



Finanzgruppe
Deutscher Sparkassen- und Giroverband

Report to Society 2014
Our country – Our contribution



Our responsibility

The Savings Banks Finance Group is committed to sustainable development – in the economy, in society, and in ecological terms, throughout Germany. The Savings Banks Finance Group is made up of around 600 independent enterprises with some 340,000 employees. The Group comprises 416* Savings Banks, seven Landesbank Groups, DekaBank, nine Landesbausparkassen, and eleven primary insurance groups.

Savings Banks assume responsibility for the common good – through their attitude, their products and their initiatives for society. In this way, they contribute to sustainable growth in prosperity. This is at the very heart of their duty to the public – which benefits their customers, as well as all citizens, businesses and municipalities across Germany.

* As at 31 December 2014; as at 1 June 2015: 415 Savings Banks.

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Our “Report to Society” – published by the DSGV (the German Savings Banks Association, which is the umbrella organisation of the German Savings Banks Finance Group) – provides a selection of ideas and initiatives from Savings Banks all over Germany. Please refer to the online version [available in German only] for a more detailed description of the issues at hand and an introduction to the indicator system upon which the Savings Banks base their sustainable operations.

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





Georg Fahrenschon,
*President of the German
Savings Banks Association
(DSGV)*

Ladies and gentlemen,

Every day, people in Germany talk about money. Every day, people have to make decisions about their future expenses and personal provisions. And every day, when making these decisions, over 50 million people rely on their local Sparkasse (Savings Bank). Their trust is our commitment. And we, the Savings Banks Finance Group, wish to contribute to the preservation of livelihoods for present and future generations.

Our business model is sustainable in the best sense of the word. We are dedicated to sustainable development throughout Germany – in the economy, in society and in ecological terms – because we are committed to fulfilling our duty to the public. Savings Banks have an obligation to the common good. They prioritise long-term value preservation over profit maximisation, and their goal is to build client and business relationships that last for decades. Savings Banks help people, businesses and local authorities to launch and implement new initiatives. Savings Banks are regional banks, and this regional focus gives them greater scope for flexibility. They know their business regions and help to strengthen them.

People benefit from the Savings Banks' so-called 'regional principle' in many ways. First of all, economically. Savings Banks have a strong interest in promoting and strengthening their business regions. They are committed to their regions, but this commitment may mean different things in different places, cities and regions. This results in a broad and colourful mixture of projects, initiatives and ideas, some of which we would like to showcase in this "Report to Society". They are examples of the activities and services we undertake to fulfil our duty to the public and contribute to sustainable development in Germany.

Our commitment to the common good shapes our attitude and our actions. The breadth of this commitment is laid out in the report and draws on an indicator system that was developed in cooperation with the German Council for Sustainable Development. Our goal is to continuously report on the activities through which we fulfil our duty to the public and promote sustainable development.

The 2014 financial year was a successful one for the Savings Banks Finance Group, reflecting the solid economic development in Germany. The Savings Banks contribute to the well-being of companies and people. Throughout the country, they guarantee the supply of financial products and resources to the population. As well as promoting private provision for the future, this includes supporting small and medium-sized enterprises with loans, safeguarding competition, ensuring the stability of the financial system and supporting the community.

Your money is well invested with Savings Banks as it remains within the region, supporting the local economy. This means that your money helps to secure existing jobs or to create new ones in your area, thus ensuring stable, sustainable growth. As Savings Banks only carry out the business they truly understand, they help to shape economic progress in a way that avoids social injustice.

There are many ways to foster sustainable and resource-efficient development. Savings Banks are aware of this and constantly look out for new ways to help the people in their regions. This is because each Savings Bank decides, individually and locally, which financial services are of particular importance within their business region, and which initiatives it needs to embark upon and support – whether in the fields of education and science, social projects, business development support, the environment, culture or sports.

As Savings Banks, we are committed to our duty to the general public. This is why we do all we can to enable people to live better lives. And this is also why we talk to you about money – and about your requirements and expectations for the Savings Banks of the future. We look forward to your questions and comments. Every day. Everywhere.



