

The German private commercial banks' statutory deposit guarantee and investor compensation scheme

A brief guide and list of banks assigned
to the scheme



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Berlin, October 2017

* **Please note:** The present English translation is furnished for information purposes only. The original German text is binding in all respects.

Since the entry into force of the German Deposit Guarantee and Investor Compensation Act (Einlagensicherungs- und Anlegerentschädigungsgesetz [EAEG]) and, more recently, of the German Deposit Guarantee Act (Einlagensicherungsgesetz [EinSiG]), deposits and liabilities arising from securities transactions have been protected at the commercial banks operated in private legal form (the private commercial banks for short) by the

Entschädigungseinrichtung deutscher Banken GmbH (EdB)

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to the extent provided for by law.

The legal basis for the private commercial banks' deposit guarantee scheme was originally the Deposit Guarantee and Investor Compensation Act (Einlagensicherungs- und Anlegerentschädigungsgesetz [EAEG]). On 3 July 2015, the statutory deposit guarantee scheme was moved from this act to a separate Deposit Guarantee Act (Einlagensicherungsgesetz [EinSiG]), thereby transposing the provisions of the new European Deposit Guarantee Schemes Directive¹ into German law. The aim of the Deposit Guarantee Schemes Directive is an even higher level of protection and maximum harmonisation of European deposit guarantee schemes. The Deposit Guarantee and Investor Compensation Act, which is now confined to dealing with investor compensation concerns, has been retained as the Investor Compensation Act (Anlegerentschädigungsgesetz [AnlEntG]).

¹ Directive 2014/49/EU of the European Parliament and of the Council of 16 April 2014 on deposit guarantee schemes.

The Entschädigungseinrichtung deutscher Banken (EdB) was entrusted by the German Federal Finance Ministry with the task of running the statutory deposit guarantee and investor compensation scheme for the private commercial banks in Germany. It thus performs a sovereign function. The EdB is subject to supervision by the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht [BaFin]).

Right to compensation

All private individuals as well as partnerships and corporations are entitled to compensation. Not protected are deposits by banks, institutional investors such as financial service providers, or insurance undertakings or deposits by public authorities (see in this connection Section 6 of the appended extract from the German Deposit Guarantee Act).

Scope of the claim for compensation

The EdB protects per customer and at each bank assigned to it:

1. deposits up to a limit of at least € 100,000 (coverage level) and
2. 90 % of liabilities arising from securities transactions, limited to the equivalent of € 20,000.

The coverage level for deposits increases to a total of up to € 500,000 for a period of six months after the amount has been credited if and to the extent that deposits result, for example², from real estate transactions relating to private residential properties or are linked to particular life events of a depositor such as marriage, divorce, retirement, dismissal, redundancy, birth, sickness, care dependency, invalidity, disability or death.

² For a full list of the cases in which the coverage level is higher, see Section 8, subsections 2 to 4 of the German Deposit Guarantee Act.

Besides all types of deposits – mainly demand, term and savings deposits – registered savings certificates are also protected. Liabilities in respect of which a bank has issued bearer instruments such as bearer bonds and bearer deposit certificates are, on the other hand, not protected.

Depositors are entitled to compensation irrespective of the currency in which their deposits are denominated.

The EdB also protects the deposits of a dependent branch of a member bank in another European Economic Area (EEA) country. Should a payout event occur, the deposit guarantee scheme of the other country compensates depositors on behalf of and on the instructions of the EdB.

Compensation is payable in connection with securities transactions particularly if, contrary to its duties, a bank is unable to return securities owned by the customer and held in custody on the customer's behalf. The EdB has never yet had to provide compensation for lost securities.

Payout procedure

A distinction must be made between repayment of deposits and repayment of liabilities resulting from securities transactions.

1) Repayment of deposits

If a payout event occurs, depositors are notified thereof without delay by the EdB.

The EdB must examine depositors' claims for compensation independently and meet these within seven working days³ of the date on which the German Federal Financial Supervisory

³ For a transitional period ending on 31. Mai 2016 until twenty working days.

