



# DZ BANK

Corporate presentation

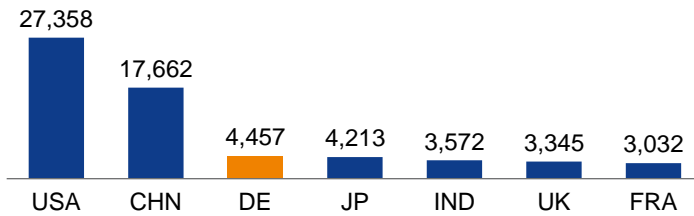
 **DZ BANK** Gruppe

# At a glance (1/3)

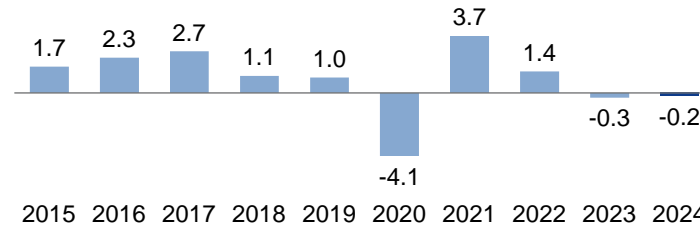


## German economy

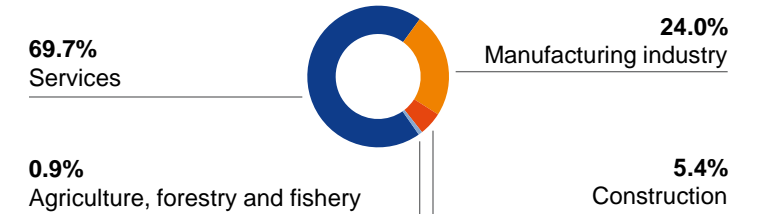
### Third largest economy in the world<sup>1)</sup> (BIP, EUR bn)



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



### Share of economic sectors in GDP<sup>1)</sup>

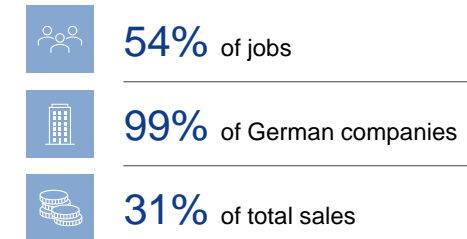


Residents	83.5 m
Unemployment rate	3.2%
Debt ratio	62.5%
Export surplus <sup>2)</sup>	EUR 239 bn
Export	EUR 1,556 bn
Import	EUR 1,317 bn

### 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 success<sup>3)</sup>



As of Dec 31, 2024; 1) As of Dec 31, 2023; 2) Exports and imports of goods; 3) 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 14,375 m** profit before taxes<sup>1)</sup>

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▶ **672** local cooperative banks

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▶ **171,689** employees<sup>1)</sup>

▶ **EUR 1,597 bn** consolidated total assets<sup>1)</sup>

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

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▶ **7,207** branches<sup>1)</sup>

1) As of Dec 31, 2023

# At a glance (3/3)



► **EUR 3,303 m** profit before taxes

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► Second-largest German Banking Group with consolidated total assets of **EUR 660 bn**

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► **33,837** employees<sup>1)</sup>

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► Headquarter **Frankfurt am Main**

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

S&P	<b>A+</b>
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Fitch	<b>AA-</b>
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Moody's	<b>Aa2</b>
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► Stable development of capital ratios:  
CET 1 ratio **15.8%**  
Leverage ratio **6.6%**

