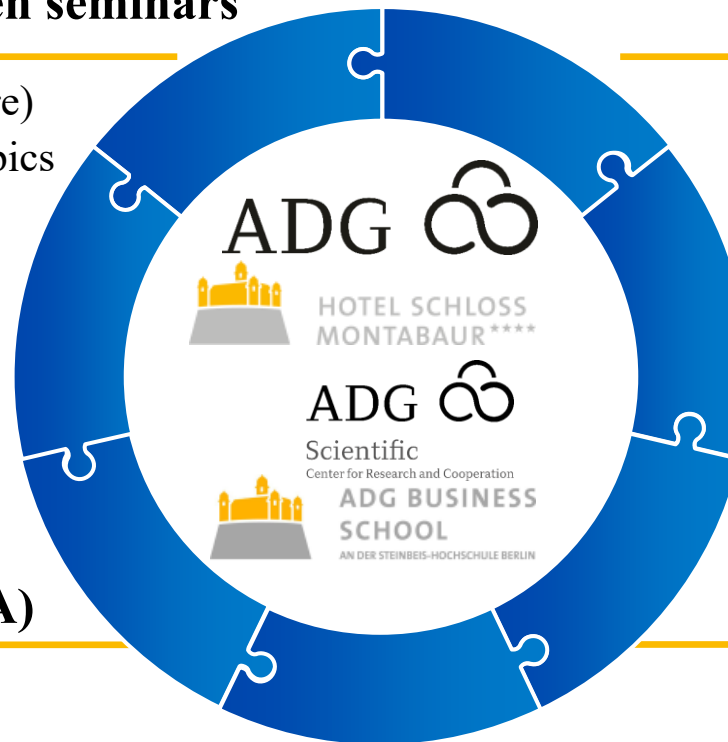




Products and Services

Trainings, Conferences & Open seminars

- For bank managers (current & future)
- For financial experts in Banking topics
- For HR specialists
- For future cooperative auditors
- For cooperative leaders



Tailor-made consultancy solutions

- Tailor-made inhouse trainings
- Customized programs for inhouse staff
- Coaching & mentoring
- Change & transformation
- New formats: hackaton, barcamp etc.

University degrees (BA & MA)

- Practice oriented
- Part-time
- In cooperation with employing company

International Clients

- Financial Sector Projects
- E-Learning
- Training programs Inhouse
- Tailored Practitioner Exchange Programs

Figures 2021

15,700 +

participants



580+

Webinars



1,035 +

numbers of trainings



9,900 +

participants



282 +

employees



186,000 +

E-learning users



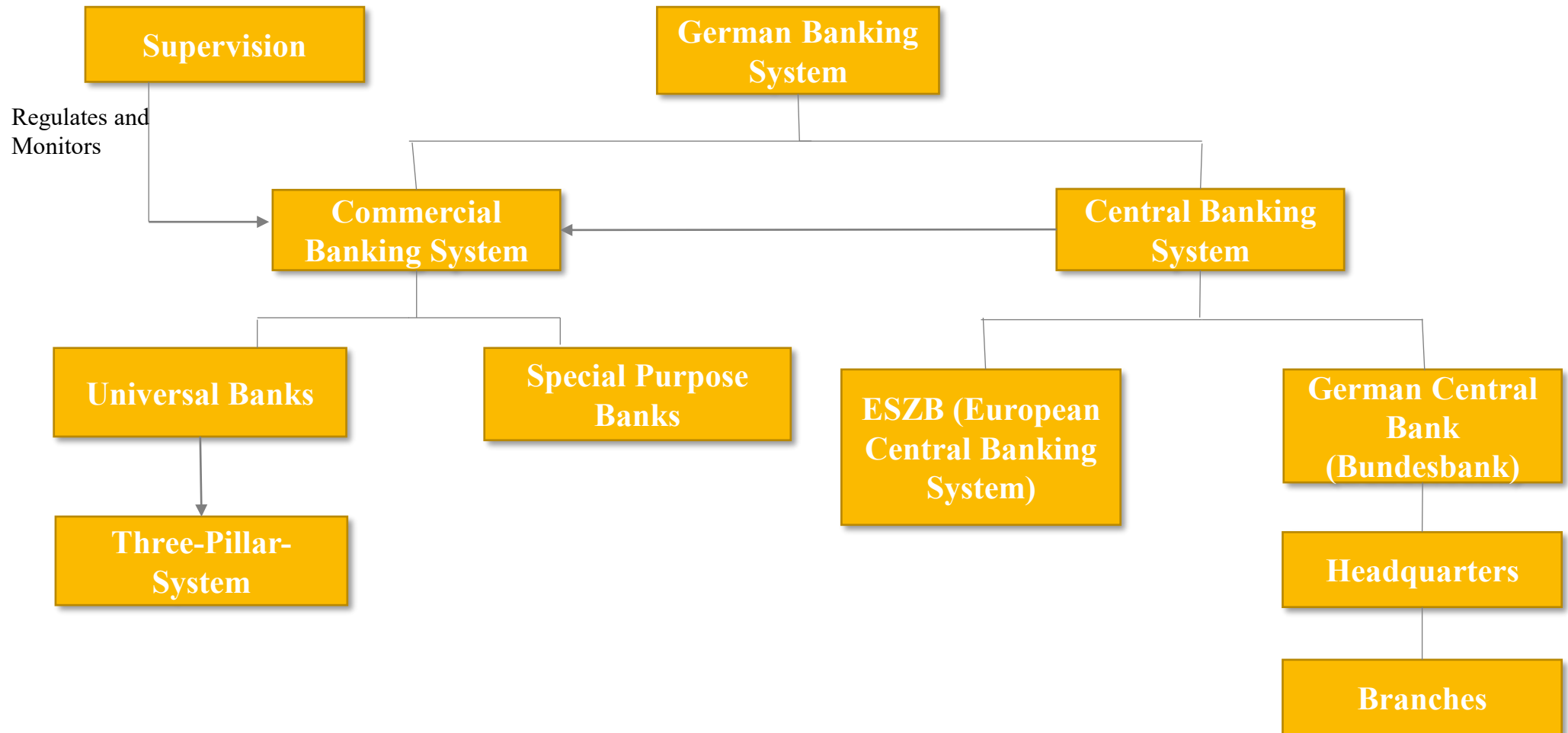
The German Banking Landscape at a Glance

What is the goal of this presentation?

- ➔ We will give you a first overview of the German banking sector, and especially of the German cooperative financial sector
- ➔ This will lay the basis for the seminar programme and the institutions that will be visited

Let us start with a look at the German market...






