Bankenfachverband
Die Experten für Finanzierung

The Experts in Financing

The Bankenfachverband (BFACH) is representing the interests of credit banks in Germany – for 75 years. Its members are experts in financing consumer and investment goods like motor vehicles. Currently, there are more than 195 billion euros on loan to consumers and companies from the credit banks. Thus they contribute to stimulating the economy and business activity. One out of three private households uses financing on a regular basis to pay for consumer goods.

Here you can find a summary of the members' businesses and the financing markets in Germany:
Financing in Germany *(pdf)*

BFACH carries out several market studies:
Consumer and Vehicle Financing in Germany *(pdf)*
Investment Financing in Germany *(pdf)*
Payment Protection Insurance in Germany *(pdf)*

Twice a year, BFACH provides a forecast of the use of new consumer credit in Germany:
Consumer Credit Index graphic *(pdf)*Consumer Credit Index study *(pdf)*

BFACH members adopted a Code for "Responsible Lending for Consumers" in 2010:
Lending Code (English text version) *(pdf)*
Kodex Verantwortungsvolle Kreditvergabe für Verbraucher *(pdf)*

In 2013, BFACH members introduced a Mission Statement "Financing for SMEs":
Mission Statement - Financing for SMEs (English text version) *(pdf)*
Leitbild Finanzierung für den Mittelstand *(pdf)*

More documents

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