



Finanzgruppe

Deutscher Sparkassen- und Giroverband

Report to Society 2015

**Our country – Our contribution**



## Our responsibility

The Savings Banks Finance Group is committed to sustainable development – in the economy, in society, and in ecological terms, throughout Germany. The Savings Banks Finance Group is made up of around 580 independent enterprises with some 345,400 employees. The Group comprises 413\* Savings Banks, seven Landesbank Groups, DekaBank, nine Landesbausparkassen, and eleven primary insurance groups.

Savings Banks assume responsibility for the common good – through their attitude, their products and their initiatives for society. In this way, they contribute to sustainable growth in prosperity. This is at the very heart of their duty to the public – which benefits their customers, as well as all citizens, businesses and municipalities across Germany.

\* 413 Savings Banks as at 31 December 2015; 409 Savings Banks as at 15 May 2016

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Our “Report to Society” – published by the DSGV (the German Savings Banks Association, which is the umbrella organisation of the German Savings Banks Finance Group) – provides a selection of ideas and initiatives from Savings Banks all over Germany. Please refer to the online version for a more detailed description of the issues at hand and an introduction to the indicator system upon which the Savings Banks base their sustainable operations.

More detailed information is available at:  
➤ [dsgv.de/en/report\\_society](https://dsgv.de/en/report_society)





Lackis and Fortkuenen,

It seems as though the world around us is becoming more unpredictable every day: we are confronted with market fluctuations, global economic uncertainties, terror threats and floods of refugees. When it comes to the European Union, we ask ourselves – what has become of the great idea? And then there are many other major questions we have to tackle: digitalisation, industry 4.0, artificial intelligence.

In this environment, security plays an increasingly important role for many people. Above all, customers therefore have five clearly-defined expectations vis-à-vis their financial services providers: stability, creation and protection of wealth, reliability, a diligent handling of their money and data and, last but not least, future-proof technology.

The Savings Banks are held in very high regard in these areas. There is a good reason why by far the most customers place their trust in our institutions. We have worked hard to earn this trust – by sticking to our values: we want each individual to be able to make their life a little better by means of our advisory services and solutions. Every customer should be able to meet their goals – however diverse they may be. The very heart of the Savings Banks' obligation is to offer people in Germany financial life perspectives – with the help of good advisory services and high-quality financial products.

In addition, we work hard to ensure that no social group is left behind. For us, it is important that everyone should have the chance to lead a financially self-determined life; that small and medium-sized enterprises (SMEs) in all regions of the country should continue to find fair conditions; and that savers (and their personal assets) should be treated with appreciation – in both senses of the word. The Savings Banks are the protective shield, not only for savers and SMEs, but also for people with few personal assets and a low income.

The capital earned by the Savings Banks in a highly competitive environment stays in the region and benefits everyone. The Savings Banks' profits enable them to include sections of the population that are of no interest to other banks. The existence of 1.7 million Citizen Accounts – with more than 250,000 of them for refugees – is just one example. The Savings Banks perform their public obligations through economic resources – that makes us unique. It is the reason for the close relationship that the Savings Banks have with the municipalities and the local people. And it is the reason why directly elected local representatives make up part of our Boards.

The "Report to Society 2015" gives you an insight into our values. The stories presented here are taken from the lives of some of our approximately 50 million customers. We chose the topics in accordance with the sustainability criteria we identified, together with the German Council for Sustainable Development.



**Georg Fahrenschoen**  
President of the German Savings Banks Association



**“For us, it is important that everyone should have the chance to lead a financially self-determined life.”**

# Our country – Our contribution

The Savings Banks in Germany can be found wherever the people are – in the regions, with companies, societies and municipal institutions. They show they are nearby, committed, and ready to talk. As credit institutions incorporated under public law, they are committed to acting responsibly. They work to improve living standards and support economic growth in the regions with their products and with their local presence. At the same time, they are an important pillar of the community; a community which includes municipal companies as well as the local sports society or theatre.

