

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

| | Instrument 5 | Instrument 6 | Instrument 7 | |
|----------------------|---|--|---|--|
| 1 | Issuer | DZ BANK | DZ BANK | |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DG0AT1 | DG0AT2 | |
| 2a | Public or private placement | Private | Private | |
| 3 | Governing law(s) of the instrument | German law | German law | |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Additional Tier 1 capital | Additional Tier 1 capital | |
| 5 | Post-transitional CRR II rules | Additional Tier 1 capital | Additional Tier 1 capital | |
| 6 | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | |
| 7 | Instrument type (types to be specified by each jurisdiction) | AT1 bond (Art. 52 CRR) | AT1 bond (Art. 52 CRR) | |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €221 million | €221 million | |
| 9 | Nominal amount of instrument | €221 million | €74 million | |
| 9a | Issue price | 100% | 100% | |
| 9b | Redemption price | 100% | 100% | |
| 10 | Accounting classification | AG: Liability – redemption amount, Group: Other equity instrument issued | AG: Liability – redemption amount, Group: Other equity instrument issued | |
| 11 | Original date of issuance | 11/11/2015 | 11/11/2015 | |
| 12 | Perpetual or dated | Perpetual | Perpetual | |
| 13 | Original maturity date | No maturity | No maturity | |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | |
| 15 | Optional call date, contingent call dates and redemption amount | For the first time on 08/01/2021 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down) | For the first time on 08/01/2021 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down) | |
| 16 | Subsequent call dates, if applicable | As of the annual interest payment date each (08/01) | As of the annual interest payment date each (08/01) | |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed, transition to floating on 08/01/2021 | |
| 18 | Coupon rate and any related index | 12-month Euribor + 420 bps | 4.85%, from 08/01/2021 12-month Euribor + 420 bps | |
| 19 | Existence of a dividend stopper | No | No | |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary | Fully discretionary | |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Partially discretionary | Partially discretionary | |
| 21 | Existence of a step up or other incentive to redeem | No | No | |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | |
| 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) | SRB: statutory approach | SRB: statutory approach | |
| 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. | | |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 2 | Rank 2 | |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 instruments | Tier 2 instruments | |
| 36 | Non-compliant transitioned features | No | No | |
| 37 | If yes, specify non-compliant features | N/A | N/A | |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | |

| | Instrument 8 | Instrument 9 | Instrument 10 |
|----------------------|---|--|--|
| 1 | Issuer | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DG0AT4 | DG0AT5 |
| 2a | Public or private placement | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No |
| Regulatory treatment | | | |
| 4 | Transitional CRR II rules | Additional Tier 1 capital | Additional Tier 1 capital |
| 5 | Post-transitional CRR II rules | Additional Tier 1 capital | Additional Tier 1 capital |
| 6 | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | AT1 bond (Art. 52 CRR) | AT1 bond (Art. 52 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €134 million | €100 million |
| 9 | Nominal amount of instrument | €134 million | €208 million |
| 9a | Issue price | 100% | 100% |
| 9b | Redemption price | 100% | 100% |
| 10 | Accounting classification | AG: Liability – redemption amount, Group: Other equity instrument issued | AG: Liability – redemption amount, Group: Other equity instrument issued |
| 11 | Original date of issuance | 11/11/2015 | 11/19/2019 |
| 12 | Perpetual or dated | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | For the first time on 08/01/2026 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down) | For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down) |
| 16 | Subsequent call dates, if applicable | As of the annual interest payment date each (08/01) | As of the annual interest payment date each (08/01) |
| 17 | Fixed or floating dividend/coupon | Fixed, transition to floating on 08/01/2026 | Fixed, adjustment on 08/01/2021 |
| 18 | Coupon rate and any related index | 5.50%, from 08/01/2026 12-month Euribor + 420 bps | 4.85%, from 08/01/2021 fixed on the basis of the 5-year euro-mid-swap rate + 440 bps |
| 19 | Existence of a dividend stopper | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Partially discretionary | Partially discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A |
| 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) | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | Full or partial | Full or partial |
| 33 | If write-down, permanent or temporary | Temporary | Temporary |
| 34 | If temporary write-down, description of write-up mechanism | At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event. | At the issuer's discretion. To the extent that a corresponding net income (lower of figure reported on solo and consolidated level) is available and therefore the write-up does not result in a net loss or in an increase of a net loss. The trigger may not continue to exist at the date of write-up. Moreover, a write-up is excluded to the extent that this results in the occurrence of the trigger event. |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 2 | Rank 2 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 instruments | Tier 2 instruments |
| 36 | Non-compliant transitioned features | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

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

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

| | Instrument 15 | Instrument 16 | Instrument 17 |
|----------------------|---|--|--|
| 1 | Issuer | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or 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 |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No |
| Regulatory treatment | | | |
| 4 | Transitional CRR II rules | Additional Tier 1 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Additional Tier 1 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €191 million | €246 million |
| 9 | Nominal amount of instrument | €191 million | €100 million |
| 9a | Issue price | 100% | 100% |
| 9b | Redemption price | 100% | 100% |
| 10 | Accounting classification | AG: Liability – redemption amount, Group: Other equity instrument issued | AG: Liability – redemption amount, Group: Other equity instrument issued |
| 11 | Original date of issuance | 11/19/2019 | 11/19/2019 |
| 12 | Perpetual or dated | Perpetual | Dated |
