



DZ BANK

Corporate presentation

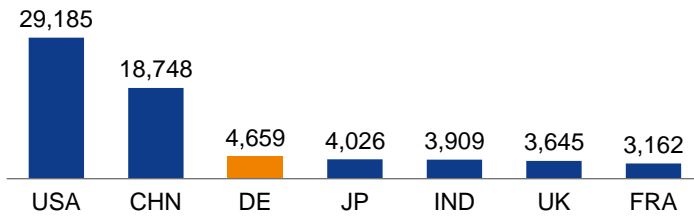
 **DZ BANK** Group

At a glance (1/3)

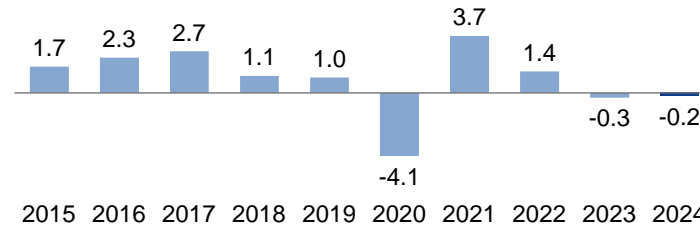


German economy

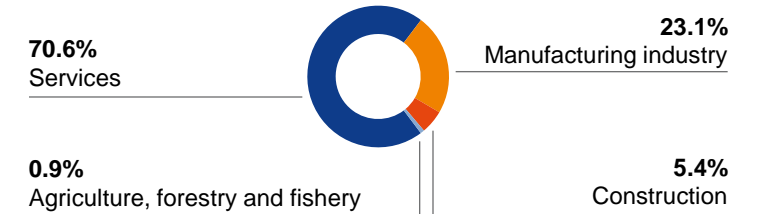
Third largest economy in the world (BIP, EUR bn)



German GDP annual growth (in %, price-adjusted)



Share of economic sectors in GDP

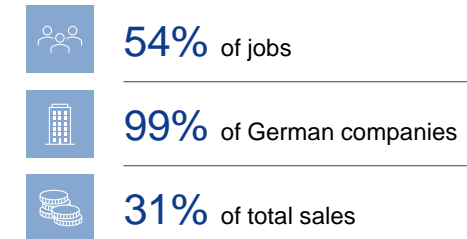


Residents	83.5 m
Unemployment rate	3.2%
Debt ratio	62.5%
Export surplus ¹⁾	EUR 239 bn
Export	EUR 1,556 bn
Import	EUR 1,317 bn

One of the best ratings worldwide

Agency	Long term	Short term	Outlook
DBRS Morningstar	AAA	R-1 high	stable
Fitch	AAA	F1+	stable
Scope	AAA	S-1+	stable
Standard & Poors	AAA	A-1+	stable
KBRA	AAA	K1+	stable
Moody's	Aaa		stable

The German Mittelstand (SME) as a model of success²⁾



As of Dec 31, 2024; 1) Exports and imports of goods; 2) As of Dec 31, 2022

Sources: Statistisches Bundesamt, Bundesrepublik Deutschland Finanzagentur GmbH, Institut für Mittelstandsforschung Bonn

At a glance (2/3)



Volksbanken Raiffeisenbanken
cooperative financial network

▶ **EUR 10.8 bn** profit before taxes

▶ **672** local cooperative banks

▶ **173,489** employees

▶ **EUR 1,638 bn** consolidated total assets

▶ **30 m** customers, thereof **17.6 m** members

▶ **6,983** branches

At a glance (3/3)



► **EUR 2,1 bn** profit before taxes

► Second-largest German Banking Group with consolidated total assets of **EUR 666 bn**

► **34,506** employees¹⁾

► Headquarter **Frankfurt am Main**

► One of the best ratings in the EU banking market (Issuer Credit Rating)

S&P	A+
-----	-----------

Moody's	Aa2
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Fitch	AA-
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► Stable development of capital ratios:
CET 1 ratio **17.9%**
Leverage ratio **6.7%**

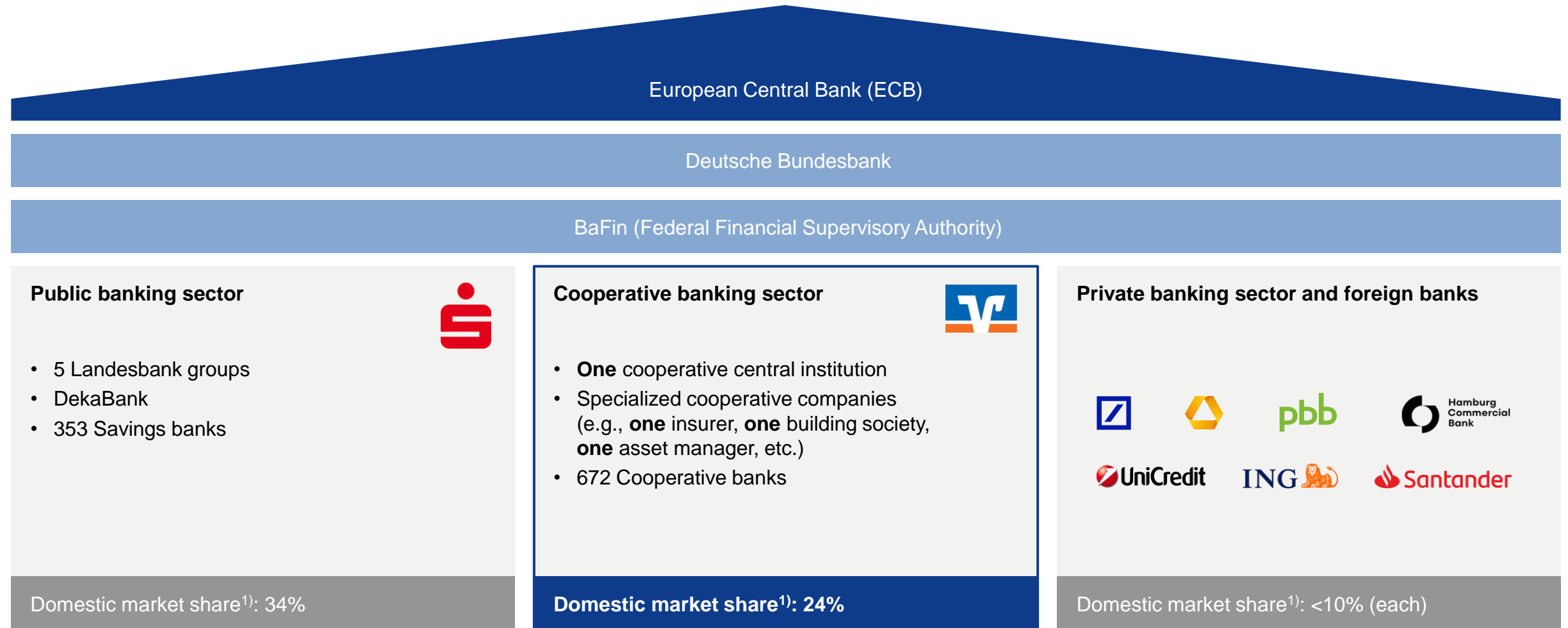
As of Jun 30, 2025; 1) Average number of employees