Authority (BaFin) determines that a payout event has occurred. Depositors are not required to officially apply for compensation. Amounts that are subject to a temporarily higher coverage level must be substantiated separately in writing by the depositor, who is required to provide proof of the facts supporting the claim. The EdB must repay such amounts within seven working days of receipt of their registration and substantiation.

2) Repayment of liabilities resulting from securities transactions

If BaFin determines that a payout event has occurred because a bank is unable to meet liabilities resulting from securities transactions, the creditors must be informed thereof without delay. The customer must enter the claim for compensation with the EdB in writing within one year of being notified that a payout event has occurred. A claim for compensation can usually no longer be asserted once this deadline has expired. The EdB must examine claims entered for repayment of liabilities resulting from securities transactions without delay and meet these no later than three months after establishing the eligibility and amount of such claims.

Once the claim for compensation has been met, the depositor's claims against the bank are transferred to the EdB.

The claim for compensation becomes time-barred under the statute of limitations five years after the depositor has been notified of the occurrence of the payout event.

Compensation is provided in euro. If accounts of a depositor are held in a currency other than euro, the European Central Bank reference rate applying on the day when BaFin determines that a payout event has occurred is taken as the exchange rate.

Disputes about the reason for and the amount of a claim for compensation may be submitted to civil courts.

The EdB levies annual contributions on its member banks which are used to make payments to depositors when a payout event occurs.

Information requirements

Banks are required by law to inform their customers about membership of a deposit guarantee scheme in their General Business Conditions (Allgemeine Geschäftsbedingungen [AGB]), Price Display (Preisaushang) and account-opening forms. In addition, banks send their depositors a legally prescribed Customer Information Sheet once a year. On top of this, they provide confirmation to depositors on their statements of account that their deposits are deposits eligible for repayment.

Extract from the German Deposit Guarantee Act⁴ (EinlagensicherungsGesetz [EinSiG])

Section 5 EinSiG: Legal right to compensation

(1) If a payout event occurs, the depositor shall have the right to compensation pursuant to Sections 6 to 15 from the deposit guarantee scheme to which the CRR credit institution⁵ belongs. If the depositor is not allowed to freely dispose of the deposits, the right to compensation shall be granted to the party entitled to freely dispose of these, provided this party is known or can be identified at the time the payout event occurs.

(2) The deposit guarantee scheme to which the CRR credit institution belongs shall be obligated to repay liabilities resulting from securities transactions as defined in Section 1, subsection (3), sentence 2 of the German Investor Compensation Act (Anlegerentschädigungsgesetz [AnlEntG]) pursuant to Sections 3 to 5 of the German Investor Compensation Act.

(3) Should the authorisation to conduct deposit business pursuant to Section 1, subsection (1), sentence 2, number 1 of the German Banking Act (Kreditwesengesetz [KWG]) be discontinued, the deposit guarantee scheme shall only cover liabilities of the CRR credit institution established before its discontinuation.

⁴ Unofficial translation by the Association of German Banks for information purposes only.

⁵ CRR credit institution = credit institution as defined in the EU Capital Requirements Regulation (CRR).

Section 6 EinSiG: Ineligible deposits

The following deposits shall be excluded from compensation under Section 5:

1. Deposits made by other CRR credit institutions on their own behalf and for their own account;
2. Own funds as defined in point (118) of Article 4 (1) of Regulation (EU) No 575/2013;
3. Deposits arising out of transactions in connection with which a criminal conviction has been obtained against certain persons for money laundering as defined in Article 1 (2) of Directive 2005/60/EC of the European Parliament and of the Council of 26 October 2005 on the prevention of the use of the financial system for the purpose of money laundering and terrorist financing (OJ L 309 of 25 November 2005, p. 15);
4. Deposits by financial institutions as defined in point (26) of Article 4 (1) of Regulation (EU) No 575/2013;
5. Deposits by investment firms as defined in point (1) of Article 4 (1) of Directive 2004/39/EC of the European Parliament and of the Council of 21 April 2004 on markets in financial instruments amending Council Directives 85/611/EEC and 93/6/EEC and Directive 2000/12/EC of the European Parliament and of the Council and repealing Council Directive 93/22/EEC (OJ L 145 of 30 April 2004, p. 1);
6. Deposits which are no longer available and where the holder has never been identified pursuant to Article 9 (1) of Directive 2005/60/EC;

