



EUROPEAN SAVINGS BANKS GROUP
GROUPEMENT EUROPEEN DES CAISSES D'EPARGNE
EUROPÄISCHE SPARKASSENVEREINIGUNG

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CORPORATE SOCIAL RESPONSIBILITY (CSR) - THE CONTRIBUTION OF EUROPEAN SAVINGS AND RETAIL BANKS

The European Savings Banks Group (ESBG) would like to express its opinion with view to the on-going debate on Corporate Social Responsibility (CSR) and more specifically the definition of CSR.

The ESBG takes note of the fact that the European Commission seems inclined to develop a very restricted definition of CSR, which would fail to encompass the broad range of actors and activities in this area by way of recognising only voluntary activities as CSR and by defining the criterion of “voluntary” in a very narrow mannerⁱ.

The ESBG would urge the European Commission to consider the definition of Corporate Social Responsibility in the widest sense possible, since to narrow the scope to cover only “voluntary” activities would hamper the promotion of CSR activities for the following reasons:

- ⇒ ***A narrow definition would exclude the most substantial and sustainable contributions from the CSR context:*** A narrow definition of CSR would deny recognition of activities as CSR, which are provided in the framework of foundations or on the basis of national laws in the area of social cohesion. The objective should rather be to recognise as broad a range of actors as possible to give the CSR movement more weight. A limited CSR definition would, in contrast, lead to excluding the most substantial and sustainable contributions thereby completely disregarding their positive impact and relevance for the CSR movement.
- ⇒ ***A bureaucratic preoccupation with the operational means by which CSR could be provided, deviates from the overall objective of promoting CSR:*** The operational structure used to provide CSR services should not be in the centre of CSR debate: What is more important: Positive results achieved for social cohesion, or the organisational form / legal basis on which these social activities are provided? It should, in any case, be recognised that the decision to use a foundation as an “operating tool” for these type of activities was – at the time of their establishment – a voluntary decision.
- ⇒ ***A narrow definition might also favour actors with a one-shot social engagement while excluding actors who care for a long-standing, continuous and sustainable engagement in social cohesion.*** CSR activities will be all the more valuable if they are not single, one-off-exercises, but rather part of a continuous, ongoing and sustainable social investment strategy. If this is the objective, rather than having a too limited definition, it should be

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all-encompassing and also comprise the work of i.e. foundations, which tend to have a more long-term strategy.

- ⇒ Business representatives, amongst them also the ESBG, have insisted on the ***voluntary nature of the services rendered*** throughout the debate on CSR. With this recommendation, it was intended to avoid binding or mandatory regulation on CSR, such as social reporting obligations, at either European or national level. Insisting on the voluntary aspect of CSR should however not be interpreted in the sense that bodies who are providing valuable social activities in a specific form (i.e. foundation) or on the basis of regulation would lead to deny recognition of these services within the CSR framework or context. It should also be noted that activities that are originally provided on the basis of mandatory provisions are often developed far beyond the scope originally foreseen by these rules. Therefore, any interpretation of the definition of CSR should rather be understood in the sense of a “contribution of businesses to the sustainable development”.

- ⇒ The European Commission in its Green Paper states that *“in countries where..(CSR) regulations do not exist, efforts should focus on putting the proper regulatory or legislative framework in place in order to define a level playing field on the basis of which socially responsible practices can be developed”*. ***If however the Commission were to define “voluntary” in the sense, that activities which are undertaken by foundations or law are non-voluntary and do therefore not qualify as CSR, the establishment of a legislative CSR framework at the national level would in fact not lead to the endeavoured expansion of CSR, but rather to its shrinking.*** Such an approach would also lead to unequal treatment of companies social behaviour and make the recognition of the CSR activities of these companies dependent from the location of their headquarter: Social investment of companies in Member States with no national CSR rules would be recognised as CSR, while the same engagement of companies in Member States with CSR mandatory rules would be disqualified as CSR

The ESBG fully shares and supports the European Commission’s objective of promoting and encouraging CSR activities. The ESBG strongly believes that this objective can only be reached if as broad a range of actors as possible in as many areas as feasible is fully recognised for their contribution to society. The ESBG would therefore appeal to the Commission to refrain from defining CSR in a restricted and narrow sense as “voluntary”, implying that activities, which are undertaken by foundations or on the basis of national laws, would not qualify as CSR. After all, what really matters is the further promotion of sustainable CSR activities, irrelevant of the operational nature or the legal basis on which the company is providing this contribution.