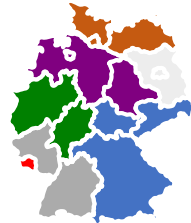
ORIENTATION
we'll help you find your way



The three pillars of the German banking sector

Regional focus



	 	 	 
Domestic market share ¹	<< 10% (each)	24%	36%
Banking sector	Private banking sector and foreign banks > 170 private banks	Cooperative banking sector 1 central institution: DZ BANK Group, Ca. 772 local coop. banks ²	Public banking sector 5 Landesbank groups, DekaBank, Ca. 380 savings banks ³

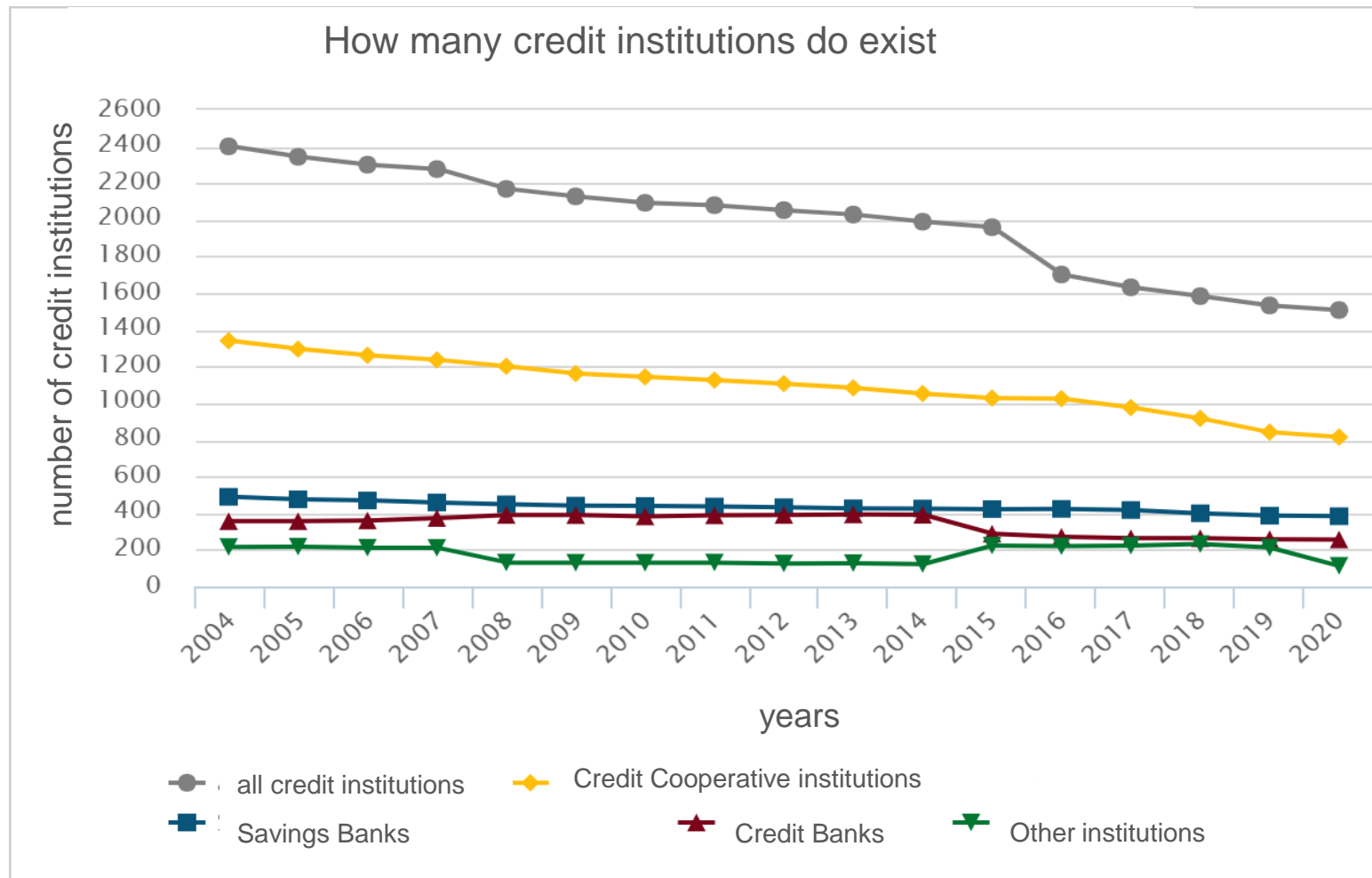
¹Market share according to deposits of private households as at 30.09.2016, ² 31.12.2016, ³ 01.06.2016

Size and facts of the 10 biggest German banks

Rank	Name	Legal form	Balance Sheet Total 20 (Bn €)	Balance Sheet Total 19 (Bn €)	Change %	Employees	Branches
1.	Deutsche Bank	Aktiengesellschaft	1.325	1,297.67	0.9	84,000	511
2.	DZ Bank	Genossenschaft (Zentrale)	595	559.4	6.4	172,000	
3.	KfW	Anstalt des öffentlichen Rechts / Sonderzweck	546	506	7.9	7,000	~80
4.	Commerzbank	Aktiengesellschaft	507	463.6	9.3	47,000	~800
5.	Unicredit Bank	Aktiengesellschaft	300	273	9.9	12,000	364
6.	Landesbank Baden-Württemberg	Anstalt des öffentlichen Rechts	276	256.6	7.8	10,00	~140
7.	Bayerische Landesbank	Anstalt des öffentlichen Rechts	256	225.97	13.3	8,500	
8.	Landesbank Hessen-Thüringen	Anstalt des öffentlichen Rechts	219	207	5.8	6,000	167
9.	ING	Aktiengesellschaft	190	176.2	7.9	5,700	
10.	NRW Bank	Anstalt des öffentlichen Rechts	156			1,500	