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7. Deposits by insurance undertakings and by reinsurance undertakings as referred to in Article 13 (1) to (6) of Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (OJ L 335 of 17 December 2009, p. 1);
 8. Deposits by collective investment undertakings as defined in point (7) of Article 4 (1) of Regulation (EU) No 575/2013;
 9. Deposits by pension and retirement funds, particularly institutions for occupational retirement provision as defined in point (a) of Article 6 of Directive 2003/41/EC of the European Parliament and of the Council of 3 June 2003 on the activities and supervision of institutions for occupational retirement provision (OJ L 235 of 23 September 2003, p. 10);
 10. Deposits by public authorities, particularly by public authorities of the German Federal Government, by a German Federal State, by a legally dependent special fund of the German Federal Government or a German Federal State, by a local authority, by another country or by a regional government or a local authority of another country;
 11. Debt securities issued by a CRR credit institution and liabilities arising out of own acceptances and promissory notes.

Section 7 EinSiG: Amount and calculation of the claim for compensation

(1) The depositor's claim for compensation shall be based on the amount of the depositor's eligible deposits and shall be limited in amount to the coverage level pursuant to Section 8.

(2) Calculation of the amount of the claim for compensation shall be based on the amount of the eligible deposits upon occurrence of the payout event, including claims to interest on eligible deposits until the time when the payout event has been determined pursuant to Section 10, subsection (1).

(3) The coverage level pursuant to Section 8 shall refer to the depositor's aggregate claim against the CRR credit institution under subsection (2), irrespective of the number of accounts, the currency and the place where the accounts are held.

(4) In the case of an account opened in the name of two or more persons or to which two or more persons have rights that can be exercised by means of the signature of one or more such persons (joint account), the coverage level pursuant to Section 8 shall be based on each account holder's relative share. In the absence of special provisions, the deposits shall be attributed to the account holders in equal parts.

(5) For accounts operated in the name of an association of condominium owners, subsection 4 shall apply accordingly, provided that the members of the association of condominium owners are deemed to be account holders.

(6) If several persons are authorised to freely dispose of eligible deposits, subsection (4) shall apply accordingly.

(7) Compensation shall be provided in euro. If accounts of a depositor are held in a currency other than euro, the European Central Bank reference rate applying on the day when the German Federal Financial Supervisory Authority (BaFin) determines pursuant to Section 10 that a payout event has occurred shall be taken as the exchange rate. Should no European Central Bank reference rate be available, conversion shall be based on the mean rate of determinable buying and selling rates on the relevant date.

(8) The CRR credit institutions shall be obligated to make available to the deposit guarantee scheme at any time on request all the information it needs to prepare payment of compensation, including information on each depositor's aggregate eligible deposits. For this purpose, the eligible deposits shall be marked in a way that allows an immediate identification of each depositor's deposits. The CRR credit institution shall make available to the deposit guarantee scheme the information required for compensation of depositors in machine-processable form as specified by the deposit guarantee scheme.

Section 8 EinSiG: Coverage level

(1) The claim for compensation shall be limited in amount to the equivalent of EUR 100,000 (coverage level).

(2) By way of derogation from subsection (1), the coverage level shall be the equivalent of up to EUR 500 000 if and to the extent that

1. the depositor's aggregate claim against the CRR credit institution exceeds the amount referred to in subsection (1) due to crediting of the following non-regularly paid amounts:
 - a) amounts resulting from real estate transactions relating to

private residential properties,

b) amounts that serve social purposes laid down by law and are linked to particular life events of a depositor such as marriage, divorce, retirement, dismissal, redundancy, birth, sickness, care dependency, invalidity, disability or death,

c) amounts that serve specific purposes and are based on the payment of insurance benefits or compensation for criminal injuries or wrongful conviction,

d) amounts resulting from payments made under the law of other countries that are comparable with the payments referred to under points a) to c), and

2. the payout event occurred

a) within a period of up to six months from crediting of the amounts referred to under number 1, provided these amounts, once credited, become legally transferrable, or

b) within a period from crediting of the amounts referred to under number 1 of up to six months after the date as of which these amounts, once credited, first become legally transferrable.

