

**Strategy**  
**and**  
**Charter of Cooperation**  
**for the Frankfurt Financial Centre**

Frankfurt, September 2025

## **Jointly Expanding the Leading Position of the Frankfurt Financial Centre in the EU**

We are at a turning point for international financial and capital markets. Global markets are seeking a new or additional anchor—a historic opportunity for the Euro and for Frankfurt, the city of the Euro. As after Brexit, Frankfurt is ideally positioned to benefit. The future prosperity of Germany and Europe will be decisively shaped by the performance and innovative strength of their financial industries, with the Frankfurt Financial Centre at the core of this ecosystem.

The central success factor will be Germany's and Europe's ability to establish a joint, broad and deep capital market. Only with a competitive financial centre will we be able to improve the mobilisation of capital, particularly through equities, and to make the necessary investments in the economy, infrastructure, digitisation, sustainable transformation, education, culture and defence. In addition, it is essential to establish a sustainable, capital market-oriented and thus future-proof pension system that allows citizens to fully participate in the gains of prosperity.

To achieve this successfully, our goal is to expand the leading position of the Frankfurt Financial Centre in the EU. This goal is supported jointly by numerous stakeholders in the Frankfurt Financial Centre who are ready to join forces. We have developed measures—also benefiting from discussion with the Deutsche Bundesbank—and are focusing on those that we can implement independently of third parties or that are suitable for influencing the relevant decision-makers. In this way, we aim to strengthen the economic power of Frankfurt—and thereby of the region and Germany—both in absolute terms and in relative comparison with other financial centres.

A leading financial centre is characterised by a broad range of factors. Therefore, we want to work in six fields of action:

1. Business Environment
2. Risk & Regulation
3. Innovation & Start-ups
4. Sustainable Finance
5. Academia & Education
6. Marketing & Communication

At the same time, the stakeholders in Frankfurt act as advocates for Germany's financial centre as a whole. With the "[Policy Paper](#)" published in February 2025, a first powerful signal has already been sent. In the future, we will ensure that our voice is heard in Berlin and Brussels—actively supported by the Hessian state government. This will apply to relevant matters relevant with national, European and global significance.

In the following, we set out for each area of action the contribution we want to make—both in Frankfurt itself and in partnership with policymakers at the national and European level.

## 1. Business Environment

Frankfurt needs attractive, competitive conditions to attract and retain highly qualified talent, capital, institutions and organisations. We will work locally to improve these conditions.

- We want to enhance the **attractiveness** for companies and the **welcome culture** for (international) specialists and executives—for example by strengthening FrankfurtRheinMain GmbH as the *first point of contact* for international business relocations, improving English-language communication in public spaces, and supporting welcome initiatives and the “Bahnhofsviertel” initiative.
- **Reducing bureaucratic hurdles** is particularly essential for attracting professionals. Action is required both in the medium term (simplified procedures at the immigration authority) and in the long term (potentially designating Hesse as a pilot state for the “Work-and-Stay” agency).

At the federal level, targeted **revisions of labour and tax law conditions** are also required. Innovative working time models (negotiated between social partners), legally clear conditions for risk takers, simplification of the crediting of foreign withholding taxes, as well as incentives for employees of start-ups and international specialists are needed. This is also supported by the federal government’s commitment to **reducing bureaucracy**, for example through the digitisation of administrative processes.

## 2. Risk & Regulation

Effective and competitive regulation ensures the stability of the financial industry while at the same time creating room for innovation and growth. This is primarily a national and European task. At the Frankfurt Financial Centre, we also want to make an important contribution by engaging in an equal dialogue with supervisors and policymakers.

- We will coordinate to **speak with one voice** on matters relating to the financial centre. Whether through position papers, proposed solutions, research findings or location comparisons, all these measures merely complement the work of the associations.
- In Frankfurt, **leading research as well as training and professional development offering** on risk and regulation is to be established. For this purpose, the existing programmes will be coordinated and expanded in line with demand. In addition, targeted formats such as round tables on these topics will be introduced. This will be complemented by research projects of FIRM e.V., the sister organisation of Frankfurt Main Finance, aimed at developing practice-oriented solutions in the regulatory environment.

Among the central issues on which we—supported by the Hessian state government—want to make our voice heard, improving the **mobilisation of capital** comes first. Without this, Germany will be unable to achieve either a stable pension system or the financing of the upcoming challenges. This requires, among other things, a realignment of the pension system, the revitalisation of securitisation markets, attractive conditions for a stronger equity culture, as well as targeted measures of the Savings and Investment Union at EU level. The stakeholders of the Frankfurt Financial Centre offer themselves as reliable partners in the pension commission envisaged by the federal government in the coalition agreement, with the aim of making the pension system future-proof.

### 3. Innovation & Start-ups

Promoting a dynamic environment that is attractive for start-ups and increasing resilience through new technologies serve to secure the future of the Frankfurt Financial Centre.

- To strengthen Frankfurt's **positioning as a location for key technologies** such as AI, blockchain and quantum computing, we will work towards establishing a leading quantum infrastructure and an EU-AI-Gigafactory—in partnership with the AI Hub Frankfurt. In addition, a new “Tech & Data Lab” format will be introduced to provide sandbox testing environments for start-ups.
- In the context of the establishment of the AMLA, we aim to promote a **specialised AI ecosystem** in its vicinity as a nucleus. The safeAML project of the state-owned data trustee EuroDaT represents a very suitable first building block for this.