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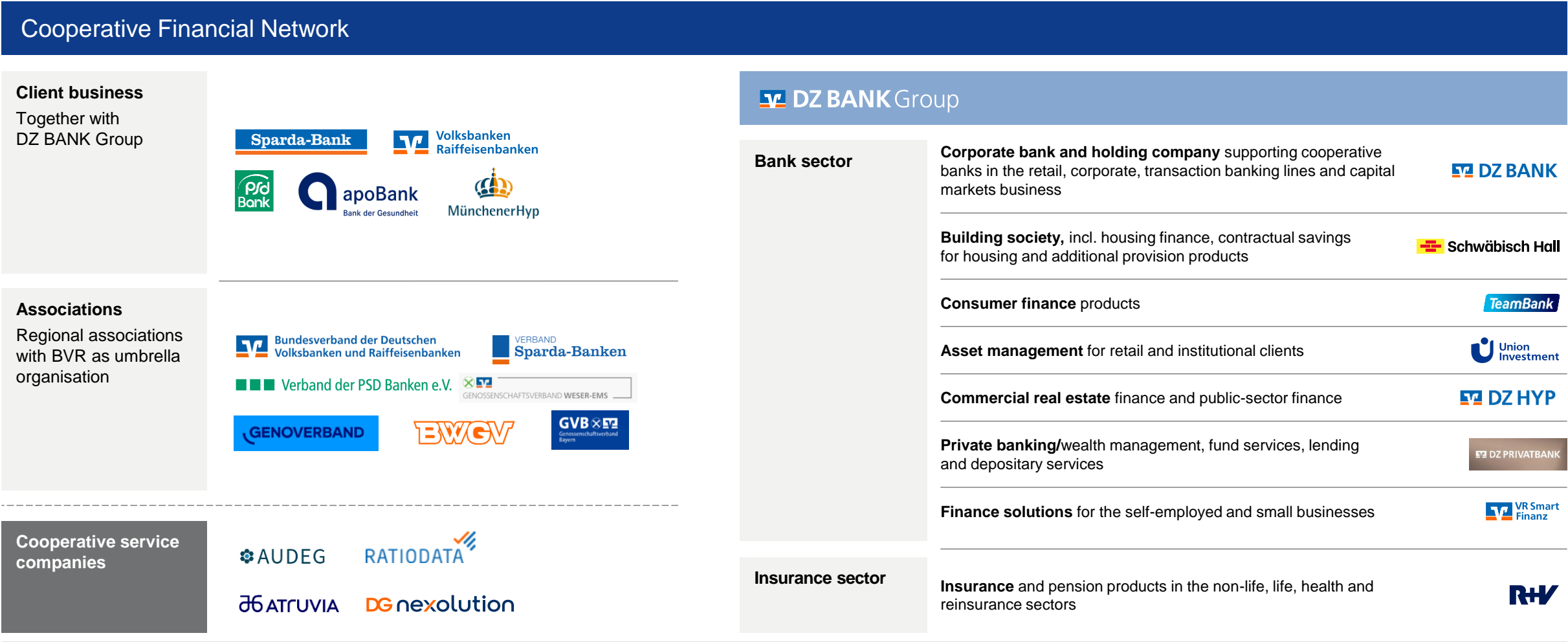
- 01** Volksbanken Raiffeisenbanken cooperative financial network
- 02 DZ BANK Group
- 03 Business segments
- 04 Contact and further information

The three pillars of the German banking sector



1) Market share according to deposits of private households

Structure of the cooperative financial network and of DZ BANK Group



The cooperative protection scheme protects our clients' deposits

Responsible body



Members



Advantages

- ▶ **Comprehensive institution protection** for all members
- ▶ **No bankruptcy** among members **since 1934**
- ▶ Monitoring by the **Federal Financial Supervisory Authority (BaFin)**

BVR protection scheme (BVR-SE)

Institution and indirect deposit protection

- Oldest (since 1934), privately financed bank protection scheme worldwide
- Averting or remedying imminent or existing economic difficulties of the member institutions (preventive prevention of insolvencies)
- Indirectly protects customer deposits held by non-banks, including bearer bonds and certificates issued by cooperative banks



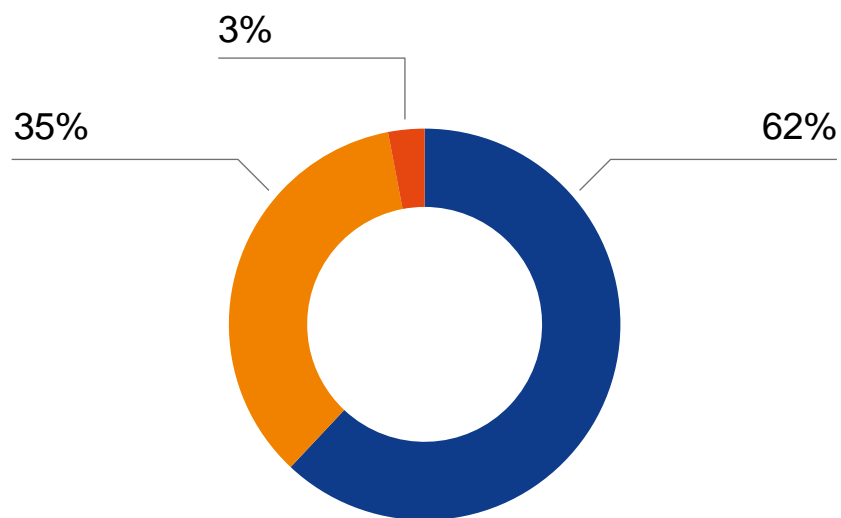
BVR-Institutssicherung GmbH (BVR-ISG)