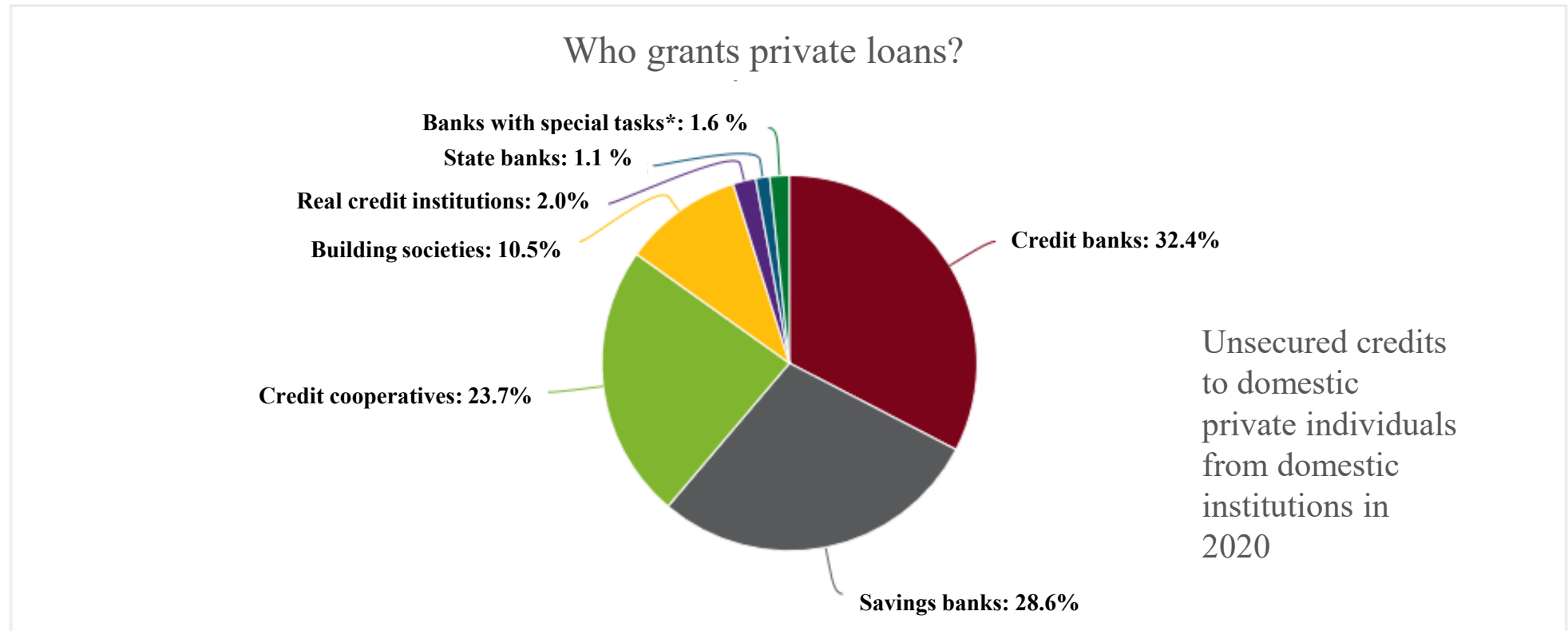
The German banking market is very attractive but highly competitive

The development of the number of different credit institutions in Germany from 2004 to 2020



The German banking market is very attractive but highly competitive.

The granting of private loans in 2020

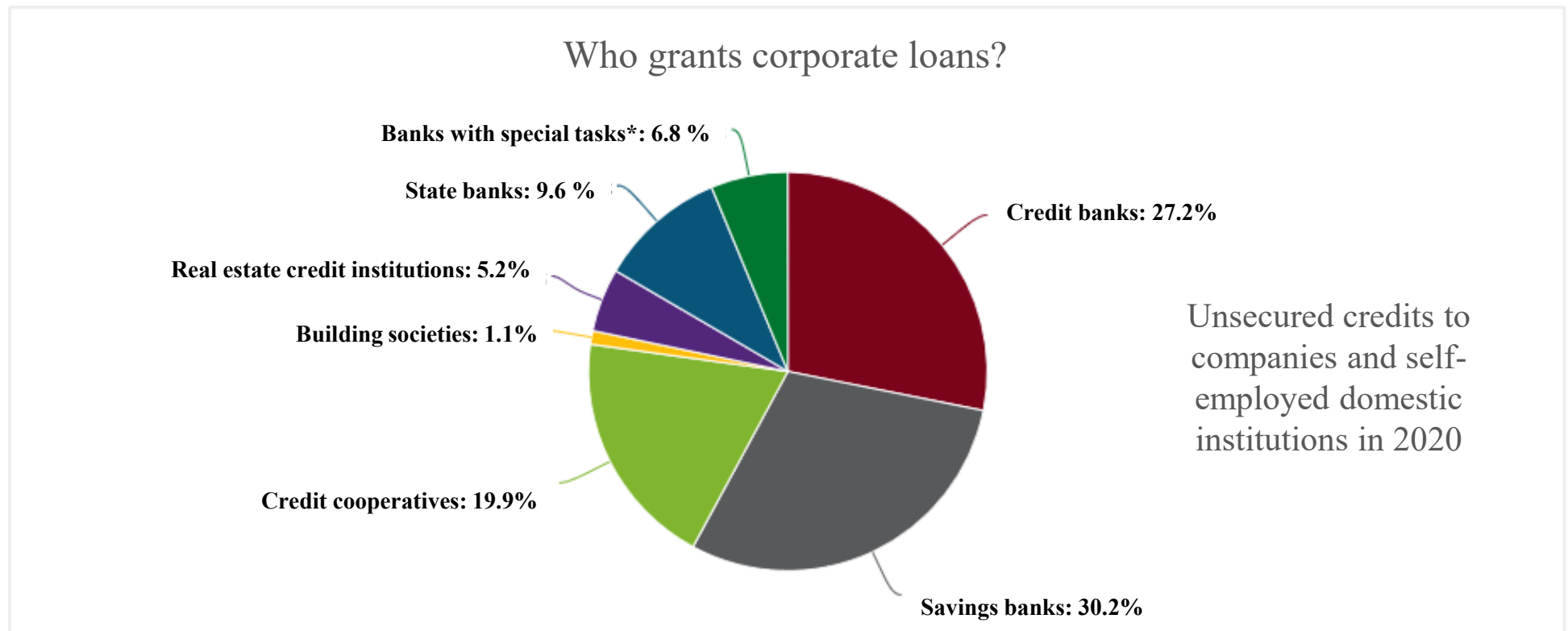


* From 2016 incl. DZ Bank AG Deutsche Zentral-Genossenschaftsbank.

