

The 58 credit banks of the Bankenfachverband finance private consumption and commercial investments.

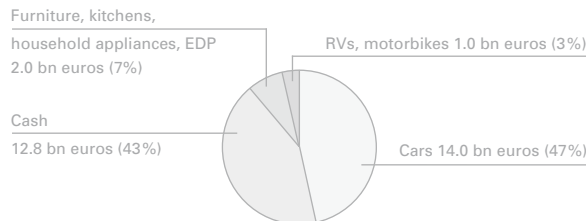
To this purpose they have lent more than 100 billion euros to consumers and companies. Despite poor motor vehicle sales in 2007 they financed loans for 1.9 million vehicles.

Consumption financing

The credit banks finance private consumption at branch banks, on the internet and above all at the point of sale. In 2007 they increased their loan portfolio by six percent. Consumption financing chiefly takes the form of instalment loans.

Loan business 29.8 bn euros, of which 15.0 bn automotive
Loan portfolio 62.5 bn euros, of which 31.7 bn automotive

Credit banks financed this for retail customers

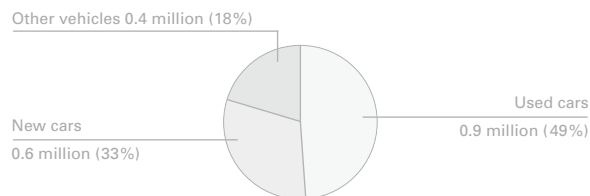


Automotive financing

The most important item in consumer and investment finance is the automobile. In 2007 the credit banks increased their loan portfolio by two percent. However, as fewer vehicles were sold, their new business decreased by six percent.

Loan business 25.5 bn euros
Loan portfolio 47.2 bn euros

The credit banks financed 1.9 million motor vehicles

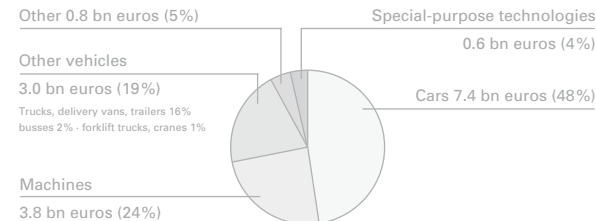


Investment financing

Credit banks finance commercial investments at the point of sale or directly to the client. In 2007 their loan portfolio increased by eleven percent. The main emphasis of investment financing are loans of 1 to 5 years duration.

Loan business 15.6 bn euros, of which 10.5 bn automotive
Loan portfolio 21.9 bn euros, of which 15.5 bn automotive

Credit banks financed this for business clients



Credit banks ABK Bank · akf bank · AKTIVBANK · Augsburger Aktienbank · AUMA KREDITBANK · Banque PSA FINANCE BDK Bank · BMW Bank · BNP PARIBAS · Brühler Kreditbank · C&A Bank · CB Credit-Bank · Citibank · Credit Europe Bank CreditPlus Bank · CRONBANK · Deutsche Kreditbank · Deutsche Leasing Finance · Diskont und Kredit · Dresdner-Cetelem Kreditbank · DZB Bank · FCE Bank · FELIX DELANG & CO. · FFS BANK · FIAT Bank · GE Money Bank · GE Money Bank (Schweiz) · GEFA · GfK Bank · GMAC Bank · Hanseatic Bank · Honda Bank · HVB Investitionsbank · IBM Kreditbank · ING-DiBa IVECO Finance · KarstadtQuelle Bank · Mercedes-Benz Bank · MKB Bank · MKG Bank · netbank · NordFinanz Bank · norisbank RBS · RCI Banque · readybank · Santander Consumer Bank · SKG Bank · Süd-West-Kreditbank · TeamBank · TEBA Kreditbank TOYOTA KREDITBANK · UniCredit Consumer Financing Bank · Volkswagen Bank · Volvo Auto Bank · VON ESSEN Bank VR DISKONTBANK · Western Union International Bank · WW Bank

as of 25 March 2008

KEY FIGURES · TOTAL		
	2007 (billion euros)	Change to 2006 (%)
Loan portfolio*	102.1	+ 7.6
Loan business*	92.2	- 3.3
Branch offices	850	+ 2.5
Personnel employed	27,599	+ 4.0