(3) - (5)

Section 9 EinSiG: Time-barring of the claim for compensation; legal recourse

(1) The claim for compensation against the deposit guarantee scheme shall become time-barred under the statute of limitations five years after the depositor has been notified of the payout event pursuant to Section 12.

(2) Disputes about the reason for and the amount of a claim for compensation may be submitted to civil courts.

Section 10 EinSiG: Occurrence and determination of the payout event

(1)) A payout event within the meaning of this Act shall occur if the German Federal Financial Supervisory Authority (BaFin) determines that:

1. a CRR credit institution is unable for the time being, for reasons which are directly related to its financial circumstances, to repay deposits that are due and payable, and
2. the CRR credit institution has no current prospect of being able to do so in the future.

(2) The German Federal Financial Supervisory Authority (Bafin) shall determine without delay, but no later than five working days after learning that a CRR credit institution is unable to repay deposits which are due and payable, that a payout event has occurred. It shall also determine that a payout event has occurred if it has ordered measures pursuant to Section 46, subsection (1), sentence 1, numbers 4 to 6 of the German Banking Act against the CRR credit institution and these measures continue for more than six weeks.

(3) Objections to and appeals against determination of the payout event shall not have suspensory effect.

Section 12 EinSiG

The deposit guarantee scheme shall notify the depositors of the CRR credit institution of the occurrence of the payout event without delay and draw their attention to the fact that claims under Section 5, in conjunction with Section 8, subsection (2), must be substantiated pursuant to Section 8, subsection (5). It may notify depositors when compensating them.

Section 14 EinSiG: Examination and settlement of claims for compensation

(1) The deposit guarantee scheme shall examine depositors' claims to compensation without delay and take appropriate measures to repay depositors within the period laid down in subsection (3).

(2) The CRR credit institution shall, on request, make available to the deposit guarantee scheme without delay the documents necessary for examining depositors' claims to compensation as well as the information on deposits and depositors required for this purpose.

(3) The deposit guarantee scheme shall meet depositors' claims to compensation until 31 May 2016 no later than twenty working days and, from 1 June 2016, no later than seven working days after determination of the payout event by the German Federal Financial Supervisory Authority (BaFin), without the need for an application to the deposit guarantee scheme. Amounts which are temporarily subject to a higher coverage level pursuant to Section 8, subsection (2) shall be repaid within seven days of receipt of the depositor's registration of these amounts pursuant to Section 8, subsection (5).

Section 16 EinSiG: Transfer of claims following payout

If the deposit guarantee scheme meets a legitimate claimant's claim for compensation, the latter's claims against the CRR credit institution shall be transferred to the deposit guarantee scheme.

List of banks assigned to the scheme

The list is available [here](#).

- **Aachener Bausparkasse AG**, Aachen
- **Aareal Bank AG**, Wiesbaden
- **abcbank GmbH**, Köln
- **ABK Allgemeine Beamten Bank AG**, Berlin
- **Agricultural Bank of China Limited Frankfurt Branch**, Frankfurt am Main
- **Airbus Bank GmbH**, München
- **AKA Ausfuhrkredit-Gesellschaft mit beschränkter Haftung**, Frankfurt am Main
- **AKBANK AG**, Frankfurt am Main
- **akf bank GmbH & Co KG**, Wuppertal
- **ALTE LEIPZIGER Bauspar AG**, Oberursel
- **Augsburger Aktienbank Aktiengesellschaft**, Augsburg
- **Australia and New Zealand Banking Group Limited Niederlassung Frankfurt am Main**, Frankfurt am Main
- **AXA Bank AG**, Köln
- **B. Metzler seel. Sohn & Co. Kommanditgesellschaft auf Aktien**, Frankfurt am Main
- **Baader Bank Aktiengesellschaft**, Unterschleißheim
- **Banco do Brasil S.A. Zweigniederlassung Frankfurt am Main**, Frankfurt am Main
- **Bank J. Safra Sarasin (Deutschland) AG**, Frankfurt am Main
- **Bank Julius Bär Europe AG**, Frankfurt am Main
- **BANK MELLI IRAN Zweigniederlassung Hamburg**, Hamburg
- **Bank of America National Association Frankfurt Branch/Filiale Frankfurt am Main**, Frankfurt am Main
- **BANK OF CHINA LIMITED Zweigniederlassung Frankfurt am Main Frankfurt Branch**, Frankfurt am Main

