



# Financial reporting for the first half of 2022: Data annex

Frankfurt am Main, August 30, 2022

 **DZ BANK** Gruppe

# Segment: Home savings/consumer home finance

## Income statement (IFRS)



Schwäbisch Hall

€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30 2021	Change (%)
Net interest income	419	293	+43.0
Net fee and commission income	13	1	>100.0
Gains and losses on trading activities	0	0	-
Gains and losses on investments	-46	13	>100.0
Other gains and losses on valuation of financial instruments	-1	0	-
Gains and losses from the derecognition of financial instruments measured at amortized cost	6	4	+50.0
Loss allowances	-6	-19	-68.4
Administrative expenses	-258	-257	+0.4
Other net operating income	42	18	>100.0
<b>Profit before taxes</b>	<b>168</b>	<b>54</b>	<b>&gt;100.0</b>

# Segment: Insurance

## Income statement (IFRS)



€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Premiums earned	9,746	9,497	+2.6
Gains and losses on investments held by insurance companies and other insurance company gains and losses	-3,333	2,759	>100.0
Insurance benefit payments	-4,735	-10,126	-53.2
Insurance business operating expenses	-1,710	-1,645	+4.0
Gains and losses from the derecognition of financial instruments measured at amortized cost	6	0	-
Other net operating income	-5	-2	>100.0
<b>Profit/loss before taxes</b>	<b>-30</b>	<b>482</b>	<b>&gt;100.0</b>

# Segment: Consumer finance business

## Income statement (IFRS)

**TeamBank**

€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	247	241	+2.5
Net fee and commission income	8	-1	>100.0
Gains and losses on trading activities	0	0	-
Gains and losses on investments	0	0	-
Other gains and losses on valuation of financial instruments	4	1	>100.0
Gains and losses from the derecognition of financial instruments measured at amortized cost	0	0	-
Loss allowances	-53	-22	>100.0
Administrative expenses	-141	-138	+2.2
Other net operating income	3	4	-25.0
<b>Profit before taxes</b>	<b>68</b>	<b>84</b>	<b>-19.0</b>

# Segment: Asset management

## Income statement (IFRS)



€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	0	4	>100.0
Net fee and commission income	1,000	1,264	-20.9
Gains and losses on trading activities	0	0	-
Gains and losses on investments	-49	-1	>100.0
Other gains and losses on valuation of financial instruments	-56	74	>100.0
Gains and losses from the derecognition of financial instruments measured at amortized cost	0	0	-
Loss allowances	0	0	-
Administrative expenses	-564	-503	+12.1
Other net operating income	39	-14	>100.0
<b>Profit before taxes</b>	<b>371</b>	<b>825</b>	<b>-55.0</b>

# Segment: DZ BANK – central institution and corporate bank

## Income statement (IFRS)



€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	474	501	-5.4
Net fee and commission income	262	258	+1.6
Gains and losses on trading activities	347	-41	>100.0
Gains and losses on investments	-1	24	>100.0
Other gains and losses on valuation of financial instruments	-6	61	>100.0
Gains and losses from the derecognition of financial instruments measured at amortized cost	5	3	+66.7
Loss allowances	-44	78	>100.0
Administrative expenses	-679	-664	+2.3
Other net operating income	12	-5	>100.0
<b>Profit before taxes</b>	<b>369</b>	<b>215</b>	<b>+71.6</b>

# Segment: Commercial real estate finance

## Income statement (IFRS)



€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	387	364	+6.3
Net fee and commission income	12	4	>100.0
Gains and losses on trading activities	-1	-4	+75.0
Gains and losses on investments	33	0	-
Other gains and losses on valuation of financial instruments	73	70	+4.3
Gains and losses from the derecognition of financial instruments measured at amortized cost	0	0	-
Loss allowances	-14	1	>100.0
Administrative expenses	-162	-157	+3.2
Other net operating income	7	8	-12.5
<b>Profit before taxes</b>	<b>335</b>	<b>287</b>	<b>+16.7</b>

# Segment: Private banking

## Income statement (IFRS)

 DZ PRIVATBANK

€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	34	28	+21.4
Net fee and commission income	112	103	+8.7
Gains and losses on trading activities	11	11	+0.0
Gains and losses on investments	0	0	-
Other gains and losses on valuation of financial instruments	-2	1	>100.0
Gains and losses from the derecognition of financial instruments measured at amortized cost	-2	0	-
Loss allowances	0	0	-
Administrative expenses	-137	-125	+9.6
Other net operating income	2	1	+100.0
<b>Profit before taxes</b>	<b>19</b>	<b>19</b>	<b>+0.0</b>



# Segment: Finance solutions for the self-employed and small businesses

## Income statement (IFRS)



€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	58	64	-9.4
Net fee and commission income	-15	-15	+0.0
Gains and losses on trading activities	0	0	-
Gains and losses on investments	0	0	-
Other gains and losses on valuation of financial instruments	0	0	-
Gains and losses from the derecognition of financial instruments measured at amortized cost	0	0	-
Loss allowances	-3	-5	-40.0
Administrative expenses	-38	-41	-7.3
Other net operating income	0	-3	>100.0
<b>Profit before taxes</b>	<b>3</b>	<b>0</b>	<b>-</b>

# Segment: Transport finance

## Income statement (IFRS)



€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	4	-12	>100.0
Net fee and commission income	0	8	>100.0
Gains and losses on trading activities	-2	-1	-100.0
Gains and losses on investments	0	0	-
Other gains and losses on valuation of financial instruments	101	24	>100.0
Gains and losses from the derecognition of financial instruments measured at amortized cost	0	0	-
Loss allowances	61	80	-23.8
Administrative expenses	-46	-68	-32.4
Other net operating income	11	39	-71.8
<b>Profit before taxes</b>	<b>131</b>	<b>70</b>	<b>+87.1</b>

# DZ BANK – holding function

## Income statement (IFRS)



€ million	Jan. 1– Jun. 30, 2022	Jan. 1– Jun. 30, 2021	Change (%)
Net interest income	-9	-20	+55.0
Administrative expenses	-133	-119	+11.8
<b>Loss before taxes</b>	<b>-143</b>	<b>-139</b>	<b>-2.9</b>

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