## A partner who goes the extra mile

There was no let-up to the challenges Germany had to deal with during 2015. Quite the opposite: the large number of refugees seeking asylum from war and hunger is changing the country. The Savings Banks mean more to the German Federal States, districts and municipalities than just financial institutions. The Savings Banks are reliable partners and continuously support their clients, even in difficult times. However, as well as the new ones, other well-known challenges still exist, such as climate and demographic change, to name just two. As credit institutions incorporated under public law, the Savings Banks face up to these tasks.

## A weighty partner

The Savings Banks can throw quite a lot of weight into the balance: the Savings Banks Finance Group is comprised of 580 institutions, with more than 345,400 employees overall. And they all follow one guiding principle: today's success cannot happen at the expense of future generations. The foundation we have to protect for the common good is partly ecological, but it also has an economic and a social side. Sustainable thinking and operating is part of

the Savings Banks' business activities geared towards the common good: the deposits made by the Savings Banks' clients are the basis for loans to the local economy. In this way, the Savings Banks contribute to the economic, cultural and social development locally.

## Our country – Our contribution

The "Report to Society" outlines how the Savings Banks meet the social challenges, and which guidelines they follow. The daily routines of the Savings Banks' employees and partners presented on the following pages are as diverse and unique as our country. All four reports deal with necessity and foresight. They deal with concerns and hope, and with the search and discovery of new solutions. Last but not least, they deal with recognising achievement in other people.



EUR

# 126

million for social projects,  
provided by the Savings  
Banks Finance Group in 2015

**“The Savings Banks  
are reliable partners  
and continuously  
support their clients,  
even in difficult  
times.”**



Great service at a great price – and great for people with mobility restrictions: Cash To You service in Siegen.

“I can contact the Savings Bank from anywhere and everywhere; it’s easy and straightforward.”

# 11.8

million downloads  
of the Savings Banks app



## Many offers and one objective

It's not so long ago that everyday banking operations were only possible via the Savings Banks counters. Over the past few years, the number of these counters has been reduced: in exchange, however, the existing branch offices have been upgraded. Customers also have at their disposal an app, online banking, video chats, the Mobile Savings Bank and the Cash To You service. Is this too much? No, we offer exactly the right number of services to meet our customers' changing needs.

The possibility of using the Internet for financial operations plays a major role for many customers. And that is quite understandable: it is "open" 24 hours a day and accessible from nearly everywhere in Germany. Andreas Fratta of Kreissparkasse Cologne knows a lot about this distribution channel. As a New Media Sales Advisor, he is sure that in future the online applications will be used more and more. "Services like text and video chat enable a form of personal communication without having to go all the way to the branch, and also without having to wait in a long queue," he says. And he adds: "Being independent of a location is especially important. During a break at work, on holiday, at home on the sofa – I can contact the Savings Bank from anywhere and everywhere; it's easy and straightforward." The Savings Banks themselves also use these new channels when they need advice from different branch offices. "Due to its increasing popularity, we are continuously expanding our electronic communication services," Fratta explains. However, it is important to reassure those who fear 'unknown territory' – including his own colleagues. Thus, online seminars are organised in branch offices.

"90% to 95% of our customers are relatively elderly," says Philip Stegert. He and his colleague Erik Schneider drive one of the four Mobile Savings Bank branch offices of Kreissparkasse Cologne around the catchment area of the famous cathedral city. The mobile branch office is a seven-tonne truck in bright Savings Bank red – equipped with everything a branch office needs. Both drivers make an important point: although there are fewer Savings Bank branches in the Rheinisch-Bergischer district, Rhein-Sieg


district, Oberberg district and Rhein-Erft district nowadays, the two men drive to towns which have never had a branch office. And how many customers use these mobile branch offices? "That's difficult to say; on average it ranges from 5 to 25 people per town or village," Stegert says.