Direct deposit protection

- Meets the legal requirements of the EU and the German Deposit Guarantee Act (Einlagensicherungsgesetz)
- Officially recognized deposit protection system
- Protects customer deposits of up to EUR 100,000 per person per institution

Consolidated financial statement of the cooperative financial network

Consolidated total assets

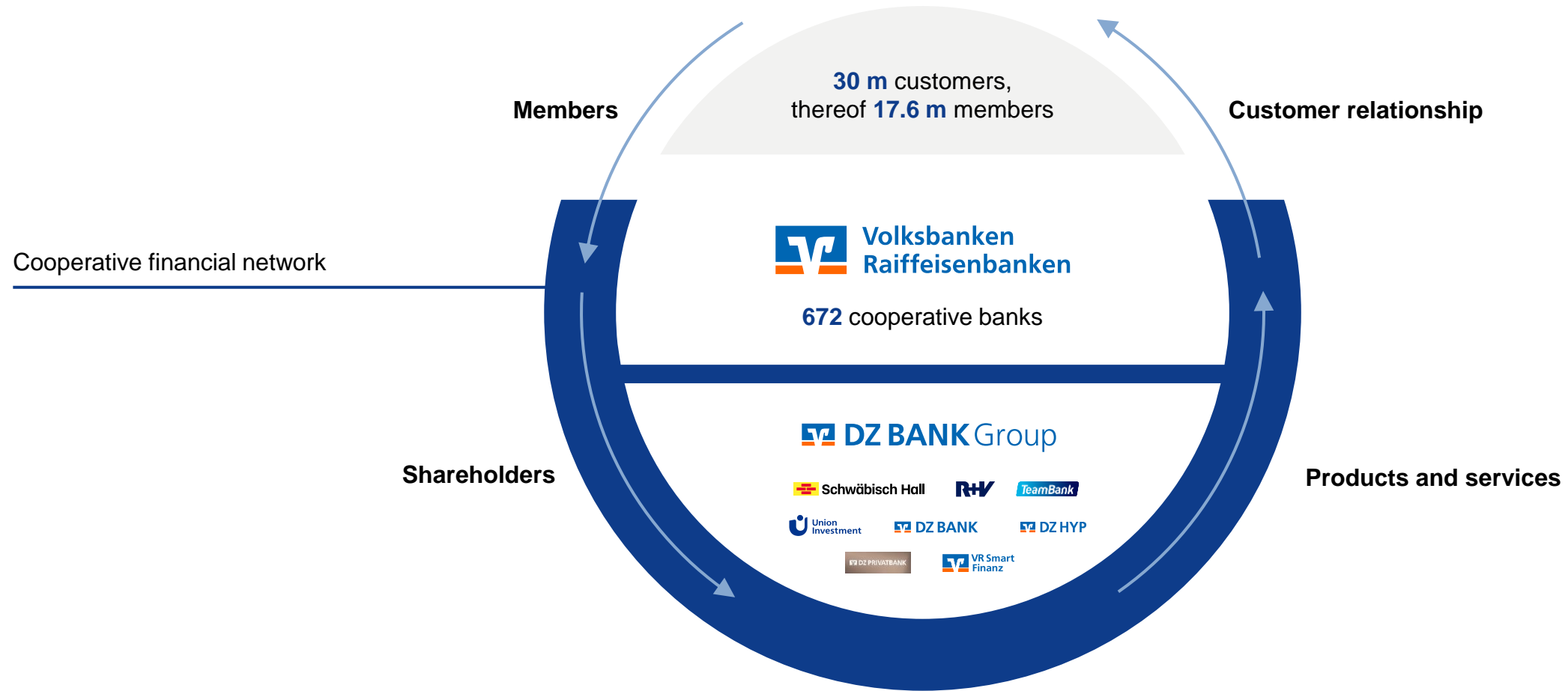


 Cooperative banks  DZ BANK Group  Münchener Hypothekenbank

As of Dec 31, 2023

	2024	2023
Profit before taxes (EUR m)	10,758	14,375
Cost/income ratio (%)	57.1	55.7
Loans and advances to customers (EUR bn)	1,050	1,024
Deposits from customers (EUR bn)	1,061	1,031
Consolidated total assets (EUR bn)	1,638	1,597
Consolidated equity (EUR bn)	150.3	143.2
Common equity Tier 1 ratio (%)	16.2	15.6
Leverage ratio (%)	8.4	8.0
Employees as of the reporting date	173,489	171,689

Interaction within the German cooperative financial network





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- 02 DZ BANK Group**
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DZ BANK Group – strong brands, strong partners



- ▶ **EUR 2.1 bn** profit before taxes
- ▶ Second-largest German Banking Group with consolidated total assets of **EUR 666 bn**
- ▶ **34,506** employees¹⁾

- ▶ One of the best ratings in the EU banking market

S&P	A+
Moody's	Aa2
Fitch	AA-

- ▶ Stable development of capital ratios:
CET 1 ratio: **17.9%**
Leverage ratio: **6.7%**

As of Dec 31, 2024; 1) Hereinafter: Average number of employees

DZ BANK Group companies – DZ BANK AG – Cooperative central institution



EUR 610 m
profit before taxes¹⁾

EUR 392.0 bn
consolidated total assets¹⁾

5,928
employees

Headquarter
Frankfurt
am Main

- ▶ **DZ BANK** serves as **central institution** of the Volksbanken Raiffeisenbanken cooperative financial network and **corporate bank**. It is the central institution for all cooperative banks in Germany, which 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 **decentralized customer expertise and centralized product expertise** has proven highly successful.
- ▶ Additionally, DZ BANK AG acts as the **holding company** for the DZ BANK Group.

As of Dec 31, 2024; 1) Central institution and corporate bank

DZ BANK Group companies – Schwäbisch Hall – Cooperative building society



EUR 86 m
profit before taxes

EUR 82.8 bn
consolidated total assets

3,442
employees

Headquarter
Schwäbisch Hall

- ▶ **Schwäbisch Hall is Germany's largest building society**, with around 6.3 m customers and a market share of approx. 34 percent. It is also one of the leading **home finance providers**.
- ▶ The building society's around 3,100 **field agents**¹⁾ and about 3,300 **inhouse employees** provide customers with expert advice and support.
- ▶ Schwäbisch Hall is also active in **foreign markets** (Slovakia and China) with about 1.0 m customers.