Georg Fahrenschon

President of the German Savings Banks Association



*These are challenging times:
digitalisation, a lack of skilled
workers, and climate change all
demand new ideas.*

OUR COUNTRY

OUR CONTRIBUTION

*Savings Banks are taking this
opportunity to make a major
contribution to the development
of our society.*



Our country – Our contribution

The business policy adopted by the Savings Banks Finance Group is oriented towards the needs of the people. As credit institutions incorporated under public law, it is a given that Savings Banks offer their services in all parts of Germany. This is how they work to improve living standards and support economic growth in the regions. They also assume social and cultural responsibility, and in this way they contribute to the common good.

Shaping change together

Germany is facing major challenges: an ageing population, climate change, and digitalisation are changing our lives in many ways. Savings Banks help cities and municipalities to actively shape the changes that are needed in their regions. They know that by helping their region, they are helping the people. The reverse also applies: anything that is harmful to the region also impacts negatively on its people and companies. The result of this connection is the strong commitment of around 600 independent institutions of the Savings Banks Finance Group and around 340,000 employees – a commitment to sustainability. When they conduct business, Savings Banks aim to achieve their current targets without compromising the foundation for future generations. To safeguard the future of our country, the companies of the Savings Banks Finance Group are ready to assume responsibility – for economic, social and ecological issues.

With people, for people

Savings Banks are close to the people. They assume responsibility for the community as they consider themselves to be part of the community. Supporting people in their engagement in the economic and social arena is one of the founding ideas behind the Savings Banks. They are there for people when they want to start their own

households or establish a new business, and they are very aware of their responsibility towards their customers. They are happy to assume this responsibility.

Our country – our contribution

As employers, training providers and taxpayers, Savings Banks are conscious of the fact that the economic decisions they make today will have an impact on what happens tomorrow. Therefore, they take a long-term view in how they think and act. Savings Banks act responsibly; they are dedicated to the common good – not primarily to profits. The deposits made by Savings Banks, clients flow back through loans to the local economy and are available for financial, cultural and social development locally.

This “Report to Society” describes how the Savings Banks Finance Group deals with the questions our country and our society are facing, and how it aims to find answers for people. These answers are just as innovative, smart and compassionate as people can be, and we are proud to showcase four of them on the following pages.

More detailed information on each contribution and further examples are available on the German Savings Banks Association's website:
➔ dsgv.de/en/report_society



Our guiding principles

Sustainable development combines economic progress with social justice and environmental protection. The Savings Banks Finance Group is committed to this principle. To this end, it has conceived an overarching, strategic concept of sustainability. Our guiding principles concerning sustainability are a key element of this concept and provide a framework for our sustainability reporting.

The Savings Banks are committed to this duty, imposed by society, as financial services providers with an obligation to the common good. As banks with municipal roots, they assume a responsible role in solving complex challenges for the future, as visible drivers and reliable partners. For us, sustainable management and action are not just theory – they are the very core of our business model.

Guiding principles on sustainability

Our guiding principles are the result of intensive dialogue. The four guiding principles lay down the framework for the Savings Banks' policies, the products they offer, and for the initiatives they develop in order to fulfil their social responsibility. This triangle comprises Savings Banks' commitment to citizens and the region, their stakeholder engagement, and their fulfilment of sustainability targets.

1. We are committed to our public mission and to serving society as a whole.
2. We reduce complexity in banking and put it into the service of the people and the economy.
3. We are committed to doing our business in a resource-efficient way.

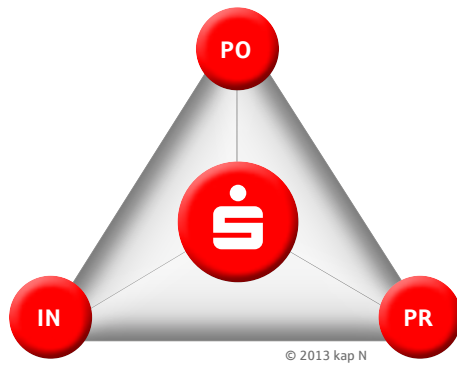
4. We aim at enhancing sustainable prosperity and better quality of life for everybody.