The Savings Bank in Siegen has taken a different approach, which also responds to the wishes of its senior citizens: Savings Bank employee Gabriele Horn delivers cash to their doorstep – by car, and with a great degree of personal commitment. "The amount of money we deliver once a week ranges from EUR 100 to EUR 2,000," says the trained banker. And the good thing about it: for only three euros a month, this service is affordable for everyone. When asked whether other financial institutions have also adopted this service, she smiles and says that a competitor has indeed introduced a similar service.

Whilst the various Savings Banks have taken different approaches, they all follow the same guiding principle: "We provide access to modern financial services – to people, regional businesses and municipalities."



Friendly and helpful: Erik Schneider in the mobile branch office.



Help for refugees through expert knowledge, the Citizen Account and cheerfulness: customer relationship manager Ferit Tarak of Stadtsparkasse Barsinghausen.

## On chocolate and current accounts

The Savings Banks are pioneers in Europe when it comes to so-called “Citizen Accounts”. In fact, they have a head start on other banks, which since 19 June 2016 have been obliged by law to provide a basic account to all EU citizens. Although German banks made a commitment to do this back in 1995, only the Savings Banks have consistently implemented this commitment.

Employees of the Savings Bank in Barsinghausen, near Hanover, had gone to great lengths. Warm waffles and hot chocolate were ready. Interpreters were standing by, but no one knew whether the Syrian, Moroccan or Afghan refugees who had been invited were really going to come. They did, and the atmosphere was friendly and excited. The municipal administration and the Savings Bank had decided to hold this Open Day to help refugees who need a bank account to participate in everyday life.

However, even in a town like Barsinghausen, it’s not only refugees who need to be able to open an account without having to overcome major obstacles. As in any town, there


are citizens who, for example, have no income or who have declared personal insolvency. “For a while now, we have experienced a slow but steady rise in demand for Citizen Accounts”, says Martin Wildhagen, spokesman for the bank. Over the past years, Mr Wildhagen and his colleagues have noticed that an increasing number of people have experienced difficulty in opening an account: “There are many different reasons for this, such as dependence on social security payments or old-age poverty.”

Why does a bank need to offer a Citizen Account in the first place? To open a regular current account in Germany, a customer has to provide, among other things, proof of permanent residence and, especially, creditworthiness. However, not everyone can meet these requirements. As a consequence, people cannot participate in daily economic life, as without an account it is impossible for them to rent a flat or sign an employment contract. The Citizen Account helps, as this type of account – which has no overdraft facility – can be opened regardless of personal situation, income, age or nationality.

In the city of Barsinghausen, approximately 150 German citizens and 270 refugees rely on their Citizen Accounts. “In the case of refugees, these figures keep changing because not all of them stay,” says Mr Wildhagen. Compared with the total of 11,000 private accounts held with the Savings Bank, the share of Citizen Accounts is limited. And yet, even though the number of Citizen Accounts may be small in comparison, to those concerned they mean a lot.

“You hear so many sad stories,” Ferit Tarak, customer relationship manager at Stadtsparkasse Barsinghausen and of Kurdish origin himself, says. “This is another reason why we have to make it possible for the people to handle their money more independently,” he adds. The goal of the Open Day in Barsinghausen was to help people who find themselves in very difficult situations. That goal was met, thanks to the Savings Bank’s employees, and the account itself.

“We really  
feel welcome.”

A close-up photograph of a person's hands signing a document. The person is wearing a dark blue jacket with a leather-like texture. They are holding a black and white pen and writing on a white document. The document has some text and a signature line. The background is a solid red color.

In the city of Barsinghausen,  
approximately 270 people who had  
to flee their home countries opened  
an account with the Savings Bank.

## Living culture – Broadening horizons

Acknowledging the work of volunteers and thanking them for their commitment – that is the German Citizen Award's goal which the Savings Banks brought into being in 2003 in cooperation with committed members of the Federal Parliament and municipal umbrella organisations. Since then, the German Citizen Award annually honours the exceptional commitment of individuals, societies and companies on a local, regional and national level. An example is Schleswig-Holstein. Here, the Citizen Award is conferred by the State Parliament of Schleswig-Holstein, in cooperation with the Savings Banks within the state. North German public broadcaster NDR is the media partner.

