DZ BANK Group at a glance

DZ BANK Group

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

666 € bn

34,506

Employees

> "In the first half of 2025, the DZ BANK Group generated a very encouraging profit before taxes of €2.13 billion, representing a clear increase on the figure for the prior-year period."
>
> Dr. Cornelius Riese,
> Chief Executive Officer

One of the best ratings in the EU banking market

Profit before taxes

2,127
€ m

Stable development of capital ratios

17.9%
Common equity Tier 1 capital ratio

6.7%
Leverage Ratio

Fee, commission, and bonus payments to cooperative banks

1,609
€ m

DZ BANK Group's continued strategic investment in the financial industry's future trends

M&A Consolidation

- Involvement in value-added service provider MeinPlus
- Long-term equity investment in ubiMaster through amberra
- FinCompare acquires Compeon

International business

- Diversification of the funding base
- Broadening of support for institutional customers
- Expansion of services for the Cooperative Financial Network/corporate customers
- Further development of international offices (e.g. Vietnam)

Sustainability

- Leading position in finance for renewable energies
- Expansion of sustainability advice for retail and corporate customers
- Support for the German government in relation to the green bond framework

Digitalization / IT

- Generative AI
- Crypto offering for retail customers
- Ecosystem products/services (e.g. Wohnglück)
- Implementation of various important systems (e.g. for depository business)

Demographics

- Long-term priority to be an attractive employer
- Employee recommendation rate of 35%
- High Organizational Commitment Index score of 84

As at 30.06.2025