

# Deutscher Sparkassen- & Giroverband eV (DSGV) in Financial Cards and Payments (Germany)

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### **Abstracts**

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 a savings bank, and all the institutes are managed independently and decentralised. Therefore, the DSGV model is a mirror of the German economic structure and culture. The savings banks are going to continue to focus on a sustainable business policy, thereby ensuring their continued business success, and for the banking...

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## **Contents**

Strategic Direction

**Key Facts** 

Summary 1 Deutscher Sparkassen- & Giroverband eV (DSGV): Operational Indicators

Company Background

Competitive Positioning

Summary 2 Deutscher Sparkassen- & Giroverband eV (DSGV): Competitive Position 2013



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