

Financing 2006

Members

55 credit banks are organised under the Bankenfachverband.

They finance consumption and investment, including, above all, motor vehicles.

In 2006 they experienced stronger growth in all three fields than did the corresponding markets.

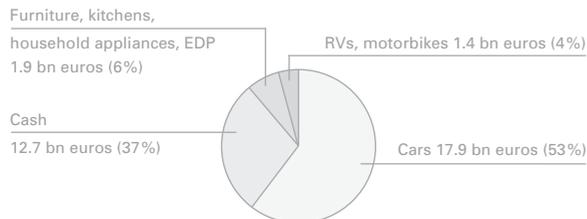
They have lent more than 100 billion euros to consumers and businesses.

Consumption financing

The credit banks finance private consumption at branch banks, on the internet and at point of sale. In 2006 they experienced an eight percent increase in new business. Consumption financing occurs chiefly by instalment loans.

Loan business 33.9 bn euros, of which 19.3 bn automotive
Loan portfolio 62.7 bn euros, of which 34.9 bn automotive

Credit banks financed this for retail customers

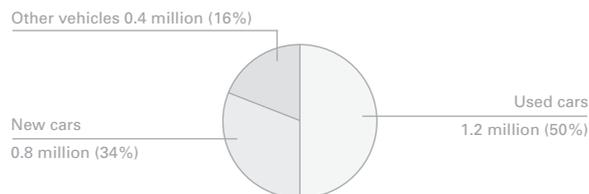


Automotive financing

The most important financing item in the case of consumption and investment is the automobile. In 2006 the credit banks financed eight percent more automobiles for private and commercial clients than a year before.

Loan business 28.8 bn euros
Loan portfolio 49.1 bn euros

The credit banks financed 2.4 million motor vehicles

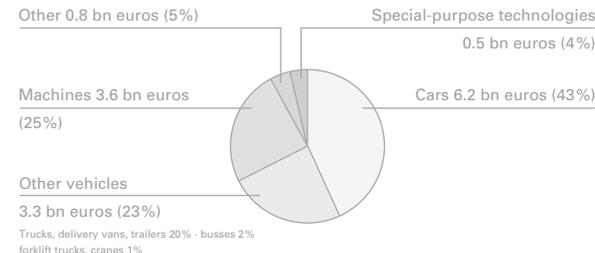


Investment financing

Credit banks finance commercial investments at point of sale or directly to the client. They experienced an eight percent increase in new business in 2006. Emphasis of investment financing are loans of 1–5 years duration.

Loan business 14.4 bn euros, of which 9.5 bn automotive
Loan portfolio 18.9 bn euros, of which 14.2 bn automotive

Credit banks financed this for business clients



Credit banks akf bank · AKTIVBANK · Allgemeine Beamten Kasse · Augsburger Aktienbank · AUMA KREDITBANK · Bank Deutsches Kraftfahrzeuggewerbe · Banque PSA FINANCE · BHW Bank · BMW Bank · BNP PARIBAS LEASE GROUP · Brühler Kreditbank · C&A Bank · CB Credit-Bank · Citibank · CreditPlus Bank · CRONBANK · DaimlerChrysler Bank · Deutsche Kreditbank · DIF Bank · Diskont und Kredit · Dresdner-Cetelem Kreditbank · DZB Bank · FCE Bank · FELIX DELANG & CO. · FFS BANK · FIAT Bank · GE Money Bank · GE Money Bank (Switzerland) · GEFA · GfK Bank · GMAC Bank · Hanseatic Bank · Honda Bank · HVB Investitionsbank · IBM Kreditbank · ING-DiBa · Iveco Finance · KarstadtQuelle Bank · MKB Bank · MKG Bank · NordFinanz Bank · Royal Bank of Scotland · RCI Banque · readybank · Santander Consumer Bank · SKG BANK · Süd-West-Kreditbank · TeamBank · TEBA Kreditbank · TOYOTA KREDITBANK · Volkswagen Bank · Volvo Auto Bank · VON ESSEN Bank · VR DISKONTBANK · Western Union International Bank · WW Bank

as of 1 April 2007

KEY FIGURES · TOTAL		
	2006 (billion euros)	Change to 2005 (%)
Loan business*	97.6	+ 8.6
Loan portfolio*	100.2	+ 7.0
Branch offices	820	+ 3.1
Personnel employed	25,610	+ 6.7