As of Dec 31, 2024; 1) Independent sales representatives

DZ BANK Group companies – R+V – Cooperative insurance company



EUR 875 m
profit before taxes

EUR 136.9 bn
consolidated total assets

15,830
employees

Headquarter
Wiesbaden

▶ With gross premiums of EUR 12.8 bn in the first half of 2025, **R+V Versicherung** is one of the leading insurers in Germany and has been on a growth path for many years. It is the second-largest insurer in both **life and non-life insurance sectors**.

▶ More than **8 m customers** place their trust in the services of the Wiesbaden-based insurer.

DZ BANK Group companies – TeamBank – Consumer finance provider



EUR 5 m
loss before taxes

EUR 10.8 bn
consolidated total assets

1,074
employees

Headquarter
Nürnberg

- ▶ **TeamBank** is the centre of excellence for **modern liquidity management** in the cooperative financial network.
- ▶ The central focus is increasingly on the financial leeway that offers a **flexible credit line**.
- ▶ Other elements of the end-to-end digital process at TeamBank are the seamless payment procedure “**easyCredit instalment purchase**” and the **digital loan agreement**.

DZ BANK Group companies – Union Investment – Asset manager

 DZ BANK Group

 DZ BANK

 Schwäbisch Hall





 Union
Investment

 DZ HYP

 DZ PRIVATBANK

 VR Smart
Finanz

EUR 575 m
profit before taxes

EUR 5.2 bn
consolidated total assets

4,322
employees

Headquarter
Frankfurt
am Main

- ▶ **Union Investment** is the **fund management** specialist within the Volksbanken Raiffeisenbanken cooperative financial network and has been developing investment solutions for retail and institutional investors for more than 65 years.
- ▶ Over 4,300 employees manage **assets** amounting to **EUR 505 bn.** In total, more than **5.5 m customers** entrust Union Investment with their money.

DZ BANK Group companies – DZ HYP – Real estate and Pfandbriefbank



EUR 171 m
profit before taxes

EUR 84.8 bn
consolidated total assets

942
employees

Headquarter
Hamburg/Münster

- ▶ **DZ HYP is one of the leading real estate banks** and one of the biggest **Pfandbrief issuers** in Germany.
- ▶ It acts as specialist, competence centre and driving force of **real estate and public sector financing** for the Volksbanken Raiffeisenbanken cooperative financial network and supports the cooperative banks in their local markets.
- ▶ With its customer focused and individualized distribution approach the bank acts in its business segments corporate customers, public sector and retail customers.

DZ BANK Group companies – DZ PRIVATBANK – Centre for private banking



EUR 53 m
profit before taxes

EUR 22.0 bn
consolidated total assets

1,356
employees

Headquarter
Luxembourg

- ▶ **DZ PRIVATBANK** is the competence center for Private Banking and a significant player in fund services and loans in all currencies within the Cooperative Financial Network.
- ▶ It specializes in sophisticated, individual solutions for **private banking clients** offering a range of services from classic asset management to asset structuring, investment advice, financial and retirement planning, and foundation consulting – in collaboration with the local cooperative bank.
- ▶ With its headquarters in Luxembourg and eight locations in Germany and Switzerland, the company of the DZ BANK Group, combines **local proximity and international expertise** in collaboration with cooperative banks, all from a single source.

DZ BANK Group companies – VR Smart Finanz – Digital loan provider for SME customers



EUR -11 m

loss before taxes

EUR 3.6 bn

consolidated total assets

446

employees

Headquarter

Eschborn

- ▶ **VR Smart Finanz** is a subsidiary partner for standardized SME solutions within the Volksbanken Raiffeisenbanken cooperative financial network. It acts as the expert for fast and tailor-made **financing solutions** for regional SME customers as well as for self-employed and small businesses customers of the cooperative banks.
- ▶ Its range of services includes digital offers for **leasing, hire purchase and loans of up to EUR 1 m.**
- ▶ Corporate customers are enabled to conclude **business loans online** by using the websites of the local cooperative banks. Additionally, VR Smart Finanz offers digital services surrounding financing requirements of corporate customers.

Results of the DZ BANK Group for the first half of 2025

EUR 2.1 bn

profit before taxes

Very good
profit before taxes

EUR 241 m

loss allowances –
additions

Unobtrusive
Loss allowances

17.9%

common equity tier 1
capital ratio

Very good
capital adequacy

49.5%

cost/income ratio

Focus on
efficiency

DZ BANK Group – Income statement by IFRS

in EUR m	Jan. 1 – Jun. 30, 2025	Jan. 1 – Jun. 30, 2024	Change in %
Net interest income	1,913	2,358	-18.9%
Net fee and commission income	1,662	1,565	+6.2%
Gains and losses on trading activities	191	-473	>100%
Gains and losses on investments	-38	12	>100%
Other gains and losses on valuation of financial instruments	21	112	-81.3%
Gains and losses from the derecognition of financial instruments measured at amortized cost	8	36	-77.8%
Net income from insurance business	766	510	+50.2%
Loss allowances	-241	-206	+17.0%
Administrative expenses	-2,321	-2,276	+2.0%
Other net operating income	165	73	>100%
Profit before taxes	2,127	1,711	+24.3%
Income taxes	-633	-465	36.1%
Net profit	1,494	1,246	19.9%

DZ BANK Group – Income statement by group company

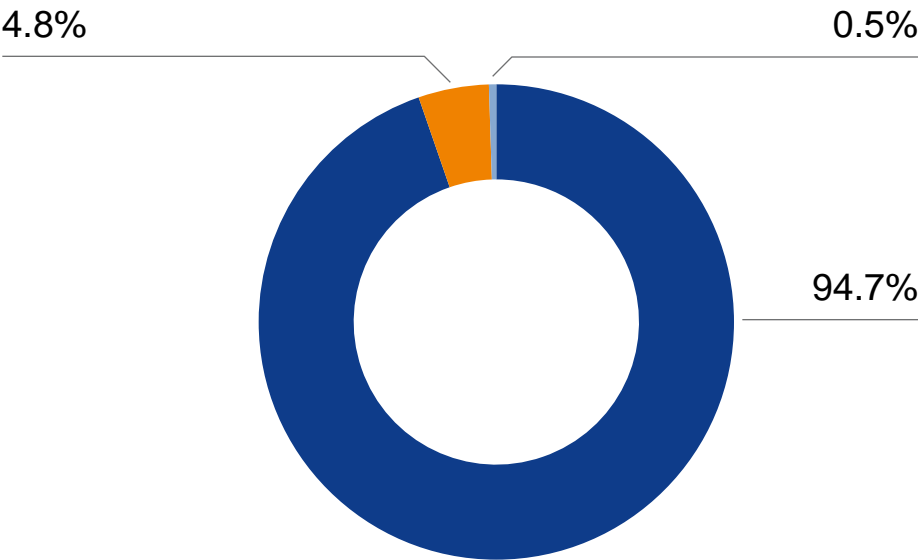
in EUR m	Jan. 1 – Jun. 30, 2025	Jan. 1 – Jun. 30, 2024	Change in %
BSH	86	47	+83.0%
R+V	875	586	+49.3%
TeamBank	-5	19	>100%
UMH	575	616	-6.7%
DZ BANK – Central institution and corporate bank	610	383	+59.3%
DZ HYP	171	208	-17.8%
DZ PRIVATBANK	53	52	+1.9%
VR Smart Finanz	-11	-10	-10.0%
DZ BANK – Holding function	-169	-194	+12.9%
Other/Consolidation	-58	4	>100%
Profit before taxes	2,127	1,711	+24.3%