In order to illustrate a concrete example of the Savings and Retail banks long-standing commitment to CSR activities, the case of the Spanish Savings Banks, leading institutions in social responsibility in Spain, is shown in the following section (Annex).



Annex – SPANISH SAVINGS BANKS

The social responsibility of the Spanish Savings Banks is shown in:

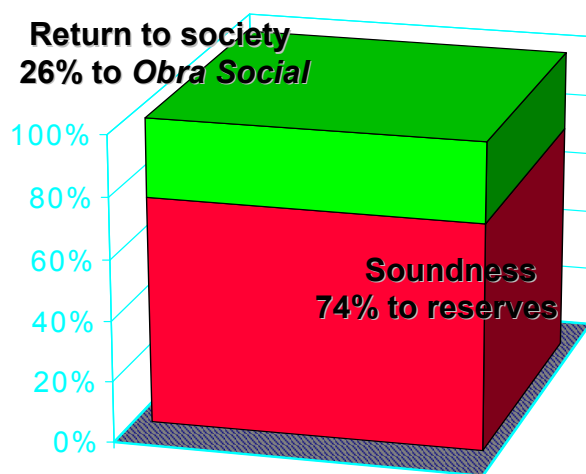
- a) Their way of doing business
- b) The purpose of their profits

With regard to their **WAY OF DOING BUSINESS**, the Spanish Savings Banks perform a hugely important task of **fighting against social exclusion**, at both geographical and social levels. From the social point of view, they are the main catalysts of popular savings, providing suitable products and services to most of the population. An example of this is their special attention to home-buying loans and savings accounts. From the geographical point of view, their fight against financial exclusion is through the broad network of branches, with their presence in most towns in the country (9.26 branches for every 10,000 inhabitants). Besides this, their network of ATMs is the largest in the country with 12.37 ATMs for every 10,000 inhabitants.

Their social commitment is also shown by their strong local roots and their involvement with projects and customers in the region.

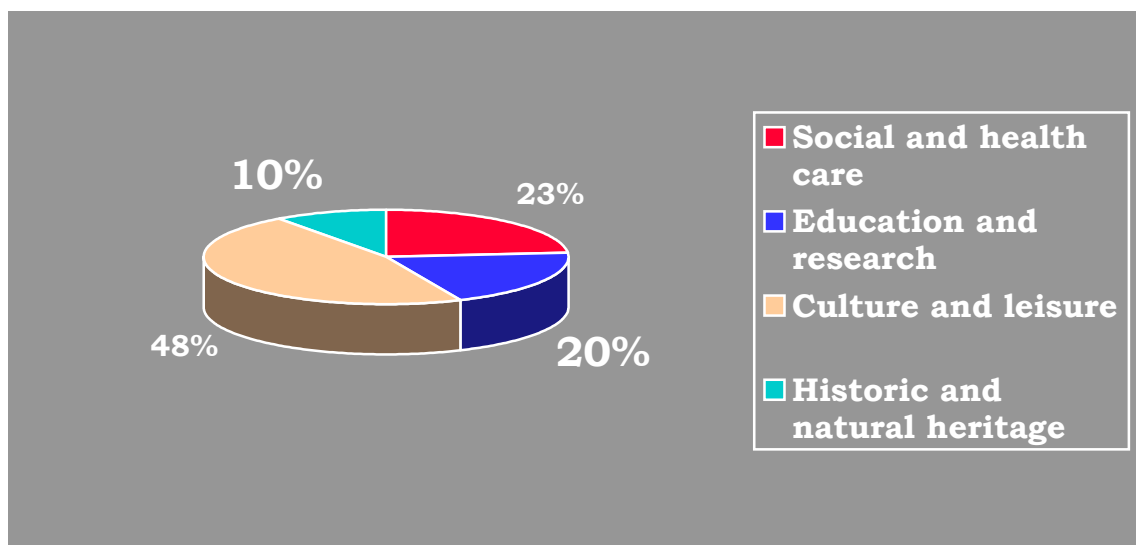
With regard to the **purpose of their profits**, the Spanish Savings Banks devote a substantial part of their profits (26% in 2002) to what is known as the **OBRA SOCIAL (OBS)**. The Savings Banks pay into their Obra Social the surplus profit after the allocation for reserves and payment of tax obligations in accordance with current regulations. We could say that the existence of this allocation to the OBS is mandatory, but its allocation, distribution, policy and administration are decided entirely independently by the Savings Bank.