Situation 10th april 2020
Source: Deutsche Bundesbank

The German banking market is very attractive but highly competitive

The granting of corporate loans in 2020

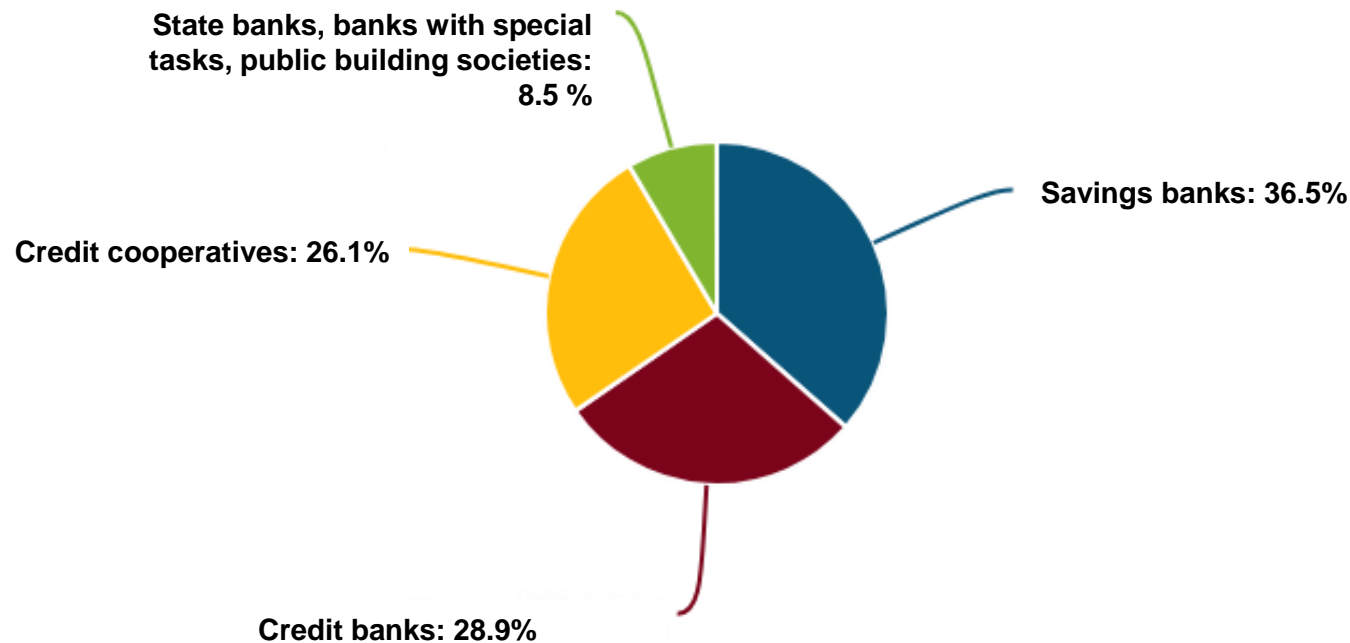


* From 2016 incl. DZ Bank AG Deutsche Zentral-Genossenschaftsbank.

Source: Deutsche Bundesbank
QUELLE: DEUTSCHE BUNDESBANK

The German banking market is very attractive but highly competitive

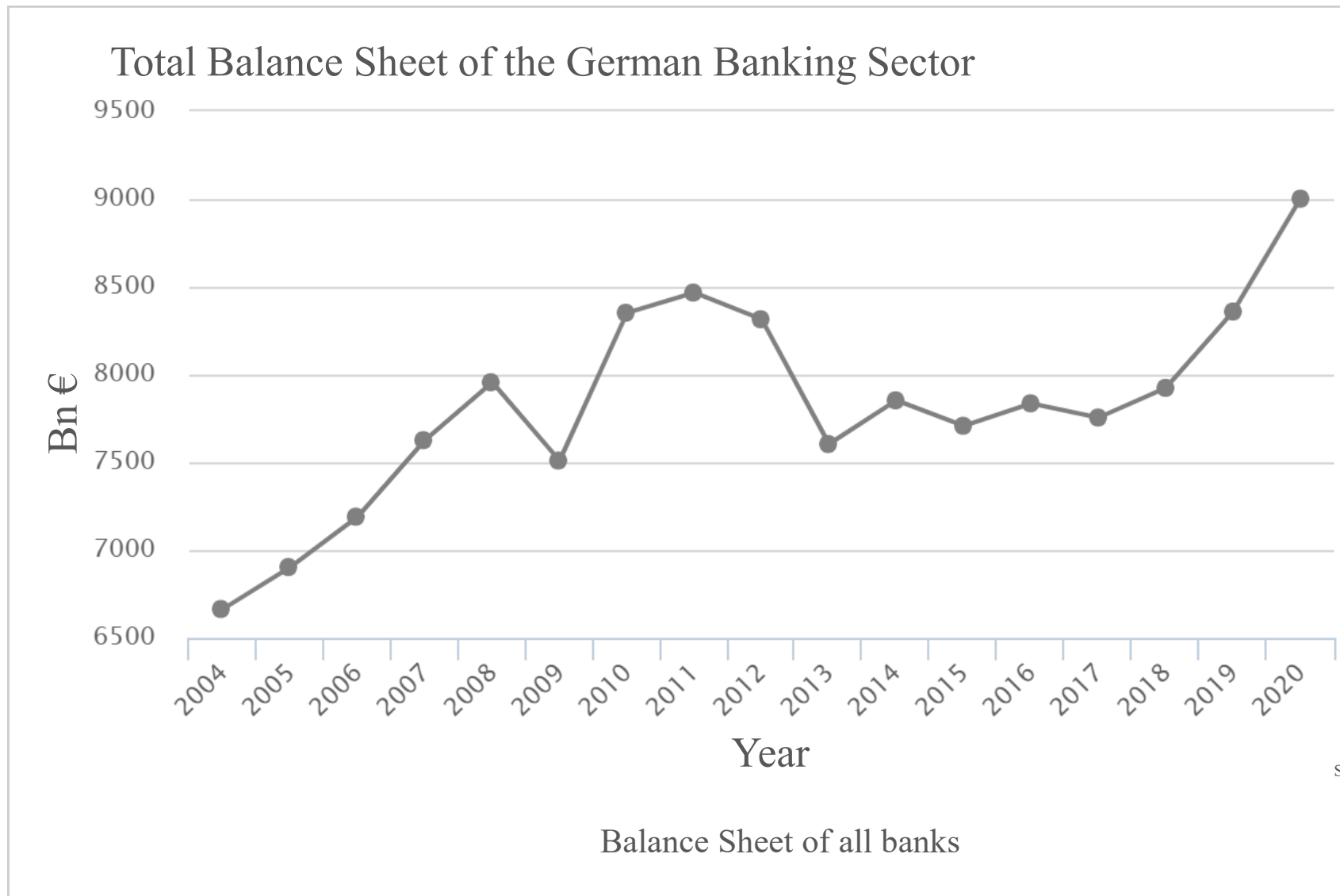
Employees in the Banking sector



* From 2016 incl. DZ Bank AG Deutsche Zentral-Genossenschaftsbank.