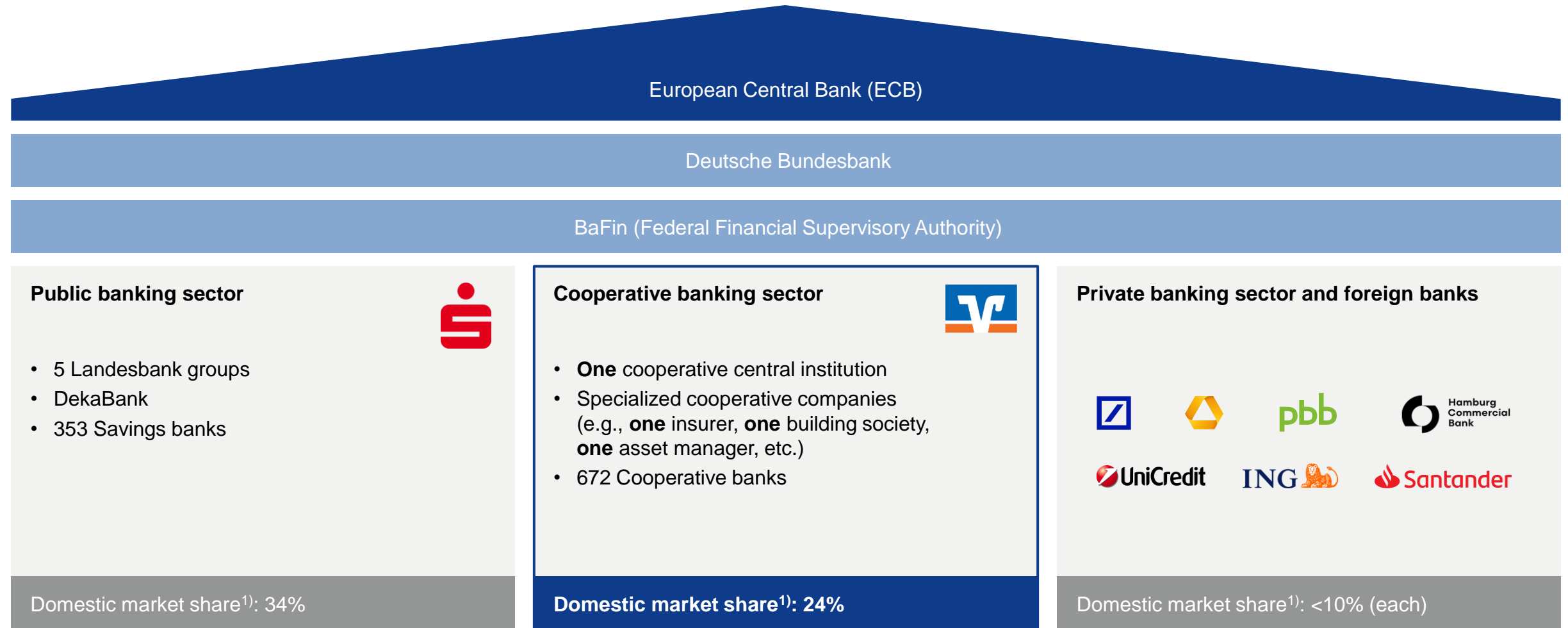
As of Dec 31, 2024; 1) Average number of employees



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- 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

## Cooperative Financial Network

### Client business

Together with  
DZ BANK Group



### Associations

Regional associations  
with BVR as umbrella  
organisation



### Cooperative service companies



## DZ BANK Group

### Bank sector

**Corporate bank and holding company** supporting cooperative banks in the retail, corporate, transaction banking lines and capital markets business



