

no. 1 Guiding principle

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

Our commitments

- We pursue a long-term, responsible and risk-aware business policy.
- We provide access to modern financial services – to people, regional businesses and municipalities.
- We support people in making their own provisions and promote their participation in developing prosperity.
- We promote competition, to the benefit of consumers in the region.
- We provide a reliable contribution to the positive development of the community.

Our performance regarding guiding principle no. 1 (selected indicators):

Policies		2015	2014
	Business model		Status
PO 1	Commitment to long-term value creation		
	Savings Banks Acts of German Federal States	embedded	embedded
	Savings Banks' Memoranda and Articles of Association	embedded	embedded
	Local communities		Volume (EUR million)
PO 21	Value created and distributed to local communities*	20,858	20,000
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
PR 3	Savings deposits for private prevention purposes		
	Volume (private individuals)**	312,400	322,100
	Change (in 2015)**	-9,700	-10,600
	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
	of which: Citizen accounts**	1.71 million	1.5 million
PR 8	Equal access to financial services in local communities		
	Branches with staff**	11,486	12,048
	Cashpoints**	25,700	25,700
	Mobile branches**	67	66
	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
PR 11	Lending to local enterprises (volume)**	361,600	348,800
PR 12	Lending to local business start-ups*	1,287	1,173
PR 13	Lending for innovation purposes (through KfW-subsidised loans)*	325	610,8
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
IN 13	Initiatives to improve economic education		
	"Planspiel Börse" stock exchange game (no. of participants)	129,610	130,315
	German start-up prize for schoolchildren (no. of participants)	4,274	1,005
IN 14	Initiatives to prevent private over-indebtedness	🏠	🏠

🏠 more detailed information is available under: dsgv.de/en/report_society

* based on the Savings Banks Finance Group

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