| 13 | Original maturity date | No maturity | 06/06/2025 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | For the first time on 08/01/2030 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down) | For the first time on 08/01/2025 upon the occurrence of a tax or regulatory event, redemption at nominal amount (taking into account a potential write-down) |
| 16 | Subsequent call dates, if applicable | As of the annual interest payment date each (08/01) | As of the annual interest payment date each (08/01) |
| 17 | Fixed or floating dividend/coupon | Fixed, transition to floating on 08/01/2030 | Fixed, adjustment on 08/01/2025 |
| 18 | Coupon rate and any related index | 3.29%, from 08/01/2030 fixed interest swap rate + 305 bps | 3.03%, from 08/01/2025 fixed on the basis of the 5-year euro-mid-swap rate + 318 bps |
| 19 | Existence of a dividend stopper | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Partially discretionary | Partially discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A |
| 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) | SRB: statutory approach | SRB: statutory approach |
| 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 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 instruments | Tier 2 instruments |
| 36 | Non-compliant transitioned features | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 18 | Instrument 19 | Instrument 20 | Instrument 21 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DG4T31 | SSD 6284 | 311254 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €3 million | €1 million | €1 million |
| 9 | Nominal amount of instrument | €38 million | €10 million | €20 million |
| 9a | Issue price | 100% | 100% | 89,35% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 06/22/2015 | 03/17/2003 | 03/24/2003 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 06/06/2023 | 03/17/2023 | 03/24/2023 |
| 14 | Issuer call subject to prior supervisory approval | Yes | No | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | No | Upon occurrence of a tax or regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | 1st to 5th year: fixed, 6th to 20th year: floating | Floating |
| 18 | Coupon rate and any related index | 1.75% | 1st to 5th year: 8.10%, 6th to 20th year: 8 multiplied by (20-year EUR swap rate - 2-year EUR swap rate) not less than 3.25% p.a. and not exceeding 7.25% p.a. | 20Y EUR swap rate multiplied by 1.025, but not exceeding 6.50% p.a. |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 22 | Instrument 23 | Instrument 24 | Instrument 25 | |
|----------------------|---|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK | |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DZ1J3P | DZ1J3G | SSD 11372 | DG4T4H |
| 2a | Public or private placement | Private | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €0 million | €10 million |
| 9 | Nominal amount of instrument | €8 million | €5 million | €2 million | €10 million |
| 9a | Issue price | 100% | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 09/27/2013 | 09/19/2013 | 09/27/2013 | 09/18/2015 |
| 12 | Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 | Original maturity date | 09/27/2023 | 09/19/2023 | 09/27/2023 | 09/18/2030 |
| 14 | Issuer call subject to prior supervisory approval | Yes | No | No | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | No | No | 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 | 4.37% | 4.43% | 4.27% | 3.085% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 26 | Instrument 27 | Instrument 28 | Instrument 29 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | DG4T4K | DG4T4J | DG4T4L |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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) | €55 million | €6 million | €50 million |
| 9 | Nominal amount of instrument | €100 million | €6 million | €50 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 09/22/2015 | 09/23/2015 | 09/25/2015 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 09/18/2025 | 09/23/2030 | 09/25/2030 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed, floating from 03/25/2018 |
| 18 | Coupon rate and any related index | 2.30%, from 09/22/2021 2.75% | 3.10% | 3.50%, from 03/25/2018 6-month Euribor + 130 bps |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 30 | Instrument 31 | Instrument 32 | Instrument 33 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DG4T4P | SSD 11096 | SSD 11097 | SSD 11106 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €47 million | €0 million | €1 million | €0 million |
| 9 Nominal amount of instrument | €48 million | €5 million | €14 million | €3 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 10/22/2015 | 05/23/2013 | 05/23/2013 | 05/29/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 10/22/2030 | 05/23/2023 | 05/23/2023 | 05/30/2023 |
| 14 Issuer call subject to prior supervisory approval | Yes | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | No | No | No |
| 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 | 4.90% | 3.45% | 3.45% | 3.48% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 34 | Instrument 35 | Instrument 36 | Instrument 37 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DZ1H9X | SSD 11115 | SSD 11128 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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 | €0 million | €0 million |
| 9 | Nominal amount of instrument | €8 million | €2 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – fair value option | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 06/06/2013 | 06/07/2013 | 06/11/2013 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 06/06/2023 | 06/07/2023 | 06/12/2023 |
| 14 | Issuer call subject to prior supervisory approval | Yes | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | No | No |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3.58% | 3.57% | 3.60% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 38 | Instrument 39 | Instrument 40 | Instrument 41 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11172 | SSD 11173 | SSD 11174 | SSD 11176 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €0 million | €0 million | €1 million |
| 9 Nominal amount of instrument | €1 million | €1 million | €1 million | €10 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 06/26/2013 | 06/26/2013 | 06/26/2013 | 06/26/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 06/26/2023 | 06/26/2023 | 06/26/2023 | 06/26/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 3.73% | 3.73% | 3.73% | 4.00% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 42 | Instrument 43 | Instrument 44 | Instrument 45 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11181 | SSD 11182 | SSD 11175 | SSD 11177 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €0 million | €0 million | €0 million |