**Building society**, incl. housing finance, contractual savings for housing and additional provision products



**Consumer finance** products



**Asset management** for retail and institutional clients



**Commercial real estate** finance and public-sector finance



**Private banking/wealth** management, fund services, lending and depositary services



**Finance solutions** for the self-employed and small businesses



### Insurance sector

**Insurance** and pension products in the non-life, life, health and reinsurance sectors



# 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



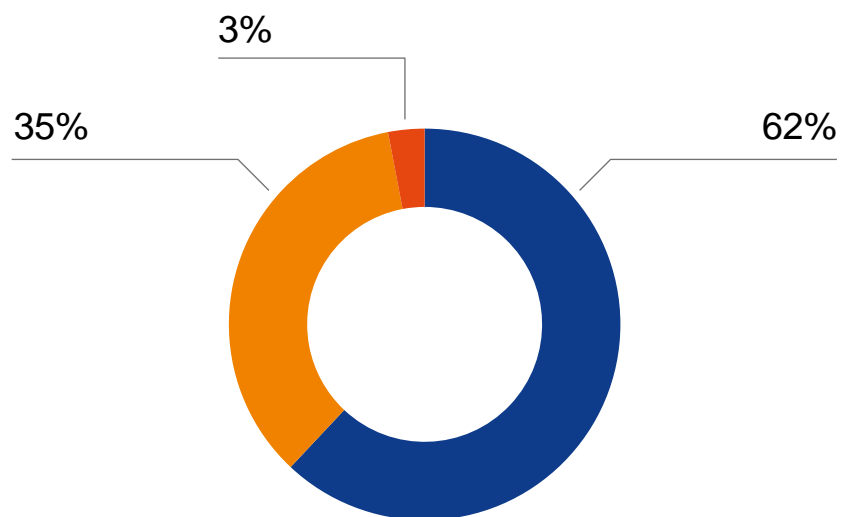
## BVR-Institutssicherung GmbH (BVR-ISG)