DZ BANK Group – Shareholding structure

The cooperative banks are the **main shareholders** of the DZ BANK AG

DZ BANK AG holds **major ownership stakes** in the companies of the DZ BANK Group

Shareholding structure of DZ BANK AG



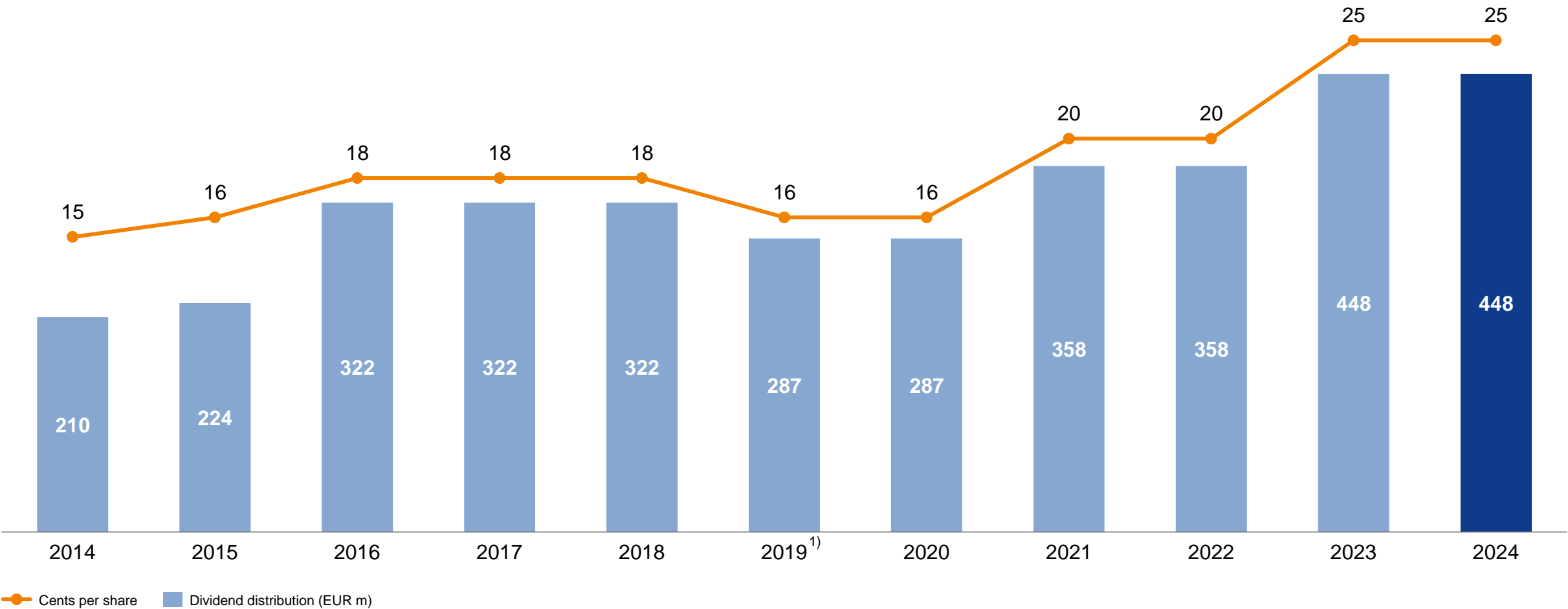
■ Cooperative banks (direct and indirect) ■ Other cooperative enterprises ■ Other

Subsidiaries of DZ BANK AG: ownership stakes

 Schwäbisch Hall	98%
	92%
	93%
	97%
	96%
	92%
	100%

As of Dec 31, 2024

DZ BANK Group – DZ BANK dividend payments



1) In the context of the coronavirus pandemic, the ECB imposed restrictions and a dividend ban for the 2019 financial year. As a result, the payment was made one year later.

DZ BANK AG's Board of Managing Directors



Dr. Cornelius Riese
Chief Executive Officer

- Cooperative Banks/Verbund
- Communication & Marketing
- Group Audit
- Legal
- Strategy & Group Development



Stefan Beismann

- Corporate Banking
- Investment Promotion



Souâd Benkredda

- Capital Markets Trading/ Institutional Clients/ Retail Clients
- Group Treasury
- Structured Finance



Dr. Christian Brauckmann

- IT
- Operations & Depository Bank
- Payments & Accounts
- Services & Organisation
- Transaction Management



Ulrike Brouzi

- Bank Finance
- Compliance
- Group Finance
- Group Financial Services



Dr. Imke Jacob
General Executive Manager

From 1 July 2026:

- Member of the Board of Managing Directors
- Operations & Depository Bank
- Payments & Accounts
- Transaction Management



Johannes Koch

- Group Human Resources
- Research and Economics
- Strategy & Group Development



Michael Speth

- Credit
- Group Risk Controlling
- Group Risk Control & Services

DZ BANK Group – Rating overview

S&P Global

MOODY'S

FitchRatings

Bank ratings			
Issuer Credit Rating (Outlook)	A+ (stable)	Aa2 (stable)	AA- (stable)
Short-Term Rating	A-1	P-1	F1+
Issuance ratings			
Covered Notes (DZ BANK Briefe)	AA+	Aaa	-
Long-Term Deposits	-	Aa2	AA
Counterparty Rating	-	Aa2	AA
Preferred Senior Unsecured	A+	Aa2	AA
Non-Preferred Senior Unsecured	A	A3	AA-
Tier 2	A-	Baa1	A
AT 1	BBB-	-	BBB+

Due to the high cohesion within the cooperative financial services network, **Fitch Ratings** and **S&P Global Ratings** assign a so-called **group rating**.

