

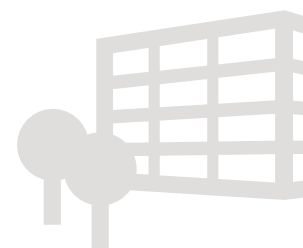
# DZ BANK AG at a glance



DZ BANK serves as central institution of the Volksbanken Raiffeisenbanken Cooperative Financial Network and commercial bank. It is the central institution for all cooperative banks in Germany, which hold the majority of its shares.

## Total assets

**386** € bn

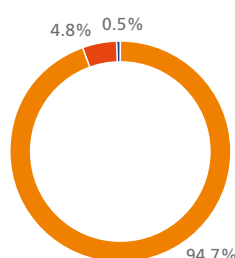


**5,734**

Employees



## Share holding structure



Share capital in total: 4,926 € m

Cooperative banks\*: 4,664 € m

Other cooperative enterprises: 237 € m

Other: 25 € m

\* direct and indirect

## Worldwide presence

**10**

International branches in Europe, America and Asia



## Profit before taxes

**492** € m

DZ BANK focuses its strategy on the local cooperative banks. In doing so, it pursues the objective of consolidating the positioning of the Cooperative Financial Network over the long term as one of the leading financial services providers in Germany. Strengthening the market position of the cooperative banks is the most important prerequisite for their success. This partnership is built on the principles of subsidiarity, decentralization, and regional market responsibility.

## One of the best ratings in the EU banking market



## Positioning and strategic development



### Corporate Banking

- In the top 5 banks for corporate banking\*
- Income growth continues in Corporate Banking
- Market positioning in development lending remains strong; focus on the energy transition, environment, and sustainability
- Uptrend in German and international renewable energies business
- Continued growth of trade and export finance business and asset-based financing solutions



### Capital Markets

- Money market business and interest-rate/currency hedging at a high level
- Successful primary market business, particularly in SSA bonds; one of the leading banks for green promissory note loans
- Ranked 6th for bank bonds, 6th for covered bonds, and 5th for SSA bonds
- Moderate growth in sales of investment certificate and structured bonds
- Launch of customer wallet pilot project for cryptoassets; successful issue of crypto-bonds; further development of smart derivative contracts



### Transaction Banking

- Payments processing successfully centralized on one platform
- Ongoing strengthening of the market position as the thirdlargest depository bank in Germany; further development of the depository platform for digital assets for institutional clients
- Start of the market rollout of the Request-to-Pay system
- Market launch of Wero P2P (July 2024), launch of Wero-PRO (Q1 2025), and successful e-commerce test in the Cooperative Financial Network
- Growth in the number of credit card transactions, in sales of credit cards, and in the number of terminals in operation; refinement and digitalization of the cards portfolio

\*according to FINANCE Banking Survey 2024