

## Deposit Guarantee Scheme with BVR

**This way, your deposits are protected with us!**

Important information.

*Everyone has something that drives them.  
We clear the way.*

### **Worth knowing**

The deposit guarantee scheme of the cooperative finance group is the world's largest, exclusively privately financed deposit guarantee system for banks. Right from the start (since the 1930s), this system has always ensured that all included banks have been able to fulfil their obligations. So far, no affiliated bank has been affected by insolvency, so that a customer of an affiliated bank has never needed to be compensated or has suffered a loss of his deposits. At no time during the 170-year history of our banking group, has the state financially supported a cooperative bank in Germany through the use of tax funds.

BVR Institutssicherung GmbH was founded by BVR in 2015 on the basis of the European regulations on deposit protection. Overall, the previously high protection level for the customers of the affiliated bank will also continue to exist under the new legislation.

**This is how you can reach us.**

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## **Our cooperative guarantee systems**

The trust of the banking customers in the security of their deposits, as well as the trust of the money markets and capital markets in the stability of the banking system in Germany are a valuable commodity. BVR Institutssicherung GmbH, as a recognised deposit guarantee system and the voluntary deposit guarantee scheme of the Bundesverband der Deutschen Volksbanken und Raiffeisenbanken (deposit guarantee scheme of BVR) guarantee this stability and this trust in the cooperative financial sector. Both of the institute-related guarantee systems complement one another. Your cooperative bank is affiliated with these institutions.

### **Institution guarantee**

The task of the institution guarantee and the benefit for the customers. Institute-related guarantee systems have the function of avoiding or remedying threatened or existing economic difficulties with the affiliated credit institutions, i.e. preventing insolvencies. If a bank finds itself in financial difficulties, which it cannot overcome by its own means, it is supported by the guarantee system and put in a position that it can completely fulfil all of its obligations.

### **Deposit guarantee through institutional protection**

The statutory scope of protection of the officially recognised BVR Institutssicherung GmbH independently from the recognised possibility of performing measures to avoid a threat to continued existence, i.e. to prevent insolvency, the legislator prescribes that a recognised institute-related guarantee system must also envisage procedures for the case that the preconditions for the statutory claim by a bank's depositors exist for deposit compensation. In this respect, BVR Institutssicherungs GmbH guarantees to fulfil the statutory mandate of statutory compensation of the depositors in the case of an insolvency, on the basis of the deposit guarantee act.

Every bank is legally obligated to inform new customers, prior to initiating the business relationship, and existing customers, at least once per year, about the valid provisions for the statutory guarantee, including the scope and amount of the guarantee, on the basis of an information sheet.

### **Scope of protection of the voluntary deposit guarantee institution of BVR (BVR-SE)**

If a bank affiliated with BVR-SE should run into difficulties, which it cannot remedy using its own means, the deposit guarantee institution of BVR provides protection beyond the statutory protection of BVR Institutssicherungs GmbH, on the basis of its statute:

- all customer deposits, essentially including savings deposits (including savings books), savings bonds, fixed-term deposits (fixed deposits) and demand deposits (balances on giro account and call accounts), and
- bearer debentures, which have been issued by affiliated institutions and are in the customers' possession.

### **Further information**

[www.bvr-institutssicherung.de](http://www.bvr-institutssicherung.de)

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