These guiding principles define our understanding of sustainability: through our actions, we aim to contribute to the reduction of the ecological footprint and to the enhancement of the quality of life for everyone, in order to preserve the foundations of our lives and those of future generations. You will find a detailed description on the following pages.

Committed to sustainable development

Savings Banks act to strengthen their business location; they exercise their influence to preserve a family-friendly environment with affordable housing, good education, unspoiled natural surroundings, future-oriented energy supply, attractive leisure activities, and the coexistence of generations. In our view, these are the cornerstones for sustainable development.

Well-founded sustainability reporting contributes to the transparency of these services for lasting development and ensures the transparency of the sustainability enshrined in the Savings Banks.



With the “Report to Society”, the Savings Banks create visibility in how they contribute to sustainable development in the regions with their policies, their products and their initiatives – fulfilling their duty to the public.

A tailor-made set of indicators for the Savings Banks

The reporting system of the Savings Banks relates to the German Sustainability Code (Deutscher Nachhaltigkeitskodex – DNK) as well as to the GRI Financial Services Sector Disclosures (GRI FS) developed by the Global Reporting Initiative (GRI) established in 1997. This also includes a qualified reporting on the fulfilment of Savings Banks’ duty to the public, their orientation towards the common good, and the special sustainability aspects of their business strategy.

The German Federal Government’s Council for Sustainable Development has officially approved this reporting system as a basis for a Declaration of Compliance with the German Sustainability Code.



German Council for
S U S T A I N A B L E
Development

POLICIES – Our values, mission statement, principles, standards and norms, strategies, goals and targets and specific action to improve sustainable development – and how these are implemented by Savings Banks. The “Policy” indicators reflect the values and principles according to which the Savings Banks dedicate their business policy to serving people and promoting sustainable future development for their region.

PRODUCTS – All products and services that have an impact on sustainable development. The “Products” indicators reflect the products and services provided by the Savings Banks to safeguard the financial welfare and standards of living for a broad cross-section of the population.

INITIATIVES – Social activities and initiatives with an impact on sustainable development. The “Initiatives” indicators outline all Savings Banks initiatives dedicated to promoting the preservation of natural resources, the future development of society, and the quality of life in the region.

Gradual expansion of the reporting scope

The German Savings Banks Finance Group has published its “Report to Society” at federal level. At present, aggregated figures at federal level are not yet available for all indicators. We will, however, gradually expand the scope of the reporting system over the next few years, in line with the defined indicators.

On the following pages, we will outline examples of activities undertaken by the Savings Banks in line with the guiding principles. We will show their qualitative and quantitative contribution in the respective area of action.

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



no. 1

Guiding principle

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

Our commitments

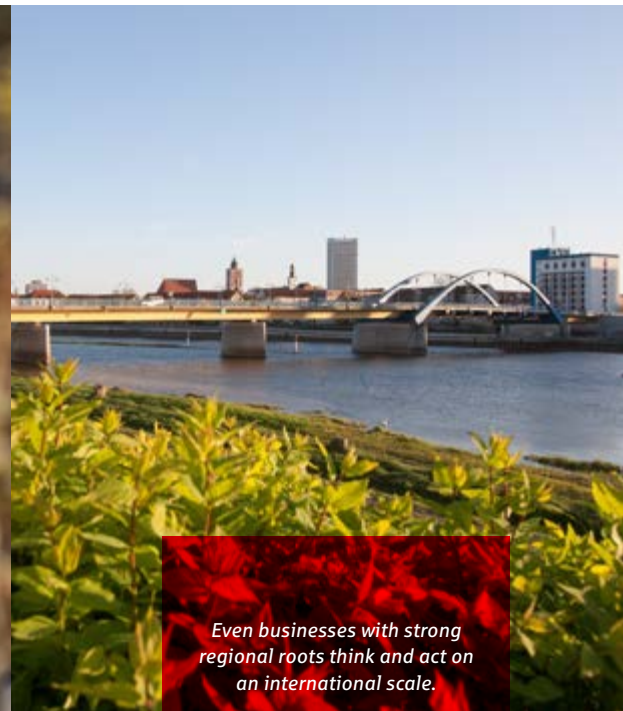
- We pursue a long-term, responsible and risk-aware business policy.
- We provide access to modern financial services – to people, regional businesses and municipalities.
- We support people in making their own provisions and promote their participation in developing prosperity.
- We promote competition,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



More detailed information is available at:
➤ dsgv.de/en/report_society



Fröbel Group's childcare facilities are located in Germany and Poland.



