



Spring 2020 EU-wide Transparency Exercise

Bank Name	Deutsche Bank AG
LEI Code	7LTFWZYICNSX8D621K86
Country Code	DE

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Deutsche Bank AG

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	46,044	44,148	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	46,044	44,148	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	53,743	50,546	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	53,743	50,546	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	59,860	56,503	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	59,860	56,503	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	343,979	324,015	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	343,979	324,015	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.39%	13.63%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.39%	13.63%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.62%	15.60%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.62%	15.60%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.40%	17.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.40%	17.44%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,290,886	1,168,040	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.16%	4.33%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Deutsche Bank AG

		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
	(mln EUR, %)				
A.1	Tier 1 capital - transitional definition	53,743	50,546	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	50,639	48,733	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,290,886	1,168,040	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,290,886	1,168,040	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.2%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.9%	4.2%	C 47.00 (r330,c010)	

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Capital

Deutsche Bank AG

		(in EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	59,860	56,503	C 01.00 (r010,r10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	46,044	44,148	C 01.00 (r020,r10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	45,670	45,764	C 01.00 (r030,r10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	11,292	9,425	C 01.00 (r130,r10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	1,265	537	C 01.00 (r180,r10)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r10)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r10)	Articles 4(112), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	863	837	C 01.00 (r230,r10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,878	-1,888	C 01.00 (r250,r10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-7,087	-6,515	C 01.00 (r300,r10) + C 01.00 (r340,r10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,109	-1,126	C 01.00 (r370,r10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-313	-259	C 01.00 (r380,r10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-1,013	-892	C 01.00 (r390,r10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r10)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r10) + C 01.00 (r460,r10) + C 01.00 (r470,r10) + C 01.00 (r471,r10) + C 01.00 (r472,r10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-157	-319	C 01.00 (r490,r10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r10)	Articles 4(27), 36(1) point (j); 43, 45, 47, 48(1) point (b); 49(2) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,488	-1,417	C 01.00 (r529,r10)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r10)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,r10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,699	6,397	C 01.00 (r530,r10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	4,595	4,584	C 01.00 (r540,r10) + C 01.00 (r670,r10)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r10)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r10) + C 01.00 (r700,r10) + C 01.00 (r710,r10) + C 01.00 (r740,r10) + C 01.00 (r744,r10) + C 01.00 (r748,r10)	-	
A.2.4	Additional Tier 1 transitional adjustments	3,104	1,813	C 01.00 (r660,r10) + C 01.00 (r680,r10) + C 01.00 (r730,r10)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	53,743	50,546	C 01.00 (r015,r10)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,117	5,957	C 01.00 (r750,r10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,117	5,957	C 01.00 (r760,r10) + C 01.00 (r890,r10)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r10) + C 01.00 (r920,r10) + C 01.00 (r930,r10) + C 01.00 (r940,r10) + C 01.00 (r950,r10) + C 01.00 (r970,r10) + C 01.00 (r974,r10) + C 01.00 (r978,r10)	-	
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r10) + C 01.00 (r900,r10) + C 01.00 (r960,r10)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	343,979	324,015	C 02.00 (r010,r10)	Articles 92(3), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r40)	-	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.39%	13.63%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.62%	15.60%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.40%	17.44%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	46,044	44,148	A 1-A.1.13+A.1.21+MNA.2+A.1.13+A.2.2-A.2.4+MNA.4+A.2.2-A.3.0,0)	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.39%	13.63%	D3/(B-1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r10)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r20)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r30)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,r40)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Deutsche Bank AG

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	190,198	185,970	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	17,926	16,278	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,826	3,970	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	152,564	150,535	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	9,429	9,109	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	25,965	23,475	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	5,816	4,683	C 02.00 (R640, c010)
Settlement risk	41	242	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	12,052	11,615	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	31,211	25,205	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2,615	1,430	C 02.00 (R530, c010)
Of which IMA	27,940	22,875	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	2,893	1,851	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	78,540	72,662	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	78,540	72,662	C 02.00 (R620, c010)
Other risk exposure amounts	156	163	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	343,979	324,015	