At the federal level, the **conditions for growth and innovation capital** likewise need further improvement. The WIN initiative and other efforts to mobilise private capital play an important role in this respect.

### 4. Sustainable Finance

Germany should position itself as a leading international centre for sustainable finance—with Frankfurt at its core.

- We intend to expand the **ecosystem around the Sustainable Finance Cluster**—linking financial institutions, corporates, academia and policymakers—and establish a “Centre of Excellence for Biodiversity Finance”.
- We aim to strengthen the **link between sustainable finance and innovation** by combining high-profile events (such as the Impact Festival, the largest B2B event for sustainable innovation) with close networking between start-ups, investors and customers.

This also requires a clear **political commitment** at the national level to the **importance of sustainable finance**. This includes exemplary public investment as well as appropriate support programmes, including incentives and a clear legal framework for the mobilisation of private capital.

### 5. Education & Academia

Strengthening the education and research landscape is a key to nurturing talent and advancing innovation. As stakeholders of the Frankfurt Financial Centre, we can make an active contribution.

- To enhance **financial literacy**, we will offer tailored training for policymakers and public-sector employees. In addition, a scalable, app-based financial-skills programme will be piloted in Hessian schools in the short term. We will work systematically to make financial topics tangible within the centre's diverse ecosystem.
- To **expand intellectual infrastructure**, we need to educate new talent, attract additional top researchers and intensify links between academia and the financial industry. New master-level finance programmes will be launched and the introduction of specialised courses (e.g. Xetra/Eurex trading, product engineering) will be reviewed. An inter-university “Frankfurt Finance Institute” programme could further strengthen the financial endowment of centres of excellence and provide infrastructure for data-driven research collaborations.

The local initiatives outlined above are intended to act as catalysts for the education and research landscape nationwide.

## **6. Marketing & Communication**

Together we aim to strengthen the visibility of the Frankfurt Financial Centre. To be recognised worldwide as a leading location, we want to “Put Frankfurt on the global financial map, invite the financial world to Frankfurt”.

- The Frankfurt Financial Centre will expand its **international presence and visibility** under the “Frankfurt Main Finance” brand. International events such as SIBOS in Frankfurt, the establishment of the Federal Government’s investor conference in Frankfurt, and the prospective creation of an international economic conference focused on finance will support this effort. Wherever possible, the brand will be used—and thereby reinforced.
- We will enable all stakeholders to convey **consistent messages** derived from a **central marketing strategy**. Tools will include pitch books for marketing, a central data hub, and an events calendar.

At the same time, we are committed to increasing **public acceptance of the financial industry** across Germany through regular dialogue formats between top decision-makers in politics and finance and visible engagement by the Federal Government. The newly created “Finanzplatzkabinett” of the State of Hesse is leading the way on this. Moreover, the Frankfurt Financial Centre can serve as a model for a **financial centre strategy for Germany**.

## **Charter of Cooperation**

We can only achieve our goal if we all join forces despite our differences. For this purpose, we commit to this Charter of Cooperation, which provides a framework for our future collaboration and demonstrates each stakeholder's willingness to contribute to a future-proof, internationally competitive Frankfurt Financial Centre.

### **Commitment and Responsibility**

We actively support the realisation of our common goal to expand the leading position of the Frankfurt Financial Centre in the EU. We incorporate the factors required across the six fields of action into our individual efforts to develop the Frankfurt Financial Centre. Within our means, we contribute time, expertise and resources to the implementation of measures, to thematic working groups, and to events and initiatives that strengthen the financial centre.

### **Consistent Messages and Coordinated Market Presence**

As ambassadors for the Frankfurt Financial Centre, we promote its positive perception locally, nationally and internationally. We use key messages on selected topics and core data sources provided by Frankfurt Main Finance e.V.—such as employment figures and the number of institutions—to highlight the centre's economic strength. This ensures consistent positioning and a coordinated public image. We engage in dialogues with policymakers and international partners. Where possible, we strengthen our branding through broad use of the “Frankfurt Main Finance” brand. We keep each other informed about relevant events and support one another's participation.

### **Coordinating Role of Frankfurt Main Finance e.V.**

All supporters act independently but recognise the need for central coordination. Where required, the strengthened Frankfurt Main Finance e.V. can take on a coordinating role. To fulfil this role the members of the association aim to expand its staff and resources and to broaden its membership base. Frankfurt Main Finance ensures transparency on progress in implementing the strategy and provides support for measures where possible. The Frankfurt Main Finance Executive Board regularly reviews the strategic objectives and coordinates their further development when necessary.

## **Supporters of the Strategy and Charter of Cooperation**

### **The signatories contribute within their means by:**

- Recognising and supporting the shared goal of expanding the leading position of the Frankfurt Financial Centre in the EU;
- Participating in transparent communication of progress—especially on measures for which they are themselves responsible;
- Promoting collaboration within the ecosystem;
- Acting as ambassadors for a strong and positive perception of the Frankfurt Financial Centre.

This Charter expresses our commitment to expanding the leading position of the Frankfurt Financial Centre in the EU. Together we want to shape its future. The signatories represent a broad spectrum of financial institutions, the stock exchange, associations, universities, policymakers and numerous other stakeholders from Frankfurt and the region, all of whom are jointly committed to the future-oriented development of the Frankfurt Financial Centre.

This Strategy and Charter of Cooperation serves solely for voluntary coordination and collaboration among the signatories. It creates no legal obligations or enforceable rights.

The signing of this document does not imply general consent to future position papers or financial contributions; each stakeholder decides individually on participation and support depending on the specific topic.