



**Finanzgruppe  
Deutscher Sparkassen- und Giroverband**

**Report to Society 2013  
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 350,000 EMPLOYEES.

THE GROUP COMPRISES 417 SAVINGS BANKS, SEVEN LANDESBANK GROUPS, DEKABANK, TEN LANDESBBAUSPARKASSEN 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 private customers, citizens, businesses and municipalities alike.

This is our first “Report to Society”. This report – published by DSGV, the German Savings Banks Association

and the umbrella organisation of the German Savings Banks Finance Group – lists a selection of impulses and initiatives by Savings Banks all over Germany. Please refer to the online version for a more detailed description of the issues at hand, and an introduction to the full set of indicators upon which Savings Banks focus their conduct.

➤ [dsgv.de/en/report\\_society](https://dsgv.de/en/report_society)

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**Georg Fahrenschoen:**  
President of the German  
Savings Banks Association  
(DSGV)

## Our position

### Dear readers,

It is my pleasure to present the first “Report to Society” published by the Savings Banks Finance Group. A sustainability report, you might think at first glance – not another one, you might say. But our “Report to Society” is much more than just a traditional report on indicators and measures related to ecological, economical or social issues.

With this report, we illustrate what is special about the Savings Banks business model: a deeply-rooted feeling of responsibility for the region in which they operate, and for the people living there.

It is this commitment to the common good that is at the very heart of the Savings Banks’ duty to the public. It shapes our attitude and our actions. Our first “Report to Society” provides an account of our activities and services to fulfil our duty to the public, thus contributing to sustainable development in Germany.

Savings Banks certainly conduct their business sustainably. For more than 200 years, we have acted with perspective and far-sightedness, preserving value over the long term rather than maximising short-term profits. Whenever new developments need to be instigated and implemented, we are always here to support people, enterprises and municipalities. We offer our financial products and services on the basis of this fundamental approach, making our corporate contribution to society.

Your money is well invested with the Savings Banks: it remains within the region, supporting local economic cycles. It will help businesses to grow and ensures that people have an environment they can enjoy living in. We do everything in our power to shape economic progress in a way that avoids social injustice, preserves our planet’s limited resources, and ensures that future generations will have the same opportunities for a good life as we enjoy today. These principles have always guided our actions, and they will continue to set the standard in the future.

Savings Banks have a huge range of activities to foster sustainable development. This is because each Savings Bank decides individually and locally which financial services are required within the 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. Savings Banks are active wherever they can be of benefit to people.

For this reason, this year’s “Report to Society” covers those issues that are currently relevant across all regions. Moreover, it provides a basis for discussion with our stakeholders on those challenges which will determine our future actions. The way we see it, such a report is not a finished product – rather, it is an instrument for dialogue that will evolve constantly. Using selected examples, the report showcases the breadth of the Savings Banks Finance Group’s commitments. In doing so, we already employ a part of the indicator system which we will be using from now on: in coordination with the Council for Sustainable Development, and in accordance with the German Sustainability Code, we will consistently report on our activities in order to meet our duty to the public, and to achieve sustainable development.

We would like this to be the basis for more intensive discussion: on what is important for you today, on your wishes for “tomorrow” – and on your expectations and requirements for a financial services provider in the future. Talk to us – anywhere in Germany.

Yours sincerely,



Georg Fahrenschon  
President of the German Savings Banks Association



*The increasing degree of digitisation, demographic changes and the transition of the German energy sector demand new ideas.*

#### **OUR COUNTRY**

#### **OUR CONTRIBUTION**

*Savings Banks recognise and grasp this opportunity to make a major contribution to the development of our society.*



# Our contribution to our country

› The business policy adopted by the Savings Banks Finance Group is oriented upon peoples' needs. Committed to their duty to the public, Savings Banks are a key player in every region throughout Germany. They not only safeguard the population's access to financial services, but also provide decisive impulses for the development of the communities in which they are active.

## Refocusing on life in the regions

Our society is changing. The major issues of our time are globalisation, climate change and a shortage of resources, digitisation (which is penetrating all areas of life), urbanisation and demographic changes. At the same time, the search for values shows that society is refocusing on life in the regions. The approximately 600 member institutions of the Savings Banks Finance Group – and their approximately 350,000 employees – consider the challenges they are facing today as opportunities: they deal with these challenges via numerous activities throughout Germany, designed to actively participate in shaping the future. After all, they are close to the people.

