



VDB / Germany

The association of German guarantee banks (Verband Deutscher Bürgschaftsbanken, VDB) represents 17 guarantee banks and 15 SME-oriented investment companies in Germany. It was founded in 1990 and represents the interests of guarantee banks towards government, politicians, industry and the general public with offices in Berlin and Brussels.

What are guarantee banks and what do they do?

The first guarantee banks in Germany were founded in 1950 as private support institutes "by business for business". They are not profit-oriented. Their shareholders are chambers of commerce or crafts and business federations of all sectors, credit institutes and insurance companies. Guarantee banks support small and medium-sized companies (SMEs) as well as founders of new business enterprises in their respective federal state.

They grant guarantees of up to Euro 1.25 million for any type of short, medium- and long-term loan. As one of their core businesses guarantee banks finance start-ups and company takeovers.

As of end-2021, VDB members had an outstanding guarantee volume of almost bEUR 6.2. It supported a total of more than 34,300 small and medium-sized companies.

AECM accession year	1992 - founding member
Legal form	Association
Ownership	Private
Geographical and sectoral coverage	National Agriculture, Industry, Crafts, Retail, Liberal professions, Cooperatives
Products	Loan guarantees, Guarantees on (quasi-)equity, Leasing guarantees
Counter-guarantee	EU, national and regional counter-guarantee
Website and Social Media	Website Facebook LinkedIn

Berlin/Brussels, 14th November 2022