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P&L Deutsche Bank AG

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	19,184	24,964
Of which debt securities income	2,835	3,658
Of which loans and advances income	14,944	19,569
Interest expenses	9,527	12,033
(Of which deposits expenses)	4,236	5,478
(Of which debt securities issued expenses)	3,276	4,235
(Expenses on share capital repayable on demand)	0	0
Dividend income	712	802
Net Fee and commission income	7,091	9,403
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	241	263
Gains or (-) losses on financial assets and liabilities held for trading, net	84	-111
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	46	-26
Gains or (-) losses from hedge accounting, net	-422	-631
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-223	-488
TOTAL OPERATING INCOME, NET	17,185	22,142
(Administrative expenses)	15,036	19,504
(Depreciation)	1,733	2,302
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	0	453
(Commitments and guarantees given)	0	0
(Other provisions)	0	453
Of which pending legal issues and tax litigation ¹	0	476
Of which restructuring ¹	0	478
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	464	698
(Financial assets at fair value through other comprehensive income)	12	21
(Financial assets at amortised cost)	452	676
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1,531	2,081
(of which Goodwill)	1,035	1,035
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	93	131
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-3	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-1,487	-2,762
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-3,870	-5,345
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-3,870	-5,345
Of which attributable to owners of the parent	-3,958	-5,467

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

Deutsche Bank AG

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	177,659				146,856				IAS 1.54 (i)	
Financial assets held for trading	571,612	65,238	488,143	18,231	442,442	47,256	377,713	17,472	IFRS 7.8(a)(ii); IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	95,077	4,130	86,155	4,791	85,960	3,738	77,032	5,191	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	2	0	1	1	7	0	0	7	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	44,952	30,107	14,195	650	45,351	30,772	13,529	1,050	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	579,889				542,410				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,931	3	2,385	542	2,780	2	2,421	357	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	28,238				31,129					
TOTAL ASSETS	1,500,360				1,296,936				IAS 1.9(a), IAS 6	

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	38,403	132	27	-9	-5	0	38,918	106	48	-10	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	5,985	430	0	-5	-6	0	5,991	292	31	-7	-8	-9	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	22,278	74	110	-6	-3	-2	24,149	55	75	-6	0	-1	Annex V.Part 1.31, 44(b)
	Loans and advances	524,854	27,132	9,615	-539	-523	-3,102	488,050	24,556	9,572	-546	-486	-3,009	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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Breakdown of liabilities

Deutsche Bank AG

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	467,517	353,752	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	60,163	49,978	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	875,794	796,308	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,293	1,431	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	6,276	6,116	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,272	1,072	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	22,570	16,699	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	48	9,650	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	1,435,934	1,235,006	IAS 1.9(b); IAS 6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		421,563	318,109	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	10,490	7,452	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	37,233	29,259	Annex V.Part 1.31
Deposits	Central banks	41,130	36,805	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	25,289	25,724	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	37,529	33,287	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,265	5,433	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	54,672	47,907	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	26,770	20,397	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	100,931	83,722	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	44,187	39,961	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	175,729	182,265	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	139,814	150,749	ECB/2013/33 Annex 2.Part 2.9.1
Households	235,424	237,728	Annex V.Part 1.42(f), 44(c)	
of which: Current accounts / overnight deposits	145,992	150,354	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		152,749	143,397	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		7,453	7,299	Annex V.Part 1.37
Other financial liabilities		138,316	81,537	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		1,405,767	1,201,468	