- **Bank of Communications Co., Ltd. Frankfurt branch,**
Frankfurt am Main
- **Bank Saderat Iran Zweigniederlassung Hamburg,** Hamburg
- **Bank Schilling & Co Aktiengesellschaft,** Hammelburg
- **Bank Sepah-Iran Filiale Frankfurt am Main,** Frankfurt am Main
- **Bank Vontobel Europe AG,** München
- **Bank11 für Privatkunden und Handel GmbH,** Neuss
- **Bankhaus Anton Hafner KG,** Augsburg
- **Bankhaus August Lenz & Co. Aktiengesellschaft,** München
- **Bankhaus Bauer Aktiengesellschaft,** Stuttgart
- **Bankhaus C. L. Seeliger Kommanditgesellschaft,** Wolfenbüttel
- **Bankhaus E. Mayer Aktiengesellschaft,** Freiburg
- **Bankhaus Ellwanger & Geiger KG,** Stuttgart
- **Bankhaus Gebr. Martin Aktiengesellschaft,** Göppingen
- **Bankhaus Herzogpark AG,** München
- **Bankhaus J. Faißt oHG,** Wolfach
- **Bankhaus Lampe KG,** Düsseldorf
- **Bankhaus Ludwig Sperrer KG,** Freising
- **Bankhaus Max Flessa KG,** Schweinfurt
- **Bankhaus Neelmeyer Aktiengesellschaft,** Bremen
- **Bankhaus Rautenschlein GmbH,** Schöningen
- **Bankhaus von der Heydt GmbH & Co. KG,** München
- **Bankhaus Werhahn GmbH,** Neuss
- **Bausparkasse Mainz Aktiengesellschaft,** Mainz
- **Bethmann Bank AG,** Frankfurt am Main
- **BfW - Bank für Wohnungswirtschaft AG,** Mannheim
- **BHW Bausparkasse Aktiengesellschaft,** Hameln
- **BMW Bank GmbH,** München
- **Bremer Kreditbank Aktiengesellschaft,** Bremen
- **BSQ Bauspar AG,** Nürnberg
- **China Construction Bank Corporation Niederlassung Frankfurt am Main,** Frankfurt am Main

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- **Citibank, N.A. in New York Filiale Frankfurt am Main,**
Frankfurt am Main
 - **Citigroup Global Markets Deutschland AG,** Frankfurt am Main
 - **Clearstream Banking Aktiengesellschaft,** Eschborn
 - **comdirect bank Aktiengesellschaft,** Quickborn
 - **Commerz Finanz GmbH,** München
 - **COMMERZBANK Aktiengesellschaft,** Frankfurt am Main
 - **Credit Suisse (Deutschland) Aktiengesellschaft,** Frankfurt am Main
 - **CreditPlus Bank Aktiengesellschaft,** Stuttgart
 - **CRONBANK Aktiengesellschaft,** Dreieich
 - **CVW-Privatbank AG,** Wilhermsdorf
 - **DB Investment Services GmbH,** Frankfurt am Main
 - **Debeka Bausparkasse Aktiengesellschaft Sitz Koblenz am Rhein,**
Koblenz
 - **Degussa Bank AG,** Frankfurt am Main
 - **Dero Bank AG,** München
 - **Deutsche Bank AG,** Frankfurt am Main
 - **Deutsche Bank Bauspar-Aktiengesellschaft,** Frankfurt am Main
 - **Deutsche Bank Europe GmbH,** Frankfurt am Main
 - **Deutsche Bank Privat- und Geschäftskunden Aktiengesellschaft,**
Frankfurt am Main
 - **Deutsche Bausparkasse Badenia Aktiengesellschaft,** Karlsruhe
 - **Deutsche Kontor Privatbank AG,** Grünwald
 - **Deutsche Pfandbriefbank AG,** Unterschleißheim
 - **Deutsche Postbank AG,** Bonn
 - **DEUTSCHER RING Bausparkasse Aktiengesellschaft,** Hamburg
 - **Dexia Kommunalbank Deutschland AG,** Berlin
 - **Die AKTIONÄRSBANK Kulmbach GmbH,** Kulmbach
 - **Donner & Reuschel Aktiengesellschaft,** Hamburg
 - **Düsseldorfer Hypothekenbank Aktiengesellschaft,** Düsseldorf
 - **EIS Einlagensicherungsbank GmbH,** Berlin
 - **equinet Bank Aktiengesellschaft,** Frankfurt am Main
 - **ETRIS Bank GmbH,** Wuppertal

