

Facts and figures at a glance

Our performance regarding guiding principle no. 1:

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

Policies		2015	2014	2013
Business model		Status		
PO 1	Commitment to long-term value creation			
	Savings Banks Acts of German Federal States	embedded	embedded	embedded
	Savings Banks' Memoranda and Articles of Association	embedded	embedded	embedded
Local communities		Volume (EUR million)		
PO 21	Value created and distributed to local communities*	20,858	20,000	195
Products				
Investment products with specific social or environmental benefits		Volume (EUR million)		
PR 1	Sustainable investment funds (BayernInvest, Deka, and LBBW)	653	7,674.18	5,200.89
PR 3	Savings deposits for private prevention purposes			
	Volume (private individuals)**	312,400	322,100	333,208
	Change (in 2015)**	-9,700	-10,600	-10,961
Advisory and services with specific social benefits		Number		
PR 7	Access to basic financial services for economically disadvantaged people			
	Private current accounts (total)**	37 million	36.7 million	36.5 million
	of which: Citizen Accounts**	1.71 million	1.5 million	1.4 million
PR 8	Equal access to financial services in local communities			
	Branches with staff**	11,486	12,048	12,360
	Cashpoints**	25,700	25,700	25,000
	Mobile branches**	67	66	60
	Downloads of the Savings Banks app	11.8 million	9 million	-
PR 9	Specific services to improve access to financial services for disadvantaged people			
	Barrier-free branches and offices**	10,020	10,064	-
	Cashpoints and self-service devices offering special support for people with impaired vision	2,341	1,680	-
Financial products and services with an impact on local prosperity and public authorities		Volume (EUR million)		
PR 10	Lending to local private households (volume) **	321,800	310,800	305,479
PR 11	Lending to local enterprises (volume) **	361,600	348,800	344,098
PR 12	Lending to local business start-ups*	1,287	1,173	1,108
PR 13	Lending for innovation purposes (through KfW-subsidised loans)*	325	610,8	465,4
PR 17	Loans for public authorities for investments in infrastructure and public services	82,000	81,500	-
Initiatives				
Financial skills in private households		Number		
IN 12	Initiatives to improve financial literacy			
	Presentations by “Geld und Haushalt”, an independent advisory service	909	979	1,086
IN 13	Initiatives to improve economic education			
	“Planspiel Börse” stock exchange game (no. of participants)	129,610	130,315	131,676
	German start-up prize for schoolchildren (no. of participants)	4,274	1,005	1,066
IN 14	Initiatives to prevent private over-indebtedness	📄	📄	📄

📄 more detailed information is available at: dsgv.de/en/report_society

* based on the Savings Banks Finance Group

** based on the Savings Banks

Source: Savings Banks Finance Group, Report to Society 2015, Copyright DSGV 2016

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	2015	2014	2013
Corporate governance			Status
PO 9	Governance structure**	implemented	implemented
PO 10	Compliance**	implemented	implemented
Quality management			Status
PO 11	Quality standards for advising clients	implemented	implemented
PO 12	Customer satisfaction**	75.8% of customers would recommend their Savings Bank	75.5% of customers would recommend their Savings Bank
			75% of customers would recommend their Savings Bank
Conflict management and mediation processes			Status
PO 13	Arbitration applications*	6,110	approx. 20,000 appeals to arbitration – with 50 million customers***
			approx. 2,414 appeals to arbitration – with 50 million customers
Human resources			Number
PO 14	Increasing equal opportunities**	24.7% female executives	24.6% female executives
PO 15	Policies for enhancing diversity**	4.9% female management	5.1% female management
PO 16	Family-oriented employment policies**	35.1% part-time employees	33.8% part-time employees
PO 18	Long-term employability**	8.9% training rate	9.5% training rate
			9.8% training rate
Human resources			Volume (EUR million)
PO 19	Training/lifelong learning		
	Total spending for training and continuing professional development**	150	150
			160

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*** Two rulings by the German Federal Supreme Court (Bundesgerichtshof – BGH) on loan processing fees at the end of 2014 triggered an unusually high number of complaints submitted.

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

Products		2015	2014	2013
	Loans with specific social or environmental benefits			Volume (EUR million)
PR 4	Lending for environmental protection, energy and resource efficiency (promotional loans)*	4,734.7	4,111.1	4,871.6
PR 5	Lending for renewable energies (promotional loans)*	2,368.6	2,031.2	2,368.5
Initiatives				
	Strategies for climate protection			Volume (EUR million)/status
IN 3	Initiatives to improve energy efficiency in private households			
	“Meine Energiewende” information campaign	implemented	implemented	being implemented
	Personal energy savings account	implemented	implemented	implemented
	Energy savings guide	implemented	implemented	implemented
IN 4	Initiatives to improve energy efficiency in local enterprises			
	“GewerbecheckENERGIE” energy guide for businesses**	implemented	implemented	implemented
IN 5	Initiatives to promote environmental projects*	8	9.7	8.6
IN 6	Initiatives to promote for renewable energies			
	Renewable energy industry service established by the Savings Banks Finance Group (2015)	available locally	available locally	available locally
	“Grünes Netzwerk”	available locally	implemented	implemented

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** 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		2015	2014	2013
	Organisation and processes			Status
PO 5	Strategies to improve sustainability performance	developed	developed	developed
	Business policies			Status
PO 8	Sustainability standards for products and own-account business (at partner entities such as BayernLB, Deka, LBBW, NORD/LB)	implemented	implemented	implemented
Products				
	Loans with specific social or environmental benefits			Volume (EUR million)
PR 6	Loans for social purposes (promotional loans)*	697.3	773.9	–
Initiatives				
	Development of local infrastructure			Status
IN 9	Initiatives to promote local projects dealing with demographic issues	on a regional level	on a regional level	on a regional level
	Education			Volume (EUR million)
IN 15	Initiatives to promote local educational programmes*	37.7	33.1	–
	Science and research			Status
IN 16	Initiatives to enhance scientific research	embedded in the organisational structure	embedded in the organisational structure	embedded in the organisational structure
	Cultural activities			Volume (EUR million)
IN 17	Initiatives to promote cultural life in local communities*	135	145	149.4
	Sports			Volume (EUR million)
IN 18	Initiatives to promote a broad range of local sports activities*	91,7	91	89,7
	Social activities			Volume (EUR million)/number
IN 20	Initiatives to promote projects with social purposes*	126	122	117,8
IN 21	Initiatives to enhance integration	on a regional level	on a regional level	being implemented
IN 22	Promotion of “Deutscher Bürgerpreis” (German Citizen Award)			
	Local German Citizen Awards (number)	301	302	300
	Prize monies	0,44	0,4	0,4
	Applications (number)	2,300	–	–

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