## Long-term thinking and action

The Savings Banks bear responsibility for a greater sense of community – of which they see themselves as a part, in their role as a credit institution, as a local business and as an agent of social change. The founding mission of the Savings Banks aims to make financial services accessible to a broad public, as well as to small and medium-sized enterprises and municipalities in the region in which they operate. Savings Banks help economically disadvantaged private individuals to take part in business life; they offer basic financial services for everyone and provide

small loans on fair terms. In this way, they contribute to safeguarding prosperity and quality of life for all people, including future generations, right where they live. Sustainability is not a new idea for Savings Banks. It is a tradition they have embodied for 200 years.

## Our country – Our contribution

Savings Banks take a long-term view in how they think and act. For this reason, they continue to initiate projects which will become effective over the longer term. This sense of responsibility is characteristic for the entire business model: Savings Banks act responsibly; they are dedicated to the common good – not primarily to profits. Deposits by their customers are predominantly invested within the direct vicinity. That is why money placed with Savings Banks is a better investment.

This "Report to Society" describes the contributions of the Savings Banks Finance Group in dealing with the tasks facing our country and our society. The solutions identified are as diverse as the regions in which the Savings Banks operate. The following eight articles give you some examples. More detailed information on each contribution is available on the German Savings Banks Association website: [› dsgv.de/en/report\\_society](https://www.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. The guiding principles concerning sustainability are a key element of this concept: providing 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 to define sustainability

Our guiding principles for sustainability are the result of intensive dialogue. The four guiding principles lay the framework for the Savings Banks' attitude, 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 exchange of views with stakeholders, and their fulfilment of sustainability targets.

- 1 We are committed in our duty to the general public, and to society as a whole.
- 2 We make the financial services sector comprehensible, placing it at the service of the people and the economy.
- 3 We are committed to saving resources in our business operations.
- 4 We advocate sustainable welfare, and a better quality of life locally.

These guiding principles define our understanding of sustainability: through our actions, we aim to contribute to the reduction of the ecological footprint, and to enhancing the quality of life for everyone, in order to preserve the foundations for our lives and for 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.

## ATTITUDE

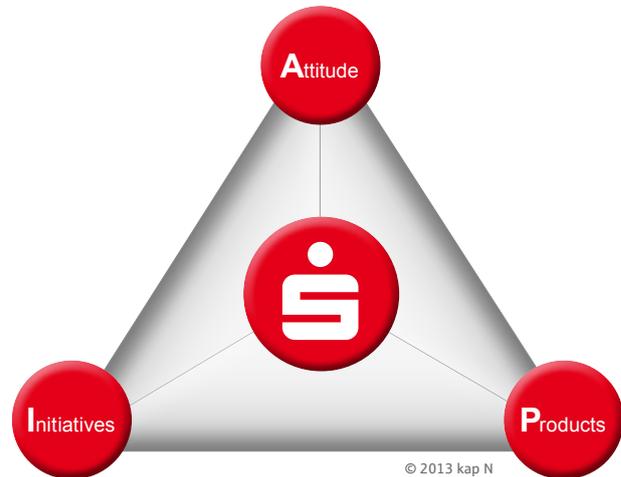
OUR VALUES, OUR VISION OF WHO WE ARE, OUR MISSION STATEMENT, STRATEGIES AND OBJECTIVES – AND HOW THESE ARE IMPLEMENTED IN PRACTICE BY SAVINGS BANKS. THE “ATTITUDE” INDICATORS REFLECT THE VALUES AND PRINCIPLES ACCORDING TO WHICH THE SAVINGS BANKS DEDICATE THEIR BUSINESS POLICY TO SERVE PEOPLE, AND TO PROMOTE SUSTAINABLE FUTURE DEVELOPMENT FOR THEIR REGION.

## PRODUCTS

ALL SUSTAINABLE PRODUCTS AND SERVICES OFFERED BY SAVINGS BANKS. 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

ACTIVITIES THROUGH WHICH SAVINGS BANKS CONTRIBUTE TO THE SUSTAINABLE DEVELOPMENT OF REGIONS, AND THE SOCIETIES THEREIN. 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.



*With the “Report to Society”, the Savings Banks create visibility in how they contribute to sustainable development in the regions, with their attitude, 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 is based on the German sustainability code (Deutscher Nachhaltigkeitskodex – “DNK”) as well as the reporting guidelines for financial services providers (GRI FS) conceived by the Global Reporting Initiative (GRI) established in 1997. This also includes a qualified reporting system on the fulfilment of Savings Banks’ duty to the public, their orientation on the common good, and the special sustainability aspects



German Council for  
SUSTAINABLE  
Development

from 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.

