trigger(s) If convertible, fully or partial If convertible, conversion rate | | only N/A N/A | N/A N/A | N/A N/A |
| 25 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional | only N/A N/A | N/A N/A | N/A N/A | N/A N/A |
| 25 26 27 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion | only N/A N/A N/A | N/A N/A N/A | N/A N/A N/A | N/A N/A N/A |
| 25 26 27 28 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of | only N/A N/A N/A N/A | N/A N/A N/A N/A | N/A N/A N/A N/A | N/A N/A N/A N/A |
| 25 26 27 28 29 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | only N/A N/A N/A N/A N/A N/A | N/A N/A N/A N/A N/A | N/A N/A N/A N/A N/A | N/A N/A N/A N/A N/A |
| 25 26 27 28 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of | only N/A N/A N/A N/A | N/A N/A N/A N/A | N/A N/A N/A N/A | N/A N/A N/A N/A |
| 25 26 27 28 29 30 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features | only N/A N/A N/A N/A N/A N/A Write-down based on statutory rules | N/A N/A N/A N/A N/A N/A N/A N/A WYes Write-down based on statutory rules | N/A N/A N/A N/A N/A N/A W/A W/S Write-down based on statutory rules | N/A N/A N/A N/A N/A N/A WA Yes Write-down based on statutory rules |
| 25 26 27 28 29 30 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) | only N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only | N/A N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only | N/A N/A N/A N/A N/A N/A Ves Write-down based on statutory rules only | N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only |
| 25 26 27 28 29 30 31 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible into If convertible into If convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or | only N/A N/A N/A N/A N/A N/A W/A Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A Write-down based on statutory rules only N/A |
| 25 26 27 28 29 30 31 32 33 34 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A |
| 25 26 27 28 29 30 31 32 33 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | only N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A |
| 25 26 27 28 29 30 31 32 33 34 34 EU- | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A |
| 25 26 27 28 29 30 31 32 33 33 34 34 EU-34b | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible into If convertible into If convertible into If convertible into If write-down features If write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |
| 25 26 27 28 29 30 31 32 33 33 34 4 EU-34b 35 36 | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible into If write-down features If write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | only N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |
| 25 26 27 28 29 30 31 32 33 33 34 34 EU-34b | If convertible, fully or partial If convertible, conversion rate If convertible, mandatory or optional conversion If convertible into If write-down features If write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | only N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A | N/A N/A N/A N/A N/A N/A N/A N/A N/A Yes Write-down based on statutory rules only N/A |

| Main features of capital instrument | Main | features | of | capital | instruments |
|-------------------------------------|------|----------|----|---------|-------------|
|-------------------------------------|------|----------|----|---------|-------------|

| | | Instrument 132 | Instrument 133 | Instrument 134 | Instrument 135 |
|--|--|--|---|--|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13903 | NSV 9457 | NSV 9465 | NSV 9458 |
| 2a | Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument Contractual recognition of write down | German law | German law | German law | German law |
| 3a | and conversion powers of resolution authorities | No | No | No | No |
| 4 | Regulatory treatment 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) | €7 million | €1 million | €2 million | €1 million |
| 9 9a | Nominal amount of instrument Issue price | €7 million 100% | €1 million 100% | €3 million 100% | €1 million 100% |
| 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification Original date of issuance | Amortised cost 07/28/2022 | Amortised cost 07/26/2022 | Amortised cost 07/29/2022 | Amortised cost 07/22/2022 |
| 12 | Perpetual or dated | 07/28/2022 Dated | 0//26/2022 Dated | 07/29/2022 Dated | 0//22/2022 Dated |
| 13 | Original maturity date | 07/28/2032 | 07/26/2032 | 07/29/2027 | 07/22/2038 |
| 14 | Issuer call subject to prior supervisory | Yes | Yes | Yes | Yes |
| | approval | | | | |
| 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 | 4.6% | 4.9% | 4.01% | 5.0% |
| 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 | | IVA | | | |
| 29 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| | If convertible, specify instrument type | | N/A N/A | N/A N/A | |
| 30 | If convertible, specify instrument type convertible into If convertible, specify issuer of | N/A | | | N/A |
| | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | N/A N/A | N/A | N/A | N/A N/A |
| 30 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features | N/A N/A Yes Write-down based on statutory rules | N/A Yes Write-down based on statutory rules | N/A Yes Write-down based on statutory rules | N/A N/A Yes Write-down based on statutory rules |
| 30 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) | N/A N/A Yes Write-down based on statutory rules only | N/A Yes Write-down based on statutory rules only | N/A Yes Write-down based on statutory rules only | N/A N/A Yes Write-down based on statutory rules only |
| 30 31 32 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or | N/A N/A Yes Write-down based on statutory rules only N/A | N/A Yes Write-down based on statutory rules only N/A | N/A Yes Write-down based on statutory rules only N/A | N/A N/A Yes Write-down based on statutory rules only N/A |
| 30 31 32 33 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description | N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A Yes Write-down based on statutory rules only N/A N/A | N/A Yes Write-down based on statutory rules only N/A N/A | N/A N/A Yes Write-down based on statutory rules only N/A N/A |
| 30 31 32 33 34 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | N/A N/A Yes Write-down based on statutory rules only N/A N/A | N/A Yes Write-down based on statutory rules only N/A N/A | N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A Yes Write-down based on statutory rules only N/A N/A |
| 30 31 32 33 34 34a EU- | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A Yes Write-down based on statutory rules only N/A N/A N/A | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A |
| 30 31 32 33 34 34 EU- 34b | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A Rank 3 | N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A Rank 3 | N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A Rank 3 | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A Rank 3 |
| 31 32 33 34 34 EU- 34b 35 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A N/A N/ | N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A Rank 3 Non-subordinated liabilities | N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A Rank 3 Non-subordinated liabilities | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A N/A N/ |
| 31 32 33 34 34 EU- 34b 35 | If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A N/A N/A Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | N/A Yes Write-down based on statutory rules only N/A | N/A N/A Yes Write-down based on statutory rules only N/A N/A N/A N/A Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban |

| Main features of capital instrumen |
|------------------------------------|
|------------------------------------|

| | educies of capital instruments. | Instrument 126 | Instrument 137 | Instrument 120 | Instrument 139 |
|----------|---|---|---|---|---|
| 1 | Issuer | DZ BANK | 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 | NSV 9460 |
| 2a | Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law | German law |
| За | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| 4 | Regulatory treatment 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) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €5 million | €18 million | €10 million |
| 9 9a | Nominal amount of instrument Issue price | €1 million 100% | €5 million 100% | €18 million 100% | €10 million 100% |
| 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance | 07/26/2022 | 07/21/2022 | 07/26/2022 | 07/27/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date Issuer call subject to prior supervisory | 07/26/2038 | 07/21/2034 | 07/26/2029 | 07/27/2037 |
| 14 | 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 | 5.0% | 5.0% | 4.58% | 5.1% |
| 19 | Existence of a dividend stopper | No | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | f Mandatory | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | f 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 | only | only | only |
| 25 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A | N/A | N/A N/A |
| 26 | If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 28 | conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| | convertible into If convertible, specify issuer of | , | | | |
| 29 | instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Write-down features | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules |
| 31 | If write-down, write-down trigger(s) | only | only | only | only |
| 32 | If write-down, full or partial If write-down, permanent or | N/A | N/A | N/A | N/A |
| 33 | 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 | · N/A | N/A | N/A | N/A |
| EU- | liabilities) Ranking of the instrument in normal | , | | | |
| 54b | 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 | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime |
| | the instrument (signposting) | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| 1 | | I | I | I | Instrument 443 |
|-------------------|---|---|---|---|--|
| | Issuer | DZ BANK | Instrument 141 DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | NSV 9463 | NSV 9464 | NSV 9456 | NSV 9459 |
| 2a | placement) Public or private placement | Private | Private | Private | Private |
| Ba | Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities | German law No | German law No | German law No | German law No |
| 1 | Regulatory treatment | - | | | |
| | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| , | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 3 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €17 million | €2 million | €1 million | €8 million |
|) | Nominal amount of instrument | €17 million | €2 million | €1 million | €8 million |
| a | Issue price | 100% | 100% | 100% | 100% |
| 0 0 | Redemption price Accounting classification | 100% | 100% | 100% | 100% Amortised cost |
| 1 | Original date of issuance | Amortised cost 07/26/2022 | Amortised cost 07/26/2022 | Amortised cost 07/26/2022 | 07/29/2022 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 07/26/2033 | 07/26/2035 | 07/26/2027 | 07/29/2036 |
| 4 | 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 amouplus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 5.04% | 5.0% | 4.19% | 5.1% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | 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 |
| 3 | Convertible or non-convertible | Convertible | Convertible | Convertible | Convertible |
| 4 | 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 rule only |
| - | 16 cl 6 l cl | , ' | · · · · · · · · · · · · · · · · · · · | · · · · · · · · · · · · · · · · · · · | |
| 5 6 | If convertible, fully or partial | N/A N/A | N/A | N/A | N/A N/A |
| О | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 8 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 9 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 0 | Write-down features | Yes | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes |
| 1 | If write-down, write-down trigger(s) | Write-down based on statutory rules only | only | only | Write-down based on statutory rule only |
| 2 | If write-down, full or partial If write-down, permanent or | N/A | N/A | N/A | N/A |
| 3 | 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 |
| | | | | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | | |
| 34a EU- 34b | Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings | N/A Rank 3 | N/A Rank 3 | Rank 3 | Rank 3 |
| U- | Ranking of the instrument in normal | , | | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities |
| U- 4b 5 | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | Rank 3 | Rank 3 | | |
| U- 84b | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 144 | Instrument 145 | Instrument 146 | Instrument 147 |
|-------------------|--|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | NSV 9466 | NSV 9467 | NSV 9469 | NSV 9472 |
| 2a | placement) 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 |
| 4 | Regulatory treatment 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) |
| 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 | €5 million | €1 million | €1 million | €10 million |
| 9a | Issue price | 100% | 100% | 100% | 100% |
| 9b 10 | Redemption price Accounting classification | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost |
| 11 | Original date of issuance | 08/05/2022 | 08/05/2022 | 08/03/2022 | 08/10/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/05/2037 | 08/05/2037 | 08/03/2037 | 08/10/2037 |
| 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 | 4.83% | 4.83% | 4.86% | 4.75% |
| 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 If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules |
| 25 | If convertible, fully or partial | only N/A | only N/A | only N/A | only N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 28 | conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| 29 | convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 30 | instrument it converts into Write-down features | Yes | Yes | Yes | 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 | 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 |
| 34a EU- 34b | Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings | N/A Rank 3 | N/A Rank 3 | N/A Rank 3 | N/A Rank 3 |