### 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

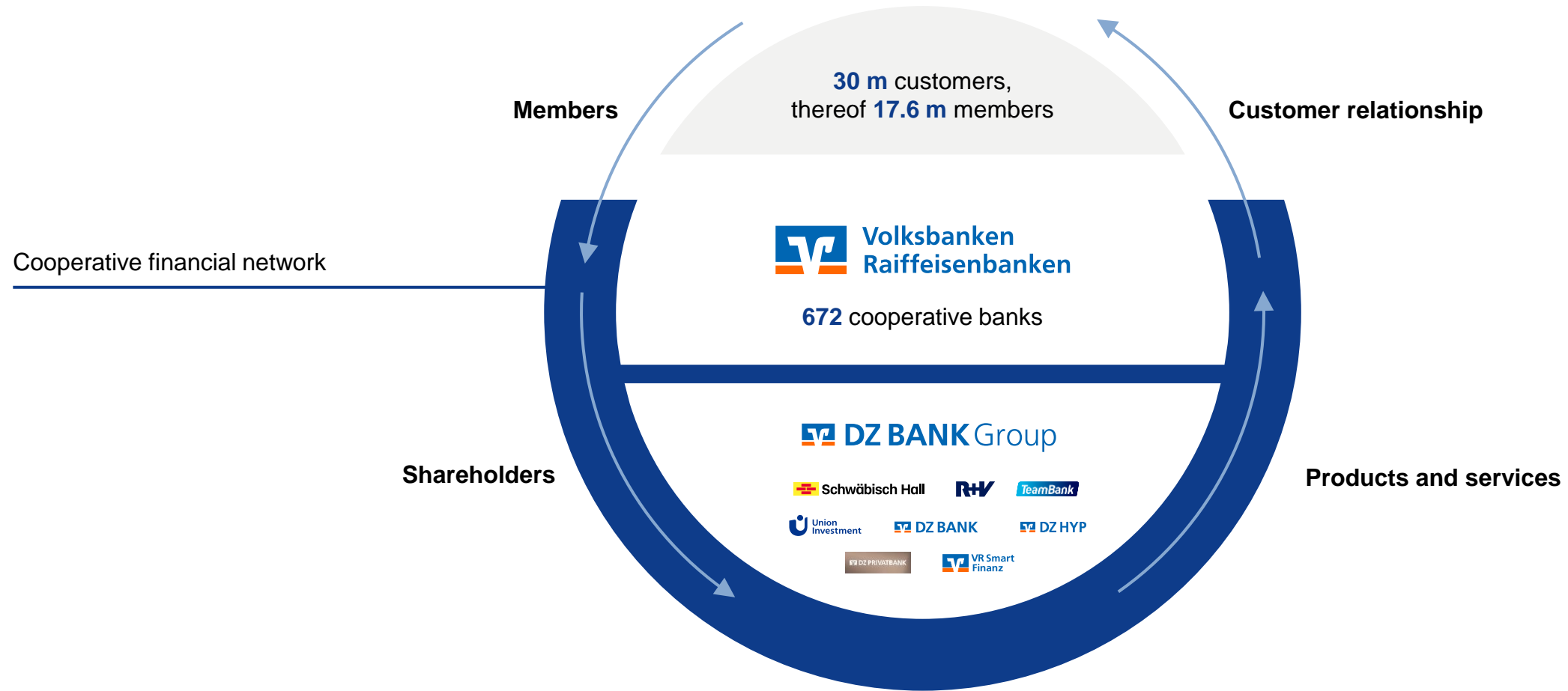


■ Cooperative banks
 ■ DZ BANK Group
 ■ Münchener Hypothekenbank

As of Dec 31, 2023

	2023	2022
Profit before taxes (EUR m)	14,375	4,238
Cost/income ratio (%)	55.7	77.0
Loans and advances to customers (EUR bn)	1,024	1,000
Deposits from customers (EUR bn)	1,033	1,033
Consolidated total assets (EUR bn)	1,597	1,582
Consolidated equity (EUR bn)	143,2	131.9
Common equity Tier 1 ratio (%)	15.6	15.0
Leverage ratio (%)	8.0	7.4
Employees as of the reporting date	171,689	170,488

# Interaction within the German cooperative financial network





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# DZ BANK Group – strong brands, strong partners



- ▶ **EUR 3.3 bn** profit before taxes
- ▶ Second-largest German Banking Group with consolidated total assets of **EUR 660 bn**
- ▶ **33,837** employees<sup>1)</sup>

- ▶ 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: **15.8%**  
Leverage ratio: **6.6%**

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

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



EUR 468 m  
profit before taxes<sup>1)</sup>

EUR 386.2 bn  
consolidated total assets<sup>1)</sup>

5,670  
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 64 m  
profit before taxes

EUR 82.7 bn  
consolidated total assets

3,363  
employees

Headquarter  
Schwäbisch Hall

- ▶ **Schwäbisch Hall is Germany's largest building society**, with around 6.3 m customers and a market share of approx. 35 percent. It is also one of the leading **home finance providers**.
- ▶ The building society's around 3,100 **field agents**<sup>1)</sup> 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 1,240 m  
profit before taxes

EUR 134.7 bn  
consolidated total assets

15,504  
employees

Headquarter  
Wiesbaden

▶ With gross premiums of EUR 20.9 bn in 2024, **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 23 m**  
profit before taxes

**EUR 10.9 bn**  
consolidated total assets

**1,089**  
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 1,241 m  
profit before taxes

EUR 5.9 bn  
consolidated total assets

4,353  
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 479 m**  
profit before taxes

**EUR 85.9 bn**  
consolidated total assets

**905**  
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

 DZ BANK Group

 DZ BANK

 Schwäbisch Hall



 TeamBank

 Union  
Investment

 DZ HYP

 DZ PRIVATBANK

 VR Smart  
Finanz

EUR 112 m  
profit before taxes

EUR 21.7 bn  
consolidated total assets

1,314  
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 -23 m**  
profit before taxes

**EUR 3.6 bn**  
consolidated total assets

**442**  
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 2024

EUR 3.3 bn

profit before taxes

Very good  
profit before taxes

EUR 845 m

loss allowances –  
additions

Increase in  
loss allowances

15.8%

common equity tier 1  
capital ratio

Stable **capital adequacy**

52.3%

cost/income ratio

Focus on **efficiency**

# DZ BANK Group – Income statement by IFRS

in EUR m	Jan. 1 – Dec. 31, 2024	Jan. 1 – Dec. 31, 2023	Change in %
Net interest income	4,670	4,333	+7.8%
Net fee and commission income	3,191	2,807	+13.7%
Gains and losses on trading activities	-842	-175	>100%
Gains and losses on investments	65	-72	>100%
Other gains and losses on valuation of financial instruments	229	298	-23.2%
Gains and losses from the derecognition of financial instruments measured at amortized cost	40	11	>100%
Net income from insurance business	1,147	891	+28.7%
Loss allowances	-845	-362	>100%
Administrative expenses	-4,552	-4,597	-1.0%
Other net operating income	200	56	>100%
<b>Profit before taxes</b>	<b>3,303</b>	<b>3,189</b>	<b>+3.6%</b>
Income taxes	-913	-955	-4.4%
<b>Net profit</b>	<b>2,390</b>	<b>2,234</b>	<b>+7.0%</b>