### Gradual expansion of the reporting scope

The German Savings Banks Finance Group has published its first “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 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](https://dsgv.de/en/report_society)

## GUIDING PRINCIPLE NO. 1

We are committed to our duty to the general public, and to society as a whole.



The pioneers of the “Big Emma” pilot project in Zabeltitz.

Demographic change is noticeable – village populations are in decline, and those who stay behind are no longer able to satisfy their everyday needs.

Using innovative concepts, Savings Banks strive to be close to the people, even in rural regions.

## New life in the countryside

A declining regional population drives out retail stores and other services, particularly in the countryside. Especially for older local people, everyday activities such as visiting a doctor or going to the bank is becoming increasingly difficult.

Within the scope of its “Big Emma” pilot project, the East German Savings Banks Association (OSV) has joined forces with Savings Banks, municipalities and local businesses to establish rural service stations, to prevent villages from disappearing altogether. In a jointly-rented property, multiple service providers – such as hairdressers, postal and package-delivery provider, health insurance or mobile care providers offer their services on specific days of the

week. A Savings Bank is always involved in such projects, providing organisational and financial support. Communities bundle still-existing offers within small municipalities in these mini-centres, which then evolve into the very core of the village – and a meeting place for residents. The first “Big Emma” was opened in Zabeltitz, Saxony, in cooperation with Sparkasse Meißen. The plan is to establish this system in other regions, too.



ZABELTITZ



The Laros family already use the mobile services provided by Sparkasse Nürnberg.



Many people are constantly online today. They expect services to be available via the internet.

Savings Banks flexibly adapt to the customers' new needs, constantly expanding their offers.

## The smart way to provide services

Sparkasse Nürnberg provides state-of-the-art services in line with their customers' needs: private customer advisors at the 'virtual branch' can be contacted by telephone, e-mail, text message, or video chat. The Savings Banks in Cologne, Munich and Frankfurt/Main have also already rolled out this innovative way of giving advice.

The digital age has made customers' needs more diverse. Many people are always online; they want to be able to reach their Savings Bank at any time, to retrieve product information via their smartphone – but at the same time, they require the same level of personal and competent advice that they would receive at a local branch. This is

now available as a supplement to the branch-based service – virtually any time and anywhere, provided they have access to the internet.

The offer will be gradually expanded: soon, it will be possible to access banking services via messaging services or social networks. And soon, advisory sessions via videolink or chat will also be supported on smartphones or tablets.

Savings Banks use a proprietary technical platform for online advice, securing the confidentiality of customer data.



NÜRNBERG

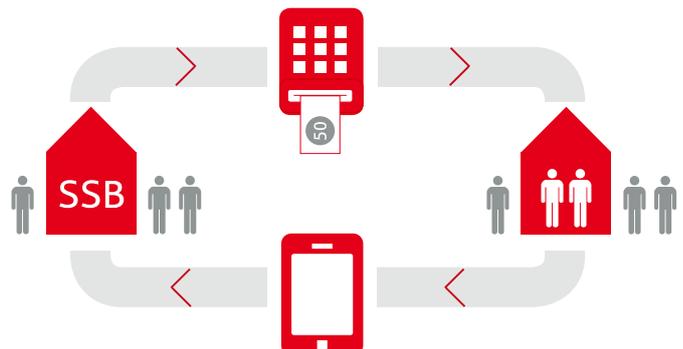
Nationwide presence of the Savings Banks

 12,360 branches with staff

 2,735 self-service branches

 25,000 ATMs

 6.3 million downloads of the Savings Banks app



## 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.

## OUR SERVICES (SELECTED INDICATORS)

### Attitude

#### Business model — Status

A 1	Commitment to long-term value creation	
	Savings Banks Acts of German Federal states	embedded
	Savings Banks' Memoranda and Articles of Association	embedded

#### Community — Volume (EUR million)

A 21	Contribution to the community*	19,500
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### Products

#### Sustainable investment products — Volume (EUR million)

P 1	Sustainable investment funds (BayernInvest, Deka and LBBW)	5,200.89
P 3	Savings products to strengthen own provisions for social purposes	
	Volume (private individuals)**	333,208
	Change (in the year 2013)**	- 10,961