Selecting winners from all the applicants is not an easy task for the jury in charge in Kiel. According to Mareike Kahlcke, who prepares these meetings, usually between 60 and 100 proposals are submitted. "It's worth applying," she says. "Overall, we award cash and non-cash prizes with a total value of EUR 32,500. And on top of this, all prize winners and nominees are given a professional video portrait about their form of commitment." The award is assigned in three categories: "U21", "Everyday hero" and "Lifetime achievement".

"You know when you're making others happy with what you're doing, and if other people are happy, then I am too," says Katharina Kolterjahn, and she should know. She is part of the Lübeck-based children's book club Book Pirates ("Bücherpiraten") whose goal it is to turn children and teenagers into enthusiastic readers. The most important event of the year for them is Lübeck Youth Book Days ("Lübecker Jugendbuchtage") held in their own Children's Literature House. The event is organised by youngsters, aged between 12 and 17. Their dedication has not just impressed the Citizen Award jury in Schleswig-Holstein, but also people all over Germany. The Book Pirates were also honoured as First Prize Winners of the German Citizen Award 2015.

However, the young literature fans were not the only ones to be honoured twice, at state and federal level. The refugee theatre project "Szol Ha" from Rendsburg came in second. The project aims to improve language skills, promote integration and foster understanding. As actor Ali Shahrabadi says: "We also want to reduce prejudices. Some people hold prejudices, thinking that we only want to improve our economic situation. But that is not true."

In order to live together in peace, it also helps to make music together. Hella Lorberg from Bargteheide, for example, has been committed to music for many years. Her work was honoured with the Citizen Award in the "Lifetime achievement" category. She is chairwoman of the Bargteheide Association for Ecclesiastical Music ("Förderverein Bargteheider Kirchenmusik"); she also founded the Bargteheide Culture Network ("Bargteheider Kulturträger"), and the Chamber Music Association à la Carte ("à la carte Kammermusik"). When asked about her incentive for so much work, Hella Lorberg answers: "It is important to promote harmony and beauty."

The German Citizen Award's self-imposed goal is to provide a platform for all those who voluntarily stand up for others. At the same time, the award reflects the diversity and success of this involvement.



Double accolade for avid readers: Lübeck-based Book Pirates were honoured both at state and federal level.

# 2,300

applications altogether for the German Citizen Award 2015

“You just know you are making people happy ...”



Hella Lorberg was honoured with the Citizen Award in the “Lifetime achievement” category for her long-standing, multifaceted commitment.



The chemistry is right: Klara Ahlers and Thomas Haase, of Laverana, with Frank Rakel, of Savings Bank Hanover.

“First we were admired, then we were mocked, and in the end, we were imitated.”

## Many companies – One commitment

There are three good reasons for reducing energy consumption in the production process: cutting operating costs, protecting the climate, and conserving resources. German enterprises have taken a pioneering role in this respect. Two of these pioneers are Laverana GmbH & Co. KG and the Remmers Group. Both of them are Savings Banks clients.

“First we were admired, then we were mocked, and in the end, we were imitated,” says Klara Ahlers of Laverana. The products of this certified natural cosmetics producer are available in 40 countries; the company employs a staff of around 380 people. Klara Ahlers has been Co-Managing Director for more than 25 years, together with founding shareholder Thomas Haase. “All this time, our objectives have stayed the same: democratisation, differentiation and internationalisation,” Ahlers says. Environmental protection, sustainability, and biological raw materials also characterise Laverana. Animal testing is a taboo, as is the use of silicones, mineral oils, aluminium salts or microplastics. Accordingly, they continuously invest in ultra-modern and energy-saving manufacturing – with the help of Savings Bank Hanover.

Their trusted advisor is Frank Rakel. He values Ms Ahlers’ and Mr Haase’s business, not only for their success and good interpersonal relations: “Laverana is a valuable asset to the region – and at the same time, it reaches far beyond.”