Within the group rating, the cooperative financial institutions in Germany are considered consolidated.



Current rating reports:
Ratings (dzbank.de)

Strategy of the DZ BANK Group

The **DZ BANK Group** will align itself toward the **cooperative banks** such that the ...



... will further develop its position as the **leading financial services provider** in Germany.

- ▶ The most important requirement for the **success of the cooperative financial network** is the **strengthening of the cooperative banks** in their market (mandate for sponsorship).
- ▶ The **high network orientation** of the central institution is reflected by the fact that the **emphasis is on the interests of the cooperative financial network** which is in **close proximity to local market conditions** and takes into account the **respective features** of the different market sections.
- ▶ The **basis of the cooperation** between cooperative banks on the one hand and the central institution and specialized service providers of the cooperative financial network on the other hand is subject to the principles of **subsidiarity, decentralization and regional market responsibility**.

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



M&A/ Consolidation

- VR Payment takes long-term equity investment in Wallee
- Acquisition of ApoBank's depository business
- Fincompare acquires Compeon



International business

- International diversification of the funding base
- 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 with its Green Bond Framework



Digitalization/ IT

- Insourcing of payments processing
- Generative AI
- Crypto offering for retail customers
- Ecosystem products/ services (e.g., Wohnglück)
- Migration to new home finance system



Demographics

- Long-term priority to be an attractive employer
- Employee recommendation rate of over 25%
- High Organizational Commitment Index (OCI) score of 82

Sustainability is part of the DZ BANK Group's corporate DNA

Our understanding of sustainability



Entrepreneurial self-responsibility and **responsibility for the community** are strongly anchored at DZ BANK as an institution within the cooperative financial network.

Together with the cooperative banks, DZ BANK is one of the **most important lenders** in the segment project financing for **renewable energies**.

Early involvement in **international initiatives** – Global Compact already signed in 2008 and Equator Principles in 2013.

On the refinancing side, the award of “**green**” loans since 2018 has meanwhile been accompanied by **three green bond issues** by DZ BANK AG.

Stable ESG ratings from the most important rating agencies as an indicator of sustainable business policy.

Union Investment as one of the pioneers on the capital investment side. As the market leader in sustainable investments, it manages **around EUR 130 bn** in **designated sustainable funds and mandates**.

Integration of sustainability risks into DZ BANK's **risk management** for many years, especially in the lending business and in project financing.

Bausparkasse Schwäbisch Hall and **DZ HYP** are leading companies that promote and finance energy efficiency improvements in the real estate sector.

DZ BANK Rating Overview – Sustainability Ratings

DZ BANK Group

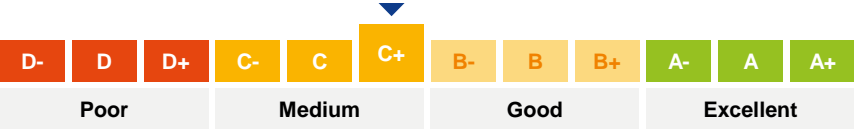
Benchmark

Corporate ESG Performance

RATED BY ISS ESG

Prime

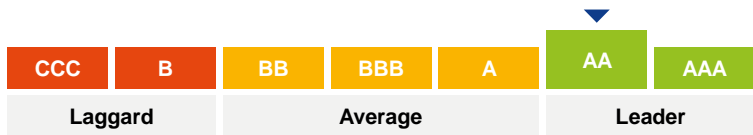
- Awarded **Prime Status** since 2011
- Confirmation of the **C+** rating in January 2022
- **Above-average commitment** to environmental and social issues



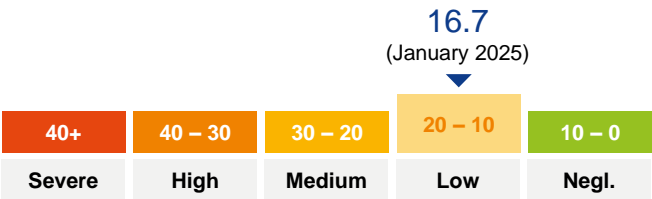
DZ BANK



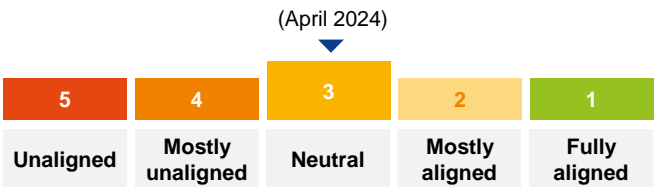
- **Consistent AA** rating since 2015 (confirmed in June 2024)
- Counts among the **leaders** in managing ESG risks and opportunities



- Comparatively **low** corporate governance risk
- **Low** risk of experiencing material financial impacts from ESG factors



- “Instrument”– contextual assessment: 2
- “Framework”– review of sustainable finance frameworks: 2



Strategic innovation management

Trend & Technology Scouting

- Identification and assessment of relevant trends for the DZ BANK Group and the Cooperative Financial Network
- Cooperation with BVR, Atruvia and local cooperative banks in the Foresight & Innovation Team

Innovation LAB

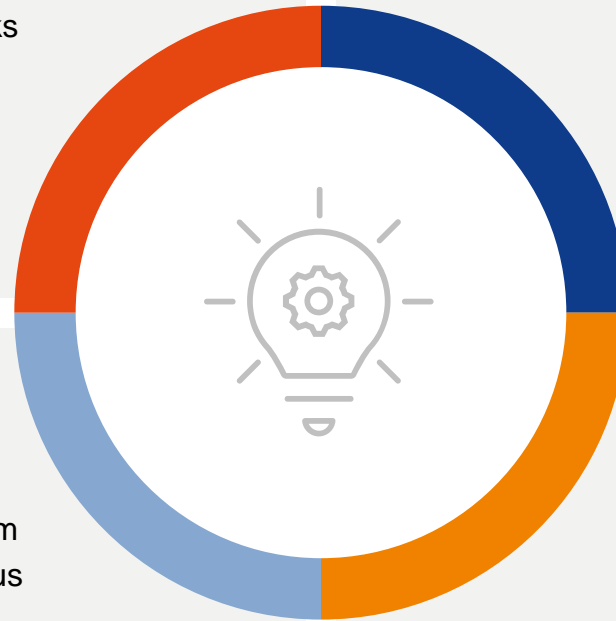
- “Think-and-Do-Tank”
- Innovation platform with various formats from trend research to idea development to prototyping

Networking

- Networking of the innovation units in the DZ BANK Group as well as the Cooperative Financial Network
- Innovation Round Table as a working and discussion forum
- Networking with cooperative banks globally through various associations

Communication & Culture

- Trend scouting teams as an initiative of junior staff and young professionals together with Human Resources
- Cooperations with (fintech) start-ups and innovation hubs, e.g. TechQuartier



Social commitment of DZ BANK – Wide-ranging activities with a focus on “education”



DZ BANK Foundation

In accordance with its statutes, the **DZ BANK Foundation** is dedicated to promoting science and research in the field of banking and finance as well as in the field of cooperative banking. In addition, the foundation promotes education, focusing in particular on the primary school and academic sector. The promotion of democratic government is also purpose of the statutes.



