

# Deutscher Sparkassen- & Giroverband eV (DSGV) in Consumer Finance (Germany)

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## **Abstracts**

Deutscher Sparkassen- & Giroverband (DSGV) is the largest banking group in Germany and its strength lies in the locally embedded business model of savings banks. There is no city or county in Germany without its own savings bank and all of these institutions are decentralised and managed independently. Therefore, the Deutscher Sparkassen- & Giroverband (DSGV) model is a mirror of the German economic structure and culture. The savings banks will continue to focus on a sustainable business policy,...

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