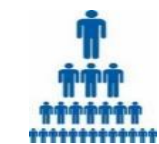

Source: Deutsche Bundesbank

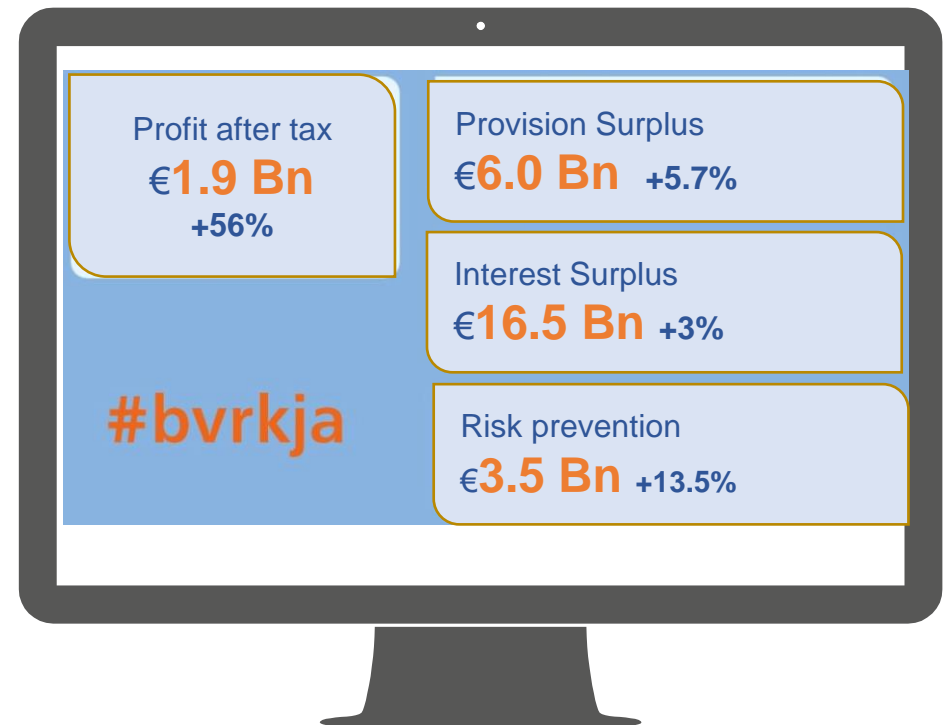
The German banking market is very attractive but highly competitive



Let us take a closer look on the cooperative financial sector in Germany...

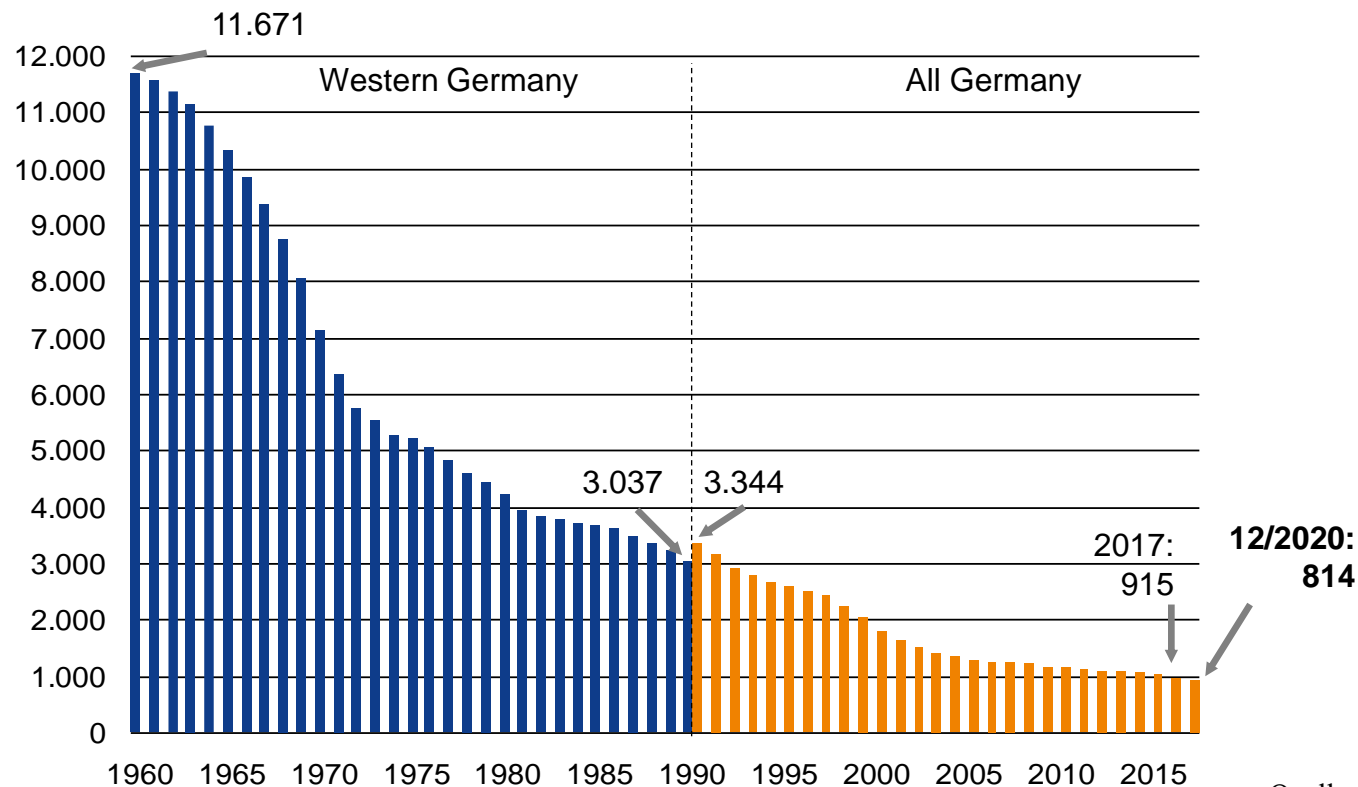
Financial Cooperatives (2021)