| 9 Nominal amount of instrument | €1 million | €1 million | €1 million | €1 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 06/27/2013 | 06/27/2013 | 06/28/2013 | 06/28/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 06/27/2023 | 06/27/2023 | 06/28/2023 | 06/28/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 3.70% | 3.70% | 3.90% | 4.00% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 46 | Instrument 47 | Instrument 48 | Instrument 49 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11196 | SSD 11197 | SSD 11204 | SSD 11205 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €1 million |
| 9 Nominal amount of instrument | €5 million | €5 million | €10 million | €8 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/04/2013 | 07/04/2013 | 07/04/2013 | 07/04/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/04/2023 | 07/04/2023 | 07/04/2023 | 07/04/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.18% | 4.19% | 4.17% | 4.15% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 50 | Instrument 51 | Instrument 52 | Instrument 53 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11206 | SSD 11210 | SSD 11211 | SSD 11212 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €1 million | €1 million | €1 million |
| 9 Nominal amount of instrument | €1 million | €5 million | €5 million | €5 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/04/2013 | 07/04/2013 | 07/04/2013 | 07/04/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/04/2023 | 07/04/2023 | 07/04/2023 | 07/04/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.15% | 4.16% | 4.16% | 4.16% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 54 | Instrument 55 | Instrument 56 | Instrument 57 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11213 | SSD 11214 | SSD 11215 | SSD 11216 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €0 million | €0 million |
| 9 Nominal amount of instrument | €5 million | €5 million | €2 million | €3 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/04/2013 | 07/04/2013 | 07/04/2013 | 07/04/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/04/2023 | 07/04/2023 | 07/04/2023 | 07/04/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.16% | 4.16% | 4.16% | 4.16% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 58 | Instrument 59 | Instrument 60 | Instrument 61 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11199 | SSD 11217 | SSD 11218 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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 | €0 million | €0 million |
| 9 | Nominal amount of instrument | €5 million | €4 million | €4 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/05/2013 | 07/05/2013 | 07/05/2013 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/05/2023 | 07/05/2023 | 07/05/2023 |
| 14 | Issuer call subject to prior supervisory approval | No | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | No | No | No |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.17% | 4.16% | 4.10% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 62 | Instrument 63 | Instrument 64 | Instrument 65 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11195 | DZ1JAY | SSD 11228 | NSV 8808 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €0 million | €0 million |
| 9 Nominal amount of instrument | €10 million | €11 million | €2 million | €4 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/10/2013 | 07/11/2013 | 07/11/2013 | 07/12/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/10/2023 | 07/11/2023 | 07/11/2023 | 07/12/2023 |
| 14 Issuer call subject to prior supervisory approval | No | Yes | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | Upon occurrence of a regulatory event, redemption at nominal amount | No | No |
| 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 | 4.00% | 4.16% | 4.12% | 4.13% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 66 | Instrument 67 | Instrument 68 | Instrument 69 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 8807 | SSD 11233 | SSD 11234 | SSD 11237 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €0 million | €1 million | €1 million |
| 9 Nominal amount of instrument | €4 million | €1 million | €5 million | €8 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/12/2013 | 07/17/2013 | 07/17/2013 | 07/17/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/12/2023 | 07/17/2023 | 07/17/2023 | 07/17/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.13% | 4.07% | 4.07% | 4.06% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 70 | Instrument 71 | Instrument 72 | Instrument 73 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11240 | SSD 11229 | SSD 11246 | SSD 11251 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €0 million | €1 million |
| 9 Nominal amount of instrument | €5 million | €5 million | €1 million | €9 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/17/2013 | 07/19/2013 | 07/19/2013 | 07/25/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/17/2023 | 07/19/2023 | 07/19/2023 | 07/25/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.07% | 4.13% | 4.00% | 4.03% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 74 | Instrument 75 | Instrument 76 | Instrument 77 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11252 | SSD 11259 | SSD 11254 | SSD 11255 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €0 million | €0 million | €0 million |
| 9 Nominal amount of instrument | €1 million | €1 million | €1 million | €3 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/25/2013 | 07/25/2013 | 07/26/2013 | 07/26/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/25/2023 | 07/25/2023 | 07/26/2023 | 07/26/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.03% | 3.95% | 4.01% | 4.05% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 78 | Instrument 79 | Instrument 80 | Instrument 81 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11256 | SSD 11257 | SSD 11258 | SSD 11268 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €0 million | €0 million | €0 million |
| 9 Nominal amount of instrument | €1 million | €1 million | €1 million | €4 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/26/2013 | 07/26/2013 | 07/26/2013 | 07/29/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/26/2023 | 07/26/2023 | 07/26/2023 | 07/28/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.05% | 4.05% | 4.05% | 4.10% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 82 | Instrument 83 | Instrument 84 | Instrument 85 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11263 | SSD 11264 | SSD 11265 | SSD 11266 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €0 million | €0 million | €0 million |
| 9 Nominal amount of instrument | €1 million | €1 million | €1 million | €1 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/31/2013 | 07/31/2013 | 07/31/2013 | 07/31/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/31/2023 | 07/31/2023 | 07/31/2023 | 07/31/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 3.95% | 3.95% | 3.95% | 3.95% |