Even businesses with strong regional roots think and act on an international scale.

Savings Banks support their customers in turning their business ideas to reality – even across borders.

No borders, no barriers

Savings Banks are advocates of sustainable economic growth, both in Germany and beyond. Take Frankfurt/Oder, for example, where the Savings Banks' German-Polish Cooperation Office supports enterprises on both sides of the border. This support was used by the Fröbel Group, which runs day nurseries and after-school childcare centres.

Children start to learn a second language as early as possible at the nurseries and kindergartens of the Fröbel Group, a non-profit organisation that runs 140 childcare centres for over 12,000 children. "That second language does not have to be English. In Frankfurt/Oder we apply a German-Polish concept," says Stefan Spieker, the organisation's managing director. Expanding the successful model to Poland was a logical step for him. "We want to learn from our neighbours and tap new potential."

However, before the Fröbel Group opened its first kindergarten in Poznan in December 2014, it had to overcome a number of hurdles. Germany is not the only country with strict laws and regulations for childcare facilities. Also in Poland, countless permits and certificates are required to run a daycare centre. "Plus, we had to find the right partner in Poznan. The Savings Banks' German-Polish Cooperation

Office helped us with all of that," said Mr Spieker. Marta Sztelmach-Więcek's team of bilingual experts not only helped Fröbel to find the right banking account, but also recommended tax consultants and legal advice.

The most valuable assets for the Fröbel Group were the team's extensive knowledge and their contacts in Poland. Mr Spieker describes some of his struggles: "It is not easy to find an equivalent to our non-profit legal structure in other countries, so we had to do a lot of rethinking." The Savings Banks' German-Polish Cooperation Office, a member of the international S-CountryDesk network of the Savings Banks Finance Group, helped to negotiate many obstacles. This left Mr Spieker impressed with the "high level of competence in international business displayed by the Savings Banks", which, according to Mr Spieker, facilitated the foundation of Froebel Polska.

Today, it's child's play for Polish children to attend the Fröbel kindergarten in Poznan. The only thing that separates them from the children at the kindergarten in Frankfurt/Oder is the distance of 180 kilometres – if they were to meet in a playground they could communicate effortlessly, as their early bilingual education has lifted the language barrier.

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


Policies

	Business model	Status
PO 1	Commitment to long-term value creation	
	Savings Banks Acts of German Federal States	embedded
	Savings Banks' Memoranda and Articles of Association	embedded
	Local communities	Volume (EUR million)
PO 21	Value created and distributed to local communities*	20,000

Products

	Investment products with specific social or environmental benefits	Volume (EUR million)
PR 1	Sustainable investment funds (BayernInvest, Deka, and LBBW)	7,674.18
PR 3	Savings deposits for private prevention purposes	
	Volume (private individuals)**	322,100
	Change (in 2014)**	-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)**	36.7 million
	of which: citizen accounts**	1.5 million
PR 8	Equal access to financial services in local communities	
	Branches with staff**	12,048
	Cashpoints**	25,700
	Mobile branches**	73
PR 9	Specific services to improve access to financial services for disadvantaged people	
	Barrier-free branches and offices**	10,064
	Cashpoints and self-service devices offering special support for people with impaired vision	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**	310,800
PR 11	Lending to local enterprises**	348,800
PR 12	Lending to local business start-ups*	1,173
PR 13	Lending for innovation purposes*	610.8
PR 17	Loans for public authorities for investments in infrastructure and public services	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	979
IN 13	Initiatives to improve economic education	
	"Planspiel Börse" stock exchange game (no. of participants)	130,315
	German start-up prize for schoolchildren (no. of pupils participating)	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

** based on the Savings Banks

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.





Vocational trainees at Sparkasse Krefeld.



The shortage of skilled staff is one of the major challenges for our country.

For Savings Banks, offering young people a good training and long-term career perspectives is part of the course.

