Investor Relations Release

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DZ BANK Group: Results of the EBA Stress Test 2025

DZ BANK AG
Deutsche Zentral-
Genossenschaftsbank

Investor Relations

The DZ BANK Group was subject to the EU-wide stress test 2025 conducted by the European Banking Authority (EBA) in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB).

The DZ BANK Group notes the announcements made today by the EBA on the EU-wide stress test and fully acknowledges the outcomes of this exercise.

The 2025 EU-wide stress test does not contain a pass-fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing DZ BANK Group`s ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025–2027) and includes severe scenario assumptions (including a weakening of the global economy due to geopolitical tensions, a cumulative decline in GDP in Germany of 7.5 percent over three years, and a cumulative increase in inflation of 11.8 percent). The stress test has been carried out applying a static balance sheet assumption as at end of December 2024, and therefore does not take into account future business strategies and management actions. It is not a forecast of DZ BANK Group`s profits.

The stress test results confirm the DZ BANK Group's very good capital position. In the adverse scenario as of December 31, 2027, the DZ BANK Group has a core capital ratio of 13.3 percent – even with the early full application of the CRR III rules (“fully loaded” ratio). This corresponds to a stress-related decline (“depletion”) of 3.7 percentage points compared with the starting ratio of 17.0 percent as of December 31, 2024. In accordance with the current CRR III transitional rules (“transitional ratio”), the DZ BANK Group even has a core capital ratio of 13.6 percent under the adverse scenario (with a starting ratio of 17.5 percent).

The results of the stress test were published on August 1, 2025, at 6 p.m. The full results are available on the website of the European Banking Authority (EBA).
https://www.eba.europa.eu/risk-and-data-analysis/risk-analysis/eu-wide-stress-testing

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