

Profile

The DZ BANK Group at a glance

Growing into the future.

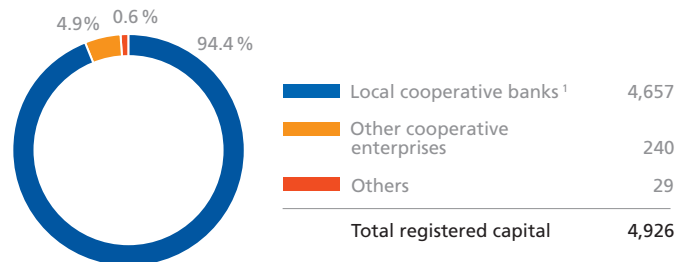
The DZ BANK Group forms part of the German cooperative financial network, which comprises around 850 local cooperative banks and is one of Germany's largest private-sector financial services organizations measured in terms of total assets. Within the cooperative financial network, DZ BANK AG functions as a central institution. Its task is to support the work of the local cooperative banks and to boost their competitiveness. It is also active as a corporate bank and is the holding company for the DZ BANK Group.

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 their strong brands, the companies of the DZ BANK Group constitute key pillars in the range of financial products and services offered by the cooperative financial network. The DZ BANK Group sets on its strategy and range of services for the cooperative banks and their customers through its four business lines – Retail Banking, Corporate Banking, Capital Markets and Transaction Banking.

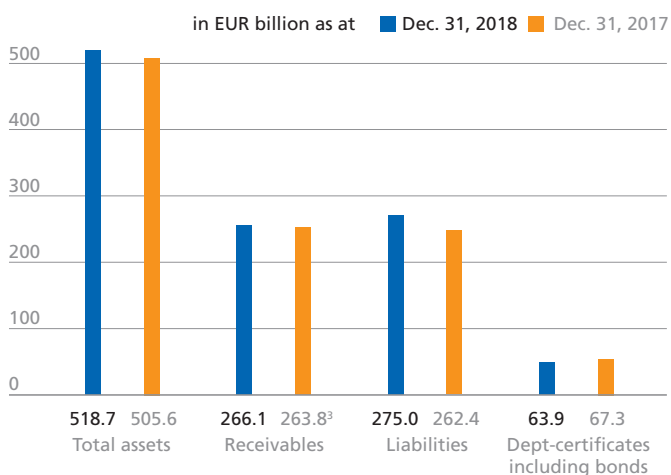
This combination of banking, insurance, home savings, and personal investment products and services has a long and successful tradition in the cooperative financial network. The specialized institutions in the DZ BANK Group provide highly competitive products at reasonable prices within their specific areas of expertise. This ensures that the cooperative banks in Germany are able to offer their clients a comprehensive range of outstanding financial services.

SHAREHOLDERS OF DZ BANK AG

as at Dec. 31, 2018 in EUR million



BALANCE SHEET FIGURES OF THE DZ BANK GROUP (IFRS)



FINANCIAL PERFORMANCE OF THE DZ BANK GROUP (IFRS)

in EUR million	2018	2017
Operating income ²	5,450	6,555
Loss allowance	-21	-786
Profit before taxes	1,370	1,810
Net profit	918	1,098
Cost-income ratio (in percent) ³	74.5	60.4

¹ Directly and indirectly

² Total of net interest income, net fee and commission income, gains and losses on trading activities, gains and losses on investments, other gains and losses on valuation of financial instruments, net income from insurance business, and other net operating income

³ Prior-year figure restated

Strong brands – strong partners

SOME OF THE DZ BANK GROUP'S BRANDS

