# Facts and figures

2025/2026

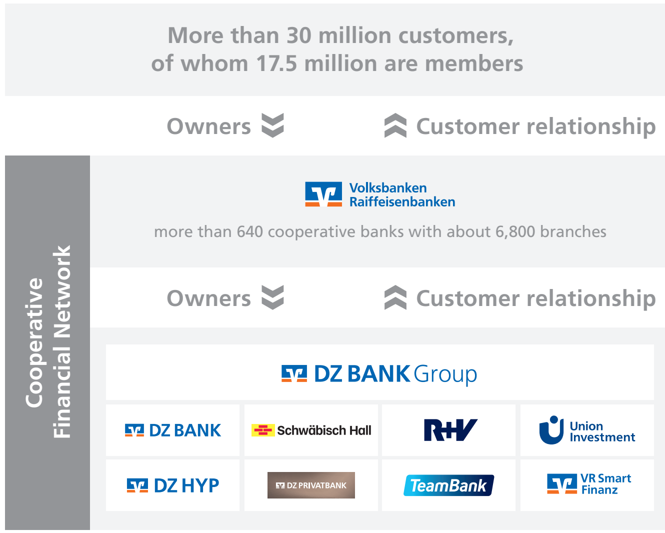
## DZ BANK in the Cooperative Financial Network

DZ BANK is the second-largest commercial bank in Germany and the central institution in the Volksbanken Raiffeisenbanken Cooperative Financial Network. It is the central institution for all cooperative banks in Germany, which between them hold the majority of its shares. DZ BANK supports the business of the independent cooperative banks in their regions with the aim of strengthening their competitiveness. The combination of local customer knowledge and central product expertise has proved to be highly effective. DZ BANK's range of products and services extends from classic and innovative products, structuring, and issues, to trading and sales in the equity and bond markets. As a commercial bank, DZ BANK also serves companies and institutions. It maintains branches and representative offices in key economic regions around the globe, helping businesses to further their international activities.

DZ BANK also acts as a holding company for the entities in the DZ BANK Group, which have their own strong brands. These constitute key pillars in the range of financial products and services offered by the Cooperative Financial Network, which is one of Germany's largest private-sector financial services organizations measured in terms of total assets. The DZ BANK Group includes Bausparkasse Schwäbisch Hall, DZ HYP, DZ PRIVATBANK, R+V Versicherung, TeamBank, the Union Investment Group, VR Smart Finanz, and various other specialized institutions. The DZ BANK Group supports the cooperative banks by providing extensive financial products and services in the Retail Banking, Corporate Banking, Capital Markets, and Transaction Banking business lines. This ensures that the cooperative banks are able to offer their customers a comprehensive range of competitive financial services.

DZ BANK is a participant in the BVR protection scheme. The scheme is monitored by the German Federal Financial Supervisory Authority (BaFin) and ensures full bank protection for all members. Since the scheme was established in 1934, none of its members have filed for bankruptcy. Under the German Deposit Insurance Act (EinSiG), customers deposits are also protected up to an amount of €100,000 per person per institution.

### Interaction within the German Cooperative Financial Network



# DZ BANK Group

## Financial position

€ million

| Assets | Jun. 30, 2026 |
|---|---|
| Loans and advances to banks | 153,860 |
| Loans and advances to customers | 214,169 |
| Financial assets held for trading | 37,731 |
| Investments | 69,253 |
| Investments held by insurance companies | 132,603 |
| Remaining assets | 68,070 |
| **Total assets** | **675,686** |

| Equity and liabilities | Jun. 30, 2026 |
|---|---|
| Deposits from banks | 186,174 |
| Deposits from customers | 151,178 |
| Debt certificates issued including bonds | 121,621 |
| Financial liabilities held for trading | 38,517 |
| Insurance contract liabilities | 120,268 |
| Remaining liabilities | 21,200 |
| Equity | 36,728 |
| **Total equity and liabilities** | **675,686** |

## Financial performance

| € million | Jan. 1– Jun. 30, 2026 |
|---|---|
| Net interest income | 1,803 |
| Net fee and commission income | 2,022 |
| Gains and losses on trading activities | 351 |
| Gains and losses on investments | -1 |
| Other gains and losses on valuation of financial instruments | -31 |
| Gains and losses from the derecognition of financial assets measured at amortized cost | 3 |
| Net income from insurance business | 1,099 |
| Loss allowances | -312 |
| Administrative expenses | -2,507 |
| Other net operating income | 93 |
| Profit before taxes | 2,520 |
| Income taxes | -767 |
| **Net profit** | **1,753** |

