The Savings Banks Finance Group

The Savings Banks Finance Group is Germany's largest group of credit institutions. Its great strength lies in the Savings Banks' locally anchored business model and in the close cooperation between its 480 member institutions.

Together with its institutions and partner companies, the Savings Banks Finance Group comprehensively meets the financial needs of private customers and businesses in Germany.

Proximity and responsibility

Savings Banks are generally institutions under public law with municipalities as their responsible public bodies. In accordance with the regional principle, they concentrate their presence and business activities in the area of their responsible public bodies. They are independent, managed locally and committed to growth from their own resources. In order to maintain this, Savings Banks must operate sustainably and ensure long-term economic balance. For this reason, the profits generated by the Savings Banks are used exclusively to strengthen their equity capital and develop their home region.

Branches

14,390[5]

14,350[7]

Employees

291,900[5,6]

286,000[6,7]

Trainees

18,400

Strong within the Group

The local anchoring of the Savings Banks within the financial group is complemented by cooperation throughout the association. This enables the institutions to specialise in a division of labour, thereby strengthening the performance of them all. The association thus makes a significant contribution to the Group's responsible and risk-conscious business policy. The Savings Banks' business model reflects their founding mission: to act locally and responsibly in close proximity to their customers.

Market presence

Savings Banks Finance Group

Companies[1]
480

Branches[2]
14,390[5]
14,350[7]

Employees[3]
291,900[5,6]
286,000[6,7]

Business volume[4]
EUR 3,500 billion[5]
EUR 3,400 billion[7]

Savings Banks*

342[5]

Total assets .... EUR 1,620 billion
Branches 10,573
Employees 199,824

5 Landesbank groups

(LBBW, BayernLB, Helaba, NORD/LB, SaarLB)

Total assets .... EUR 937 billion
Employees 27,693

DekaBank

German clearing house

Assets under management
EUR 452 billion

Employees
5,953

Landesbausparkassen (LBS)

5

Total assets........ EUR 75.5 billion
Employees 6,094

Deutsche Leasing group[8]

Total assets .... EUR 24.5 billion
New business volume .... EUR 11.4 billion
Assets under management .... EUR 43.0 billion
Employees 3,162

Public direct insurer groups

8

Gross premium income .... EUR 24.9 billion
Employees 31,930

Capital investment companies[9]

47

Total volume .... EUR 1,570.2 million
Employees........ 209

S-Kreditpartner

Customer
loan portfolio .... EUR 11.9 billion
Employees 806

S-Internationals

10

Participating institutions 152
Total assets participating
institutions .... EUR 797.7 billion
Turnover........ EUR 105.5 million
Employees 513

Factoring companies

3

Annual turnover........ EUR 46.0 billion
Employees 525

LBS real estate companies

6

Volume of properties brokered .... EUR 9.5 billion
Employees 604

Other leasing companies

New business volume........ EUR 2.4 billion
Employees........ 752

DSV group Deutscher Sparkassenverlag

Turnover .... EUR 0.9 billion
Employees 2,896

Finanz Informatik

Employees
6,066

SIZ

Employees
468

Sparkassen Rating und Risikosysteme

Employees
506

[1] Including associations and other institutions; figures rounded.
[2] Branches/advisory centres.
[3] Internal/external employees, excluding part-time employees; figures rounded.
[4] Business volume here = balance sheet total/portfolio volume/total assets/ Investment volume; figures rounded.
[5] Including foreign branches and domestic and foreign subsidiaries of the Landesbanken.
[6] Including 3,837 employees of the associations, their institutions and other organisations.
[7] Excluding foreign branches and domestic and foreign subsidiaries of the Landesbanken.
[8] As at 30 September 2025.
[9] Savings Bank companies > 50% Savings Bank shareholding and Landesbanken companies.

* As at 31 December 2025; as at 15 June 2026: 339 Savings Banks.