Where learning is fun

When it comes to their future, German trainees trust the Savings Banks. In 2014, the Savings Banks Finance Group employed around 22,500 vocational trainees – and some institutions take an unusual approach. Sparkasse Krefeld, for example, has interesting alternatives in store for those who decide to cut short their university studies: it is also a training centre for chefs.

24-year old Marco Salven chose his employer “because it’s the Savings Bank”. But he is not at all interested in finance. Marco likes to cook. And that’s what he does, almost every day. Sparkasse Krefeld, Marco’s employer, is one of only a few institutions in Germany that offer training in their own kitchen. What is the best thing about Marco’s training? “It’s extremely diversified, from à-la-carte to industrial catering. I learn much more here than I would in a regular restaurant that caters only to a specific target group.”

Marco’s highlight so far: a special year-end event. “What we created with the food on that occasion – it was almost an art form. I had to handle the products very carefully and I really learnt a lot. So, if someone wants to be a chef, I can highly recommend Sparkasse Krefeld. I’m very glad to get

my training here, and have never regretted my choice of employer.”

Oliver Vanselow started to study chemical science at the University of Cologne, but quickly realised that chemistry wasn’t for him. “There was too much theory for me, I wanted to get out and actually do things. That’s why I quit my studies after one year.” Instead, Oliver decided to start a vocational training to become a bank officer at Sparkasse Krefeld. Wasn’t that quite an unusual change? “I asked myself: What am I really good at? From my part-time jobs as a student I knew that I was good at customer service. A bank training seemed like a good choice.”

While Oliver enjoys working with numbers and figures, what he appreciates most is engaging with customers. “I like the challenge of responding to the individual needs of each customer, and finding the best possible solution together.” He successfully completed the programme in January – and he is now full of praise for his employer. “It’s amazing what the Savings Bank has to offer, for example orientation days and a branch run entirely by trainees. And it takes really good care of its trainees.” That’s what sets Saving Banks apart from other banks.

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

Policies

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

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.



More detailed information is available at:
➤ dsgv.de/en/report_society



When it comes to climate protection, Provinzial Rheinland Versicherung also counts on the commitment of its employees.

The Savings Banks Finance Group actively pursues environmental and climate protection.

Businesses must be aware of their responsibility towards the environment.

Green inside and out

Many companies have a green logo, but few are green at heart. Provinzial Rheinland, however, is green inside and out. To offset all unavoidable greenhouse gas emissions, the insurance company had 4,500,000 square meters of forest restored, partly by its employees, who took part in a tree-planting action to grow a climate protection forest.

A high level of dedication is part of the corporate culture at Provinzial Rheinland – a member of the Savings Banks Finance Group – as is sustainability. Marita Krüssel, responsible for environmental and health management at Provinzial Rheinland, explains: “We have committed ourselves to sustainability in our new mission statement: We want economic, social and ecological sustainability.” Using an intelligent environmental management approach, Provinzial has been screening all business divisions, with the objective of steadily reducing the use of resources and avoiding pollution. Any unavoidable emissions are offset – for instance, through the climate protection forest, which was planted by employees in 2011.

Provinzial took a hands-on approach to actively involve its employees in climate protection. Every employee received an emissions passbook to help them keep track of their individual carbon footprint. This resulted in greenhouse gas emissions being reduced by 87,500 kg within two and a half years. “Provinzial further added to the reduction with reforestation projects,” said Ms Krüssel. Over the next ten years, the trees in the climate protection forest will store 175 tonnes of the greenhouse gas emissions that contribute to global warming.

The initiatives are backed by Provinzial Rheinland's top management. Dr Walter Tesarczyk, CEO of Provinzial Rheinland, explains why: “As insurers, we have a strong interest in our society caring about climate protection, since we have a responsibility towards future generations.” Provinzial Rheinland is one of Germany's companies with ambitious goals regarding climate protection and energy efficiency. The insurance company's goal to make its business activities completely carbon neutral by 2011 – the year of Provinzial Rheinland's 175th anniversary – had already been met at year-end 2010.