Distribution of profits in 2002

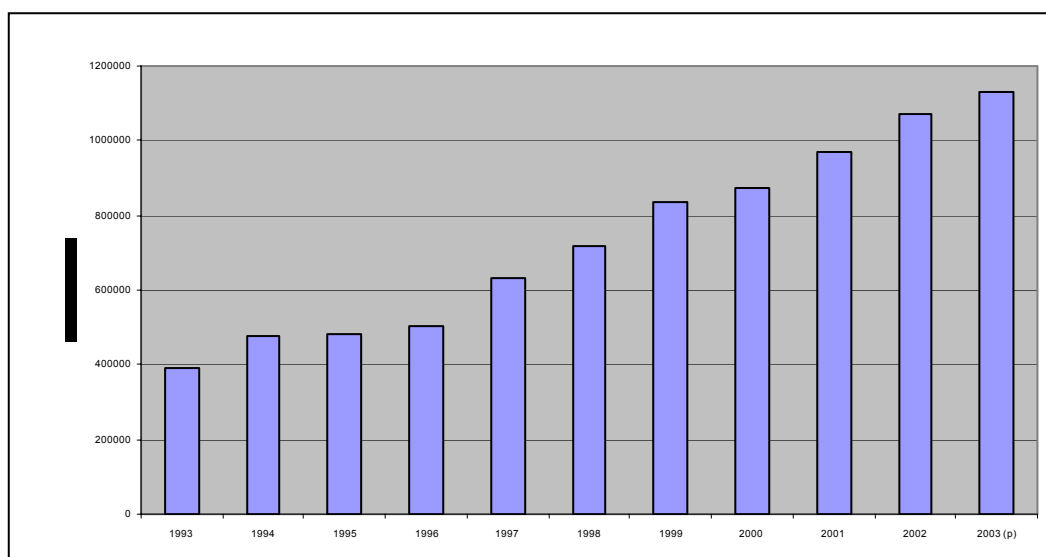




Distribution of resources by area



<u>Area</u>	<u>Centres</u>	<u>Activities</u>	<u>'000 €</u>
Culture and leisure	1,723	87,652	499,313
Social and health care	1,711	18,313	251,433
Education and research	580	13,194	212,091
Historic and natural heritage	831	3,172	107,024
TOTAL	4,845	122,331	1,069,861



Source: CECA. Provisional data for 2003

The accumulated expenses for the last 10 years (1993-2002) come to 8,083 million euros.



The OBS of the Spanish Savings Banks is part of their *raison d'être*. Their obligation is to be efficient in the provision of financial products and services, whereas the *Obra Social* is their vocation.

The growth of OBS over the last 25 years has been greater than the growth in GDP or in the net disposable income of Spanish households.

The OBS have gradually adapted to the needs of Spanish society and these have been the compass that has mapped out its trends. We could say that the OBS has been an active agent of social change in our country. To this effect, and depending on the areas of action:

The OBS of the Savings Banks has facilitated the increase in culture and the approximation to art, which has been an undeniable factor of social balance and integration.

The OBS has adjusted perfectly to the demographic changes experienced in Spain in recent years. Examples of this are the importance of senior citizen programmes, access to crèches for children of working mothers, programmes that help in the integration of immigrants, etc.

The area of education has also steadily adapted to the demands of real life. As the state has gradually covered the various stages in the education cycle, the OBS of the Savings Banks has been replacing those areas that are not so well covered.

The OBS of the Savings Banks has been tracking society's consumption and concerns, leading to the allocation for culture, environmental protection, research expenses, etc.

The Spanish Savings Banks devote enormous sums of money to OBS, in many cases surpassing the percentage that a lot of companies pay out in dividends. The impact of the OBS has been ongoing, and with a large allocation of resources, which has allowed them:

To be the leading private care network in Spain today, from which elderly, disabled and marginalised people benefit.

To represent 99% of the total that private companies devote to care matters.

To have a global budget for cultural activities that has afforded them investments surpassed only by the Ministry of Culture by barely 100 million euros. They are, therefore, the leading private patron in the country.

Due to their enormous allocation, their impact on Spanish society, their tradition and vocation of service to society, the *Obra Social* of the Savings Banks is a benchmark in social responsibility and an example that has been followed by many institutions in their effort to provide services and raise the well-being of the society in which they operate.