| EU- | Ranking of the instrument in normal | | | | |
| EU- 34b | Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| EU- 34b | Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Rank 3 Non-subordinated liabilities |
| EU- 34b 35 | Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | Rank 3 Non-subordinated liabilities No | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| iviain reatures or | capital instruments: | | | | |
|----------------------------|---|---|---|---|---|
| 1 Issuer | | DZ BANK | Instrument 149 DZ BANK | Instrument 150 DZ BANK | Instrument 151 DZ BANK |
| Unique id | dentifier (e. g. CUSIP, ISIN or | | | | |
| placemen | rg identifier for private ht) private placement | NSV 9474 Private | NSV 9475 Private | SSD 13907 Private | SSD 13908 Private |
| | g law(s) of the instrument | German law | German law | German law | German law |
| Ba and conve authoritie | ual recognition of write down ersion powers of resolution es ry treatment | No | No | No | No |
| Transition | nal CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| Eligible a | sitional CRR II rules t solo/(sub-)consolidated/solo | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated | Tier 2 Solo and consolidated |
| & (sub-)cc | onsolidated level | , | | | |
| | nt type (types to be specified urisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| capital (cu | recognised in regulatory urrency in million, as of most porting date) | €1 million | €1 million | €3 million | €46 million |
| Nominal a | amount of instrument e | €1 million 100% | €1 million 100% | €3 million 100% | €50 million 100% |
| b Redempti | | 100% | 100% | 100% | 100% |
| | ng classification date of issuance | Amortised cost 08/10/2022 | Amortised cost 08/10/2022 | Amortised cost 08/03/2022 | Amortised cost 08/03/2022 |
| 2 Perpetual | | Dated | Dated | Dated | Dated |
| | maturity date | 08/10/2027 | 08/10/2029 | 08/03/2028 | 08/03/2028 |
| 4 Issuer call approval | I subject to prior supervisory | Yes | Yes | Yes | Yes |
| | call date, contingent call I 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 amou plus any accrued interest |
| 6 Subseque | ent call dates, ble | N/A | N/A | N/A | N/A |
| 7 Fixed or f | loating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 Coupon r | ate and any related index | 3.95% | 4.21% | 4.0% | 3.98% |
| 9 Existence | of a dividend stopper | No | No | No | No |
| 0a discretion | retionary, partially nary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| | retionary, partially nary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| Existence | of a step up or other to redeem | No | No | No | No |
| | ulative or cumulative ble or non-convertible | Cumulative | Cumulative | Cumulative | Cumulative |
| | tible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only |
| 5 If convert | tible, fully or partial | N/A | N/A | N/A | N/A |
| | tible, conversion rate | N/A | N/A | N/A | N/A |
| 7 conversio | tible, mandatory or optional n | N/A | N/A | N/A | N/A |
| convertib | | N/A | N/A | N/A | N/A |
| | tible, specify issuer of nt it converts into | N/A | N/A | N/A | N/A |
| 0 Write-dov | wn features | Yes | Yes | Yes | Yes |
| 1 If write-d | lown, 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 |
| | own, full or partial | N/A | N/A | N/A | N/A |
| temporar | own, permanent or y | N/A | N/A | N/A | N/A |
| | rary write-down, description up mechanism | N/A | N/A | N/A | N/A |
| Type of su liabilities) | ubordination (only for eligible | N/A | N/A | N/A | N/A |
| U- Ranking o | of the instrument in normal y proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| Position in | n subordination hierarchy in on (specify instrument type tely senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| Non-comp | pliant ned features | No | No | No | No |
| | ecify non-compliant features | N/A | N/A | N/A | N/A |
| | ne full terms and conditions of iment (signposting) | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | | k/de/library/disclaimerlibrary/disclaim |
| 37 If yes, spe | ecify non-compliant features | https://www.dzbank.de/content/dzban | https://www.dzbank.de/content/dzban | https://www.dzbank.de/content/dzban | https://www.dzbank.de/co |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | | Instrument 152 | Instrument 153 | Instrument 154 | Instrument 155 |
|----------------|---|---|---|---|---|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13910 | SSD 13911 | SSD 13912 | SSD 13913 |
| 1 | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €3 million | ⊗ million | €6 million | €4 million |
| a | Nominal amount of instrument Issue price | €3 million | €3 million | €6 million 100% | €5 million 100% |
|) | Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 1 | Original date of issuance | 08/04/2022 | 08/04/2022 | 08/05/2022 | 08/08/2022 |
| 2 | Perpetual or dated Original maturity date | Dated 08/04/2032 | Dated 08/06/2029 | Dated 08/05/2032 | Dated 08/09/2027 |
| 4 | Issuer call subject to prior supervisory approval | Ves | Ves | Ves | Ves |
| 5 | 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 amou plus any accrued interest |
| 5 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 3 | Coupon rate and any related index | 4.44% | 4.07% | 4.55% | 3.9% |
| , | Existence of a dividend stopper | No | No | No | No |
|)a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 2 | Non-cumulative or cumulative | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 1 | Convertible or non-convertible 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 |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 5 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| , | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 1 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
|) | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
|) | Write-down features | Yes | Yes | Yes | Yes |
| 1 | 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 rule only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 4 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| | | N/A | N/A | N/A | N/A |
| | Type of subordination (only for eligible liabilities) | IVA | | | |
| U- | Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 4a U- 4b | Ranking of the instrument in normal | · - | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities |
| J- lb | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | Rank 3 | | | |
| U- 4b | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Rank 3 Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |

| Main features of capital instrument | Main | features | of | capital | instruments |
|-------------------------------------|------|----------|----|---------|-------------|
|-------------------------------------|------|----------|----|---------|-------------|

| | reactives of cupital instruments. | Instrument 156 | Instrument 157 | Instrument 158 | Instrument 159 |
|------------|---|---|---|---|--|
| 1 | Issuer | DZ BANK | 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 | SSD 13917 |
| 2a 3 | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| 3 3a | Contractual recognition of write down and conversion powers of resolution | No | No | No | No |
| 4 | authorities Regulatory treatment 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 | €4 million | €5 million | €5 million |
| 9 9a | Nominal amount of instrument Issue price | €1 million 100% | €5 million 100% | €5 million 100% | €5 million 100% |
| 9a 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 12 | Original date of issuance Perpetual or dated | 08/09/2022 Dated | 08/11/2022 Dated | 08/16/2022 Dated | 08/16/2022 Dated |
| 13 | Original maturity date | 08/09/2032 | 08/11/2027 | 08/16/2032 | 08/16/2032 |
| 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 amoun 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 | 4.58% | 4.02% | 4.69% | 3-month Euribor + 2.85% |
| 19 | Existence of a dividend stopper | No | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | f Mandatory | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | f Mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 22 23 | Non-cumulative or cumulative Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative 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 If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 27 | conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| | convertible into If convertible, specify issuer of | | | | |
| 29 | instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes 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) | Î 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 | No | No | No | No |
| | transitioned features If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37 | ii yes, specify non-compliant reatures | IVO. | IVO. | IVO | IVA |
| | | | | | |

link to the full terms and conditions of the instrument (signposting)

| Sign | Variable | Mitter | Mi

| | | Instrument 160 | Instrument 161 | Instrument 162 | Instrument 163 |
|----------------|--|---|---|---|--|
| | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| ! | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13918 | SSD 13919 | SSD 13920 | SSD 13921 |
| а | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €2 million | €2 million | €5 million | €2 million |
| | Nominal amount of instrument | €2 million | €3 million | €5 million | €2 million |
| a | Issue price | 100% | 100% | 100% | 100% |
| b | Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost 08/16/2022 | Amortised cost 08/16/2022 | Amortised cost 08/16/2022 | Amortised cost 08/17/2022 |
| 1 2 | Original date of issuance Perpetual or dated | 08/16/2022 Dated | 08/16/2022 Dated | 08/16/2022 Dated | 08/1 //2022 Dated |
| 3 | Original maturity date | 08/16/2029 | 08/16/2027 | 08/16/2032 | 08/17/2032 |
| | Issuer call subject to prior supervisory | | | | |
| 4 | approval | Yes | Yes | Yes | Yes |
| 5 | 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 amo plus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Floating | Fixed | Fixed |
| 8 | Coupon rate and any related index | 4.29% | 3-month Euribor + 2.5% | 4.7% | 4.61% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 3 | Non-cumulative or cumulative | Cumulative | Cumulative Convertible | Cumulative | Cumulative |
| 4 | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rule only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 3 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 9 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 1 | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rules | Yes Write-down based on statutory rule |
| 2 | If write-down, full or partial | only N/A | only N/A | only N/A | only N/A |
| | If write-down, permanent or | <u>, </u> | | | |
| 3 | temporary | N/A | N/A | N/A | N/A |
| 4 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| | | | | | |
| 4a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| 4a U- 4b | Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings | N/A Rank 3 | N/A Rank 3 | N/A Rank 3 | N/A Rank 3 |
| U- 4b | Ranking of the instrument in normal | , | | | |
| U- 4b 5 | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| U- | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities |
| U- 4b 5 | Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | Rank 3 Non-subordinated liabilities No N/A | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dzban | Rank 3 Non-subordinated liabilities No N/A https://www.dzbank.de/content/dz |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | cutares of cupital instruments. | Instrument 164 | Instrument 165 | Instrument 166 | Instrument 167 |
|------------|---|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13922 | SSD 13923 | SSD 13924 | SSD 13925 |
| 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 |
| 5 | Regulatory treatment Transitional CRR II rules Post-transitional CRR II rules | Tier 2 Tier 2 | 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) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €1 million | €2 million | €5 million |
| 9 9a | Nominal amount of instrument Issue price | €1 million 100% | €1 million 100% | €2 million 100% | €5 million |
| 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 | 08/17/2022 Dated | 08/17/2022 Dated | 08/19/2022 Dated |
| 12 | Perpetual or dated Original maturity date | Dated 08/17/2032 | Dated 08/17/2027 | Dated 08/17/2032 | Dated 08/19/2031 |
| | Issuer call subject to prior supervisory | | | | |
| 14 | 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 | 4.61% | 3.985% | 4.58% | 4.45% |
| 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 based on statutory rules | Convertible | Convertible | Convertible Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | only | Convertible based on statutory rules only | Convertible based on statutory rules only | 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 |
| 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 | | | | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaime |
| | the instrument (signposting) | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html | r_kapitalinstrumente.html |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | cutares of cupital instruments. | Instrument 168 | Instrument 169 | Instrument 170 | Instrument 171 |
|------------|---|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13926 | SSD 13927 | SSD 13928 | SSD 13929 |
| 2a | placement) Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law | German law |
| За | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment | | | | |
| 5 | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | | Tiel Z | Hei Z | riei Z | IICI Z |
| 6 | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| 7 | 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 | €4 million | €3 million | €2 million |
| 9 | Nominal amount of instrument | €5 million | €5 million | €3 million | €3 million |
| 9a 9b | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 11 | Original date of issuance | 08/18/2022 | 08/17/2022 | 08/19/2022 | 08/24/2022 |
| 12 | Perpetual or dated | Dated | Dated 08/17/2027 | Dated | Dated 08/24/2027 |
| 13 | Original maturity date Issuer call subject to prior supervisory | 08/18/2031 | | 08/20/2029 | 08/24/2027 |
| 14 | 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 | 4.455% | 3.959% | 4.26% | 4.09% |
| 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 |
| 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 | N/A | N/A | N/A | N/A |
| 20 | convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 29 | 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 |
| 32 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 | If write-down, permanent or | N/A | N/A | N/A | N/A |
| | temporary | | | | <u></u> |
| 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 | No | No | No | No |
| 37 | transitioned features 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 |
| | | Kapitamisu amente.ntffff | 1_Kapitaniisti amente.ntml | - Kapitaniisi amente.ntmi | r_kapitalinstrumente.html |