#### Advisory and other services with a sustainability aspect — Number/status

P 7	Basic financial services provided to economically disadvantaged private individuals	
	Private current accounts (total)**	36.5 million
	of which: citizen accounts**	1.4 million
P 8	Nationwide presence	
	Branches with staff**	12,360
	Cash machines**	25,000
	Mobile branches**	156
P 9	Offers for disadvantaged groups within society	
	Advice offered in other languages (such as Turkish or Polish)**	Local offers as required

#### Products with a municipal or regional impact — Volume (EUR million)

P 10	Providing credit to the regional population (volume)**	305,479
P 11	Providing credit to the regional economy (volume)**	344,098
P 12	Promoting start-ups*	1,108
P 13	Sponsoring innovation (through KfW-subsidised loans)	465.4

### Initiatives

#### Financial skills in private households — Number

I 12	Promoting financial education	
	Presentations by "Geld und Haushalt", an independent advisory service	1,086
I 13	Promoting economic education	
	"Planspiel Börse" stock exchange game (no. of participants)	131,676
	German start-up prize for schoolchildren (no. of pupils participating)	1,066
I 14	Promoting the prevention of debt	

More detailed information is available under: [dsgv.de/en/report\\_society](http://dsgv.de/en/report_society)

\* based on the Savings Banks Finance Group

\*\* based on the Savings Banks

## GUIDING PRINCIPLE NO. 2

### We make the financial services sector understandable, placing it at the service of the people and the economy.



BAD HOMBURG



Entrepreneur Kurt Bach appreciates an exchange of views with his Savings Bank (MGNE Produkthandel GmbH).

*In a fast-moving world, establishing long-term relationships with people is increasingly important – whether they are partners or customers.*

*What is decisive in this context is real dialogue, and genuine interest. For Savings Banks, this is par for the course.*

## Dialogue as a source of inspiration

Only those who make their customers strong will be made strong by their customers. Savings Banks are convinced of this principle. For example, Taunus Sparkasse – located in the Rhine/Main area just outside Frankfurt – maintains an active exchange of views and experience with private individuals and businesses alike, within the scope of Customer and Business Advisory Boards. In fact, these inspiring meetings have already given rise to new financial products.

Customer satisfaction is one of the key objectives pursued by Savings Banks. To find out what private and business customers expect, and just how they imagine a forward-

looking bank, Taunus Sparkasse set up “Unternehmer-Blick” (“An entrepreneur’s view”) – a round table discussion with business customers which the Savings Bank established back in 2006. Four times a year, business owners from various sectors meet with management board members and corporate banking advisors, in order to exchange views in an open and trusting atmosphere. New participants are requested to join the circle, in order to add fresh ideas to the group. This not only builds a high-quality network; the discussions also help to strengthen the business relationship. Topics range from the global economy to individual concerns.



Two female Management Board members: Sandra Peetz-Rauch and Silke Korthals.

Women in top management positions are a rare occurrence in German business.  
We strive to open more top jobs to women.

## Give and take

In February 2011, the Savings Banks Finance Group launched an initiative to promote women in executive positions, introducing the nationwide S-Mentoring programme as an element of this initiative. Even though studies have shown that companies with a high share of women in top positions achieve better results, the potential of well-educated women often remains unfulfilled. Only around ten per cent of the 200 largest German companies have a female management board member. The share of female members of Savings Bank management boards is five per cent: this number will definitively improve, through targeted promotion and qualification measures.

To be eligible for appointment as a management board member, an individual needs to demonstrate management experience as well as professional skills. It is often impossible to acquire all this within one's 'home' Savings Bank. Consequently, this requires cross-institution networks. Within the framework of the mentoring programme launched by the Savings Banks Finance Group, mentors and mentees meet regularly for up to two years. And the first female participant has made it: Sandra Peetz-Rauch has been a member of the management board of Sparkasse Aschaffenburg-Alzenau since 1 March 2014.



ASCHAFFENBURG/  
VERDEN

### Customer satisfaction

75% of customers recommend the Savings Banks

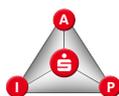


### Equal opportunities

24.3% of Savings Banks managers are female, and the proportion is rising



## 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 SERVICES (SELECTED INDICATORS)



	<b>Corporate Governance</b>	<b>Status</b>
A 9	Principles of good corporate governance	implemented
A 10	Compliance guidelines	implemented
	<b>Quality management</b>	<b>Status</b>
A 11	Quality standards for customer advice	implemented
A 12	Customer satisfaction**	75% of customers would recommend their Savings Bank
	<b>Credit management and mediation systems</b>	<b>Status</b>
A 13	Arbitration bodies*	2,414 appeals to arbitration bodies (from 50 million customers)
	<b>Human resources</b>	<b>Number</b>
A 14	Equal opportunities**	24.3% female executives
A 15	Promoting diversity**	4.7% female management board members
A 16	Improving the compatibility of family and working life**	31.4% part-time employees
A 18	Long-term career opportunities**	9.8% share of vocational trainees
	<b>Human resources</b>	<b>Volume (EUR million)</b>
A 19	Continuing professional development/life-long learning Total spending by Savings Banks for training and continuing professional development	160