ⁱ 1.) The European Commission Green Paper “ Promoting a European Framework for Corporate Social Responsibility” of July 2001 keeps a fairly open definition of CSR by stating that CSR is “**essentially** a concept whereby companies decide voluntarily to contribute to a better society ...” . page 5, see also page 8 , where it is stated that “**Most** definitions of corporate social responsibility describe it as a concept whereby companies integrate ... concerns in their business operations ... on a voluntary basis.

2.) The European Commission however then limits the definition of CSR in its communication “Corporate Social Responsibility – A Business Contribution to Sustainable Development” of July 2002 where the strictly voluntary nature of CSR activities is strongly emphasized: Page 4 of the Communication quotes the Green Paper, however incompletely by omitting the word “essentially” and referring only to CSR as a “concept whereby companies decide voluntarily to contribute to a better society”. Page 7 defines CSR finally as “a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis.

3.) Bilateral contacts between the ESBG and Commission officials of DG Employment and Social Affairs in 2003 have further shown that the Commission attaches an – in the view of the ESBG – exaggerated emphasis on the voluntary nature of CSR activities. Commission representatives went as far as to say that any social activity that is provided on the basis of a formal mandate, i.e. by a foundation or on grounds of national law would not achieve recognition as a CSR activity by the Commission.

- FRENCH SAVINGS BANKS:

Finances & Pédagogie

The French Caisse d'Épargne (Savings Banks) Group

**Teaching how to deal with banks and the financial system
Advice for managing household budgeting and finances**

For more than 40 years, the French Savings Banks, with the help of Finances & Pédagogie, have played a major role in informing the public so that they can manage their finances better.

The main objectives of Finances & Pédagogie are :

- *To provide people with a general knowledge of Economy and Finance as well as practical information on how to manage their finances. Our educational programmes enable the public to make informed choices regarding the financing of their projects.*
- *To provide special programmes aimed at people in precarious situations who face an uncertain future (people in debt, unemployed..). We work at countering the economic dis-insertion of such people, often prior to banking exclusion and the breakdown of social ties.*

By enhancing their banking knowledge, Finances & Pédagogie caters to the needs of a wide range of trainees : young people or adults, employees or voluntary workers, people in precarious situations, etc... Anybody, whether or not a client of the French Caisses d'Épargne, may take advantage of our seminars.

Our trainers hold meetings throughout France and meet a significant number of trainees per year.



Strongly involved in the regions, Finances & Pédagogie works through a large number of partners : schools (secondary schools, universities and professional schools), private companies, local and regional authorities, training centres, and associations working on social cohesion...

■ **A wide range of training courses have been created to satisfy essential needs, such as**

Household budget
Handling money in a couple
Relationships with banks and payment methods
Consumer and mortgage loans
Savings and investment (for instance trading training for young people)
Preparing for retirement
Insurance (casualties, life)
Europe and euro
Information for self-employment (for people out of work)

■ **Finances & Pédagogie operates through :**

- Seminars and workshops
- Conferences
- Exhibitions
- Radio interviews
- Consulting

■ **Finances & Pédagogie's publications and educational material**

Brochures : « the student's budget », « Did you know ? » (index cards), several resumes of the seminars...

A Newsletter : "Echanges & Equilibres" (a publication covering Finances & Pédagogie's activities and its relationships with partners as well as topics related to financial matters) – 4 issues per year

Educational material (Videos, games, power point presentations.)

Ex : "A VOTRE BUDGET, PRET?PARTEZ!", a board game with cards and calculator about budget and purchasing behaviour.

"CREDISCOPIE", a CD rom about consumer loans and its consequences on budget

Finances & Pédagogie information is also available on the internet at www.finances-pedagogie.com.

■ **Trading game with the German Savings Banks**

Since 1999, Finances & Pédagogie has actively participated in "Planspiel Börse", a stock exchange investment simulation game developed by the German Savings Banks together with securities experts and in close co-operation with educators. The game offers secondary school students the opportunity to learn about securities investment in a practical way.

In Planspiel Börse, students compete to maximise the fictitious value of their portfolio through skilful purchase and sale decisions. Students from seven European countries participate in this truly international game.