| Main 1 | features | of | capital | instruments |
|--------|----------|----|---------|-------------|
|--------|----------|----|---------|-------------|

| | educies of capital instruments. | Instrument 472 | Instrument 472 | In-t | In-t |
|------------|---|---|---|---|--|
| 1 | Issuer | Instrument 172 DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | SSD 13930 | SSD 13931 | SSD 13932 | SSD 13933 |
| 2a | placement) Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law | German law |
| За | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| 4 | Regulatory treatment 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) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €2 million | €1 million | €5 million | €1 million |
| 9 9a | Nominal amount of instrument Issue price | €2 million 100% | €2 million 100% | €5 million 100% | €1 million 100% |
| 9b 10 | Redemption price Accounting classification | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost |
| 11 | Original date of issuance | 08/22/2022 | 08/23/2022 | 08/26/2022 | 08/23/2022 |
| 12 13 | Perpetual or dated Original maturity date | Dated 08/22/2029 | Dated 08/23/2027 | Dated 08/27/2029 | Dated 08/23/2027 |
| | Original maturity date Issuer call subject to prior supervisory | | | | |
| 14 | 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 + 2.64% | 4.19% | 4.4% | 4.24% |
| 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 Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 24 | If convertible, conversion trigger(s) | Convertible 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 If convertible, mandatory or optional | N/A | N/A | N/A | N/A |
| 27 | conversion If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| 28 | 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 |
| 32 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 22 | If write-down, permanent or | , | | | |
| 33 | 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 |
| | | https://www.dahank.da/tt/d | https://www.dahank.da/ | https://www.dahank.da/t/d-1 | https://www.dahank.da/ |
| 37a | Link to the full terms and conditions of the instrument (signposting) | | | | 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 |
|-------------------|---|---|---|---|---|
| ı | Issuer | DZ BANK | 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 | SSD 13937 |
| a | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €1 million | €1 million | €1 million |
| | Nominal amount of instrument | €1 million | €1 million | €1 million | €1 million |
| a b | Issue price Redemption price | 100% | 100% | 100% | 100% |
| 0 | Accounting classification | Amortised cost | Amortised cost | Amortised cost | Amortised cost |
| 1 | Original date of issuance | 08/23/2022 | 08/23/2022 | 08/25/2022 | 08/26/2022 |
| 3 | Perpetual or dated | Dated 08/23/2029 | Dated 08/23/2032 | Dated 08/25/2027 | Dated 08/26/2027 |
| | Original maturity date Issuer call subject to prior supervisory | · | | | |
| 4 | approval | Yes | Yes | Yes | Yes |
| 5 | 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 amou plus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 4.46% | 4.81% | 4.45% | 4.47% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 3 | Non-cumulative or cumulative Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 4 | 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 |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 8 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 9 | If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 0 | instrument it converts into Write-down features | Yes | Yes | Yes | Yes |
| 1 | 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 |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| | | | | N/A | N/A |
| 14 | If temporary write-down, description of write-up mechanism | N/A | N/A | | |
| | | | N/A | N/A | N/A |
| 34a EU- 84b | of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal | | | N/A Rank 3 | N/A Rank 3 |
| 14a | of write-up mechanism Type of subordination (only for eligible liabilities) | N/A | N/A | | |
| 4a U- 4b | of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | N/A Rank 3 | N/A Rank 3 | Rank 3 | Rank 3 |
| 4a U- 4b | of write-up mechanism Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | N/A Rank 3 Non-subordinated liabilities | N/A Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| | | Instrument 180 | Instrument 181 | Instrument 182 | Instrument 183 |
|------------------|---|---|---|---|--|
| | Issuer | DZ BANK | 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 | NSV 9477 |
| | Public or private placement | Private | Private | Private | Private |
| a | Governing law(s) of the instrument Contractual recognition of write down and conversion powers of resolution authorities | German law No | German law No | German law No | German law |
| | Regulatory treatment | Ti 2 | Ti 2 | T: 2 | T: 2 |
| | Transitional CRR II rules Post-transitional CRR II rules | Tier 2 Tier 2 | Tier 2 Tier 2 | Tier 2 Tier 2 | Tier 2 Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €1 million | €50 million | €3 million |
| | Nominal amount of instrument Issue price | €1 million 100% | €2 million 100% | €50 million 100% | €3 million 100% |
| | Redemption price | 100% | 100% | 100% | 100% |
| | Accounting classification Original date of issuance | Amortised cost 08/30/2022 | Amortised cost 08/30/2022 | Amortised cost 08/17/2022 | Amortised cost 08/17/2022 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| | Original maturity date | 08/30/2032 | 08/30/2027 | 08/17/2037 | 08/17/2037 |
| | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| | 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 amouplus any accrued interest |
| | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Floating | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 3-month Euribor + 2.85% | 4.4% | 4.777% | 4.777% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | 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 |
| 01 | Existence of a step up or other incentive to redeem | No | No | No | No |
| | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| | Convertible or non-convertible If convertible, conversion trigger(s) | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only | Convertible Convertible based on statutory rules only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| / | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| | Write-down features | Yes | Yes | Yes | Yes |
| 1 | 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 rule only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| | | | N/A | N/A | N/A |
| 14a | Type of subordination (only for eligible liabilities) | N/A | | | |
| U- | Type of subordination (only for eligible liabilities) Ranking of the instrument in normal insolvency proceedings | N/A Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| EU- 84b 85 | Ranking of the instrument in normal | , | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities | Rank 3 Non-subordinated liabilities |
| U- 4b 5 | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | Rank 3 | | | |
| U- 4b 5 | liabilities) Ranking of the instrument in normal insolvency proceedings Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Rank 3 Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |

| 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 3 | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| 4 | Regulatory treatment 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 9a | Nominal amount of instrument Issue price | €1 million 100% | €2 million 100% | €3 million 100% | €5 million 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 Dated | 08/15/2022 | 08/18/2022 Dated |
| 12 | Perpetual or dated Original maturity date | Dated 08/17/2037 | Dated 08/15/2033 | Dated 08/15/2033 | Dated 08/18/2037 |
| 14 | Issuer call subject to prior supervisory | Yes | Yes | Yes | Yes |
| 14 | approval | 1 €5 | 163 | 1 €5 | 163 |
| 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 |
| | Convertible or non-convertible | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules | Convertible Convertible based on statutory rules |
| 24 | If convertible, conversion trigger(s) | only | only | only | only |
| 25 26 | If convertible, fully or partial If convertible, conversion rate | N/A N/A | N/A N/A | N/A | N/A N/A |
| 27 | If convertible, mandatory or optional | N/A | | | |
| 28 | If convertible, specify instrument type | N/A | N/A | N/A | N/A N/A |
| | convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 29 | instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Write-down features If write-down, write-down trigger(s) | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only | Yes Write-down based on statutory rules only |
| 32 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| - | If write-down, full or partial | | | | |
| 33 | temporary | N/A | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | NA | 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/dzban k/de/library/disclaimerlibrary/disclaime r_kapitalinstrumente.html | |
| | | | | | amenendiii |

| Main | features | of | capital | instruments: |
|------|----------|----|---------|--------------|
| | | | | |

| | | Instrument 188 | Instrument 189 | Instrument 190 | Instrument 191 |
|----------|---|---|---|---|--|
| I | Issuer | DZ BANK | 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 | SSD 13943 |
| a | Public or private placement Governing law(s) of the instrument | Private German law | Private German law | Private German law | Private German law |
| | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €13 million | ⊗ million | €1 million | €3 million |
| | Nominal amount of instrument | €13 million | €3 million | €1 million | €3 million |
| | Issue price | 100% | 100% | 100% | 100% |
| b 0 | Redemption price Accounting classification | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost | 100% Amortised cost |
| 1 | Original date of issuance | 08/22/2022 | 08/22/2022 | 08/22/2022 | 09/07/2022 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 08/22/2036 | 08/22/2036 | 08/22/2036 | 09/07/2029 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amo plus any accrued interest |
| | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 4.9% | 4.9% | 4.9% | 4.94% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 3 | Non-cumulative or cumulative Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| | 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 rule only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| / | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| B | If convertible, specify instrument type convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| | instrument it converts into Write-down features | N/A Yes | N/A Yes | N/A Yes | N/A Yes |
| 1 | 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 rule only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 4 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| U- 4b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| | 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 |
| | Non-compliant | No | No | No | No |
| 6 | transitioned features | | | | |
| 7 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |

| Main | features | of | capital | instruments |
|------|----------|----|---------|-------------|
| | | | | |

