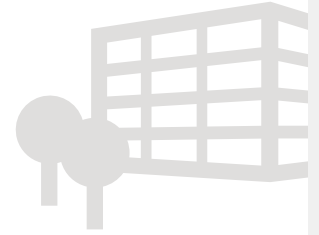


DZ BANK serves as central institution of the Volksbanken Raiffeisenbanken Cooperative Financial Network and commercial bank. It is the central institution for all cooperative banks in Germany, which hold the majority of its shares.

Total assets

374 € bn

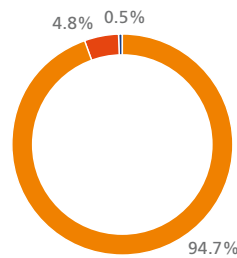


5,562

Employees



Share holding structure



Share capital in total: 4,926 € m

- Cooperative banks*: 4,665 € m
- Other cooperative enterprises: 236 € m
- Other: 25 € m

* direct and indirect

Worldwide presence

10

International branches in Europe, America and Asia



Profit before taxes

552 € 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



ESG advisory (structuring and placement)

In 2023, the total volume of sustainable bonds and promissory note loans managed by DZ BANK amounted to €25.1 bn and €2.4 bn respectively. This led to a strong market positioning for DZ BANK, taking first place for green covered bonds and third place for EUR denominated sustainable promissory note loans.



Promotional loans focussing on climate matters

DZ BANK will continue to assert itself as one of the largest intermediaries for promotional loans (e. g. sustainable loans) in Germany with a portfolio of over €78 bn in 2023.



Financing of renewable energies

With a financing volume of about €7.4 bn in 2023, DZ BANK is one of Germany's largest renewable energies financiers (especially wind power and photovoltaics).



Sustainable Investment Research

DZ BANK's sustainability research gives cooperative banks the possibility to screen their own investments for ESG-matters. The number of issuers screened has stabilized at > 6,000.

