



**DZ BANK**  
Die Initiativbank

# Payments & Crypto Sector Strategic Orientation of DZ BANK

Amsterdam, 27.11.2025, Ulrich Loof



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# Agenda



Relevance for DZ BANK



DZ BANK Initiatives



Regulation

# Relevance for DZ BANK

## Customer Interest

Increasing interest in cryptocurrencies and digital investment opportunities.

## Future Viability

Preparing for potentially role of cryptocurrencies in the financial system.

## Competitive Advantage

Differentiation through innovative crypto services.

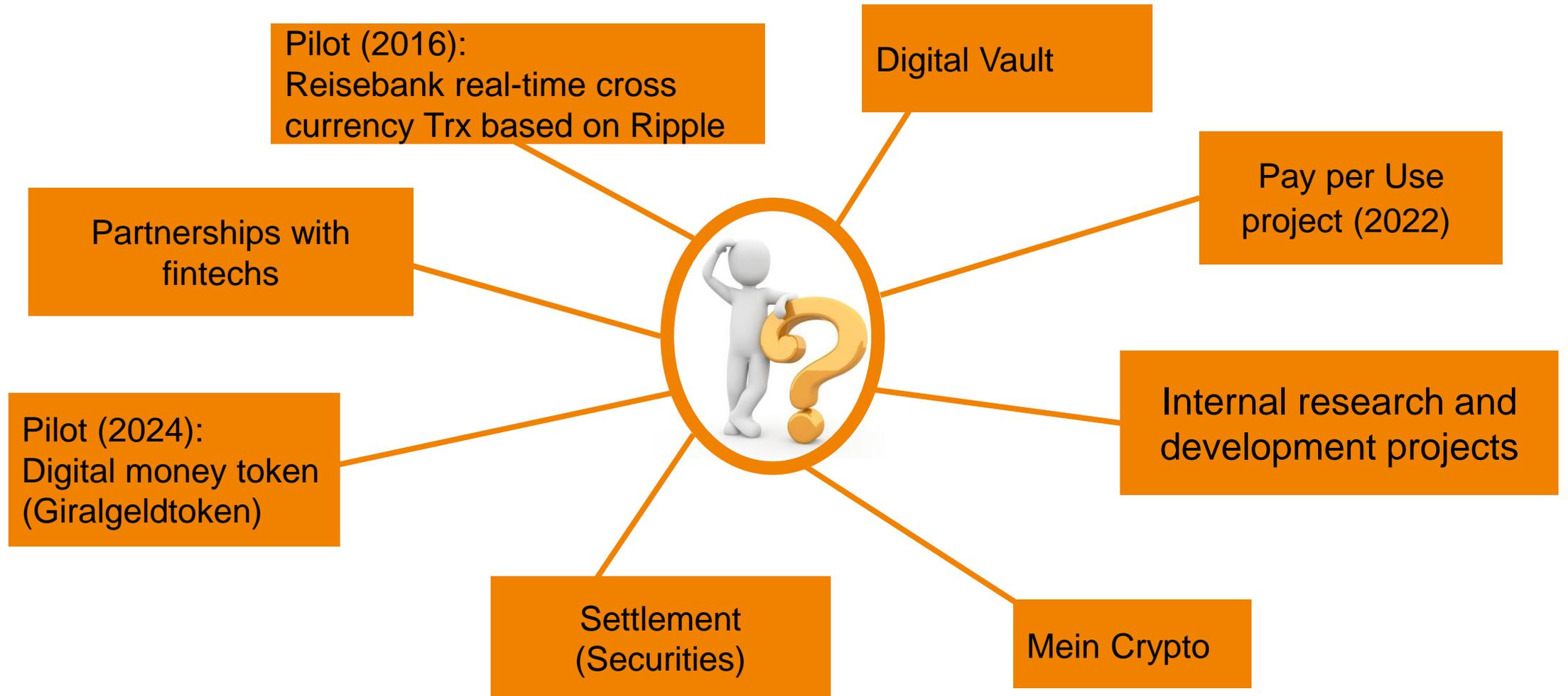
## Technological Innovation

Blockchain technology for secure and efficient transaction processing.

## Regulatory Adjustments

Active adaptation to changing regulations and compliance requirements.

# DZ BANK Initiatives



# DZ BANK Initiatives

## Progress

- **Crypto custody services**
- **Partnerships and collaborations**
- **Internal expertise and training**

## Challenges

- **Regulatory uncertainties**
- **Integration into existing systems**
- **Market volatility and risk**
- **Scalability of technology**

# Regulation & Compliance

- The EU regulation MiCAR creates a clear legal framework and represents a significant opportunity.
- Direct relevance for the Payments:
  - MiCAR explicitly regulates e-money tokens – the legal category for digital money tokens.
  - This enables DZ BANK to create a secure and compliant digital payment method that is recognized across Europe.
  - We are operating on a solid legal foundation



An aerial photograph of a city skyline, featuring a prominent, tall, modern skyscraper with a grid-like facade. The surrounding area includes various other buildings, streets, and greenery. The sky is clear and blue.

**Thank you for your attention**

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