| Content of a con | lain t | eatures of capital instruments: | | | | |
|--|--------|--|--|--|--|---|
| Security of Control (Control (| | | | | | |
| Montemp Mont | | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| Pablic P | | Bloomberg identifier for private | NSV 9498 | DW6C9N | DW6C9P | DW6C9R |
| Continue Process Pro | ı | Public or private placement | | | | |
| medical personal reliablish medical personal | | | German law | German law | German law | German law |
| Transferred CR Index To 2 To | ı | and conversion powers of resolution authorities | No | No | No | No |
| Figilitar unbrokub-mentionation of Archiberturi (1997) Territoria per l'agent non aperillation d'actività bibilitaria (applia) Territoria per l'agent non aperillation d'actività bibilitaria (applia) Account registro (applia) Account d'actività d' | | | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| A CONTROLLED FOR MATERIAL PROPERTY AND ASSOCIATION CONTROLLED FOR MATERIAL PROPERTY | | Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| Symbol S | | | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| Application of the property | | | | | | |
| State prints SOUTH | | capital (currency in million, as of most | €2 million | €10 million | €15 million | €20 million |
| Accounted clearing-timen Amontmed coat A | a | | | | | |
| Foreign and each of successor. Performation of food of the Performation of the Perfor |) | | | | | |
| Proposed air designed to printer update | 0 | | | | | |
| Institute of skiplet to prior supervision year. Optional call date, contrigent call date, date call date, date contribute call date, date contribute call date, date call date, date contribute call date date date, date contribute call date date date, date contribute call date, date contribute call date date date contribute call da | 2 | | | | | |
| Springer and idease, constraints of a regulatory of the control of a regulatory only of the control of the cont | 3 | · · · · · · · · · · · · · · · · · · · | 09/21/2032 | 09/27/2032 | 09/25/2028 | 09/27/2038 |
| eyicht ordingorial and selection insport all periods of the contribution and contribution and contribution and contribution and selection and contribution and | 4 | | Yes | Yes | Yes | Yes |
| Fined or finating dividendisoupon Fined or dividendisoupon Fined or finating dividendisoupon Fined or finating dividendisoupon Fined or finating dividendisoupon Fined or dividendisoupon Fined or finating dividendisoupon Finating dividendisoupon Fined or finating fin | 5 | | event, redemption at nominal amount | event, redemption at nominal amount | event, redemption at nominal amount | event, redemption at nominal amou |
| Cooperate and any related index S35% 5.86% 5.86% 5.96% | 5 | | N/A | N/A | N/A | N/A |
| Esistence of a dividend stopper No N | 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| If convertible, sport/bills partielly for convertible from the following or mandatory or members of the more time of the convertible from the following or mandatory or mandat | 3 | Coupon rate and any related index | 5.35% | 5.685% | 5.360% | 5.907% |
| all discretionary or mandatory (intiming) Mandatory (intiming) Mandatory (intiming) Mandatory Mandatory Mandatory Fully discretionary, partially (interms of discretionary partially (interms) Mandatory Mandatory Mandatory Mandatory Edistance of a stee up or other incentive to redeem No No No No Monomutable or non-convertible common convertible or non-convertible non-convertibl |) | Existence of a dividend stopper | No | No | No | No |
| Folly discretionery; partially discretionery; partially discretionery; partially discretionery manualstory (in terms of a step up or other intentive to redeem |)a | discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| Existence of a step up or other incentive to redeem No No Amustative Cumulative Cumulative Cumulative Cumulative Cumulative Convertible convertible or convertible Convertibl | 0b | Fully discretionary, partially discretionary or mandatory (in terms of | Mandatory | Mandatory | Mandatory | Mandatory |
| Convertible or non-convertible Convertible Convertible Convertible Convertible | 1 | Existence of a step up or other | No | No | No | No |
| If convertible, conversion trigger(s) If convertible, fully or partial If convertible, fully or partial If convertible, conversion area If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If convertible, specify issuer of instrument it converts into If write-down features If write-down features If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or if write-down features If write-down, permanent or if write-down features If the portal write-down, permanent or if write-down features If the portal write-down, permanent or if write-down features If the portal write-down, permanent or if write-down features If the portal write-down, permanent or if write-down, permanent o | 2 | | | | | |
| If convertible, conversion only only only only only only only on | 3 | Convertible or non-convertible | | | | |
| if fromertible, madatory or optional conversion are if sconvertible, specify instrument type convertible, specify instrument type convertible into if convertible, specify instrument type convertible into instrument to convertible into instrument in convertible into into instrument in convertible into instrument in convertible into into into into into into into into | 1 | If convertible, conversion trigger(s) | | | | |
| If convertible, mandatory or optional conversion and conversion and conversion. N/A | 5 | | | | | |
| conversion NA | 5 | | | N/A | N/A | N/A |
| convertible into If sconvertible, specify issuer of instrument it converts into Write-down features Yes Yes Yes Yes Yes Write-down based on statutory rules only write-down based on statutory rule o | 7 | | N/A | N/A | N/A | N/A |
| If convertible, specify issuer of instrument it converts into If write-down features Yes Yes Yes Yes If write-down, write-down trigger(s) Write-down based on statutory rules only Write-down, full or partial N/A N/A N/A N/A N/A N/A If write-down, permanent or temporary Write-down, permanent or temporary Write-down, permanent or temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/A N/A If temporary write-down, description of write-up mechanism N/A | 3 | | N/A | N/A | N/A | N/A |
| Instrument it converts into Write-down features Write-down based on statutory rules only Write-down, write-down, full or partial NA NA NA NA NA NA NA NA NA N | 9 | | N/Λ | N/A | N/A | N/A |
| If write-down, write-down trigger(s) only write-down based on statutory rules only write-down based on statutory rules only write-down based on statutory rule only only only only only only only only |) | | - | | | |
| If write-down, full or partial N/A N/A N/A N/A N/A N/A N/A If write-down, permanent or temporary If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A If temporary write-down, description of write-up mechanism N/A | 1 | | Write-down based on statutory rules | Write-down based on statutory rules | Write-down based on statutory rules | Write-down based on statutory rule |
| temporary write-down, description of write-up mechanism N/A | 2 | If write-down, full or partial | <u>. </u> | | | |
| If temporary write-down, description of write-up mechanism N/A N/A N/A N/A N/A N/A N/A N/ | 3 | | N/A | N/A | N/A | N/A |
| Italia littles Ital | 14 | If temporary write-down, description | | | | |
| Italia littles Ital | 4a | Type of subordination (only for eligible | N/A | N/A | N/A | N/A |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features Non-compliant transitioned features Non-compliant transitioned features Non-compliant transitioned features Non-compliant features Non-compliant transitioned features Non-compliant features Non-compliant features Non-compliant transitioned features Non-compliant features Non-compliant features Non-subordinated liabilities | U- | <u> </u> | 0.12 | D 12 | D. 1.2 | D. 1.2 |
| iliquidation (specify instrument type immediately senior to instrument) Non-subordinated liabilities | 4b | | Kank 3 | Kank 3 | Kank 3 | Kank 3 |
| transitioned features No N | 5 | liquidation (specify instrument type | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| If yes, specify non-compliant features N/A N/A N/A N/A N/A N/A N/A N/ | 5 | • | No | No | No | No |
| Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the full terms and conditions of the instrument (ignoresting) Link to the instru | , | | | | | |
| a Link to the full terms and conditions of the interpretary and conditions are also and conditions | | ,, specify non-compilant reatules | | | | |
| | 7a | | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclaime | k/de/library/disclaimerlibrary/disclain |