# DZ BANK Group – Income statement by group company

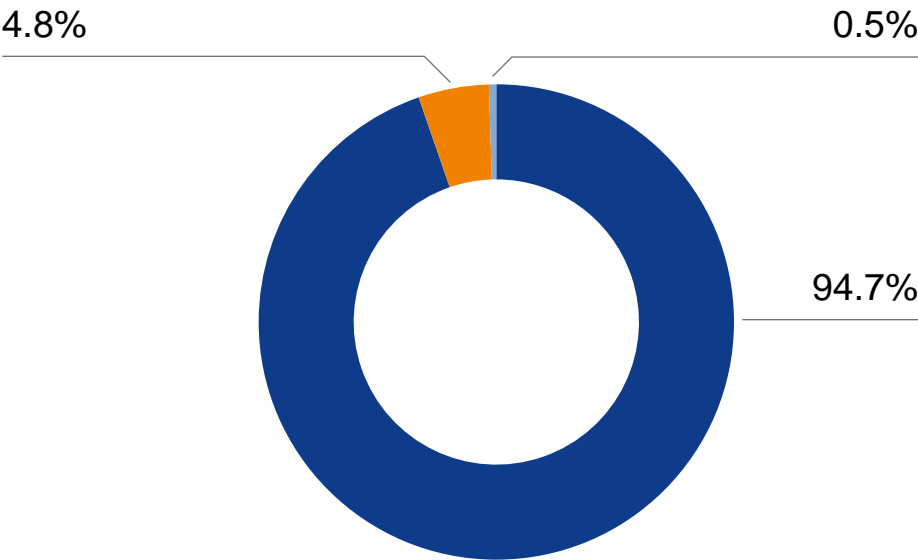
in EUR m	Jan. 1 – Dec. 31, 2024	Jan. 1 – Dec. 31, 2023	Change in %
BSH	64	20	>100%
R+V	1,240	1,008	23.0%
TeamBank	23	81	-71.6%
UMH	1,241	974	27.4%
DZ BANK – Central institution and corporate bank	468	1,035	-54.8%
DZ HYP	479	476	0.6%
DZ PRIVATBANK	112	83	34.9%
VR Smart Finanz	-23	1	>100%
DZ BANK – Holding function	-373	-356	-4.8%
Other/Consolidation	72	-133	>100%
<b>Profit before taxes</b>	<b>3,303</b>	<b>3,189</b>	<b>3.6%</b>

