

The Savings Banks Finance Group

The Savings Banks Finance Group is Germany's most important banking group. Its great strength results from the Savings Banks' locally rooted business model and the close cooperation of its 510 member institutions in a strong group.

Together with its institutions and partner companies, the Savings Banks Finance Group covers the full range of financial needs for retail customers and enterprises in Germany.

Closeness and responsibility

Savings Banks are usually municipally funded institutions under public law. In line with the regional principle, they concentrate their presence and their business activities on the territory of their municipal sponsor. They are independent, managed on a decentralised basis, and focus on growth from their own resources. In order to maintain all this, Savings Banks must operate sustainably and ensure long-term economic balance. Therefore, the profits generated by the Savings Banks flow exclusively into strengthening their equity capital and into the development of their home region.

Branches

15,860⁵

15,820⁷



Employees

284,800^{5,6}

276,300^{6,7}



Strong within the Group

The local anchoring of the Savings Banks is complemented within the financial group by cooperation within the association. It enables the institutions to specialise in a division of labour and thus strengthens the performance of all of them. The Savings Bank network 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, close to the customer and responsibly.

Apprentices

15,360



Market presence

Savings Banks Finance Group Companies ¹		Branches ²	Employees ³	Business volume ⁴
510		15,860⁵ 15,820 ⁷	284,800^{5,6} 276,300 ^{6,7}	EUR 3,330 billion⁵ EUR 3,190 billion ⁷
Savings Banks*		5	Deka-Bank Deutsche Girozentrale	
370		Landesbank Groups (LBBW, BayernLB, Helaba, NORD/LB, SaarLB) + LB Berlin/Berliner Sparkasse	Total assets EUR 89 billion	
Total assets..... EUR 1,499 billion Branches 11,637 Employees 194,937		Total assets..... EUR 953 billion Employees 32,799	Employees 4,854	
Landesbausparkassen (LBS)	Deutsche Leasing Group ⁸		Public direct insurance groups	
8			9	
Total assets..... EUR 75 billion Employees 6,632	Total assets..... EUR 22.6 billion New business volume..... EUR 9.9 billion Assets under Management EUR 41.0 billion Employees 2,755		Gross premium income EUR 23.8 billion Employees 29,400	
Capital investment companies	S-Kreditpartner	Berlin Hyp	Factoring companies	
52			3	
Total assets..... EUR 1.3 billion Employees 199	Customer loan portfolio EUR 9.1 billion Employees 583	Mortgage loan portfolio EUR 25.6 billion Employees 596	Annual turnover ... EUR 37.5 billion Employees 370	
LBS Real estate-companies	Other leasing companies		DSV-Group Deutscher Sparkassenverlag	
7			Turnover EUR 0.6 billion	
Intermediated property volume..... EUR 10.0 billion Employees 599	New business volume EUR 2.4 billion Employees 806		Employees 2,372	
Offices 8				
Finanz Informatik	SIZ	Sparkassen Rating und Risikosysteme	¹ Including associations and other institutions; figures have been rounded ² Offices / information centres ³ Office staff and field force excluding part-time employees; figures have been rounded ⁴ Business volume here = balance sheet total / portfolio volume / total assets / investment volume; figures have been rounded ⁵ Including foreign branches as well as domestic and foreign subsidiaries of Landesbanken ⁶ Including 3,332 employees of associations, their institutions and other institutes ⁷ Excluding foreign branches, excluding domestic and foreign subsidiaries of Landesbanken ⁸ As at 30 September 2021 * As at 31.12.2021; as at 15.06.2022: 363 Savings Banks	
Employees 4,687	Employees 300	Employees 293		