## Long-term ratings

| | Jun. 30, 2026 |
|---|---|
| S&P® Global Ratings | A+ |
| Moody's Ratings | Aa2 |
| Fitch Ratings | AA- |

## Common equity Tier 1 capital ratio

**18.9 percent**

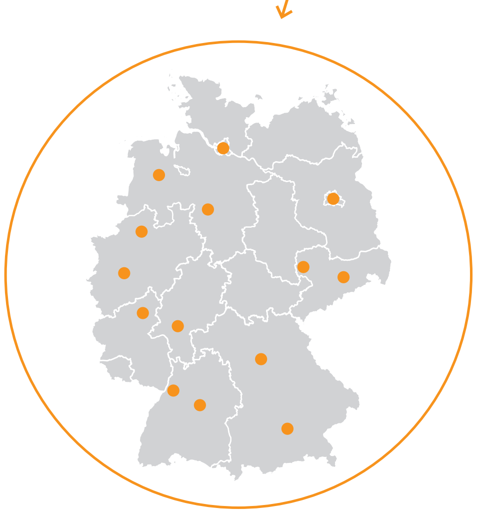
## Employees

**34,483**

(average for the year)

2026 Half-Year Financial Report of DZ BANK Group (source: DZ BANK)

# DZ BANK's locations

### Locations in Germany

Frankfurt am Main, Berlin, Düsseldorf, Dresden, Hamburg, Hannover, Karlsruhe, Koblenz, Leipzig, Munich, Münster, Nuremberg, Oldenburg, and Stuttgart

- Branch
- Representative office

# Cooperative Financial Network

## Financial position

€ million

| Assets | 2025 |
|---|---|
| Cash and cash equivalents | 89,698 |
| Loans and advances to banks | 66,693 |
| Loans and advances to customers | 1,081,170 |
| Allowances for losses on loans and advances | -18,044 |
| Financial assets held for trading | 29,680 |
| Investments | 265,427 |
| Investments held by insurance companies | 124,425 |
| Property, plant and equipment and investment property | 18,656 |
| Other assets | 18,594 |
| **Total assets** | **1,676,298** |

| Equity and liabilities | 2025 |
|---|---|
| Deposits from banks | 139,714 |
| Deposits from customers | 1,089,334 |
| Debt certificates issued including bonds | 97,999 |
| Financial liabilities held for trading | 41,181 |
| Provisions | 10,618 |
| Insurance liabilities | 113,616 |
| Other liabilities | 17,544 |
| Subordinated capital | 7,771 |
| Equity | 158,521 |
| **Total equity and liabilities** | **1,676,298** |

## Financial position

€ million

| | 2025 |
|---|---|
| Net interest income | 24,513 |
| Allowances for losses on loans and advances | -4,317 |
| Net fee and commission income | 9,853 |
| Gains and losses on trading activities | 384 |
| Gains and losses on investments | 142 |
| Other gains and losses on valuation of financial instruments | -48 |
| Net income from insurance business | 2,457 |
| Other net operating expense/income | 760 |
| Administrative expenses | -22,178 |
| Profit before taxes | 11,566 |
| Income taxes | -4,191 |
| **Net profit** | **7,375** |

## Tier 1 capital ratio
**16.5 percent**

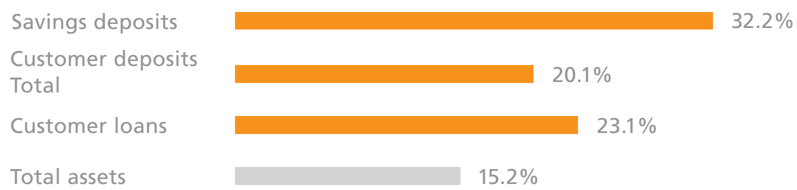
## Employees
**139,750**

(as at Dec. 31, 2025)

Consolidated balance sheet as at December 31, 2025
(source: BVR)

## Market share

by type of business




## Long-term ratings

| | Jun. 30, 2026 |
|---|---|
| S&P® Global Ratings | A+ |
| Fitch Ratings | AA- |

More information on the results of the DZ BANK Group and the Cooperative Financial Network can be found at www.halfyearreport.dzbank.com and www.bvr.de