| 19 Existence of a dividend stopper | No | No | No | No |
| 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 Existence of a step up or other incentive to redeem | No | No | No | No |
| 22 Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 23 Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 86 | Instrument 87 | Instrument 88 | Instrument 89 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 11267 | SSD 11277 | SSD 11278 | SSD 11283 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €3 million | €0 million | €0 million |
| 9 Nominal amount of instrument | €1 million | €20 million | €3 million | €1 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/31/2013 | 07/31/2013 | 07/31/2013 | 08/02/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/31/2023 | 07/31/2023 | 07/31/2023 | 08/02/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 3.95% | 4.20% | 4.20% | 4.05% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 90 | Instrument 91 | Instrument 92 | Instrument 93 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 8811 | SSD 11327 | SSD 11329 | NSV 8816 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €0 million | €0 million | €0 million | €0 million |
| 9 Nominal amount of instrument | €10 million | €1 million | €1 million | €3 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 08/02/2013 | 08/28/2013 | 08/28/2013 | 08/28/2013 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 08/02/2023 | 08/28/2023 | 08/28/2023 | 08/28/2023 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | No |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | No |
| 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 | 4.21% | 4.36% | 4.38% | 4.38% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 94 | Instrument 95 | Instrument 96 | Instrument 97 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DZ1JBS | SSD 11360 | SSD 11361 | DG4T4Q |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| 7 Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €16 million | €0 million | €0 million | €47 million |
| 9 Nominal amount of instrument | €120 million | €1 million | €3 million | €48 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 08/30/2013 | 09/18/2013 | 09/19/2013 | 10/29/2015 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 08/30/2023 | 09/18/2023 | 03/19/2023 | 10/29/2030 |
| 14 Issuer call subject to prior supervisory approval | No | No | No | Yes |
| 15 Optional call date, contingent call dates and redemption amount | No | No | No | 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 | 3.24% | 4.35% | 4.30% | 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 98 | Instrument 99 | Instrument 100 | Instrument 101 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 8870 | NSV 8869 | NSV 8868 | NSV 8867 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €5 million | €2 million | €1 million | €10 million |
| 9 Nominal amount of instrument | €10 million | €2 million | €1 million | €10 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 09/16/2015 | 09/16/2015 | 09/16/2015 | 09/16/2015 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 09/16/2025 | 09/16/2030 | 09/16/2030 | 09/16/2030 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 Coupon rate and any related index | 2.72% | 3.105% | 3.105% | 3.105% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 102 | Instrument 103 | Instrument 104 | Instrument 105 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 8871 | NSV 8872 | NSV 8873 | NSV 8874 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| 7 Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €2 million | €10 million | €1 million | €5 million |
| 9 Nominal amount of instrument | €2 million | €10 million | €2 million | €5 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 09/17/2015 | 09/18/2015 | 09/17/2015 | 09/23/2015 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 09/17/2030 | 09/30/2030 | 09/17/2025 | 09/23/2030 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a 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 amount |
| 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 | 3.08% | 3.10% | 3-month Euribor + 175 bps | 3.205% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 106 | Instrument 107 | Instrument 108 | Instrument 109 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 8875 | NSV 8876 | NSV 8877 | NSV 8879 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 6 Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated level | Solo and consolidated | Solo and consolidated | Solo and consolidated | Solo and consolidated |
| 7 Instrument type (types to be specified by each jurisdiction) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €2 million | €1 million | €1 million | €5 million |
| 9 Nominal amount of instrument | €2 million | €3 million | €2 million | €5 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 09/23/2015 | 09/30/2015 | 09/23/2015 | 10/09/2015 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 09/23/2030 | 09/30/2025 | 09/23/2025 | 10/09/2030 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 17 Fixed or floating dividend/coupon | Fixed | Floating | Fixed | Fixed |
| 18 Coupon rate and any related index | 3.20% | 3-month Euribor + 160 bps | 2.65% | 3.30% |
| 19 Existence of a dividend stopper | No | No | No | No |
| 20a Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory | Mandatory |
| 20b Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory | Mandatory |
| 21 Existence of a step up or other incentive to redeem | No | No | No | No |
| 22 Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| 23 Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 110 | Instrument 111 | Instrument 112 | Instrument 113 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | Former WZ BANK as legal predecessor of DZ BANK AG |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 8880 | NSV 8881 | WGZ624 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €3 million | €28 million |
| 9 | Nominal amount of instrument | €1 million | €5 million | €72 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 10/13/2015 | 10/13/2015 | 12/02/2009 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 10/13/2027 | 10/13/2025 | 12/02/2024 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a tax or regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3.08% | 2.89% | 6.50% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 114 | Instrument 115 | Instrument 116 | Instrument 117 |
|----------------------|---|---|---|---|
| 1 | Issuer | Former WGZ BANK as legal predecessor of DZ BANK AG | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | OCAMBW | SSD 13097 | SSD 13101 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €0 million | €1 million | €3 million |