From Laverana’s headquarters in Wennigsen near Hanover, it is a short journey to Hiddenhausen, one of the locations of Remmers Group. This is where Remmers Group produces varnishes for the high-quality coatings used in industrial and handcrafted furniture production, among other things. “The company is very important for Hiddenhausen,” says Frank Rehmeier. He is the corporate advisor of Sparkasse Herford, responsible for this Remmers Group site, and looks after the Group’s investments at this location. The size of investments is an important factor, he explains: “After all, we are talking about approximately EUR 20 million, for which we have also taken out an Efficiency Loan from NRW.BANK in the amount of EUR 5 million. NRW.BANK also provided additional KfW funds.” As a member of Remmers Group’s Management Board, Klaus Boog is responsible for international business, finance, and the company’s operations

at Hiddenhausen. “We will create Europe’s most efficient varnish factory in this field,” he says. The set of measures ranges from state-of-the-art equipment to energetic redevelopment. A key factor – next to the new and very energy-efficient technology – is the closed-loop concept, leading to better emission control and higher occupational safety for employees.

The P4 indicator of the Savings Banks’ reporting system, which deals with lending for environmental protection, energy and resource efficiency, states: “The member institutions of the Savings Banks Finance Group take an active part in the loan financing of investments in energy efficiency and environmental protection.” Laverana and Remmers are just two of many examples.



Joint forces for energy efficiency and economic success: Klaus Boog, of Remmers Group, Frank Rehmeier, of the Savings Bank, and Christian Hoischen, of NRW.BANK.

# Our guiding principles

Sustainable development combines economic progress with social justice and environmental protection. The Savings Banks Finance Group is committed to this principle. To this end, it has conceived an overarching, strategic concept of sustainability. Our guiding principles concerning sustainability are a key element of this concept and provide a framework for our sustainability reporting.

The Savings Banks are committed to their duty to society, as financial services providers with an obligation to the common good. As banks with municipal roots, they assume a responsible role in solving complex challenges for the future, as visible drivers and reliable partners. For us, sustainable management and action are not just theory – they are the very core of our business model.

## Guiding principles on sustainability

Our guiding principles are the result of intensive dialogue. The four guiding principles lay down the framework for the Savings Banks' policies, the products they offer, and for the initiatives they develop in order to fulfil their social responsibility. This triangle comprises Savings Banks' commitment to citizens and the region, their stakeholder engagement, and their fulfilment of sustainability targets.

1. We are committed to our public mission and to serving society as a whole.
2. We reduce complexity in banking and put it into the service of the people and the economy.
3. We are committed to doing our business in a resource-efficient way.

4. We aim at enhancing sustainable prosperity and better quality of life for everybody.

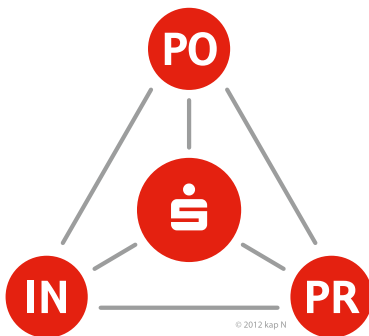
These guiding principles define our understanding of sustainability: through our actions, we aim to contribute to the reduction of the ecological footprint and to the enhancement of the quality of life for everyone, in order to preserve the foundations of our lives and those of future generations. You will find a detailed description on the following pages.

## Committed to sustainable development

Savings Banks act to strengthen their business location; they exercise their influence to preserve a family-friendly environment with affordable housing, good education, unspoiled natural surroundings, future-oriented energy supply, attractive leisure activities, and the coexistence of generations. In our view, these are the cornerstones for sustainable development.

Well-founded sustainability reporting contributes to the transparency of these services for lasting development and ensures the transparency of the sustainability enshrined in the Savings Banks.





With the “Report to Society”, the Savings Banks create visibility in how they contribute to sustainable development in the regions with their policies, their products and their initiatives – fulfilling their duty to the public.

