

# Financing for Small and Medium-sized Enterprises

## Mission Statement

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The German version of the Mission Statement is available [here](#).



## **Preamble**

The member banks of the Bankenfachverband are committed to the financing of SMEs (small and medium-sized enterprises) - with trusted, established and tailor-made financial services.

To express this commitment, the association members active in investment financing have created the rules of conduct referred to in this mission statement. It applies to all commercial financing that companies and professionals enter into with the member banks.

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## **1. We are the experts in investment financing.**

Lending money is our business. Our main concern is providing SMEs with financing.

- We enable the purchase or sale of real goods and services. In this way, we safeguard our customers' investment and facilitate the sales of their goods.
- We know what we are talking about. Our employees are qualified experts for individual branches of trade as well as for the multitude of different forms of financing. We know the used goods markets and the performance of the objects financed by us.
- We know what companies need. Our financing products are tailored to the customer's needs - from loans for investments as well as sales and purchase financing up to hire-purchase, leasing, factoring, or centralised settlement.

## **2. We are the medium-sized partner for medium-sized companies.**

We relate to our customers at eye level. We are characteristically medium-sized companies with medium-sized customers.

- We know the needs of our customers when it comes to financial services. Our consultation is distinguished by highly developed expertise in the field and a high sense of responsibility.
- Even in difficult times, we fulfil our responsibility by looking for solutions together with our customers, as long as this is justifiable from a business perspective.
- Like our customers, we are also dependent on making money. We place the utmost value on sustainability and are interested in a long-term, positive development of business of our clients. If our customers are successful, so are we.



### **3. We deliver customised loan offers.**

The right form of financing plays a role in the success of a business. As professional partners, we lend our customers our support when it comes to finding the right form of financing.

- We are at home in the subjects of industries, markets and financial products, and also consult with our experienced employees directly on site with the customers.
- We put our clients in a position to make an informed decision as regards financing. For this purpose, we present a selection of various financial products to our customers and explain these in detail by means of clear and understandable information.
- We offer our clients the greatest possible flexibility in customising the instalments and terms of loans to suit their specific needs.

### **4. We make individual lending decisions.**

We value each and every one of our customers and examine all credit carefully and individually.

- We are committed to our customers and show them how they can improve their credit rating.
- Our decisions are transparent. We are happy to explain the reasons for a credit decision should our customers so desire.
- We respect your privacy and banking discretion. Our customers can rest assured that their data will be handled confidentially at all times – even if they are not at present or at a later date no longer customers.



## **5. We stand for quality.**

Lending operations always involve some degree of risk. Our consulting and financial services are designed for success and endurance. We only do business in areas in which we are well versed, with risks we can estimate.

- Lending ensues according to internal policies, and we continuously review adherence to these. Our internal control system meets the highest requirements and is subject to constant monitoring by the banking supervisory authority.
- We ensure quality. To this end, we train our employees regularly for compliance with internal policy and legal requirements, as well as in competent dealing with our customers.
- We take the suggestions and comments of our customers seriously in order to continually improve our offer.

## **6. We assume responsibility.**

As characteristically medium-sized banks, we feel a special responsibility towards medium-sized companies. They are, after all, the foundation of the economy and account for more than half of all jobs nationwide. We do what banks were created to do: we contribute to a functioning economy and assume social responsibility.

- We take responsibility for our medium-sized customers by offering them professional advice and tailored financing solutions.
- We take responsibility for our employees by creating and safeguarding jobs.
- We take responsibility for our shareholders by retaining their capital and ensuring that it is adequately remunerated.