

Investor Relations Release

July 30, 2021

DZ BANK Group: Results of 2021 EBA stress test

DZ BANK AG
Deutsche Zentral-
Genossenschaftsbank

Investor Relations

DZ BANK Group participated in the EU-wide stress test conducted by the European Banking Authority (EBA) in cooperation with the European Central Bank (ECB) and the European Systemic Risk Board (ESRB). The EBA announced the results of its 2021 stress test today and DZ BANK has achieved solid results. In the baseline scenario, the Common Equity Tier 1 capital ratio was 15.58 percent. In the adverse scenario, the ratio was found to be 10.21 percent as at December 31, 2023. With the DZ BANK Group's Common Equity Tier 1 capital ratio of 15.1 percent as at December 31, 2020, the maximum negative stress effect thus amounts to 4.89 percentage points. In the 2018 stress test, the Common Equity Tier 1 capital ratio declined by 4.77 percentage points to 8.97 percent.

The 2021 stress test was based on an adverse scenario with a cut-off date as at December 31, 2020. Thus, it is already based on a crisis situation due to the COVID19 pandemic and specifies stress measures that are significantly more difficult to assess than in the 2018 stress test.

Contacts:

Markus Stachel Phone: +49-69-7447-9841
Markus.Stachel@dzbank.de

The full results of the stress test are available on the website of the European Banking Authority (EBA).

[EU-wide stress testing | European Banking Authority \(europa.eu\)](https://www.eba.europa.eu)

The stress test disclosure templates for DZ BANK you will find on the website of DZ BANK:
<https://www.dzbank.com/content/dzbank/en/home/dz-bank/investor-relations.html>