\* based on the Savings Banks Finance Group  
 \*\* based on the Savings Banks

## > GUIDING PRINCIPLE NO. 3

### We are committed to saving resources in our business operations.



Committed drivers of the Tripsrath wind park project which was co-financed by citizens.

*We need an ecological pioneering spirit to make the "Energiewende" a success.*

*With a variety of initiatives and sustainable products, Savings Banks contribute to making this century's project of restructuring the German energy sector a success.*

## The power of wind energy

Savings Banks are the driving force of the "Energiewende". Savings Banks channel customer funds into regional environmental projects. Climate-friendly investments offer the opportunity for generating yield with a clear conscience; they promote a socially-oriented future, and are invested in future-oriented industries. They include private customers, businesses and institutions in their region's ecological development. Kreissparkasse Heinsberg, a Savings Bank west of Dusseldorf, is an ideal example: local citizens financed the EUR 11 million Tripsrath wind park project through the purchase of Environmental Savings Bonds. 224 customers of Kreissparkasse Heinsberg subscribed to a total of EUR 1.08 million. The three wind turbines are a powerful example of how to combine commercial returns and renewable energy sources.

The three Repower MM92 wind turbines in the Tripsrath project will produce 15 million kilowatt hours of electricity annually – enough to supply 4,000 average households. This is equivalent to carbon dioxide savings of approximately 13,500 tonnes per year. Additional wind power plants are being planned.



HEINSBERG



*An expert for sustainability: Sven Hüther, Sparkasse Saarbrücken's Environmental Management Officer.*



*Natural resources are limited. Yet we are still lacking the social awareness of this fact.*

*Savings Banks see themselves as pioneers for protecting nature and the environment – in their branches, and in their regions.*

## Sustainability as a way of life

The concept of sustainability is not confined to the consistent preservation of resources; it also encompasses the aspects of the economy and social responsibility. Sparkasse Saarbrücken – the Saarbrücken Savings Bank – has consistently expanded its strategic focus to incorporate the aspect of sustainability, implementing it into its corporate structure. For this purpose, the biggest Savings Bank in the Saarland region established the position of a full-time environmental officer. As the first bank in the Saarland, it also had its Neumarkt main branch certified in accordance with the EMAS directive.

EMAS is short for the “Eco-Management and Audit Scheme”. Introduced by the European Parliament in 1993, it is the most systematic procedure in the area of in-house environmental protection.

Across Germany, only eleven financial services providers have this official EU seal of approval. Environmental management in line with the highest European standards means systematically improving in-house environmental protection measures, as well as reducing the company's environmental footprint – voluntarily, within the company's own responsibility and on a continuous basis.



SAARBRÜCKEN

- › The concept of sustainability is not confined to the consistent preservation of resources; it also encompasses the aspects of the economy and social responsibility.

## OUR COMMITMENTS



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

## OUR SERVICES (SELECTED INDICATORS)

### Products

#### Sustainable credit products Volume (EUR million)

P 4	Loans for environmental protection, or the enhancement of efficiency in the use of energy and resources (subsidised loans)*	4,871.6
P 5	Loans for renewable energy projects (subsidised loans)*	2,368.5

### Initiatives

#### Climate protection strategies Volume (EUR million)/status

I 3	Improving energy efficiency in private households	
	“Meine Energiewende” information campaign	being implemented
	Personal energy-savings account (via sparkasse.de and locally)	implemented
	Energy-savings guide (via sparkasse.de and locally)	implemented
	Ecological footprint (via sparkasse.de and locally)	implemented
I 4	Enhancing energy efficiency in business operations	
	GewerbecheckENERGIE energy guide for businesses (via sparkasse.de and locally)	implemented
I 5	Promoting environmental projects*	8.6
I 6	Promoting renewable energy sources	
	Renewable energy industry service established by the Savings Banks Finance Group (2013)	available locally
	Green network (via sparkasse.de and locally)	implemented