| Main | features | of | capital | instrume | nts: |
|------|----------|----|---------|----------|------|

| | | Instrument 196 | Instrument 197 | Instrument 198 | Instrument 199 |
|-----------|--|---|---|---|--|
| I | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6C98 | DW6DAE | DJ9AA1 | NSV 9664 |
| э | Public or private placement Governing law(s) of the instrument | Public German law | Public German law | Public German law | Public German law |
| 9 | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| | Regulatory treatment Transitional CRR II rules Post-transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €104 million | €58 million | €40 million | €5 million |
| | Nominal amount of instrument | CHF 100 million | GBP 50 million | GBP 35 million | €5 million |
| а | Issue price | 100% | 100% | 100% | 100% |
| b n | Redemption price | 100% | 100% | 100% | 100% |
| 1 | Accounting classification Original date of issuance | Amortised cost 10/16/2023 | Amortised cost 10/16/2023 | Amortised cost 11/13/2023 | Amortised cost 09/29/2023 |
| 2 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 3 | Original maturity date | 10/16/2028 | 10/16/2043 | 11/13/2035 | 09/29/2036 |
| 4 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 5 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a 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 amo plus any accrued interest |
| 6 | Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 7 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 8 | Coupon rate and any related index | 3.610% | 7.086% | 7.087% | 5.900% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 0b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 1 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 3 | Non-cumulative or cumulative Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 4 | 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 rule only |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| 6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 8 | If convertible, specify instrument type convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 9 | instrument it converts into Write-down features | N/A Yes | N/A Yes | N/A Yes | N/A Yes |
| 1 | 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 rule only |
| 2 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 3 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 84a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| | Ranking of the instrument in normal | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| U- l4b | insolvency proceedings | | | | |
| | 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 |
| 4b | Position in subordination hierarchy in liquidation (specify instrument type | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 4b 5 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant | No N/A | No N/A | | No N/A |

| Main features of capital instrumen |
|------------------------------------|
|------------------------------------|

| | | Instrument 200 | Instrument 201 | Instrument 202 | Instrument 203 |
|-----------|---|--|---|--|--|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private | NSV 9663 | NSV 9678 | NSV 9677 | NSV 9670 |
| 2a 3 | placement) Public or private placement Governing law(s) of the instrument | Public German law | Public German law | Public German law | Public German law |
| Ba | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| 1 | Regulatory treatment Transitional CRR II rules | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| i | Post-transitional CRR II rules Eligible at solo/(sub-)consolidated/solo | Tier 2 | Tier 2 | Tier 2 | Tier 2 |
| 5 | & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| , | Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 3 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €2 million | €2 million | €1 million |
| e e | Nominal amount of instrument Issue price | €5 million 100% | €2 million 100% | €2 million 100% | €1 million |
|)b | Redemption price | 100% | 100% | 100% | 100% |
| 10 11 | Accounting classification Original date of issuance | Amortised cost 09/26/2023 | Amortised cost 10/18/2023 | Amortised cost 10/18/2023 | Amortised cost 10/12/2023 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 09/26/2033 | 10/18/2033 | 10/18/2033 | 10/12/2033 |
| 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 amour 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 |
| 8 | Coupon rate and any related index | 5.840% | 5.875% | 5.875% | 5.960% |
| 9 | Existence of a dividend stopper | No | No | No | No |
| 0a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | f Mandatory | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | f Mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No | No |
| 22 | Non-cumulative or cumulative Convertible or non-convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible | Cumulative Convertible |
| 4 | 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 |
| 5 | If convertible, fully or partial | N/A | N/A | N/A | N/A |
| :6 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 7 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 8 | If convertible, specify instrument type | N/A | N/A | N/A | N/A |
| 9 | convertible into If convertible, specify issuer of | N/A | N/A | N/A | N/A |
| 0 | instrument it converts into Write-down features | Yes | Yes | Yes | Yes |
| :1 | 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 |
| 2 | 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 |
| U- 84b | 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 | |
| | | | | | |

| Main features of | capital | instruments: |
|------------------|---------|--------------|
|------------------|---------|--------------|

| | | 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 |
| 4 | Regulatory treatment | T. 2 |
| 5 | Transitional CRR II rules 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 Perpetual or dated | 10/10/2023 Dated |
| 13 | Original maturity date | 10/10/2039 |
| 13 | Issuer call subject to prior supervisory | 10/10/2039 |
| 14 | 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 |

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 |