

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 the close cooperation of its 490 member institutions in a strong group.

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

<p>Proximity and responsibility</p> <p>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 are 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 Savings Banks are used exclusively for the purpose of strengthening their equity capital and developing their home region.</p>	<p>Branches</p> <div><div>14,560¹</div><div>14,520²</div><div></div></div>
<p>Employees</p> <div><div>287,400^{1,3}</div><div>280,500^{2,3}</div><div></div></div> <p>Trainees⁴</p> <div><div>16,700</div><div></div></div>	<p>Strong within the Group</p> <p>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.</p>

Market presence

Savings Banks Finance Group Companies ⁵ 490		Branches ⁶ 14,560 ¹ 14,520 ²	Employees ⁷ 287,400 ^{1,3} 280,500 ^{2,3}	Business volume ⁸ EUR 3,420 billion ¹ EUR 3,290 billion ²
Savings Banks [*] 348 Total assets EUR 1,539 billion Branches 10,593 Employees 193,584		Landesbank groups (LBBW, BayernLB, Helaba, NORD/LB, SaarLB) + LB Berlin/Berliner Sparkasse Total assets EUR 973 billion Employees 31,639		DekaBank German clearing house Assets under management EUR 416 billion Employees 5,797
Landesbausparkassen (LBS) 5 Total assets EUR 75.0 billion Employees 6,187	Deutsche Leasing group ⁹ Total assets EUR 24.7 billion New business volume EUR 10.3 billion Assets under management EUR 43.5 billion Employees 3,107		Public direct insurer groups 8 Gross premium income EUR 23.4 billion Employees 30,900	
Capital investment companies 46 Total volume EUR 1.6 billion Employees 205	S-Kreditpartner Customer loan portfolio EUR 11.4 billion Employees 747	S-Internationals 10 Participating Savings Banks ... 144 Total assets of participating SBs..EUR 775.1 billion Turnover EUR 97.3 million Employees 480	Factoring companies 3 Annual turnover...EUR 46.5 billion Employees 511	
LBS real estate companies 7 Brokered property volume.....EUR 7.5 billion Employees 578		Other leasing companies New business volume EUR 3.0 billion Employees 709		DSV group Deutscher Sparkassenverlag Turnover EUR 0.9 billion Employees 2,764
Finanz Informatik Employees 5,628	SIZ Employees 437	SPARKASSEN RATING UND RISIKOSYSTEME Employees 417		
¹ Including foreign branches and domestic and foreign subsidiaries of the Landesbanken. ² Excluding foreign branches and domestic and foreign subsidiaries of the Landesbanken. ³ Including 3,649 employees of the associations, their organisations and other institutions. ⁴ The Savings Banks Finance Group. ⁵ Including associations and other institutions; figures rounded. ⁶ Branches/advisory centres. ⁷ Internal employees / external employees excluding part-time employees; figures rounded. ⁸ Business volume here = balance sheet total / portfolio volume / total assets / investment volume; figures rounded. ⁹ As at 30 September 2024. [*] As at 31 December 2024; as at 15 June 2025: 343 Savings Banks.				