

Financing 2016

Credit banks

The member banks of the Bankenfachverband finance private consumption and commercial investments in Germany. To this purpose they have lent 173 billion euros to consumers and companies. In 2016 they financed 1.9 million motor vehicles.

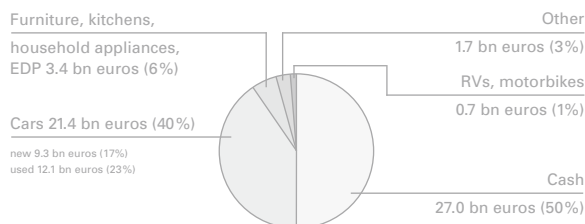
Consumption financing



The credit banks finance private consumption at branch banks, on the internet and above all at the point of sale. In 2016 they increased their portfolio by ten percent. Consumer finance mainly involves instalment loans.

Loan business 54.2 bn euros, of which 22.1 bn automotive
Loan portfolio 111.7 bn euros, of which 46.9 bn automotive

Credit banks financed this for retail customers



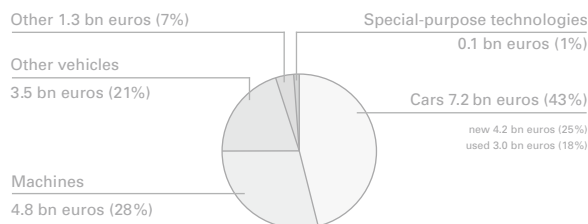
Investment financing



The credit banks finance commercial investments at the point of sale or directly to the customer. Their portfolio increased in 2016 by eight percent. The main focus of investment financing is loans with a term of one to five years.

Loan business 16.9 bn euros, of which 10.7 bn automotive
Loan portfolio 30.2 bn euros, of which 21.9 bn automotive

Credit banks financed this for business clients



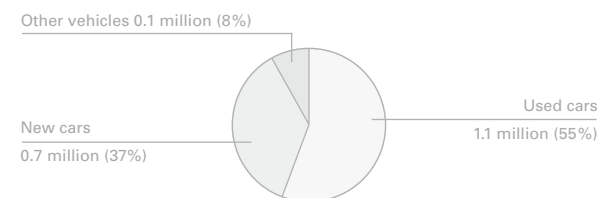
Automotive financing



The most important item in consumer and investment finance is the motor vehicle. In 2016 the credit banks increased their loan business by nine percent as well as their loan portfolio by eleven percent.

Automotive loan business 32.8 bn euros
Automotive loan portfolio 68.8 bn euros

The credit banks financed 1.9 mn motor vehicles on credit



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as of 24 March 2017

KEY FIGURES · TOTAL		
	2016 (billion euros*)	Change to 2015 (%)
Loan portfolio*	172.5	+8.4
Loan business*	141.3	+9.2
Branch offices	1,862	-5.2
Personnel employed	45,289	+11.0

* Incl. purchase financing and purchase of leasing receivables (new business 70.3 bn euros, portfolio 30.6 bn euros), without receivables outstanding accounts (portfolio 14.7 bn euros) and without mortgage financing

Financing 2016

Markets

In 2016 German consumers borrowed three percent more than in 2015, companies in Germany also financed three percent more investments per loan compared to the previous year. The market leaders in consumption financing are the credit banks with a share of 61 percent.

Consumption financing

At the end of 2016 consumers had borrowed three percent more for consumption purposes than in the previous year. Within this rate instalment loans rose by five percent. Private consumption in total rose by two percent.

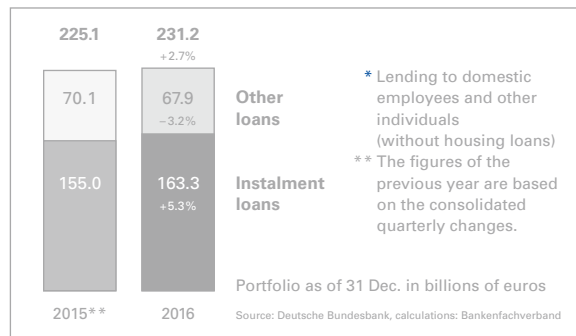
Investment financing

Investments in equipment in the economy as a whole increased in 2016 by one percent. Companies had financed three percent more investments per loan compared to the previous year.

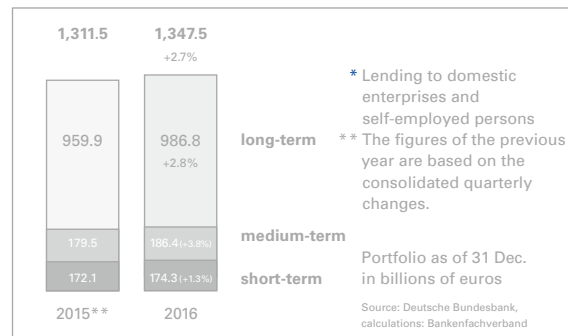
Automotive financing

In 2016 about five percent more new cars were registered in Germany than in the previous year. In the same period, one percent more second-hand cars changed owners.

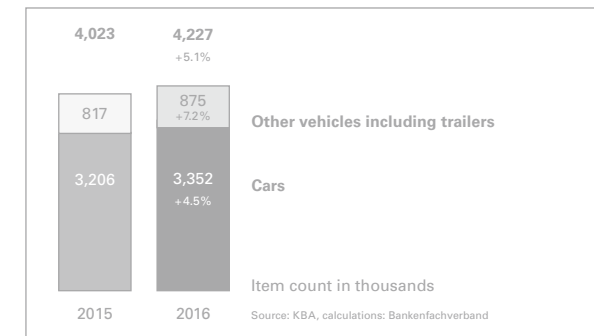
Lending to domestic households*



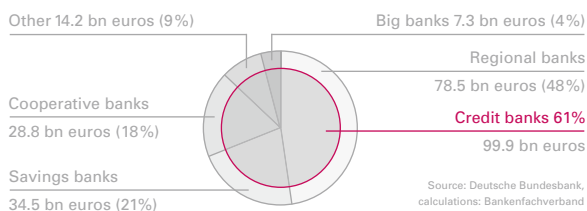
Lending to domestic enterprises*



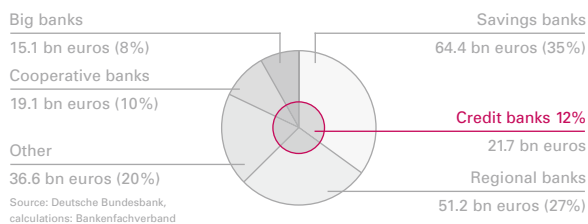
New automobile registrations



Market shares instalment loans



Market shares medium-term business loans



Financing type – cars

