

## 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 integrated into the DZ BANK Group's 2020 Sustainability Report. It is available in German at [www.berichte2020.dzbank.de](http://www.berichte2020.dzbank.de) and in English at [www.reports2020.dzbank.com](http://www.reports2020.dzbank.com).