

# no. **4** Guiding principle

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

## **Our commitments**

- We commit ourselves to the principle of sustainability.
- We provide impulses for a culture of sustainability.
- We promote quality of life that is available to all locally.
- We emphasise a decentralised approach as a key principle for shaping the future.

Our performance regarding guiding principle no. 4 (selected indicators):

<b>Policies</b>		<b>2015</b>	<b>2014</b>
	<b>Organisation and processes</b>		Status
<b>PO 5</b>	Strategies to improve sustainability performance	developed	developed
	<b>Business policies</b>		Status
<b>PO 8</b>	Sustainability standards for products and own-account business (at partner entities such as BayernLB, Deka, LBBW, NORD/LB)	implemented	implemented
<b>Products</b>			
	<b>Loans with specific social or environmental benefits</b>		Volume (EUR million)
<b>PR 6</b>	Loans for social purposes (promotional loans)*	697.3	773.9
<b>Initiatives</b>			
	<b>Development of local infrastructure</b>		Status
<b>IN 9</b>	Initiatives to promote local projects dealing with demographic issues	on a regional level	on a regional level
	<b>Education</b>		Volume (EUR million)
<b>IN 15</b>	Initiatives to promote local educational programmes*	37.7	33.1
	<b>Science and research</b>		Status
<b>IN 16</b>	Initiatives to enhance scientific research	embedded in the organisational structure	embedded in the organisational structure
	<b>Cultural activities</b>		Volume (EUR million)
<b>IN 17</b>	Initiatives to promote cultural life in local communities*	135	145
	<b>Sports</b>		Volume (EUR million)
<b>IN 18</b>	Initiatives to promote a broad range of local sports activities*	91.7	91
	<b>Social activities</b>		Volume (EUR million)/number
<b>IN 20</b>	Initiatives to promote local projects with social purposes*	126	122
<b>IN 21</b>	Initiatives to enhance social cohesion and integration	on a regional level	on a regional level
<b>IN 22</b>	Promotion of "Deutscher Bürgerpreis" (German Citizen Award)		
	Local German Citizen Awards (number)	301	302
	Prize monies	0.44	0.4
	Applications (number)	2,300	–

\* based on the Savings Banks Finance Group