# 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



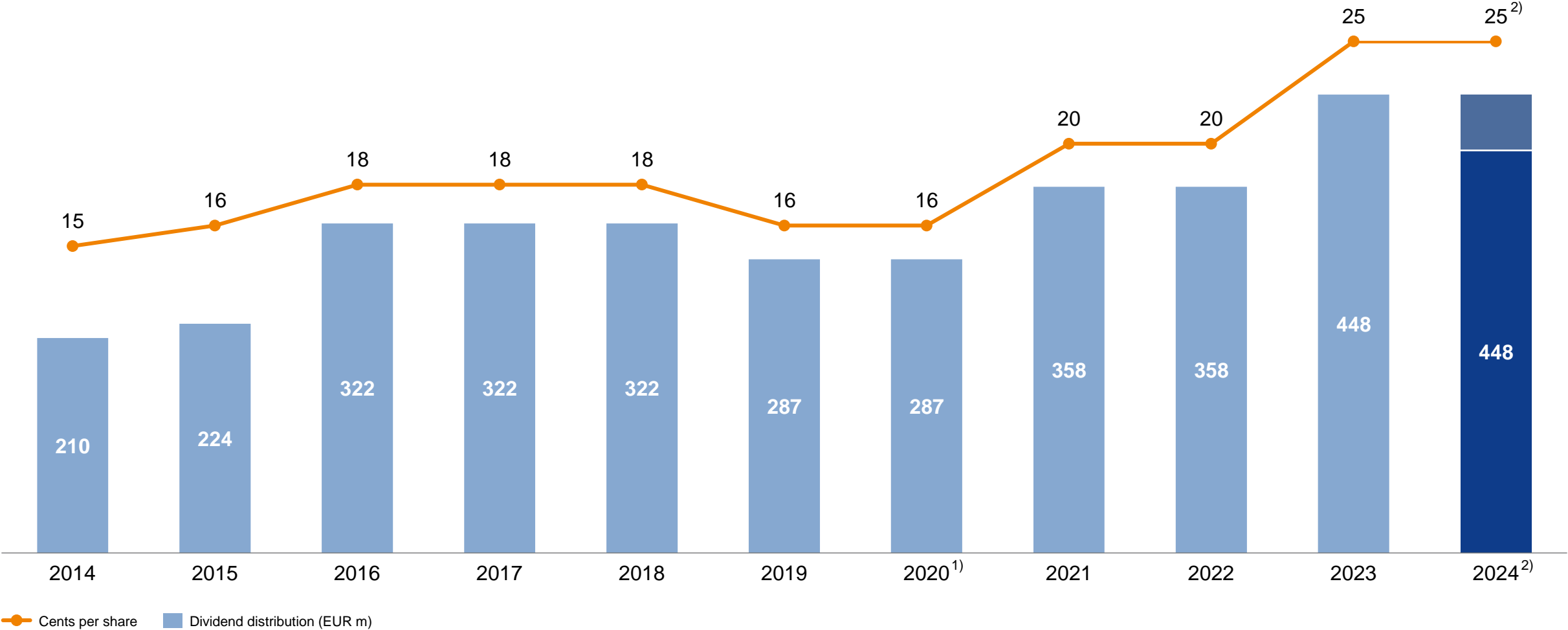
■ Cooperative banks (direct and indirect) ■ Other cooperative enterprises ■ Other

Subsidiaries of DZ BANK AG: ownership stakes

 Schwäbisch Hall	98%
	92%
 TeamBank	93%
 Union Investment	97%
 DZ HYP	96%
 DZ PRIVATBANK	92%
 VR Smart Finanz	100%

As of Dec 31, 2024

# DZ BANK Group – DZ BANK dividend payments



1) Paid a year later due to rules introduced as a result of the coronavirus pandemic  
2) To be proposed to the Annual General Meeting; includes an additional 3 cents for the dividend depending on business performance.

