

IV Human resources report and sustainability

The non-financial group statement of DZ BANK AG in accordance with section 340i in conjunction with section 315b of the German Commercial Code (HGB) is combined with the non-financial statement of the parent entity in accordance with section 340a in conjunction with section 289b HGB.

The separate combined non-financial statement is contained in the Non-financial statement section of this Annual Report. It is available in German at www.berichte2019.dzbank.de and in English at www.reports2019.dzbank.com