- **Eurex Clearing AG**, Eschborn
- **Eurocity Bank AG**, Frankfurt am Main
- **Europäisch-Iranische Handelsbank Aktiengesellschaft**, Hamburg
- **European Bank for Financial Services GmbH (ebase)**, Aschheim
- **FFS Bank GmbH**, Stuttgart
- **FIDOR Bank AG**, München
- **FIL Fondsbank GmbH**, Kronberg im Taunus
- **FinTech Group Bank AG**, Frankfurt am Main
- **Fondsdepot Bank GmbH**, Hof
- **Fürst Fugger Privatbank Aktiengesellschaft**, Augsburg
- **Fürstlich Castell'sche Bank, Credit-Casse Aktiengesellschaft**,
Würzburg
- **Gabler-Saliter Bankgeschäft AG**, Obergünzburg
- **GEFA BANK GmbH**, Wuppertal
- **Goldman Sachs AG**, Frankfurt am Main
- **Goyer & Göppel Kommanditgesellschaft**, Hamburg
- **Greensill Bank AG**, Bremen
- **GRENKE BANK AG**, Baden-Baden
- **Hanseatic Bank GmbH & Co KG**, Hamburg
- **Hauck & Aufhäuser Privatbankiers Aktiengesellschaft**,
Frankfurt am Main
- **HKB Bank GmbH**, Frankfurt am Main
- **Hoerner-Bank Aktiengesellschaft**, Heilbronn
- **Honda Bank GmbH**, Frankfurt am Main
- **HSBC Trinkaus & Burkhardt AG**, Düsseldorf
- **Hyundai Capital Bank Europe GmbH**, Frankfurt am Main
- **IBM Deutschland Kreditbank Gesellschaft mit beschränkter
Haftung**, Ehningen
- **IKB Deutsche Industriebank Aktiengesellschaft**, Düsseldorf
- **Industrial and Commercial Bank of China Limited Frankfurt
Branch**, Frankfurt am Main
- **ING-DiBa AG**, Frankfurt am Main

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- **Isbank AG**, Frankfurt am Main
 - **J.P. Morgan AG**, Frankfurt am Main
 - **Joh. Berenberg, Gossler & Co. KG**, Hamburg
 - **KEB Hana Bank (D) Aktiengesellschaft**, Frankfurt am Main
 - **KT Bank AG**, Frankfurt am Main
 - **M.M.Warburg & CO Hypothekbank Aktiengesellschaft**, Hamburg
 - **M.M.Warburg & CO (AG & Co.) Kommanditgesellschaft auf Aktien**, Hamburg
 - **MainFirst Bank Aktiengesellschaft**, Frankfurt am Main
 - **MARCARD, STEIN & CO AG**, Hamburg
 - **Max Heinr. Sutor OHG**, Hamburg
 - **MCE Bank GmbH**, Flörsheim
 - **mediserv Bank GmbH**, Saarbrücken
 - **Mercedes-Benz Bank AG**, Stuttgart
 - **Merck Finck Privatbankiers AG**, München
 - **Merkur Bank KGaA**, München
 - **MHB-Bank Aktiengesellschaft**, Frankfurt am Main
 - **Misr Bank - Europe GmbH**, Frankfurt am Main
 - **Mizuho Bank, Ltd., Filiale Düsseldorf**, Düsseldorf
 - **MKB Mittelrheinische Bank Gesellschaft mit beschränkter Haftung**, Koblenz
 - **MLP Finanzdienstleistungen AG**, Wiesloch
 - **Morgan Stanley Bank Aktiengesellschaft**, Frankfurt am Main
 - **Münsterländische Bank Thie & Co. KG**, Münster
 - **N26 Bank GmbH**, Berlin
 - **National Bank of Pakistan Filiale Frankfurt am Main**, Frankfurt am Main
 - **National-Bank Aktiengesellschaft**, Essen
 - **NATIXIS Pfandbriefbank AG**, Frankfurt
 - **net-m privatbank 1891 AG**, München
 - **NIBC Bank Deutschland AG**, Frankfurt am Main