| 9 | Nominal amount of instrument | €2 million | €3 million | €3 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 09/08/2009 | 12/05/2019 | 12/10/2019 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 09/08/2023 | 12/05/2024 | 12/10/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a tax or regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 6.30% | 0.43% | 0.99% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 118 | Instrument 119 | Instrument 120 | Instrument 121 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13103 | SSD 13096 | SSD 13109 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €3 million | €4 million |
| 9 | Nominal amount of instrument | €1 million | €3 million | €4 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 12/10/2019 | 12/05/2019 | 12/16/2019 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 12/10/2029 | 12/05/2029 | 12/17/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 0.98% | 1.00% | 0.98% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 122 | Instrument 123 | Instrument 124 | Instrument 125 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13102 | SSD 13100 | SSD 13121 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €0 million | €1 million | €1 million |
| 9 | Nominal amount of instrument | €1 million | €1 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 12/10/2019 | 12/10/2019 | 01/02/2020 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 12/10/2024 | 12/10/2029 | 01/02/2030 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 0.425% | 0.99% | 1.04% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 126 | Instrument 127 | Instrument 128 | Instrument 129 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DDA0V2 | DDA0XL | SSD 9253 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €25 million | €15 million |
| 9 | Nominal amount of instrument | €5 million | €25 million | €15 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 02/18/2020 | 03/05/2020 | 07/17/2020 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 02/18/2032 | 03/05/2032 | 07/17/2035 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 1.00% | 0.78% | 1.78% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 130 | Instrument 131 | Instrument 132 | Instrument 133 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 9256 | SSD 9257 | SSD 13366 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €50 million | €25 million | €5 million |
| 9 | Nominal amount of instrument | €50 million | €25 million | €5 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/23/2020 | 07/23/2020 | 09/14/2020 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/23/2040 | 07/23/2040 | 09/16/2030 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 1.86% | 1.86% | 1.13% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 134 | Instrument 135 | Instrument 136 | Instrument 137 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13369 | SSD 13374 | DFK0B1 | DFK0B2 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €198 million | €356 million |
| 9 Nominal amount of instrument | €1 million | €1 million | €217 million | €356 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 09/17/2020 | 09/23/2020 | 07/22/2020 | 07/22/2020 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 09/17/2030 | 09/23/2030 | 07/22/2027 | 07/22/2030 |
| 14 Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| 15 Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 Subsequent call dates, if applicable | N/A | N/A | N/A | N/A |
| 17 Fixed or floating dividend/coupon | Fixed | Fixed | Fixed | Fixed |
| 18 Coupon rate and any related index | 1.14% | 1.13% | 1.259% | 1.576% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 138 | Instrument 139 | Instrument 140 | Instrument 141 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DFK0B3 | DFK0EG | DFK0CN |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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) | €422 million | €11 million | €100 million |
| 9 | Nominal amount of instrument | €422 million | €11 million | €100 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/22/2020 | 09/24/2020 | 07/22/2020 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/22/2030 | 09/24/2030 | 07/22/2030 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Floating | Floating | Fixed |
| 18 | Coupon rate and any related index | 3-month Euribor + 180 bps | 3-month Euribor + 133 bps | 1.58% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 142 | Instrument 143 | Instrument 144 | Instrument 145 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DFK0EF | DFK0JF | DFK0JA |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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) | €200 million | €12 million | €128 million |
| 9 | Nominal amount of instrument | €200 million | €12 million | €128 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 09/23/2020 | 03/11/2021 | 03/11/2021 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 09/23/2030 | 03/13/2028 | 03/11/2031 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount | Upon occurrence of a regulatory event, redemption at nominal amount |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Floating |
| 18 | Coupon rate and any related index | 1.026% | 0.640% | 1.055% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 146 | Instrument 147 | Instrument 148 | Instrument 149 |
|----------------------|---|---|---|---|
| 1 | Issuer | former DVB Bank | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | 3046397011 | SSD 13837 | SSD 13838 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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 |
| 9 | Nominal amount of instrument | €50 million | €1 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 03/27/2015 | 05/12/2022 | 05/13/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 03/27/2023 | 05/12/2027 | 05/14/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a tax or regulatory event, redemption at nominal 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 |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 2.00% | 2.7% | 2.95% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 150 | Instrument 151 | Instrument 152 | Instrument 153 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13840 | SSD 13848 | SSD 13849 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €2 million | €10 million | €1 million |
| 9 | Nominal amount of instrument | €2 million | €10 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 05/16/2022 | 05/20/2022 | 05/24/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 05/17/2032 | 05/20/2032 | 05/24/2027 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3.28% | 3.325% | 2.565% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 154 | Instrument 155 | Instrument 156 | Instrument 157 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13855 | SSD 13857 | SSD 13858 | SSD 13859 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €1 million |