**Policies** – Our values, mission statement, principles, standards and norms, strategies, goals and targets and specific action to improve sustainable development – and how these are implemented by Savings Banks. The “Policies” indicators reflect the values and principles according to which the Savings Banks dedicate their business policy to serving people and promoting sustainable future development for their region.

**Products** – All products and services that have an impact on sustainable development. The “Products” indicators reflect the products and services provided by the Savings Banks to safeguard the financial welfare and standards of living for a broad cross-section of the population.

**Initiatives** – Social activities and initiatives with an impact on sustainable development. The “Initiatives” indicators outline all Savings Banks initiatives dedicated to promoting the preservation of natural resources, the future development of society, and the quality of life in the region.

### A tailor-made set of indicators for the Savings Banks

The reporting system of the Savings Banks relates to the German Sustainability Code (Deutscher Nachhaltigkeitskodex – DNK) as well as to the GRI Financial Services Sector Disclosures (GRI FS) developed by the Global Reporting Initiative (GRI) established in 1997. This also includes a qualified reporting on the fulfilment of Savings Banks’ duty to the public, their orientation towards the common good, and the special sustainability aspects of their business strategy.

The German Federal Government’s Council for Sustainable Development has officially approved this reporting system as a basis for a Declaration of Compliance with the German Sustainability Code.

### Gradual expansion of the reporting scope

The German Savings Banks Finance Group has published its third “Report to Society” at a Federal level. At present, aggregated figures at federal level are not yet available for all indicators. We will, however, gradually expand the scope of the reporting system over the next few years, in line with the defined indicators.

On the following pages, we will outline examples of activities undertaken by the Savings Banks in line with the guiding principles. We will show their qualitative and quantitative contribution in the respective area of action.



German Council for  
S U S T A I N A B L E  
Development

Our performance regarding guiding principle no. 1:

“We are committed to our public mission and to serving society as a whole.”

## Policies

	Business model	Status
PO 1	Commitment to long-term value creation	
	Savings Banks Acts of German Federal States	embedded
	Savings Banks' Memoranda and Articles of Association	embedded
	<b>Local communities</b>	Volume (EUR million)
PO 21	Value created and distributed to local communities*	20,858

## Products

	Investment products with specific social or environmental benefits	Volume (EUR million)
PR 1	Sustainable investment funds (BayernInvest, Deka, and LBBW)	653
PR 3	Savings deposits for private prevention purposes	
	Volume (private individuals)**	312,400
	Change (in 2015)**	-9,700
	<b>Advisory and services with specific social benefits</b>	Number
PR 7	Access to basic financial services for economically disadvantaged people	
	Private current accounts (total)**	37 million
	of which: Citizen Accounts**	1.71 million
PR 8	Equal access to financial services in local communities	
	Branches with staff**	11,486
	Cashpoints**	25,700
	Mobile branches**	67
	Downloads of the Savings Banks app	11.8 million
PR 9	Specific services to improve access to financial services for disadvantaged people	
	Barrier-free branches and offices**	10,020
	Cashpoints and self-service devices offering special support for people with impaired vision	2,341
	<b>Financial products and services with an impact on local prosperity and public authorities</b>	Volume (EUR million)
PR 10	Lending to local private households (volume)**	321,800
PR 11	Lending to local enterprises (volume)**	361,600
PR 12	Lending to local business start-ups*	1,287
PR 13	Lending for innovation purposes (through KfW-subsidised loans)*	325
PR 17	Loans for public authorities for investments in infrastructure and public services	82,000

## Initiatives

	Financial skills in private households	Number
IN 12	Initiatives to improve financial literacy	
	Presentations by “Geld und Haushalt”, an independent advisory service	909
IN 13	Initiatives to improve economic education	
	“Planspiel Börse” stock exchange game (no. of participants)	129,610
	German start-up prize for schoolchildren (no. of participants)	4,274
IN 14	Initiatives to prevent private over-indebtedness	📄

📄 more detailed information is available at: [dsgv.de/en/report\\_society](https://dsgv.de/en/report_society)

\* based on the Savings Banks Finance Group

\*\* based on the Savings Banks

Our performance regarding guiding principle no. 2:

“We reduce complexity in banking and put it into the service of the people and the economy.”

