

I DZ BANK Group fundamentals

1 Business model and strategic focus

The business model and strategic focus of the DZ BANK Group are described in detail on page 10 onward of the 2021 Annual Report. Those disclosures are also applicable to the first half of 2022 unless otherwise indicated below.

1.1 DVB

DVB Bank SE, Frankfurt am Main, (DVB Bank; subgroup abbreviated to DVB) is a specialist niche provider in the area of international transport finance, focusing on shipping finance. On April 1, 2021, DVB Bank published the decision to integrate into DZ BANK AG Deutsche Zentral-Genossenschaftsbank, Frankfurt am Main, (DZ BANK). This was achieved by way of a merger on August 12, 2022.

2 Management of the DZ BANK Group

The management of the DZ BANK Group is described in detail on page 18 onward of the 2021 Annual Report. Those disclosures are also applicable to the first half of 2022.