| 9 Nominal amount of instrument | €1 million | €1 million | €1 million | €1 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 05/27/2022 | 06/03/2022 | 06/03/2022 | 06/03/2022 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 05/27/2027 | 06/03/2027 | 06/03/2032 | 06/04/2029 |
| 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 | 2.48% | 2.675% | 3.365% | 2.955% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 158 | Instrument 159 | Instrument 160 | Instrument 161 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13864 | SSD 13865 | SSD 13866 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €10 million | €3 million | €3 million |
| 9 | Nominal amount of instrument | €10 million | €3 million | €3 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 06/13/2022 | 06/14/2022 | 06/14/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 06/13/2029 | 06/14/2029 | 06/14/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Floating | Fixed |
| 18 | Coupon rate and any related index | 3.3% | 3-month Euribor + 1.34% | 3.63% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 162 | Instrument 163 | Instrument 164 | Instrument 165 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13878 | DFK0R4 | DFK0R7 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €5 million | €21 million |
| 9 | Nominal amount of instrument | €5 million | €5 million | €21 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 06/17/2022 | 05/24/2022 | 05/27/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 06/18/2029 | 05/24/2032 | 05/28/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Floating | Fixed | Floating |
| 18 | Coupon rate and any related index | 3-month Euribor + 1.34% | 3.3% | 3-month Euribor + 1.29% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 166 | Instrument 167 | Instrument 168 | Instrument 169 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CWR | DW6CWW | DW6CW3 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €10 million | €14 million | €16 million |
| 9 | Nominal amount of instrument | €10 million | €14 million | €16 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/22/2022 | 07/26/2022 | 08/02/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/22/2037 | 07/26/2032 | 08/02/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 5.10% | 4.9% | 4.65% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 170 | Instrument 171 | Instrument 172 | Instrument 173 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CW6 | DW6CW8 | DW6CXA | DW6CXB |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €95 million | €30 million | €46 million | €400 million |
| 9 Nominal amount of instrument | €95 million | €30 million | €50 million | €400 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 08/26/2022 | 08/15/2022 | 08/04/2022 | 08/05/2022 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 08/03/2032 | 08/03/2032 | 08/04/2027 | 08/05/2032 |
| 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 | Floating | Fixed |
| 18 Coupon rate and any related index | 3-month Euribor + 2.85% | 4.64% | 3-month Euribor + 2.5% | 4.48% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 174 | Instrument 175 | Instrument 176 | Instrument 177 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CXK | DW6CXH | DW6CXX |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €9 million | €14 million | €19 million |
| 9 | Nominal amount of instrument | €10 million | €15 million | €19 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/09/2022 | 08/16/2022 | 08/16/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/09/2027 | 08/16/2027 | 08/16/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 3.7% | 3.95% | 4.62% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 178 | Instrument 179 | Instrument 180 | Instrument 181 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CXQ | DW6CXS | DW6CXP |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €10 million | €11 million | €20 million |
| 9 | Nominal amount of instrument | €10 million | €11 million | €20 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/19/2022 | 08/22/2022 | 08/23/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/21/2028 | 08/22/2034 | 08/22/2037 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.17% | 4.77% | 4.68% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 182 | Instrument 183 | Instrument 184 | Instrument 185 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CXV | DW6CXR | DW6CX5 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €17 million | €19 million | €10 million |
| 9 | Nominal amount of instrument | €17 million | €20 million | €10 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/24/2022 | 08/26/2022 | 08/31/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/24/2032 | 08/26/2027 | 08/31/2028 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Floating | Fixed |
| 18 | Coupon rate and any related index | 4.65% | 3-month Euribor + 2.5% | 4.58% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 186 | Instrument 187 | Instrument 188 | Instrument 189 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | DW6CX9 | DW6CYA | DW6CYL |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €10 million | €14 million | €169 million |
| 9 | Nominal amount of instrument | €10 million | €14 million | GBP 150 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 09/07/2022 | 09/09/2022 | 09/27/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 09/07/2032 | 09/10/2029 | 09/27/2034 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 5.28% | 4.94% | 6.445% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 190 | Instrument 191 | Instrument 192 | Instrument 193 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13890 | SSD 13891 | SSD 13895 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €10 million | €1 million |
| 9 | Nominal amount of instrument | €5 million | €10 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/19/2022 | 07/19/2022 | 07/22/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/19/2027 | 07/19/2032 | 07/22/2030 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.16% | 4.865% | 4.4% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 194 | Instrument 195 | Instrument 196 | Instrument 197 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13897 | SSD 13898 | SSD 13899 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €3 million | €1 million |
| 9 | Nominal amount of instrument | €1 million | €3 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/26/2022 | 07/21/2022 | 07/21/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/26/2029 | 07/21/2032 | 07/21/2027 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Floating |
| 18 | Coupon rate and any related index | 4.28% | 4.87% | 3-month Euribor + 2.5% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 198 | Instrument 199 | Instrument 200 | Instrument 201 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13901 | SSD 13902 | SSD 13903 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €4 million | €7 million |