■ Preventing overindebtedness and countering banking exclusion

Our actions are mainly aimed at underprivileged populations in precarious situations; for example adults in reinsertion, youngsters with scholastic difficulties... We encourage social cohesion and prevent banking exclusion through information on understanding and utilization of banks in general. We especially focus on budget and loans : giving the public new guidelines in the consumer society, helping them to see the difference between “paying cash” and “buying on credit”. We also train the intermediaries such as social workers attached to companies, volunteers in associations, etc.... One example dedicated to this function is a software programme, called “A.G.E.S, to help social workers do analyses and advise families to balance their debts.

Above all, our objectives are :

to accompany people, especially those facing financial difficulties, to achieve autonomy in their life-long projects and goals,
to help them acquire and maintain “social ties”

Finances & Pédagogie

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Local & Social Business Projects

The French Caisse d'Epargne (Savings Banks) Group

Local and Social Business Projects were established in 2001. One major area of the LEPS is the provision of micro-credit schemes to self-employed people who could not have access to traditional credit facilities (people in great difficulty, suffering from long-term unemployment or reduced mobility); the overall objective is to contribute to the **creation of jobs** by encouraging **financing and banking integration of entrepreneurs**¹. The second area of PELS related to micro-credit is the direct support of the partners specializing in the accompanying of entrepreneurs (mentoring organisations) by the way of grants, participation in the financing of the mentoring, staff or material given at disposal, etc. = approx. 17 M euros granted.

Each project has to be backed by one of associations (“mentoring organisations”/ “organismes d’accompagnement”) with whom the FNCE/CNCE has signed a convention. In particular, four national conventions have been signed:

- ADIE: Association pour le Droit à l’Initiative Economique (www.adie.org)
- France Active (www.franceactive.org)
- Plate-formes d’Initiatives Locales (Platforms for Local Initiatives) (www.fir.asso.fr)
- Boutiques de Gestion (« management shops »)

The entrepreneur can either come directly to the Caisse d’Epargne and is then advised to contact one of the partners, or come with already the support of one of the partners.

The Caisses d’Epargne are now the second financial partner of ADIE (in terms of outstanding solidarity loans, behind Credit Mutuel), the first one for France Active and the second one for



Plates-formes d'initiative locale (for the number of partnerships). Other partnerships exist at the regional level.

The associations prepare the economic analysis of the projects with the entrepreneur and accompany him through the creation of his company. They sometimes also provide guarantee, offer loan with no guarantee of re-payment (“*prêts d’honneur*”) as a complement to the bank loan and take a share of the risk (i.e. 70% in the case of ADIE).

A committee including both representants from the Caisse d’Épargne and the mentoring organisations decides of the granting of the loan.

→ Three complementary players:

- the entrepreneur (with specific difficulties to get traditional banking finance),
- the partner which supports the entrepreneur (ADIE, France Active, plates-formes d’initiative locale...),
- and the Caisse d’Épargne.

The entrepreneurs open a professional banking account within the Caisse d’Épargne (and often get advantageous tariffs for banking services). They are then usually taken care of by the customer relationship managers of the local branches (sometimes by branches specialized in micro-credit, as in Paris for example).

The categories of entrepreneurs are different for each partner:

- ADIE deals with the most destitute ones; ADIE also have strict constraints: max. 5000 euros (on average, 3300 euros), 2 years maximum and rate fixed by ADIE (OAT 2 years + 2.85%).
- For France Active, the average loan is 16 000 euros, and the rates are market rates or subsidized loans of the Caisses d’Épargne.

An assessment of the four partnerships at national levels is currently undertaken, notably for the cooperation with ADIE (both quantitative assessment and qualitative evaluation of the partnership and areas for improvement, i.e. increase the communication between the partner and the Caisse d’Épargne, notably in case of non-reimbursement of the loans, etc.).

- SWEDISH SAVINGS BANKS:

The activities of the Swedish Savings Banks Foundations

It should first be noted that the Swedish Savings Banks Foundations do not have any joint central organisation. This means that we do not have resources for producing extensive material of great detail. For this reason, I have personally put together this compilation using various sources.



All information in figures refers to contribution volumes of 1 August 2002 – 31 July 2003. The history of the Swedish Savings Banks Foundations can be seen on our joint homepage <http://sparbanksstiftelserna.isverige.se> (click on "In English").