“Deutschlandstipendium” Scholarship

The DZ BANK Foundation has been supporting talented and high-achieving scholarship holders through the **Deutschlandstipendium** since 2012. The support is concentrated on universities which focus on the fields of economic, computer science or law. The foundation also awards scholarships to the **Frankfurt University of Music and Performing Arts**.



Senckenberg Museum Frankfurt

The DZ BANK Foundation has supported the expansion of the **Senckenberg Museum** in relation to their exhibition space “**Marine Research**” and “**Deep Sea**” as well as the exhibition project “**Edmond 2.0**”. The expansion of the **Aha?! Science Lab** is currently being funded together with other Frankfurt foundations. This shows that both diversity and sustainability are key principles of the Volksbanken Raiffeisenbanken cooperative financial network.



Active Citizenship Foundation

Active Citizenship is the competence centre for civic engagement of the Volksbanken Raiffeisenbanken cooperative financial network. Active Citizenship has been supporting civic engagement and non-profit organisations since 1997.

Cultural commitment of DZ BANK

Art Promotion

Promote | Exhibit | Mediate



After almost 30 years, the DZ BANK Art Collection has been placed in the care of a foundation set up specifically for this purpose, reflecting the growing importance of the collection. The **DZ BANK Art Foundation's** mission is to communicate art and culture to the public through exhibitions and events.

DZ BANK Art Collection

The **DZ BANK Art Collection** was founded in 1993 and is the corporate collection of DZ BANK AG, based in Frankfurt am Main. It has two main focuses: The first focuses on photographic forms of expression from 1945 to the present and includes 10,000 works by almost 1,100 international artists. Another was added in 2016 with around 1,500 works of art and includes classical genres such as painting and sculpture. This part of the collection consists primarily of works by professors and graduates of the art academies in Düsseldorf and Münster.



The DZ BANK Art Foundation sponsors an exhibition every two years at **KIT – Kunst im Tunnel** in Düsseldorf. Alternately, works by artists from the Düsseldorf and Münster art academies are presented to a broad public.

Scholarship

Every two years, the DZ BANK Art Foundation awards a **sponsorship scholarship** aimed to artists of all ages who work with photographic forms of expression. Participants are nominated on the basis of proposals from a jury of seven experts, which is reconstituted for each year.



The **Städel Museum** in Frankfurt and DZ BANK are linked by a long partnership that has repeatedly developed new ways of cooperation between business and art. As part of its 125th anniversary in 2008, DZ BANK donated over 200 photographic works from its art collection to the Städel Museum in Frankfurt. The selected works have become the property of the Städel Museum. The basis for this is a limited liability company held on a parity basis, which is the owner of the works of art and whose sole purpose is the permanent transfer of the works to the museum.

Various Engagements in the areas of visual and performing arts, as well as music



Kunstakademie Düsseldorf



Hochschule für Musik und Darstellende Kunst Frankfurt am Main





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Our business segments – Overview

Retail banking



Corporate banking



Capital markets



Transaction banking



Retail banking – DZ BANK Group

Investment products/Payments and cards business



Real estate finance



Consumer finance



Private banking



Asset management/Investment products



Pension plans



Insurance



Comprehensive range

of services via DZ BANK Group's "Allfinanz" approach

Competitive products

offered by the group companies in their field of competence at reasonable prices

Cooperative customer service

via local cooperative banks in their region

Retail banking – DZ BANK AG



Solution provider for cooperative banks and retail customers

Provider of stock accounts for cooperative banks

Issuer of structured securities and bonds

Comprehensive range of services in brokerage (trading and processing)

Digital solutions for private customers in relation with stock accounts (app, online brokerage)

Market data supply for cooperative banks via “meinGIS”



Genossenschaftliche FinanzGruppe
Volksbanken Raiffeisenbanken

DZ BANK one of the **leading providers**¹⁾
in the investment certificates market



1) Source: Bundesverband für strukturierte Wertpapiere, market shares of structured securities in December 2024

Retail banking – GENO Broker GmbH



GENO Broker combines the advantages of a modern online broker with the proven financial consultancy offerings in branches of cooperative banks.

Easy access to financial markets worldwide

Billing against the running account in one of our cooperative partner banks

Attractive product offerings: free custody of all DZ BANK AG products

Inexpensive transaction fees

Securities accounts for all target groups



Corporate banking – DZ BANK Group

Bank products



Commercial real estate finance business



Leasing/Hire purchase/Loans



Factoring



Asset management



Financial investments



Equity finance



Insurance/Company pension scheme



Growth

Support the customer with advisory ideas from a single source

Stability

The business relationship is guaranteed by one of Europe's best bank ratings

Safety for our customers' plans for the future based on sustainable cooperation in a strong cooperative financial network

Corporate banking – DZ BANK AG



We will gladly advise you:
Comprehensively and **individually**

Finance

Risk management

International business

Payments

Investment products

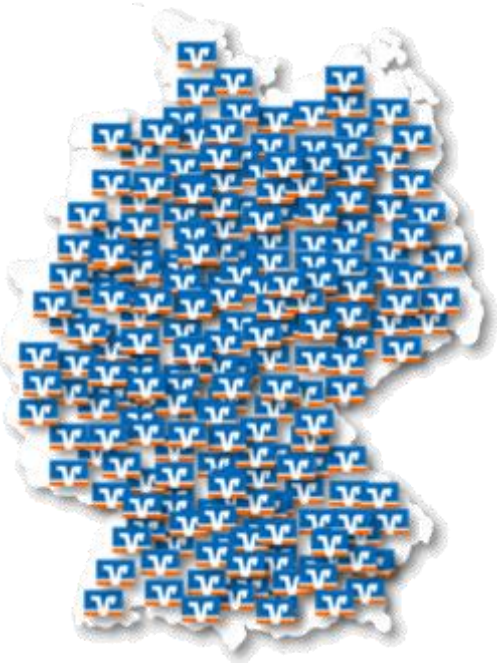
M&A Advisory

Research



Corporate banking – We are there for our customers: at local, regional and international level

