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## Michael Horn

**Deputy Chairman of the Board of Managing Directors of Landesbank Baden-Württemberg (LBBW)**

**born 1955 in Stuttgart**

Michael Horn's individual areas of responsibility:

- Savings Banks
- Banking Services
- Digital and Transaction Banking
- Sales Support Private and Business Customers
- Sales Business Customers and Credit Management
- Sales and Product Management Private Customers

### Biography

After completing studies in economics at the University of Tübingen from 1977 to 1982, Mr. Horn worked in the marketing department of Kreissparkasse Böblingen until 1986. Starting in May 1984, he also held the position of manager of the Board of Managing Directors' office at Kreissparkasse Böblingen.

In 1986, he joined Kreissparkasse Ravensburg, where he worked until 1996. From 1986 to 1987, he managed the Board of Managing Directors' office and was also office manager for commercial operations.

Mr. Horn became a Deputy Member of the Board of Managing Directors of Kreissparkasse Ravensburg in January 1988 and a full member in April 1991. He was appointed Deputy Chairman of Kreissparkasse Ravensburg's Board of Managing Directors in July 1994.

Mr. Horn's banking career also includes a period as Managing Director of Württembergischer Sparkassen- und Giroverband (WSGV – the Savings Banks and Giro Association of Württemberg) from 1996 to 2000. He became full-time Deputy President of the Association in October 1996. From 2001 to 2002, Mr. Horn served as Managing Director of Sparkassenverband Baden-Württemberg (SVBW – the Savings Banks Association of Baden-Württemberg), which was formed on January 1, 2001 as the result of the merger between Badischer Sparkassen- und Giroverband (BSGV – the Savings Banks and Giro Association of Baden) and the WSGV.

Mr. Horn has been a member of the Board of Managing Directors of Landesbank Baden-Württemberg since July 2002 and has been responsible since then for the following:

- Sales management – Private Customers and Investors
- Coordination of Savings Bank Activities
- Private Customers
- Investors
- Private Banking
- Intermediary Services

Since January 2004, he has simultaneously been a member of the Board of Managing Directors of Baden-Württembergische Bank AG (BW Bank), which is headquartered in Stuttgart. In that capacity, he has been responsible for accounting and financial control, organization and IT, risk control, and central transaction settlement.

In January 2005, Mr. Horn was appointed deputy chairman of the Board of Managing Directors of BW Bank and deputy chairman of the Board of Managing Directors of Landesbank Baden-Württemberg in December of the same year.

In addition, Mr. Horn has been the Honorary Consul of Brasil in the German state of Baden-Württemberg since August 2008.