	772 Cooperative Banks
	8.074 Branches
	~ 135.500 Employess
	18.2 mio Members
	~ 32 mio Clients
	1,145 bn Total assets(€)



Cooperative banks in Germany

Development of n° of banks – 1960 a 2020



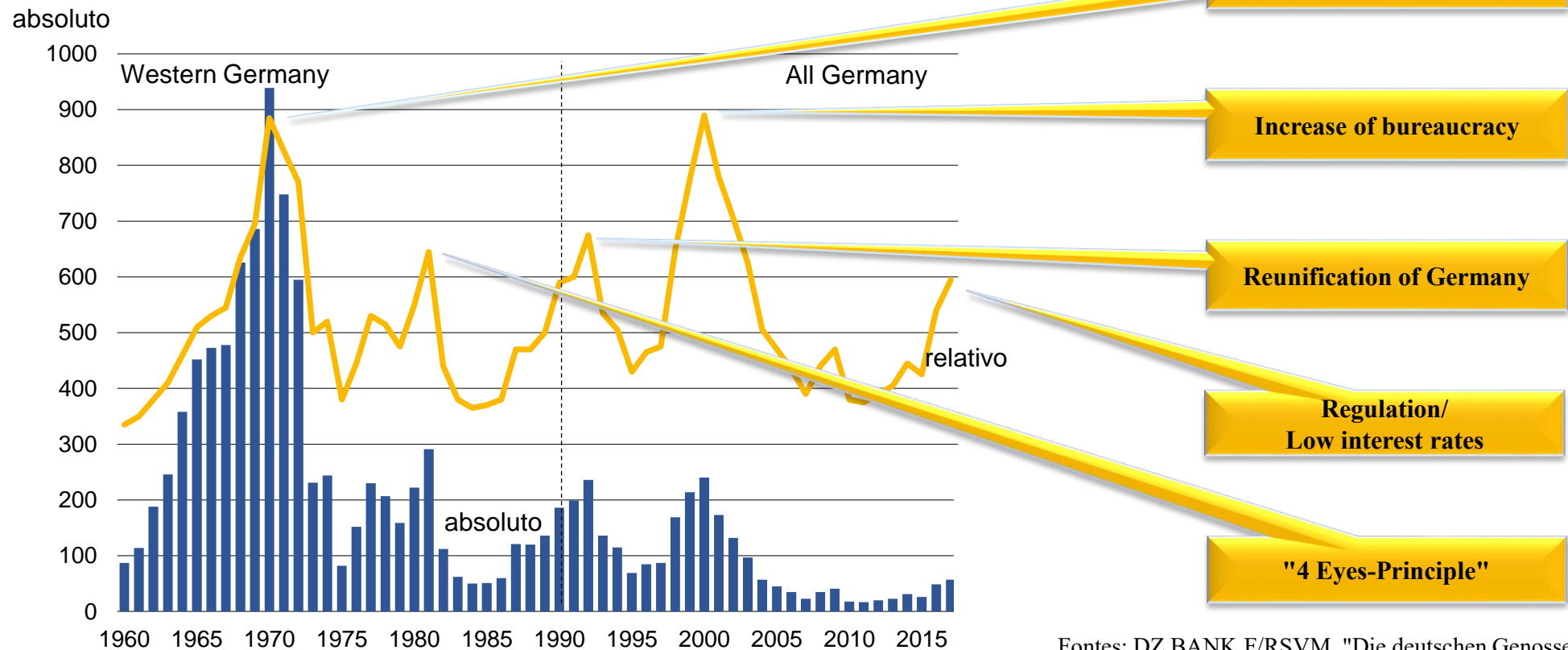
The concentration process is only due to **mergers!**

There were no cases of insolvency or failure

Quellen: DZ BANK F/RSVM, „Die deutschen Genossenschaften. Entwicklungen – Meinungen – Zahlen“, BVR