### Policies

	Status
<b>Corporate governance</b>	
<b>PO 9</b> Governance structure**	implemented
<b>PO 10</b> Compliance**	implemented
<b>Quality management</b>	
	Status
<b>PO 11</b> Quality standards for advising clients	implemented
<b>PO 12</b> Customer satisfaction**	75.8% of customers would recommend their Savings Bank
<b>Conflict management and mediation processes</b>	
	Status
<b>PO 13</b> Arbitration applications*	6,110
<b>Human resources</b>	
	Number
<b>PO 14</b> Increasing equal opportunities**	24.7% female executives
<b>PO 15</b> Policies for enhancing diversity**	4.9% female management board members
<b>PO 16</b> Family-oriented employment policies**	35.1% part-time employees
<b>PO 18</b> Long-term employability**	8.9% training rate
<b>Human resources</b>	
	Volume (EUR million)
<b>PO 19</b> Training/lifelong learning	
Total spending for training and continuing professional development**	150

\* based on the Savings Banks Finance Group

\*\* based on the Savings Banks

Our performance regarding guiding principle no. 3:  
 “We are committed to doing our business in a resource-efficient way.”

### Products

	Loans with specific social or environmental benefits	Volume (EUR million)
<b>PR 4</b>	Lending for environmental protection, energy and resource efficiency (promotional loans)*	4,734.7
<b>PR 5</b>	Lending for renewable energies (promotional loans)*	2,368.6

### Initiatives

	Strategies for climate protection	Volume (EUR million)/status
<b>IN 3</b>	Initiatives to improve energy efficiency in private households	
	“Meine Energiewende” information campaign	implemented
	Personal energy savings account	implemented
	Energy savings guide	implemented
<b>IN 4</b>	Initiatives to improve energy efficiency in local enterprises	
	“GewerbecheckENERGIE” energy guide for businesses**	implemented
<b>IN 5</b>	Initiatives to promote environmental projects*	8
<b>IN 6</b>	Initiatives to promote for renewable energies	
	Renewable energy industry service established by the Savings Banks Finance Group (2015)	available locally
	“Grünes Netzwerk”	available locally

\* based on the Savings Banks Finance Group

\*\* 272 Savings Banks integrated the “GewerbecheckENERGIE” into their homepage in 2015; a total of 27,338 visitors used this energy check for businesses.

Our performance regarding guiding principle no. 4:

“We aim at enhancing sustainable prosperity and better quality of life for everybody.”

### Policies

	Organisation and processes	Status
<b>PO 5</b>	Strategies to improve sustainability performance	developed

	Business policies	Status
<b>PO 8</b>	Sustainability standards for products and own-account business (at partner entities such as BayernLB, Deka, LBBW, NORD/LB)	implemented

### Products

	Loans with specific social or environmental benefits	Volume (EUR million)
<b>PR 6</b>	Loans for social purposes (promotional loans)*	697.3

### Initiatives

	Development of local infrastructure	Status
<b>IN 9</b>	Initiatives to promote local projects dealing with demographic issues	on a regional level

	Education	Volume (EUR million)
<b>IN 15</b>	Initiatives to promote local educational programmes*	37.7

	Science and research	Status
<b>IN 16</b>	Initiatives to enhance scientific research	embedded in the organisational structure

	Cultural activities	Volume (EUR million)
<b>IN 17</b>	Initiatives to promote cultural life in local communities*	135

	Sports	Volume (EUR million)
<b>IN 18</b>	Initiatives to promote a broad range of local sports activities*	91.7

	Social activities	Volume (EUR million)/number
<b>IN 20</b>	Initiatives to promote projects with social purposes*	126

<b>IN 21</b>	Initiatives to enhance integration	on a regional level
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<b>IN 22</b>	Promotion of “Deutscher Bürgerpreis” (German Citizen Award)	
	Local German Citizen Awards (number)	301
	Prize monies	0.44
	Applications (number)	2,300