Spring 2020 EU-wide Transparency Exercise
Market Risk
Deutsche Bank AG

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	2,238	951	316	85	1,147	292							277	60	1,084	263								
Of which: General risk	0	0	196	52	826	197							179	40	790	204								
Of which: Specific risk	2,238	951	241	68	755	206							221	50	803	188								
Equities	0	0	129	28	206	43							96	22	142	39								
Of which: General risk	0	0	99	22	169	33							71	17	99	24								
Of which: Specific risk	0	0	82	17	119	28							64	15	101	30								
Foreign exchange risk	241	247	185	44	445	107							179	38	450	103								
Commodities risk	0	0	11	1	26	2							6	3	13	6								
Total	2,479	1,198	416	104	1,246	311	573	449	0	0	0	27,940	342	75	1,099	265	389	341	0	0	0	0	22,875	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Consolidated data	(in EUR, %)								
	Central governments or central banks	94,190	94,220	0		75,617	75,495	60	
	Regional governments or local authorities	8,881	7,257	4		8,305	7,027	5	
	Public sector entities	7,601	7,280	48		7,159	7,186	49	
	Multilateral Development Banks	4,557	4,556	0		4,305	4,309	0	
	International Organisations	2,153	2,153	0		2,152	2,151	0	
	Institutions	14,573	14,547	424		9,982	9,873	291	
	Corporates	17,529	11,659	11,299		16,075	10,867	10,509	
	of which: SME	1,557	988	975		1,480	957	941	
	Retail	4,606	2,706	2,010		4,299	2,512	1,867	
	of which: SME	206	113	85		160	98	96	
	Secured by mortgages on immovable property	3,934	3,887	1,473		3,631	3,587	1,330	
	of which: SME	226	225	100		203	202	89	
	Exposures in default	1,240	936	1,292	293	1,213	824	1,270	275
	Items associated with particularly high risk	493	142	212		451	123	185	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	41	41	41		49	49	49		
Other exposures	2,530		2,374		1,837	1,837	1,665		
Standardised Total ³		162,327	152,515	19,187	513	135,112	125,941	17,280	487

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	(in EUR, %)								
	Central governments or central banks	70,771	70,792	0		49,703	49,767	60	
	Regional governments or local authorities	8,671	7,349	2		8,121	6,845	3	
	Public sector entities	7,548	7,527	41		7,149	7,137	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,896	2,889	102		2,337	2,342	60	
	Corporates	6,551	6,277	6,237		6,562	6,515	5,796	
	of which: SME	197	158	144		196	160	147	
	Retail	1,437	1,312	973		1,239	1,151	853	
	of which: SME	63	58	33		62	56	32	
	Secured by mortgages on immovable property	124	123	51		122	121	45	
	of which: SME	17	17	8		7	7	3	
	Exposures in default	448	404	570	42	435	383	535	44
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		6	6	6		
Other exposures	158	158	3		175	175	4		
Standardised Total ³					81				81

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	(in EUR, %)								
	Central governments or central banks	10	10	0		0	0	0	
	Regional governments or local authorities	9	9	2		9	9	2	
	Public sector entities	34	34	7		48	48	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,483	4,403	112		3,103	2,934	78	
	Corporates	2,482	1,637	1,475		1,804	1,319	1,304	
	of which: SME	3	3	3		4	4	2	
	Retail	4	4	3		3	3	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	290	290	133		72	72	26	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	4	0	3	3	4	0
	Items associated with particularly high risk	191	0	0		187	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	35	35	35		43	43	43		
Other exposures	3	3	1		1	1	1		
Standardised Total ³					6				3

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	(in EUR, %)								
	Central governments or central banks	959	958	0		2,827	2,773	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	34	34		33	32	32	
	Corporates	689	337	336		532	202	201	
	of which: SME	349	187	186		232	83	82	
	Retail	1,638	490	367		1,635	518	388	
	of which: SME	31	4	2		30	2	2	
	Secured by mortgages on immovable property	348	345	126		306	303	106	
	of which: SME	9	9	2		8	8	2	
	Exposures in default	252	105	126	145	247	113	148	132
	Items associated with particularly high risk	266	132	198		239	113	170	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ³					280				272