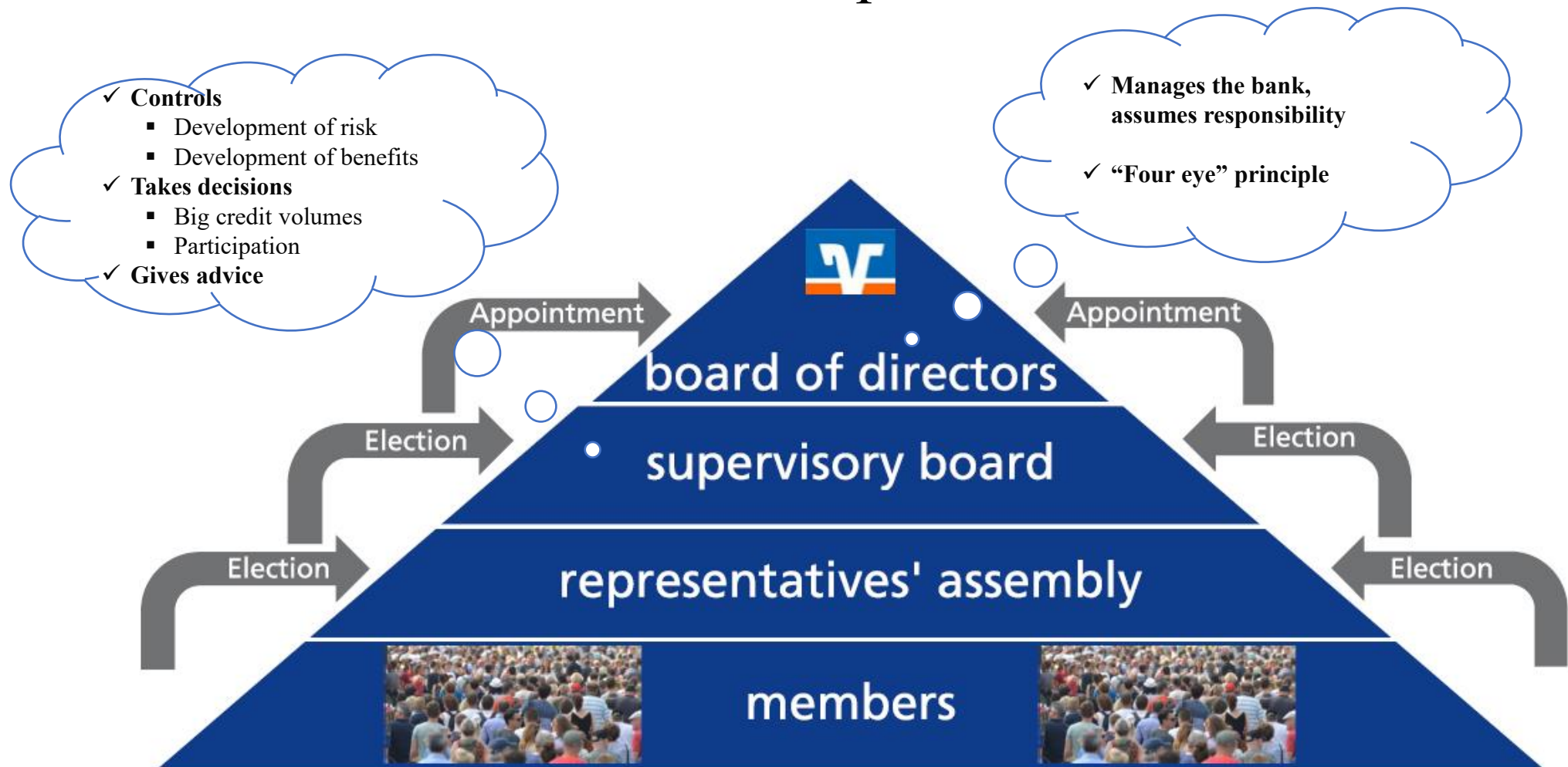
Cooperative banks in Germany

Waves of Mergers – 1960 a 2017



Fontes: DZ BANK F/RSVM, "Die deutschen Genossenschaften. Entwicklungen – Meinungen – Zahlen" [*As cooperativas alemãs. Evoluções – Considerações – Números*]; BVR

Structure of a German Bank Cooperative



Structure of the German Cooperative System

FEDERAL LEVEL:
National federations



REGIONAL LEVEL:
Regional federations and specialized audit federations



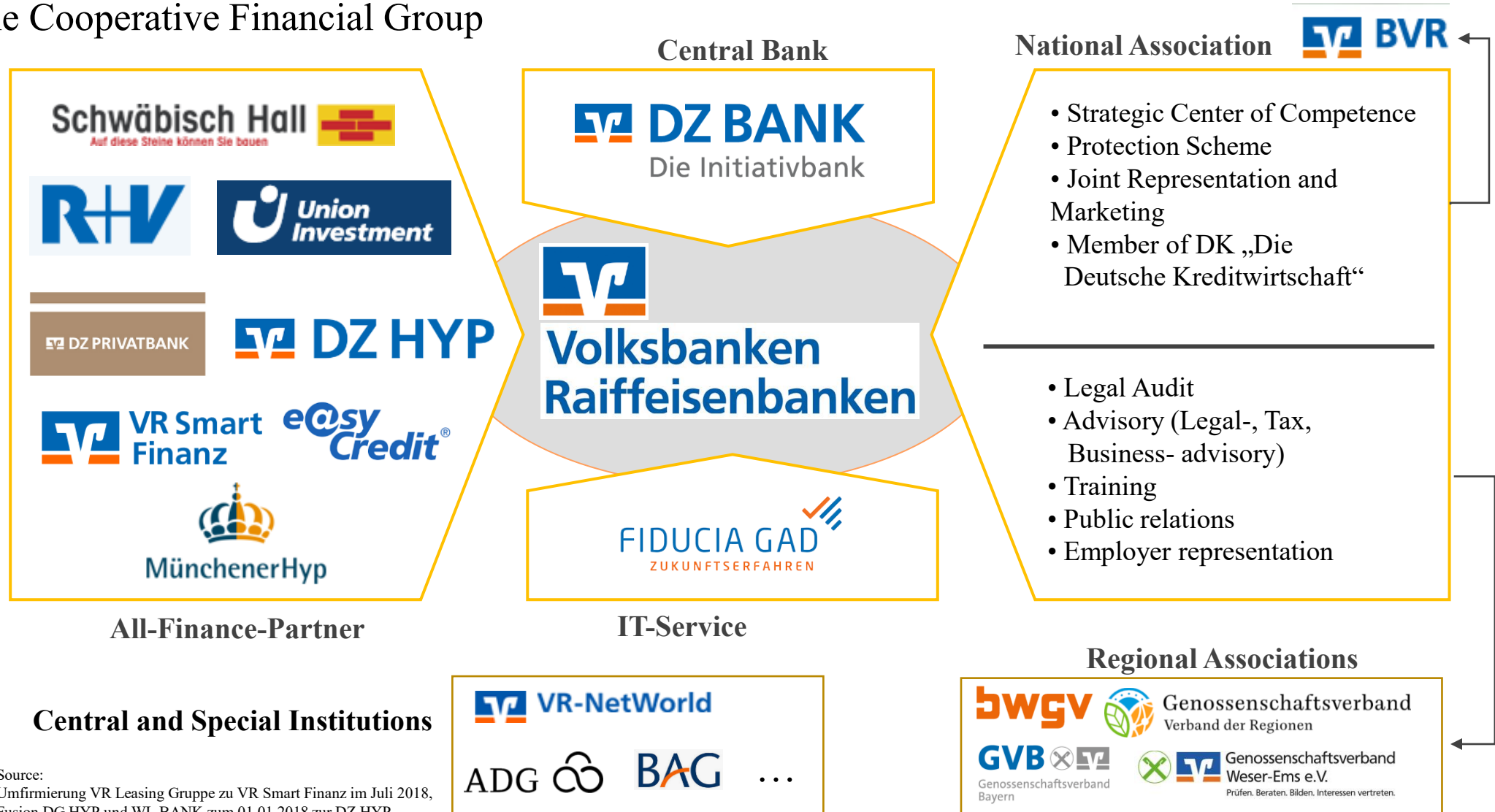
- Audit
- Advisory
- Training
- Lobbying

