

no. 3

Guiding principle

We are committed to doing our business in a resource-efficient way.

Our commitments

- We are improving our ecological footprint.
- We promote the improvement of environmental protection and the efficient use of energy and resources to our customers.
- We support the decentralised generation of renewable energy sources.
- We promote the protection of nature and biodiversity.

Our performance regarding guiding principle no. 3 (selected indicators):

Products		2015	2014
	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
PR 5	Lending for renewable energies (promotional loans)*	2,368.6	2,031.2
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
	Personal energy savings account	implemented	implemented
	Energy savings guide	implemented	implemented
IN 4	Initiatives to improve energy efficiency in local enterprises		
	"GewerbecheckENERGIE" energy guide for businesses**	implemented	implemented
IN 5	Initiatives to promote environmental projects*	8	9,7
IN 6	Initiatives to promote for renewable energies		
	Renewable energy industry service established by the Savings Banks Finance Group (2015)	available locally	available locally
	"Grünes Netzwerk"	available locally	implemented

* 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.