- **norisbank GmbH**, Bonn
- **North Channel Bank GmbH & Co. KG**, Mainz
- **ODDO BHF Aktiengesellschaft**, Frankfurt am Main
- **ODDO SEYDLER BANK AG**, Frankfurt am Main
- **Oldenburgische Landesbank Aktiengesellschaft**, Oldenburg
- **Opel Bank GmbH**, Rüsselsheim
- **Otto M. Schröder Bank Aktiengesellschaft**, Hamburg
- **OYAK ANKER Bank GmbH**, Frankfurt am Main
- **ProCredit Bank AG**, Frankfurt am Main
- **PSA Bank Deutschland GmbH**, Neu-Isenburg
- **Quirin Privatbank AG**, Berlin
- **RSB Retail + Service Bank GmbH**, Kornwestheim
- **Sal. Oppenheim jr. & Cie. AG & Co. Kommanditgesellschaft auf Aktien**, Köln
- **Santander Consumer Bank Aktiengesellschaft**, Mönchengladbach
- **SEB AG**, Frankfurt am Main
- **SECB Swiss Euro Clearing Bank GmbH**, Frankfurt am Main
- **SHINHAN BANK EUROPE GmbH**, Frankfurt am Main
- **Siemens Bank GmbH**, München
- **SIGNAL IDUNA Bauspar Aktiengesellschaft**, Hamburg
- **solarisBank AG**, Berlin
- **St. Galler Kantonalbank Deutschland AG**, München
- **State Bank of India (Indische Staatsbank) Zweigniederlassung Frankfurt am Main**, Frankfurt am Main
- **State Street Bank International GmbH**, München
- **Steyler Bank GmbH**, St. Augustin
- **Süd-West-Kreditbank Finanzierung GmbH**, Bingen am Rhein
- **SÜDWESTBANK Aktiengesellschaft**, Stuttgart
- **Sumitomo Mitsui Banking Corporation Fil. Düsseldorf Zweigniederlassung der Sumitomo Mitsui Banking Corporation mit Sitz in Tokyo**, Düsseldorf
- **TARGO Commercial Finance AG**, Mainz

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- **TARGOBANK AG & Co. KGaA**, Düsseldorf
 - **The Bank of New York Mellon Filiale Frankfurt am Main**,
Frankfurt am Main
 - **The Bank of Tokyo-Mitsubishi UFJ, Ltd. Hamburg Branch**,
Hamburg
 - **Toyota Kreditbank GmbH**, Köln
 - **Tradegate AG Wertpapierhandelsbank**, Berlin
 - **TRUMPF Financial Services GmbH**, Ditzingen
 - **UBS Europe SE**, Frankfurt am Main
 - **UmweltBank Aktiengesellschaft**, Nürnberg
 - **UniCredit Bank AG**, München
 - **Union-Bank Aktiengesellschaft**, Flensburg
 - **V-Bank AG**, München
 - **VALOVIS BANK AG**, Essen
 - **Varengold Bank AG**, Hamburg
 - **Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) Filiale Deutschland**, Frankfurt am Main
 - **Volkswagen Bank Gesellschaft mit beschränkter Haftung**,
Braunschweig
 - **VON ESSEN Bank GmbH**, Essen
 - **VTB Bank (Deutschland) Aktiengesellschaft**, Frankfurt am Main
 - **VZ Depotbank Deutschland AG**, München
 - **WEG Bank AG**, Ottobrunn
 - **Wirecard Bank AG**, Aschheim
 - **Wüstenrot Bank Aktiengesellschaft Pfandbriefbank**, Ludwigsburg
 - **Wüstenrot Bausparkasse Aktiengesellschaft**, Ludwigsburg
 - **ZIRAAT BANK INTERNATIONAL AKTIENGESELLSCHAFT**,
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