

Profile

The DZ BANK at a glance

DZ BANK is the second-largest commercial bank in Germany and the central institution in the Volksbanken Raiffeisenbanken cooperative financial network. It is the central institution for the 800 cooperative banks in Germany, which between them hold the majority of its shares. DZ BANK supports the business of the independent cooperative banks in their regions with the aim of strengthening their competitiveness. The combination of local customer knowledge and central product expertise has proved to be highly effective.

DZ BANK's range of services extends from traditional and innovative products, structuring and issues, to trading and sales in the equity and bond markets. As a commercial bank, DZ BANK also serves companies and institutions. With its branches and representative offices in the world's key economic regions, it supports companies in their international business activities.

DZ BANK also acts as a holding company for the companies in the DZ BANK Group with their strong brands. They constitute key pillars in the range of financial products and services offered by the Volksbanken Raiffeisenbanken cooperative financial network, which is one of Germany's largest private-sector financial services organizations measured in terms of total assets. The DZ BANK Group includes Bausparkasse Schwäbisch Hall, DZ HYP, DZ PRIVATBANK, R+V Versicherung, TeamBank, Union Investment Group, VR Smart Finanz, and various other specialized institutions.

With its extensive range of financial products and services, the DZ BANK Group supports the cooperative banks in retail banking, corporate banking, capital markets business, and transaction banking. This enables the cooperative banks to offer their clients a comprehensive range of outstanding financial services.