\* based on the Savings Banks Finance Group

# Publication details

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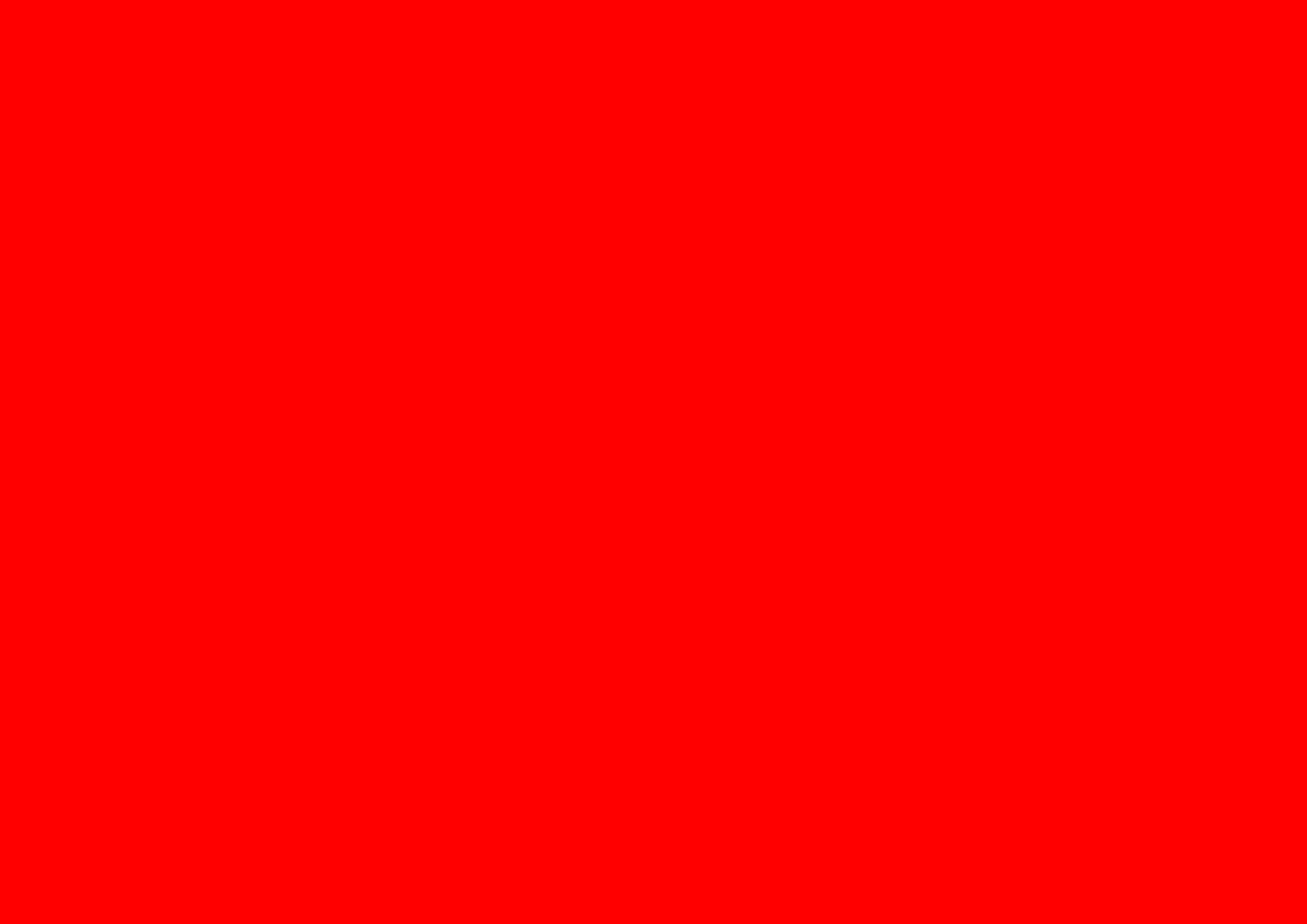
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