Introduction

In Sweden there are, at present, 23 Savings Banks Foundations. The original ("The Eleven") foundations were formed in 1991 when, in the wake of new legislation, the large regional banks considered that the limited banking company form was better for conducting banking activities. A couple of years later, Sparbanken Sverige AB (SwedBank) was formed by the merger of the eleven savings banks. SwedBank is Sweden's largest retail bank and "The Eleven" together own some 20 per cent of the shares. SwedBank is stock exchange listed.

During recent years, a further 12 savings banks have changed over to limited banking company form, and thus that number of Savings Banks Foundations has been added. A number of the reorganisations are because the savings banks needed increased capital, and in the four last reorganisations to limited banking company form, the reason was quite simply that they chose to have a savings bank foundation.

The Savings Banks Foundations in Sweden have two functions, partly (and most importantly) to be owners or part owners of the respective bank, and partly to give grants within the area of Corporate Social Responsibility (CSR).

Grant giving

The 23 Savings Banks Foundations in Sweden gave grants of a total of € 18 000 000 between August 2002 and July 2003. On account of the future capital formation of the foundations and changes to the tax system, the combined capacity for giving grants in 5 – 7 years' time will increase to about € 100 000 000.

The statistics of the areas within which the foundations give grants are different from those which are shown within ESG. It is especially the case that no grants are given for purely social needs. The reason for this is probably that most Swedish people still think that this area falls entirely within the responsibility of the welfare state. Within the area of environment, grants are given to some extent, but this does not show up in the statistics, as that heading lies within research/education and development of trade and industry.

Subdivision of grants

Purpose	Million €	Per cent
Research and education	7.79	42.9
Development of trade and industry, entrepreneurship	4.33	23.9
Culture	3.68	20.2
Sport	1.24	6.8



Other	1.12	6.1
Total	18.16	100.0

Total number of projects

For the period stated, grants within the whole country have been given for a total of 1,046 different projects.

Impact of the project on the community

The Swedish Savings Banks Foundations have been active as grant givers for only 7 years. As yet no overall evaluation of the social benefit of the grants has been made. We do, however, have the feeling that there is high quality in the assessments we make concerning which projects shall receive grants, and the feedback we get is, on the whole, very positive. In course of time, systematics will be developed as regards follow-up and evaluation.

The next few years

The Swedish Savings Banks Foundations are faced with considerable challenges on account of rapidly increasing financial resources. This primarily applies to the larger foundations. At present, foundations act in a mainly passive way by awaiting applications and only considering those that actually come in. In the future, the foundations will probably become active and enquiring, and will mainly work in the form of a programme. There is also a great deal to develop as regards follow-up and evaluation.

Examples of grants

Here follows a number of short examples of grants given within each respective subject area, stating the amount of grant from Savings Banks Foundations. Normally there are one or more co-financiers, for which reason the total project cost is normally two to three times greater than the stated amount.

Research and development

EUROS	RECIPIENT / PURPOSE
27 800	Linköpings universitet (the University of Linköping) , for the production of a finance laboratory/stock exchange room at the Department of Economics
55 500	Internationella Handelshögskolan, Jönköping (Jönköping International Business School) , coordination school, trade and industry and upper secondary school programme.



14 000	Centrum för klinisk forskning i Dalarna (Centre for Clinical Research in Dalarna) , research project which tests new methods for health work among young people.
110 100	Handelshögskolan i Göteborg (the School of Economics and Commercial Law at Göteborg University) , grant to newly formed centre for financial teaching subjects.
133 300	Stiftelsen Drivhuset Växjö universitet (the Drivhuset Foundation at Växjö University) , activity grant for the years 2003 – 05. To help students start companies within Hi-Tech.
555 600	Högskolan i Halmstad (Halmstad University) , professorship within entrepreneurship for 4 years
133 300	Baltic Business School Kalmar , equipment for Virtual Reality Lab
166 700	Spenshult Reumatikersjukhus, Halmstad (Spenshult Hospital for Rheumatics) , research for aids for rheumatics
83 000	Hästsjukhuset Strömsholm AB (Horse Hospital) , digital x-ray equipment for the Diagnostic Imaging Department.
166 000	Högskolan i Borås (University College of Borås) , professorship in textile design

Company development, entrepreneurship

55 500	Nätverket Qvinnovation, Kisa (Women's Network) , project for increasing the number of women managers in trade and industry, etc.
17 000	Connect Väst i Skövde (Connect West in Skövde) , setting up activities for the purpose of providing growth companies with risk capital.
334 000	Sveriges Lantbruksuniversitet, (the Swedish University of Agricultural Sciences, Uppsala) , the project "Forestry in Deciduous Woodland" (a project in Southern Sweden involving the Savings Banks Foundations Alfa, Skåne, Färs & Frosta, Kronan and Skaraborg).
17 000	Orsa Träutveckling (Orsa Wood Developments) , industrial doctorates for a research and development project for the wood industry in Dalarna.