| 9 | Nominal amount of instrument | €5 million | €4 million | €7 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/26/2022 | 07/27/2022 | 07/28/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/26/2030 | 07/27/2032 | 07/28/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.44% | 4.71% | 4.6% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 202 | Instrument 203 | Instrument 204 | Instrument 205 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 9465 | NSV 9458 | NSV 9461 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €3 million | €1 million | €1 million |
| 9 | Nominal amount of instrument | €3 million | €1 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/29/2022 | 07/22/2022 | 07/26/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/29/2027 | 07/22/2038 | 07/26/2038 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.01% | 5.0% | 5.0% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 206 | Instrument 207 | Instrument 208 | Instrument 209 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 9462 | NSV 9460 | NSV 9463 | NSV 9464 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €18 million | €10 million | €17 million | €2 million |
| 9 Nominal amount of instrument | €18 million | €10 million | €17 million | €2 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 07/26/2022 | 07/27/2022 | 07/26/2022 | 07/26/2022 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 07/26/2029 | 07/27/2037 | 07/26/2033 | 07/26/2035 |
| 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 | 4.58% | 5.1% | 5.04% | 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 210 | Instrument 211 | Instrument 212 | Instrument 213 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 9456 | NSV 9459 | NSV 9466 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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 | €8 million | €5 million |
| 9 | Nominal amount of instrument | €1 million | €8 million | €5 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 07/26/2022 | 07/29/2022 | 08/05/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 07/26/2027 | 07/29/2036 | 08/05/2037 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.19% | 5.1% | 4.83% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 214 | Instrument 215 | Instrument 216 | Instrument 217 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 9469 | NSV 9472 | NSV 9474 | NSV 9475 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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 | €10 million | €1 million | €1 million |
| 9 Nominal amount of instrument | €1 million | €10 million | €1 million | €1 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 08/03/2022 | 08/10/2022 | 08/10/2022 | 08/10/2022 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 08/03/2037 | 08/10/2037 | 08/10/2027 | 08/10/2029 |
| 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 | 4.86% | 4.75% | 3.95% | 4.21% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 218 | Instrument 219 | Instrument 220 | Instrument 221 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13907 | SSD 13908 | SSD 13910 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €3 million | €50 million | €3 million |
| 9 | Nominal amount of instrument | €3 million | €50 million | €3 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/03/2022 | 08/03/2022 | 08/04/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/03/2028 | 08/03/2028 | 08/04/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.0% | 3.98% | 4.44% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 222 | Instrument 223 | Instrument 224 | Instrument 225 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13912 | SSD 13913 | SSD 13914 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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) | €6 million | €5 million | €1 million |
| 9 | Nominal amount of instrument | €6 million | €5 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/05/2022 | 08/08/2022 | 08/09/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/05/2032 | 08/09/2027 | 08/09/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.55% | 3.9% | 4.58% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 226 | Instrument 227 | Instrument 228 | Instrument 229 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13916 | SSD 13917 | SSD 13918 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €5 million | €2 million |
| 9 | Nominal amount of instrument | €5 million | €5 million | €2 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/16/2022 | 08/16/2022 | 08/16/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/16/2032 | 08/16/2032 | 08/16/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Floating | Floating |
| 18 | Coupon rate and any related index | 4.69% | 3-month Euribor + 2.85% | 4.29% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 230 | Instrument 231 | Instrument 232 | Instrument 233 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13920 | SSD 13921 | SSD 13922 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €2 million | €1 million |
| 9 | Nominal amount of instrument | €5 million | €2 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/16/2022 | 08/17/2022 | 08/17/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/16/2032 | 08/17/2032 | 08/17/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.7% | 4.61% | 4.61% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 234 | Instrument 235 | Instrument 236 | Instrument 237 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13924 | SSD 13925 | SSD 13926 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | 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 | €5 million | €5 million |
| 9 | Nominal amount of instrument | €2 million | €5 million | €5 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/17/2022 | 08/19/2022 | 08/18/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/17/2032 | 08/19/2031 | 08/18/2031 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.58% | 4.45% | 4.455% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 238 | Instrument 239 | Instrument 240 | Instrument 241 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13928 | SSD 13929 | SSD 13930 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €3 million | €3 million | €2 million |
| 9 | Nominal amount of instrument | €3 million | €3 million | €2 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/19/2022 | 08/24/2022 | 08/22/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/20/2029 | 08/24/2027 | 08/22/2029 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Floating |
| 18 | Coupon rate and any related index | 4.26% | 4.09% | 3-month Euribor + 2.64% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 242 | Instrument 243 | Instrument 244 | Instrument 245 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13932 | SSD 13933 | SSD 13934 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €5 million | €1 million | €1 million |