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Bank AG

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	6,051	6,051	0		5,447	5,447	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	19	19	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,412	2,400	49		2,396	2,279	51	
	Corporates	295	244	238		196	124	124	
	of which: SME	3	2	2		2	1	1	
	Retail	4	3	2		4	3	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	4		28	28	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SPAIN	Central governments or central banks	1,302	1,302	0		1,700	1,699	0	
	Regional governments or local authorities	199	198	0		174	173	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	190	59	59		204	50	89	
	of which: SME	20	12	12		1	0	0	
	Retail	72	58	44		67	55	41	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	218	218	79		232	231	85	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	9	13	0	14	13	20	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				6				6	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	3,029	3,029	0		6,154	6,154	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	262	262	0		263	263	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,996	1,996	41		792	792	17	
	Corporates	48	45	20		83	80	60	
	of which: SME	1	1	1		4	4	4	
	Retail	10	8	6		9	7	5	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	3		26	26	9	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	1	1	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				1	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	9	2		8	8	2	
	Corporates	122	76	76		27	5	5	
	of which: SME	0	0	0		1	0	0	
	Retail	4	3	2		7	5	4	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	13	13	7		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	4	3	4	1	4	3	4	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				1				1	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Deutsche Bank AG

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	6,542	6,542	0		5,051	5,051	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7	7	1		0	0	0	
	Corporates	1,188	265	265		1,374	315	314	
	of which: SME	0	0	0		34	34	34	
	Retail	246	78	99		253	81	61	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,125	1,087	380		1,134	1,099	385	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	6	6	1	7	5	5	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,369	2,369	2,369		1,660	1,660	1,660		
Standardised Total ²				3				3	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	1,021	1,021	0		806	818	0	
	Regional governments or local authorities	0	1	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	924	537	519		847	538	510	
	of which: SME	608	294	285		609	328	316	
	Retail	127	60	36		81	43	26	
	of which: SME	110	50	29		64	36	20	
	Secured by mortgages on immovable property	215	214	98		195	194	89	
	of which: SME	192	191	87		176	175	80	
	Exposures in default	126	52	99	70	115	46	51	64
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				76				70	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
INDIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,350	1,378	35		494	525	20	
	Corporates	322	172	172		322	174	175	
	of which: SME	3	3	3		7	3	2	
	Retail	857	668	501		792	627	469	
	of which: SME	1	1	1		3	3	2	
	Secured by mortgages on immovable property	1,499	1,496	566		1,441	1,438	544	
	of which: SME	3	3	1		7	7	2	
	Exposures in default	85	65	68	20	92	69	72	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				31				32	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach
Deutsche Bank AG

Table showing IRB Approach for Deutsche Bank AG, Consolidated data. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Institutions, Corporates, Retail, and IRB Total.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) IRB Total does not include the Securitisation position.

Table showing IRB Approach for Deutsche Bank AG, GERMANY. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Institutions, Corporates, Retail, and IRB Total.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Table showing IRB Approach for Deutsche Bank AG, UNITED STATES. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Institutions, Corporates, Retail, and IRB Total.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Table showing IRB Approach for Deutsche Bank AG, ITALY. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Institutions, Corporates, Retail, and IRB Total.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Table showing IRB Approach for Deutsche Bank AG, UNITED KINGDOM. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Institutions, Corporates, Retail, and IRB Total.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Deutsche Bank AG