LOCAL LEVEL:
Primary cooperatives



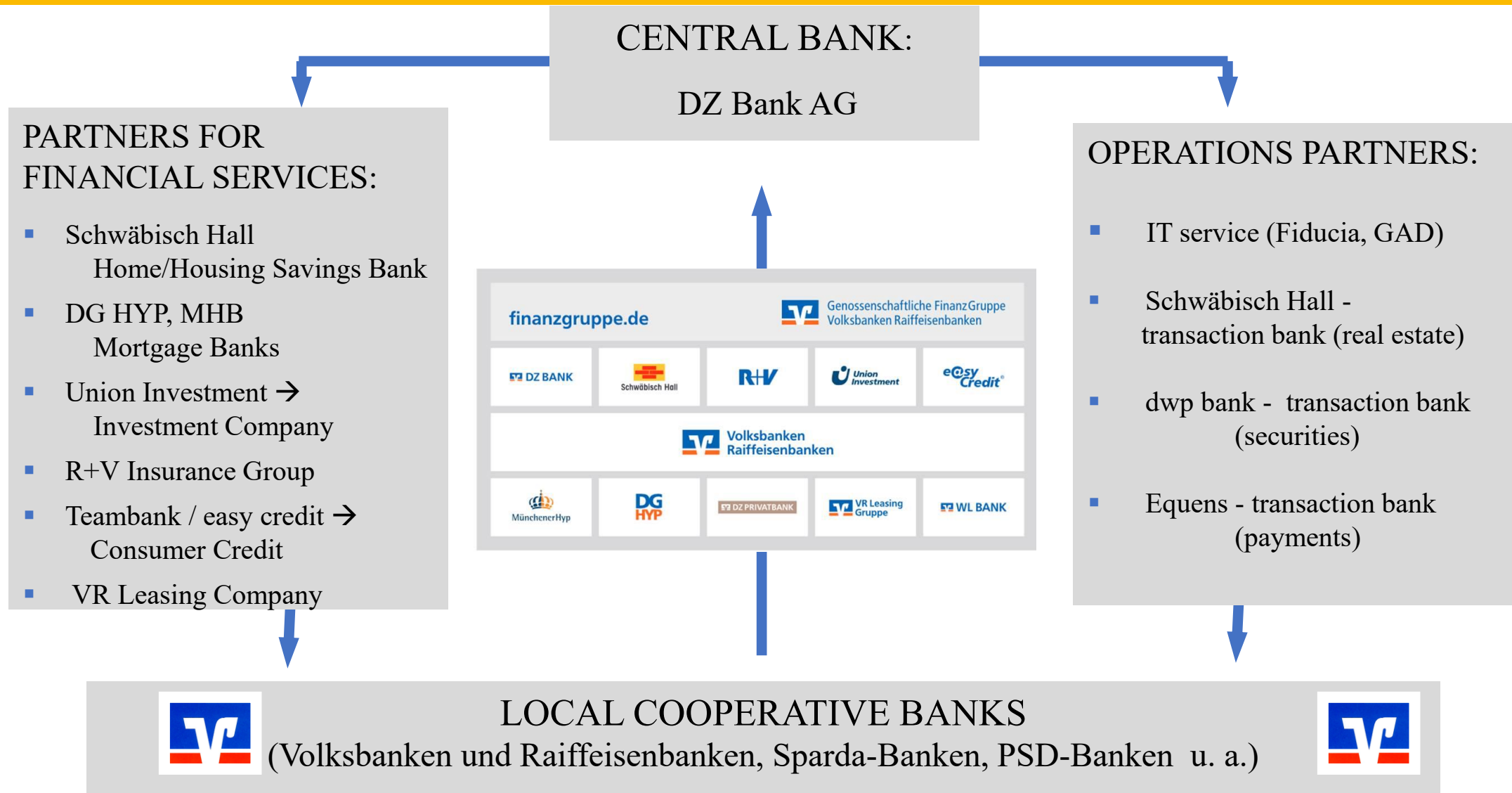


The Cooperative Financial Group



Source:
Umfirmierung VR Leasing Gruppe zu VR Smart Finanz im Juli 2018,
Fusion DG HYP und WL BANK zum 01.01.2018 zur DZ HYP.

Group Structure

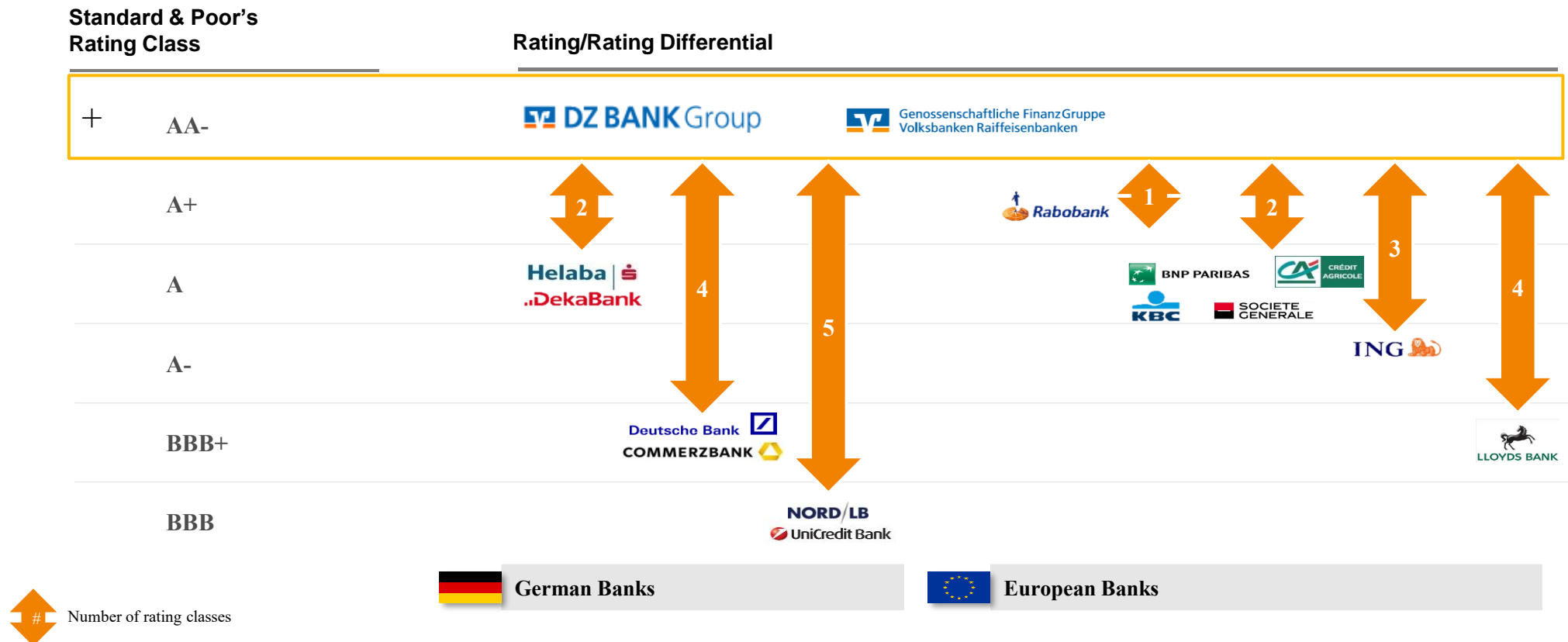


Interaction within the german cooperative financial network



Source: DZ Bank, Corporate presentation, (situation June 2020)

One of the best and most stable ratings in Germany...
...and in the European banking sector



Thank you very much for
your attention