# 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



**Souâd Benkredda**

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



**Uwe Berghaus**

- Corporate Banking
- Investment Promotion



**Dr. Christian Brauckmann**

- IT
- Services & Organisation



**Ulrike Brouzi**

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



**Johannes Koch**

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



**Michael Speth**

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



**Thomas Ullrich**

- Operations
- Payments & Accounts
- Transaction Management

# 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.

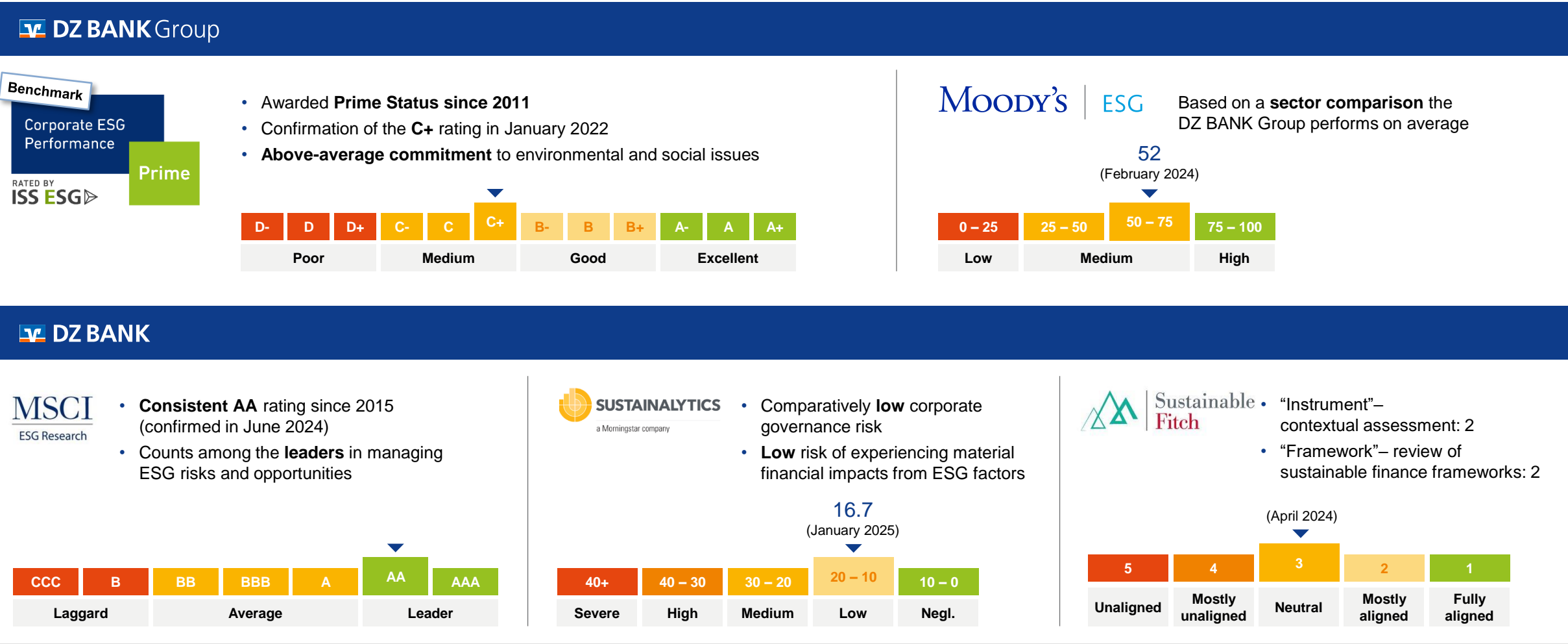
**Stable ESG ratings** from the most important rating agencies as an indicator of sustainable business policy.

**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



# 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

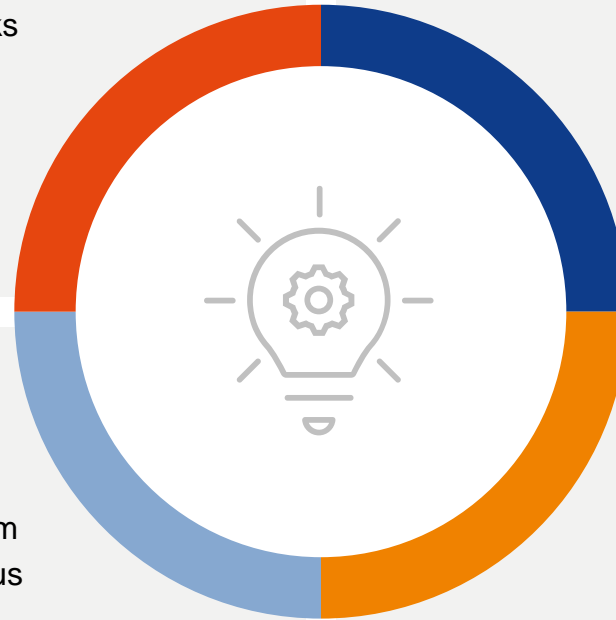
- “Think-and-Do-Tank”
- Innovation platform with various formats from trend research to idea development to prototyping

## 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

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Issuer of structured securities and bonds

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Comprehensive range of services in brokerage (trading and processing)

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

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Market data supply for cooperative banks via “meinGIS”