As of 31/12/2019

Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	Lithuania	f 0 - 3M f	0	0	0	0	0	0	0	0	40	223	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	0	0	0	0	0	0	0	0	0	57	401	0	0
		f 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		f 10Y - more	14	14	1	0	0	14	0	0	0	0	0	0	0
	Total	14	14	1	0	0	14	0	0	0	97	624	0	0	0
	Luxembourg	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	1	1	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	90	90	3	0	71	16	0	0	0	0	0	0	
		f 3Y - 5Y f	565	548	11	0	554	0	0	0	0	0	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	417	372	312	0	109	0	0	0	0	0	0	0	
	Total	1,073	1,010	328	0	729	16	0	0	0	0	0	0	0	0
	Malta	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Netherlands	f 0 - 3M f	2	2	2	0	0	0	38	200	26	716	0	0	
		f 3M - 1Y f	33	33	8	0	0	0	18	0	18	500	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	188	187	101	0	53	34	6	56	77	567	0	0	
		f 3Y - 5Y f	303	303	41	0	237	25	1	34	110	720	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	1,894	1,818	414	0	157	1,313	79	354	1,769	3,453	0	0	
	Total	2,420	2,229	566	0	497	1,322	124	654	2,000	5,956	1	0	22	
	Poland	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	505	505	0	0	505	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	690	690	23	0	667	0	0	0	0	0	0	0	
		f 3Y - 5Y f	310	305	0	0	310	0	0	0	0	0	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	6	0	6	0	0	0	0	0	0	0	0	0	
	Total	1,784	1,762	30	0	1,763	0	0	0	0	0	0	0	338	
	Portugal	f 0 - 3M f	79	79	79	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	59	53	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	69	69	55	0	69	0	0	0	0	0	0	0	
		f 3Y - 5Y f	53	53	0	0	53	0	38	200	76	446	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	98	0	56	0	56	0	0	0	0	0	0	0	
	Total	358	240	316	0	42	38	200	76	446	0	0	0	2	
	Romania	f 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	0	0	0	0	0	0	0	0	0	0	0	0	2	
	Slovakia	f 0 - 3M f	1	1	1	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	0	1	1	0	0	0	0	0	0	0	0	0	
		f 3Y - 5Y f	13	5	5	0	13	0	0	0	13	56	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	63	26	63	0	0	0	16	56	0	0	0	0	
	Total	78	33	78	0	13	0	28	112	0	0	0	0	1	
	Slovenia	f 0 - 3M f	3	3	3	0	0	0	0	0	0	0	0	0	
		f 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 2Y - 3Y f	0	0	0	0	0	0	0	0	25	243	0	0	
		f 3Y - 5Y f	0	0	0	0	0	0	0	0	10	128	0	0	
		f 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	
		f 10Y - more	188	144	188	0	0	0	0	0	1,300	89	1,300	0	0
	Total	191	147	191	0	0	0	531	1,300	125	1,671	0	0	0	

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Deutsche Bank AG

As of 31/12/2019

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at amortised cost					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
									Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Carrying amount	Notional amount															
Residual Maturity	Country / Region															
	Japan	1 15 0 75 243 0 1789	1 15 0 0 198 0 0	1 6 0 0 243 0 1789	0 0 0 0 18 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 16 0 2	243 16 0 0 164 0 34	2 0 0 5 0 0 3	275 0 0 164 0 0 377	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
	Total	2,122	214	2,114	18	0	8	20	456	10	696	0	0	0		
	U.S.	1746 1258 310 4055 12,336 81 10,205	1,635 1,424 294 2,894 11,909 73 8,018	139 794 87 0 1,847 81 8,018	0 0 0 0 646 0 0	142 925 223 0 2,718 0 1,401	0 0 0 0 0 0 0	938 57 0 0 276 45 52	3,361 116 5,072 792 6,529 0 6,317	3 0 0 8 0 0 765	247 1,621 0 0 3,242 0 3,339	1 1 0 0 113 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
	Total	31,343	26,410	11,796	646	7,174	9,859	886	15,956	859	8,515	114	0	204		
	China	377 1 0 79 27 0 63	377 1 0 79 27 0 63	0 0 0 79 27 0 63	0 0 0 0 0 0 0	0 0 0 0 0 0 0	155 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 50 9 0 0	0 128 0 0 8 0 0	62 5,484 0 0 67 0 0	0 27 0 16 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
	Total	548	597	170	0	155	0	1,179	189	10,498	42	0	0	51		
	Switzerland	10 200 0 126 61 0 173	10 200 0 105 61 0 173	10 165 0 98 11 0 173	0 0 0 0 0 0 0	23 0 0 4 50 0 0	0 0 0 0 0 0 0	12 0 4 4 0 0 24	83 0 226 2 0 115 0	1 0 2 0 0 0 0	42 0 89 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
	Total	569	360	456	0	98	16	30	446	5	201	20	0	6		
	Other advanced economies non EEA	711 157 0 3,673 47 0 222	711 157 0 3,649 30 0 130	410 0 0 3,596 45 0 221	0 0 0 0 0 0 0	301 0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 4 29 0	66 0 15 72 13 128 3	0 2 0 0 0 0 0	39 0 84 204 0 0 26	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
	Total	4,810	4,676	4,278	0	528	1	37	617	20	451	0	0	29		
	Other Central and eastern Europe countries non EEA	68 0 52 43 0 0 100	67 0 32 26 0 0 100	43 0 38 2 0 0 79	0 0 0 0 0 0 0	25 0 10 42 0 0 0	0 0 0 25 0 0 0	0 0 3 0 2,228 0 0	0 0 0 63 0 0 0	0 0 0 0 2,006 0 0	0 0 0 1 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
	Total	272	213	183	0	36	53	25	2,228	63	2,006	1	0	162		
	Middle East	89 0 0 5 413 0 375	89 0 0 4 410 0 348	89 0 0 0 12 0 348	0 0 0 0 0 0 0	89 0 0 0 400 0 0	0 0 0 0 0 0 322	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 133	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
	Total	884	852	72	0	489	322	0	0	0	133	0	0	118		
	Latin America and the Caribbean	123 101 0 258 210 0 661	121 101 0 252 199 0 563	3 38 0 207 111 0 463	0 0 0 0 0 0 0	44 38 0 24 199 0 207	0 0 0 27 0 0 0	42 19 0 1 99 0 0	0 75 0 9 0 0 206	0 0 0 0 0 0 0	0 17 0 0 10 0 95	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
	Total	1,353	1,237	804	0	106	394	51	379	1	95	70	0	314		

