

DZ BANK Group at a glance

The DZ BANK Group forms part of the German Cooperative Financial Network, which is one of Germany's largest private-sector financial services organizations – measured in terms of total assets.

Second-largest German
Banking Group with
consolidated total assets of

645 € bn



33,622

Employees



“The DZ BANK Group can look back on 2023 as a very good year. With profit before taxes of €3.2 billion, we significantly exceeded our expectations.”

Uwe Fröhlich and Dr. Cornelius Riese,
Co-Chief Executive Officers

One of the best
ratings in the EU
banking market



Profit before
taxes

3,189
€ m

Stable development of
capital ratios

15.5%

Common equity Tier 1
capital ratio

6.2%

Leverage Ratio

Fee, commission,
and bonus payments
to cooperative banks

2,877
€ m

Core priorities and areas of investment

Sustainability

- Analysis of carbon-intensive sectors in the business portfolio from a market, impact, and risk perspective
- Define sector pathways for sustainability management and integration of sustainability risks in the lending process



Digitalization

- Innovation in payments processing
- Products and services based on blockchain
- Launch of a Krypto-Wallet
- Support for initiatives across the Cooperative Financial Network for the further development of artificial intelligence



Efficiency

- Optimization of structures
- Leveraging of groupwide synergies
- Firm focus on implementing the “Verbund First 4.0” strategic program
- Continuous improvement process



Employer branding

- Implementation of agile approaches to working
- Ongoing development of the employer brand
- Digitalization of HR processes
- Increase in the number of high-potential new recruits