| 9 | Nominal amount of instrument | €5 million | €1 million | €1 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/26/2022 | 08/23/2022 | 08/23/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/27/2029 | 08/23/2027 | 08/23/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.4% | 4.24% | 4.46% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 246 | Instrument 247 | Instrument 248 | Instrument 249 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | SSD 13936 | SSD 13937 | SSD 13938 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €1 million | €1 million |
| 9 | Nominal amount of instrument | €1 million | €1 million | €2 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/25/2022 | 08/26/2022 | 08/30/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/25/2027 | 08/26/2027 | 08/30/2032 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Floating |
| 18 | Coupon rate and any related index | 4.45% | 4.47% | 3-month Euribor + 2.85% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 250 | Instrument 251 | Instrument 252 | Instrument 253 |
|--|---|---|---|---|
| 1 Issuer | DZ BANK | DZ BANK | DZ BANK | DZ BANK |
| 2 Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 9476 | NSV 9477 | NSV 9478 | NSV 9479 |
| 2a Public or private placement | Private | Private | Private | Private |
| 3 Governing law(s) of the instrument | German law | German law | German law | German law |
| 3a Contractual recognition of write down and conversion powers of resolution authorities | No | No | No | No |
| Regulatory treatment | | | | |
| 4 Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 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) | €50 million | €3 million | €1 million | €2 million |
| 9 Nominal amount of instrument | €50 million | €3 million | €1 million | €2 million |
| 9a Issue price | 100% | 100% | 100% | 100% |
| 9b Redemption price | 100% | 100% | 100% | 100% |
| 10 Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 Original date of issuance | 08/17/2022 | 08/17/2022 | 08/17/2022 | 08/15/2022 |
| 12 Perpetual or dated | Dated | Dated | Dated | Dated |
| 13 Original maturity date | 08/17/2037 | 08/17/2037 | 08/17/2037 | 08/15/2033 |
| 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 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% | 4.777% | 4.777% | 4.685% |
| 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 | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A |
| 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 | No | No | No | No |
| 31 If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 If write-down, full or partial | N/A | N/A | N/A | N/A |
| 33 If write-down, permanent or temporary | N/A | N/A | N/A | N/A |
| 34 If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | N/A |
| 34a Type of subordination (only for eligible liabilities) | N/A | N/A | N/A | N/A |
| EU-34b Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 | Rank 3 |
| 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 Non-compliant transitioned features | No | No | No | No |
| 37 If yes, specify non-compliant features | N/A | N/A | N/A | N/A |
| 37a Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 254 | Instrument 255 | Instrument 256 | Instrument 257 |
|----------------------|---|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 9480 | NSV 9482 | NSV 9483 |
| 2a | Public or private placement | Private | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No | No |
| Regulatory treatment | | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €3 million | €5 million | €13 million |
| 9 | Nominal amount of instrument | €3 million | €5 million | €13 million |
| 9a | Issue price | 100% | 100% | 100% |
| 9b | Redemption price | 100% | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/15/2022 | 08/18/2022 | 08/22/2022 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | 08/15/2033 | 08/18/2037 | 08/22/2036 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest | Upon occurrence of a regulatory event, redemption at nominal amount plus any accrued interest |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.685% | 4.8% | 4.9% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partial | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down features | No | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |

| | Instrument 258 | Instrument 259 | Instrument 260 |
|----------------------|---|---|---|
| 1 | Issuer | DZ BANK | DZ BANK |
| 2 | Unique identifier (e. g. CUSIP, ISIN or Bloomberg identifier for private placement) | NSV 9485 | SSD 13943 |
| 2a | Public or private placement | Private | Private |
| 3 | Governing law(s) of the instrument | German law | German law |
| 3a | Contractual recognition of write down and conversion powers of resolution authorities | No | No |
| Regulatory treatment | | | |
| 4 | Transitional CRR II rules | Tier 2 capital | Tier 2 capital |
| 5 | Post-transitional CRR II rules | Tier 2 capital | Tier 2 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) | Subordinated capital (Art. 63 CRR) | Subordinated capital (Art. 63 CRR) |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | €1 million | €3 million |
| 9 | Nominal amount of instrument | €1 million | €3 million |
| 9a | Issue price | 100% | 100% |
| 9b | Redemption price | 100% | 100% |
| 10 | Accounting classification | Liability – amortised cost | Liability – amortised cost |
| 11 | Original date of issuance | 08/22/2022 | 09/07/2022 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 08/22/2036 | 09/07/2029 |
| 14 | Issuer call subject to prior supervisory approval | 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 |
| 16 | Subsequent call dates, if applicable | N/A | N/A |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.9% | 4.94% |
| 19 | Existence of a dividend stopper | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No |
| 22 | Non-cumulative or cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger(s) | N/A | N/A |
| 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 | No | No |
| 31 | If write-down, write-down trigger(s) | SRB: statutory approach | SRB: statutory approach |
| 32 | If write-down, full or partial | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A |
| 34a | Type of subordination (only for eligible liabilities) | N/A | N/A |
| EU-34b | Ranking of the instrument in normal insolvency proceedings | Rank 3 | Rank 3 |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Non-compliant transitioned features | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A |
| 37a | Link to the full terms and conditions of the instrument (signposting) | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html | https://www.dzbank.de/content/dzbank/de/library/disclaimerlibrary/disclaimer_kapitalinstrumente.html |