

# LBBW Improvement Process.

---

The LBBW Improvement Process gives employees the opportunity to participate actively in shaping services and working processes with their ideas. The process is organized simply and transparently and has been very well received by employees. The number of ideas put forward by employees has been rising steadily for years, and in 2009 increased by 7% to 3 322.

The monetary benefits generated through the implementation of the ideas rose 64% to EUR 2.3 million in 2009. Ideas from employees also optimized over 700 procedures and working processes. This sustainable way of thinking and acting helps employees to identify with the Group and has a positive effect on competitiveness and customer focus. The LBBW Improvement Process has achieved above-average success for the industry and is regarded as a leading scheme in the financial services sector.

---