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Deutsche Bank AG

As of 31/12/2019

		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost									
		117	91	0	0	70	46	0	0	0	0	0	0	0	0	
		244	243	30	0	62	151	0	0	0	0	4	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0		
		112	110	3	0	0	108	0	0	0	0	18	0	0		
		226	220	109	0	0	116	0	0	0	0	65	0	0		
		58	57	44	0	0	13	0	0	0	0	0	0	0		
		1,034	943	571	0	461	6	6	223	0	0	543	0	0		
		1,790	1,666	757	0	133	895	6	223	0	0	629	0	0	517	
		2,191	2,137	538	0	737	628	12	324	15	493	0	0	0		
		2,052	1,521	601	0	1,339	32	1	36	2	280	6	0	0		
		22	22	0	0	0	0	0	0	0	0	61	0	0		
		3,112	1,551	1,654	0	1,267	190	1	13	2	39	15	0	0		
		5,377	2,980	1,724	0	1,303	1,072	1	12	0	10	5	0	0		
		1,562	1,562	0	0	0	0	0	0	0	0	0	0	0		
		7,462	4,902	5,571	0	483	1,387	13	283	9	67	17	0	0		
		21,778	14,674	11,692	0	5,129	3,309	27	667	27	889	103	0	0	2,036	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Belgium:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Deutsche Bank AG