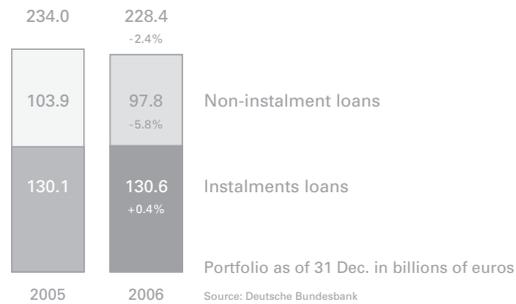
* Incl. purchase financing and purchase of leasing receivables (new business 49.3 bn euros, portfolio 18.6 bn euros), without mortgage financing and receivables outstanding accounts, without foreign members

The financing markets in Germany remain in motion. The market leaders in consumption financing are the credit banks organised under the Bankenfachverband, with a share of 44 percent. They represent ten percent of the market for investment financing and bring each third financed new car to the streets.

Consumption financing

Private consumption rose by two percent in 2006. At the end of 2006, in any case, consumers spent two percent less money on consumption items than the year before.

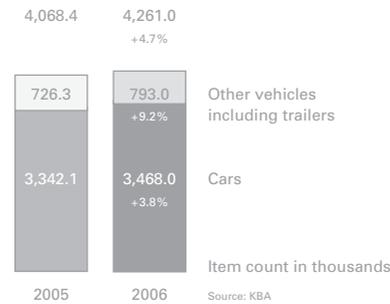
Consumer loans in Germany



Automotive financing

In 2006 around five percent more motor vehicles and trailers were registered in Germany than in 2005. About one percent more used motor vehicles changed hands.

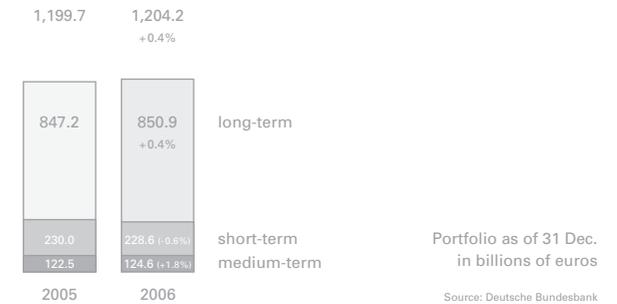
New automobile registrations in Germany



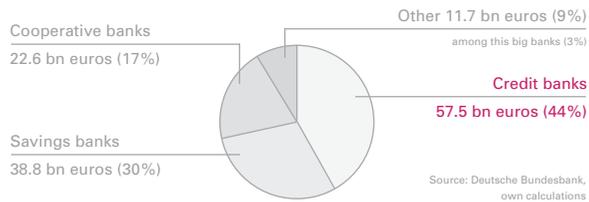
Investment financing

Total financial equipment investments rose by six percent in 2006. By the end of 2006 companies had financed but slightly more investments per loan than a year before.

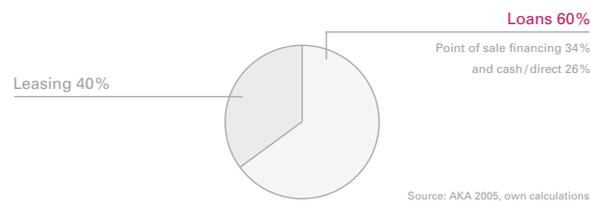
Business loans in Germany



Market shares instalment loans



Financing type new motor vehicles



Market shares medium-term business loans