\* based on the Savings Banks Finance Group

## › GUIDING PRINCIPLE NO. 4

### We advocate sustainable welfare, and a better quality of local life.



HEIDELBERG



*The Bahnstadt Heidelberg project is an example of inner-city development that is sustainable both economically and ecologically.*

*The population drift from rural areas into cities and new lifestyles are together driving demand for residential space in the big cities.*

*Savings Banks help to develop high-quality living space, thus shaping their region's economic future.*

## Creating something that will last

Urbanisation is progressing. Whilst the population is shrinking in many rural areas, space in the cities is getting tight. To continue providing current and future generations with high-quality living space, the Savings Banks are involved in regional planning and development. “Bahnstadt Heidelberg”, a large construction project, is a case in point for city development that is sustainable both economically and ecologically. Sparkasse Heidelberg is actively helping to shape the new city quarter – and not just in its role as a provider of finance.

The 116-hectare development situated on the site of a former rail shunting yard and freight depot is one of the biggest new inner-city construction projects in Germany

and Europe – and also the biggest development of passive housing worldwide. With an aggregate investment volume of some two billion euros, the site is consistently geared toward energy efficiency. Once it is finished, it will be home to 5,000 people, with a further 7,000 workplaces located there. The core of the Bahnstadt campus is “Sky-Labs”, which brings together offices and laboratories for science and high-tech companies. Creches and playgrounds are already in place; likewise a DIY store, health club, and a Savings Bank branch. An elementary school and shopping centres are set to follow. The project is scheduled for completion in 2017.

## Smart little brains

Investing in education means investing in the future. This far-sighted principle is part of the Savings Banks philosophy. Consequently, four Savings Banks foundations focus on educational offers for children and young people. For example, the numerous educational projects supported by the Sparkasse Südholstein foundation include financial and organisational support for an enrichment programme designed to promote particularly talented children. The project gives these children the chance to bring their special skills to life – without restrictions. Special workshops help them discover and build on their particular aptitudes and individual talents, by playing with other children who think and feel in a similar fashion. For Sparkasse Südholstein, a Savings Bank in the far north of Germany, the

importance of this targeted promotion is that the project unleashes cognitive and creative potential – which our society will need urgently in the future.

9,852 girls and boys have attended 826 training courses since early 1999. Right now, 84 workshops in progress are being attended by 1,162 female and male pupils. The offer comprises the arts, history, mathematics, languages (including Chinese and Japanese), as well as environmental and scientific experiments.



NORDERSTEDT/  
PINNEBERG



*Eager to experiment: highly-skilled pupils at the enrichment course.*

*Our market economy depends upon well-trained, high-performance employees. But education is expensive.*

*Many Savings Banks foundations support educational offers for children and young people. By doing so, they create an important foundation.*

- Having the welfare of future generations in mind is a tradition Savings Banks have cherished for more than 200 years.

## 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 SERVICES (SELECTED INDICATORS)

<b>Attitude</b>		<b>Organisation and operations</b> _____ <b>Status</b>	
A 5		Sustainability mission statement ..... developed	
		<b>Business policy</b> _____ <b>Status</b>	
A 8		Sustainability standards for products and own-account business at partner entities such as (BayernLB, Deka, LBBW, NORD/LB) ..... implemented	
<b>Initiatives</b>		<b>Promoting infrastructure projects and local development</b> _____ <b>Status</b>	
I 9		Promoting demographical projects ..... on a regional level	
		<b>Research and teaching</b> _____ <b>Status</b>	
I 16		Science promotion of the Savings Banks Finance Group (Wissenschaftsförderung der Sparkassen-Finanzgruppe e.V.) ..... embedded in the organisational structure	
		<b>Culture</b> _____ <b>Volume (EUR million)</b>	
I 17		Promoting regional cultural offers* ..... 149.4	
		<b>Sports</b> _____ <b>Volume (EUR million)</b>	
I 18		Promoting regional sports offers* ..... 89.7	
		<b>Social projects</b> _____ <b>Volume (EUR million)/status</b>	
I 20		Promoting social projects* ..... 117.8	
I 21		Support for handicapped people Implementing the vision of a barrier-free Savings Bank ..... being implemented	
I 22		Promoting the “Deutscher Bürgerpreis” Local citizens’ awards ..... 300 Prize monies ..... 0.4	

\* based on the Savings Banks Finance Group

# Publication details

## Published by

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