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				Of which: defaulted							
(mln EUR)														
Debt securities (including at amortised cost and fair value)	70,369	0	191	191	23	14	0	72,503	24	160	160	16	1	0
Central banks	1,088	0	0	0	0	0	0	1,284	0	0	0	0	0	0
General governments	43,387	0	0	0	4	0	0	44,809	0	0	0	4	0	0
Credit institutions	14,378	0	0	0	1	0	0	14,137	0	0	0	1	0	0
Other financial corporations	5,194	0	100	100	12	12	0	6,670	0	75	75	5	0	0
Non-financial corporations	6,322	0	91	91	5	2	0	5,604	24	85	85	5	1	0
Loans and advances (including at amortised cost and fair value)	827,065	579	9,944	9,766	1,074	3,128	3,613	747,434	524	9,916	9,757	1,050	3,044	3,661
Central banks	168,397	0	0	0	2	0	0	139,184	0	0	0	4	0	0
General governments	16,538	2	51	51	9	4	42	13,071	0	46	44	7	5	34
Credit institutions	66,782	0	8	8	21	0	0	53,225	0	4	4	20	0	0
Other financial corporations	191,124	37	1,242	1,204	53	125	44	163,610	5	1,253	1,239	56	143	49
Non-financial corporations	185,837	151	4,754	4,697	366	1,699	1,490	177,807	130	4,686	4,609	346	1,583	1,538
of which: small and medium-sized enterprises at amortised cost	25,554	48	1,170	1,157	57	596	447	25,738	46	956	946	61	512	331
Households	198,387	389	3,889	3,807	623	1,301	2,036	200,537	389	3,928	3,862	617	1,313	2,039
DEBT INSTRUMENTS other than HFT	897,434	579	10,135	9,957	1,096	3,142	3,613	819,937	548	10,076	9,917	1,066	3,046	3,661
OFF-BALANCE SHEET EXPOSURES	263,264		1,131	1,130	192	134	115	259,148		1,473	1,469	185	175	130

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F.18.00 / F.19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Deutsche Bank AG

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	50	50	0	0	0	48	48	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	50	50	0	0	0	48	48	0	0	0
Loans and advances (including at amortised cost and fair value)	4,946	3,035	1,004	949	2,098	4,798	3,069	963	916	2,126
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	5	5	2	2	0	5	5	2	2	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	121	67	20	20	66	92	39	11	10	78
Non-financial corporations	2,861	1,910	676	661	1,186	2,794	1,918	635	621	1,219
of which: small and medium-sized enterprises at amortised cost	708	573	245	241	378	589	452	192	188	319
Households	1,958	1,053	306	265	846	1,907	1,107	315	282	829
DEBT INSTRUMENTS other than HFT	4,995	3,085	1,004	949	2,098	4,846	3,117	963	916	2,126
Loan commitments given	332	102	9	7	79	383	151	15	13	93

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Deutsche Bank AG

(mln EUR)	As of 30/09/2019					As of 30/12/2019				
	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾		
	Of which: non-performing	Of which loans and advances subject to impairment			Of which: non-performing	Of which loans and advances subject to impairment				
A Agriculture, forestry and fishing	844	42	844	11	0	699	44	699	12	0
B Mining and quarrying	3,434	128	3,343	16	0	2,889	141	2,754	20	0
C Manufacturing	32,720	1,087	32,619	574	0	30,542	1,046	30,458	543	0
D Electricity, gas, steam and air conditioning supply	3,983	9	3,928	16	0	4,433	32	4,372	13	0
E Water supply	524	62	524	12	0	481	64	481	11	0
F Construction	3,813	415	3,789	246	0	3,630	408	3,603	234	0
G Wholesale and retail trade	22,500	585	22,364	425	0	21,998	664	21,901	406	0
H Transport and storage	5,015	325	4,962	139	0	4,962	250	4,908	76	0
I Accommodation and food service activities	2,252	158	2,252	23	0	2,466	106	2,466	22	0
J Information and communication	6,552	118	6,551	56	0	6,386	49	6,375	49	0
K Financial and insurance activities	25,449	169	24,536	163	4	23,561	338	22,401	141	4
L Real estate activities	44,312	758	44,248	149	0	45,251	682	45,195	153	0
M Professional, scientific and technical activities	10,919	441	10,916	113	0	10,818	434	10,818	119	0
N Administrative and support service activities	6,705	262	6,636	60	0	6,517	255	6,411	69	0
O Public administration and defence, compulsory social security	343	0	343	0	0	543	0	318	0	0
P Education	395	2	395	2	0	373	2	373	2	0
Q Human health services and social work activities	3,701	29	3,698	22	0	3,518	30	3,516	24	0
R Arts, entertainment and recreation	1,134	9	1,134	7	0	840	10	840	6	0
S Other services	11,241	157	11,237	26	0	7,900	131	7,774	24	0
Loans and advances	185,837	4,754	184,320	2,060	4	177,807	4,686	175,664	1,925	4

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.