5 500	Regionalt Designcentrum i Jämtland (Regional Design Centre in Jämtland) , development work.
11 000	Internationella Företagareföreningen i Sverige (International Federation of Private Enterprises in Sweden) , project for stimulating increased business enterprise of immigrants
11 100	Internationella Företagareföreningen i Sverige (International Federation of Private Enterprises in Sweden) , project for stimulating increased businessmanship in immigrants
4 500	Länsbygderådet i Sjuhärad (County Rural Advisory Association in Sjuhärad) , preliminary investigation of Sjuhärad's ability to arrange a rural parliament
333 000	Centrum-Utveckling i Kvänum (Centre Development in Kvänum) , development of company centre in Kvänum
445 000	Lunds Universitets Utvecklingsaktiebolag LUAB (The Development Company of the University of Lund) , for commercialisation of researchers' ideas.
60 000	Västerviks Utvecklingscentrum (Västervik's Development Centre) , to stimulate and support development of business oriented, strong, sustainable agricultural companies within the Västervik municipality.
11 000	Erik Florén and Rickard Halleröd , price premium for construction of several high-class gourmet restaurants in Western Sweden.

Culture

2 800	Smålands Musik och Teater, Jönköping (Småland's Music and Theatre, Jönköping) , Swedish Brass Band Music Festival 2003.
28 000	Pälsklubben, Tranås (Fur Club, Tranås) , project for furnishing a museum of the fur industry and its importance for the region
111 000	Stiftelsen Stora Kopparberget, Falun (Foundation Stora Kopparberget, Falun) , creation of a World Heritage building.
28 000	Musik i Dalarna, Falun (Music in Dalarna, Falun) , main sponsor for the Dala Symphonia during 2003.



8 400	Leksaksmuseet, Stockholm (Museum of Toys, Stockholm), exhibition project.
16 700	Jämtlands läns museum (Jämtland County Museum), construction of cultural activity "Filling Station 1956".
28 000	Smålands Museum, purchase of steam engine from steamship (S/S) Thor.
167 000	Stiftelsen Läckö Slott och Nationalmuseum (The Läckö Castle Foundation and the National Museum), the purchase of silver objects and creation of a permanent Treasury at Läckö Castle.
3 500	DHR Norrbotten, Luleå, exhibition of art and crafts by disabled people.
11 000	Konstnärstipendium (Artist's Stipendium), young women artists.
11 000	Alfta församling (Alfta Parish), project "Carin Danielsdotter", musical about emigration from Alfta to America.
45 000	Stiftelsen Musik för Örebro län (The Music for Örebro County Foundation), Steinway grand piano for Örebro Concert Hall.
7 500	Nossebro Musikkår (Nossebro Orchestra), purchase of musical instruments
33 000	Six stipendiums of SEK 50,000 each for art, literature, film, music, theatre and dance (annual undertaking).
45 000	Helsingborgs Konserthus (Helsingborg Concert Hall).
11 200	Stiftelsen Gamleby Tingshus (The Gamleby District Courthouse Foundation), recreation of an old cultural environment.

Sport

2 800	Kopparbergs Fotbollsklubb (Kopparberg's Football Club), reconstruction of football pitch for young people.
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23 000	Norrbottnens Idrottsförbund med specialförbund (Norrbottnens Sports Association and Special Association), the struggle for sport without drugs.
89 000	Svenskt Utvecklingscentrum för Handikappidrott, Bollnäs (Swedish Development Centre for Disabled People, Bollnäs), establishment of international office for INAS-FID.
208 000	IF GUIF (The GUIF Sport Association), purchase of sports hall.
22 000	Svenljunga Ridklubb (Svenljunga Riding Club), completion of riding hall.
110 000	Landskrona BOIS, for integration project through "football after school".
2 300	Malmö Boxningsklubb (Malmö Boxing Club).
1 000	Vimmerby Ryttarförening (Vimmerby Equestrian Association), training section, grant for qualified trainer.

- Example of the French savings banks contribution