

## no. **2** Guiding principle

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

### **Our commitments**

- We give priority to public well-being instead of short-term return targets.
- We aim to satisfy our clients' needs.
- We assume responsibility for the quality of our work.
- We offer our employees a long-term career path.
- We play fair and respect the rules.

## Our performance regarding guiding principle no. 2 (selected indicators):

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

\* based on the Savings Banks Finance Group

\*\* based on the Savings Banks

\*\*\* 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.