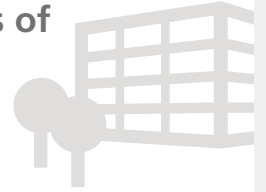


The DZ BANK Group forms part of the German cooperative financial network, which is one of Germany's largest private-sector financial services organizations – measured in terms of total assets.

Second-largest German Banking Group with consolidated total assets of

627 € bn



32,985



Employees

“All entities of the DZ BANK Group were able to maintain their operating performance at the good level of 2021. This performance was underpinned by our broadly diversified business model and the close collaboration within the cooperative financial network.”

Uwe Fröhlich and Dr. Cornelius Riese,
Co-Chief Executive Officers

One of the best ratings in the EU banking market



Profit before taxes

1,797
€ m

Stable development of capital ratios

13.7 %

Common equity Tier 1 capital ratio

4.7 %

Leverage Ratio

Fee, commission, and bonus payments to cooperative banks

2,882
€ m

Core priorities and areas of investment

Sustainability

- Analysis of carbon-intensive sectors in the business portfolio from a market, impact, and risk perspective
- Define sector pathways for sustainability management and integration of sustainability risks in the lending process



Digitalization

- Innovation in payments processing
- Products and services based on blockchain
- MetaMarktplatz platform, providing digital support for syndicated business/joint lending business
- Support for initiatives across the cooperative financial network aimed at further developing ecosystems



Efficiency

- Optimization of structures
- Leveraging of groupwide synergies
- Firm focus on implementing the “Verbund First 4.0” strategic program
- Continuous improvement process



Employer branding

- Implementation of agile approaches to working
- Ongoing development of the employer brand
- Digitalization of HR processes
- Increase in the number of high-potential new recruits