Genossenschaftliche FinanzGruppe  
Volksbanken Raiffeisenbanken

DZ BANK one of the **leading providers**<sup>1)</sup>  
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

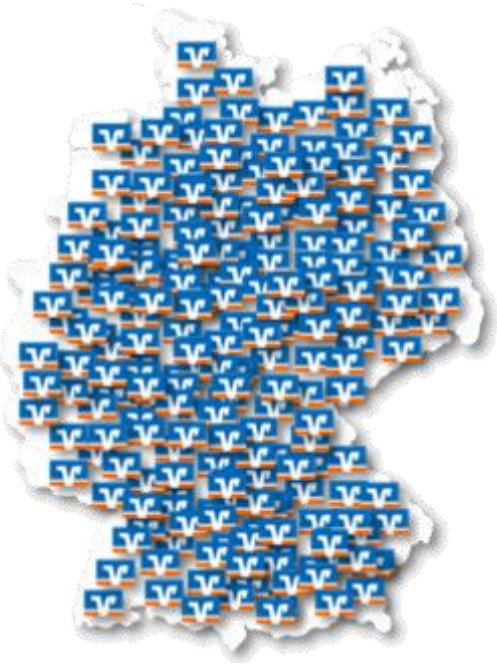
M&A Advisory

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

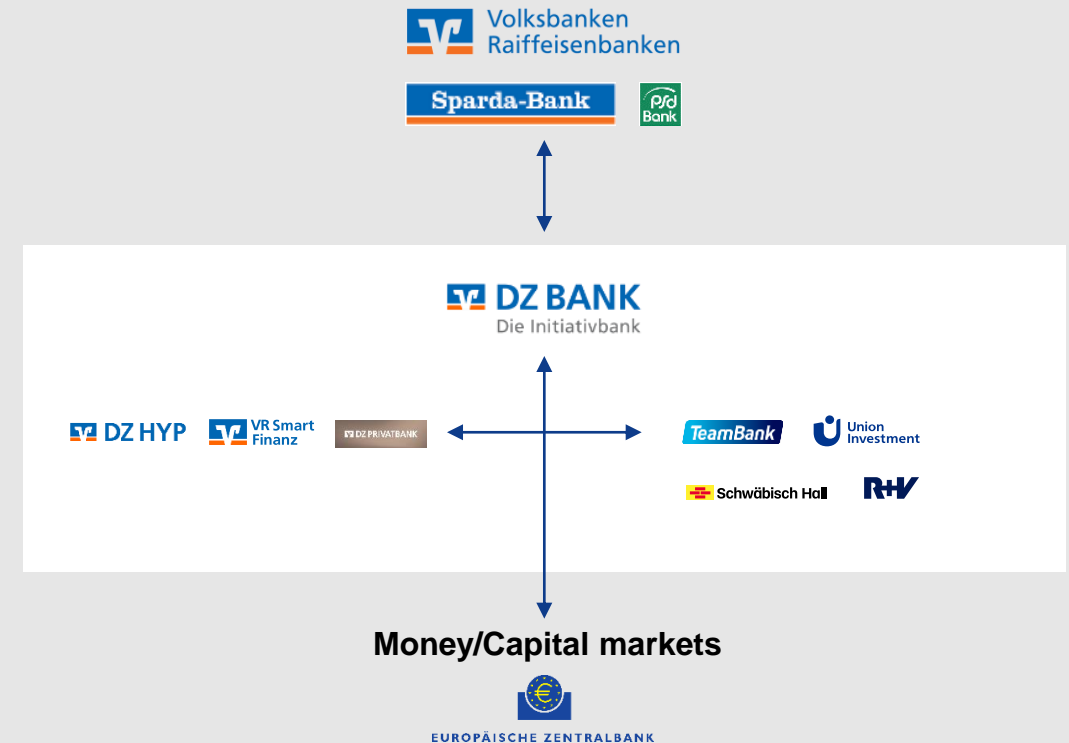
## ... leads to risk allocation at DZ BANK

- 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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