

IV Human resources report and sustainability

The non-financial report of the DZ BANK Group in accordance with section 340i in conjunction with section 315b of the German Commercial Code (HGB) is combined with the non-financial report of DZ BANK AG in accordance with section 340a in conjunction with section 289b HGB and integrated into the 2023 Sustainability Report.

The 2023 Sustainability Report is published in German at www.dzbank.de/berichte and in English at www.dzbank.com/reports.