Local



Regional



- Region Northern & Eastern Germany
- Region West/Central Germany
- Region Baden-Württemberg
- Region Bavaria

International



- HQ
- Branch
- Representative office

Capital markets – Institutional clients – DZ BANK Group

Bank products and depositary



Real estate investments



Insurance and Company pension scheme



Asset management in special funds



Bank products and depositary in Luxembourg



Fund management and distribution



Alternative investments



Our Offers

Comprehensive know-how for the execution of money and capital market transactions as well as proven research expertise

Our Experts

Specialists for primary market transactions, consulting services, risk management and experts for structured product solutions

Our Solutions

Tailor-made product concepts to sustainably support customer needs in a challenging market environment

Capital markets – DZ BANK AG



Individual services and solutions, adapted to the needs of our customers:

Cooperative banks | Institutional clients | Corporate customers

We offer a broad range of primary and secondary market services:

- **Consulting and sales of investment and risk management products** (fixed income, credit, equities, currencies)
- Excellent **research services**



DZ BANK **pools** capital markets expertise within the cooperative financial network

Capital markets – DZ BANK AG



Liquidity balancing function ...

- Unlimited acceptance of liquidity from cooperative banks (corresponds to indirect retail funding)
- Short and long-term refinance for the cooperative banks
- Internal group finance of DZ BANK Group

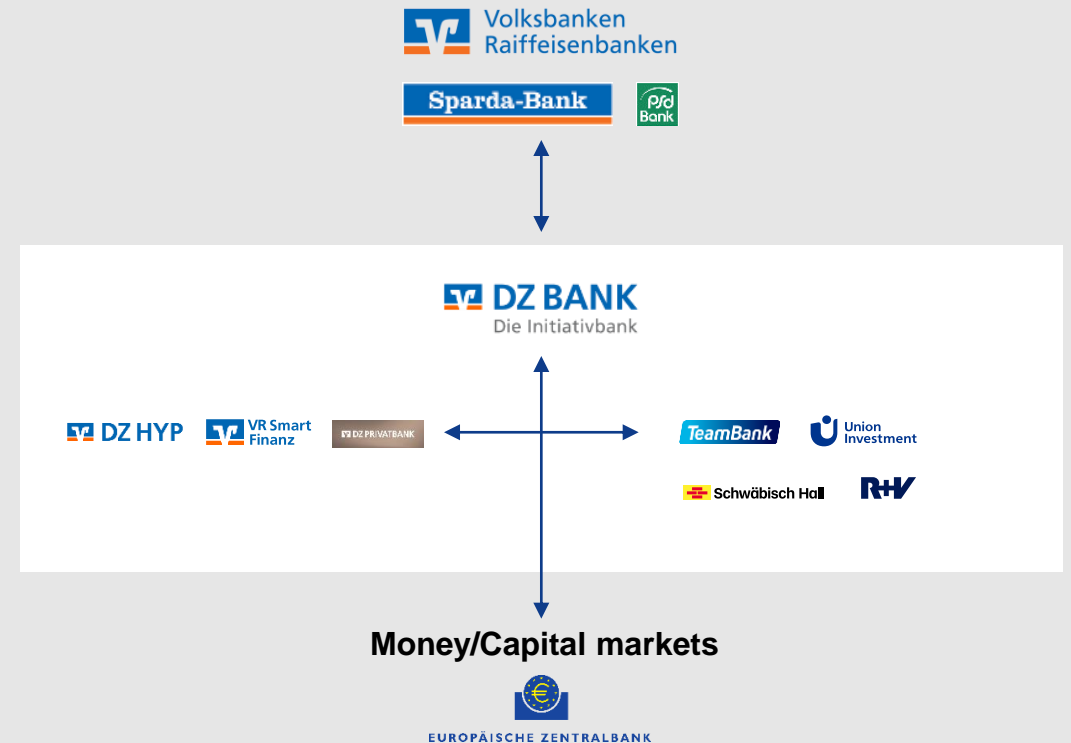
... leads to risk allocation at DZ BANK

- Borrower's default risk and market price risk
- Liquidity risks (guaranteeing solvency, balance of maturity mismatches)

Risk balancing via

- Money and capital markets
- Global business partner network

The core task of DZ BANK AG in its role as central institution is liquidity balance and group internal finance



Transaction banking – DZ BANK AG



Our products:

Payment processing	Payment services	Advisory
Securities services	Capital market services	Custody services

Adapted to the needs of our customers:

Cooperative banks | Corporate customers | Institutional clients | Partner banks



Transaction banking – DZ BANK AG – TxB Portfolio

Payment processing

- SEPA payments/Instant payments
- International payments
- Individual/large sum payment transactions
- Financial sanctions monitoring
- Electronic banking products (e.g., BankingManager)
- Transaction supporting customer solutions

Payment services

- Credit- and debit cards (issuer and acquiring)
- Digital payment solutions & wallets
- Omni-channel payment methods
- Cash management
- Cash handling services

Advisory

- Payment processing (national and international)
- Payment services (cards and omni-channel)
- Securities transaction processing
- Capital market and custody services
- Holistic customer solutions for corporate and private customers

Securities services

- Custody services
- Settlement and custody of digital financial instruments
- Transaction processing and settlement
- Illustration of tax and fiscal requirements
- Repo, securities loan

Capital market services

- Qualified settlement of capital market products (e.g. derivatives, FX products and bonded loans incl. paying agency for third parties)
- Collateral services
- Transaction based regulatory reporting

Custody services

- Custody services provider for the cooperative financial network and institutional investors
- Open-end and closed-end mutual and special funds
- Securities and real asset funds



Contents

- 01 Volksbanken Raiffeisenbanken cooperative financial network
- 02 DZ BANK Group
- 03 Business segments
- 04 Contact and further information**

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Further information

Links/Downloads

- 📄 [Investor Relations Website](#)
- 📄 [DZ BANK – Facts and figures](#)
- 📄 [DZ BANK Reports](#)
- 📄 [DZ BANK Group Investors Presentation](#)
- 📄 [Presentation on sustainability in the DZ BANK Group](#)



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