

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

363 € bn

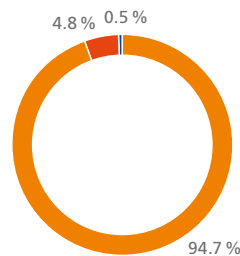


5,411

Employees



Share holding structure



Share capital in total: 4,926 € m

Cooperative banks*: 4,664 € m

Other cooperative enterprises: 236 € m

Other: 26 € m

* direct and indirect

Worldwide presence

10

International branches in Europe, America and Asia



Profit before taxes

714 € m

DZ BANK focuses its strategy on the local cooperative banks with the objective of consolidating the positioning of the cooperative financial network over the long term as one of the leading financial service providers in Germany. The partnership is built on the principles of subsidiary, decentralization, and regional market responsibility.

One of the best ratings in the EU banking market



ESG advisory (structuring and placement)

In 2022, DZ BANK was the lead bank for green, social and sustainable transactions with a total volume of more than 43€ bn making it one of the top 3 syndicate banks in the sustainable bond market in Germany.



Promotional loans focussing on climate matters

DZ BANK AG 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 77€ bn in 2022.



Financing of renewable energies

With a financing volume of about 6.5€ bn in 2022, DZ BANK AG 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 classified issuers has stabilized at approx. 6,800.