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

Products

	Loans with specific social or environmental benefits	Volume (EUR million)
PR 4	Lending for environmental protection, energy and resource efficiency (promotional loans)*	4,111.1
PR 5	Lending for renewable energies (promotional loans)*	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
	Personal energy savings account (via sparkasse.de and locally)	implemented
	Energy savings guide (via sparkasse.de and locally)	implemented
IN 4	Initiatives to improve energy efficiency in local enterprises	
	"GewerbecheckENERGIE" energy guide for businesses (via sparkasse.de and locally)**	implemented
IN 5	Initiatives to promote environmental projects*	9.7
IN 6	Initiatives to promote for renewable energies	
	Renewable energy industry service established by the Savings Banks Finance Group (2014)	available locally
	"Grünes Netzwerk" (via sparkasse.de and locally)	implemented

* based on the Savings Banks Finance Group

** 277 Savings Banks integrated the "GewerbecheckENERGIE" into their homepage in 2014; a total of 26,944 visitors used this energy check for businesses.

4

no.

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.





Barrier-free access to all services – that is what Sparkasse Trier offers its customers.



A growing number of people in our country rely on low-barrier services.

Savings Banks are there to help everyone in their region: they lower barriers.

Accessibility for everyone

Have you forgotten your glasses? Broken your leg? Are you out and about with a pram? Everyday life can quickly turn into a challenge. Price tags are illegible, stairs insurmountable, narrow passages impassable. Sparkasse Trier wants to make sure that its customers have access to its services and therefore has been promoting a fully accessible environment for years.

Miriam Ostermann is good at planning. As a wheelchair user, she is aware of her limits. She knows that shopping or going to the cinema might take her a little longer because in her home town of Trier many of the shops and buildings are not wheelchair-accessible. With one positive exception: the Savings Bank. Most of the branches of Sparkasse Trier can be accessed via ramps or elevators.

The institution is promoting fully accessible banking services – and they mean it. It is important for Sparkasse Trier that every customer has access to all of their services, regardless of disabilities or physical limitations. The operation of cashpoints was simplified, and the keys enlarged to help blind or visually impaired customers to feel the

functions. The machines were also equipped with larger monitors to significantly increase the legibility of the displayed information.

There is at least one so-called 'talking cashpoint' at each of Sparkasse Trier's cashpoint locations. These provide audible instructions for all the machine's functions. Every branch has headphones available to ensure that all information is delivered privately. Of course, visually impaired or blind customers may also use barrier-free online banking facilities. "These investments are important, also in the light of the demographic change that is taking place in our region and throughout the whole of Germany. We will continue along this path until we have reached our goal: barrier-free financial services for all," declares Dr Peter Späth, Vice CEO of Sparkasse Trier. Sparkasse Trier's exemplary attitude makes it a role model well beyond the financial services sector: The Chamber of Trade in Trier certified the Trierweiler Savings Bank branch as an "accessible, family- and senior citizen-friendly service provider with regard to demographic change".

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

Policies

	Organisation and processes	Status
PO 5	Strategies to improve sustainability performance	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

Products

	Loans with specific social or environmental benefits	Volume (EUR million)
PR 6	Loans for social purposes (promotional loans)*	773.9

Initiatives

	Development of local infrastructure	Status
IN 9	Initiatives to promote local projects dealing with demographic issues	on a regional level
	Education	Volume (EUR million)
IN 15	Initiatives to promote local educational programmes*	33.1
	Science and research	Status
IN 16	Initiatives to enhance scientific research	embedded in the organisational structure
	Cultural activities	Volume (EUR million)
IN 17	Initiatives to promote cultural life in local communities*	145
	Sports	Volume (EUR million)
IN 18	Initiatives to promote a broad range of local sports activities*	91
	Social activities	Volume (EUR million)
IN 20	Initiatives to promote local projects with social purposes*	122
IN 21	Initiatives to enhance social cohesion and integration	on a regional level
IN 22	Promotion of "Deutscher Bürgerpreis" (German Citizen Award)	
	Local German Citizen Awards	302
	Prize monies	0.4

* based on the Savings Banks Finance Group

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➤ dsgv.de/en/report_society

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➤ dsgv.de/en/annual_report





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