* Incl. purchase financing and purchase of leasing receivables (new business 46.8 bn euros, portfolio 17.7 bn euros), without mortgage financing and receivables outstanding accounts, without foreign members

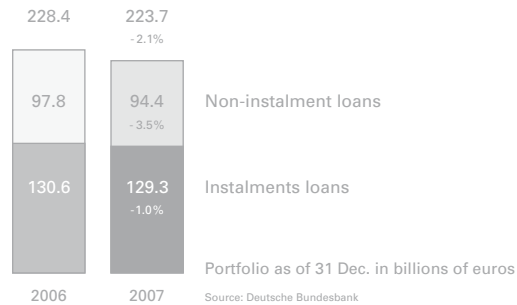
In Germany companies are increasingly financing investments by means of credit, whereas consumers are borrowing less and less money for private purposes.

The market leaders in consumption financing are the credit banks with a share of 44 percent. They represent eleven percent of the market for investment financing.

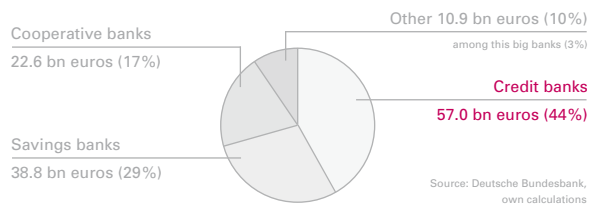
Consumption financing

At the end of 2007, consumers had borrowed two percent less money for consumption purposes than the year before. The stagnation in the overall market therefore continued. Private consumption rose by only one percent.

Consumer loans in Germany



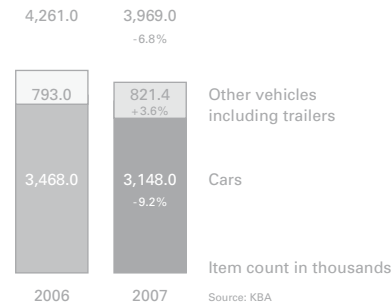
Market shares instalment loans



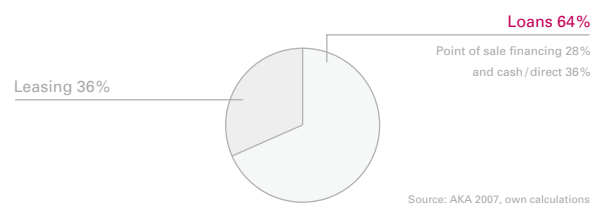
Automotive financing

Seven percent fewer new motor vehicles were registered in 2007. Five percent fewer second-hand vehicles changed hands. Due to the increase in value-added tax in 2007, many customers brought their purchase forward to 2006.

New automobile registrations in Germany



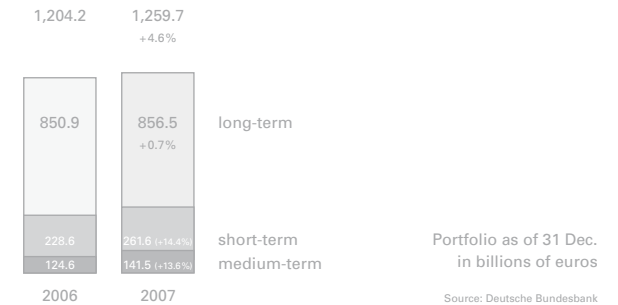
Financing type new motor vehicles



Investment financing

Total equipment investments in the overall economy rose by six percent in 2007. By the end of 2007, companies had financed five percent more investments by means of credit than a year before.

Business loans in Germany



Market shares medium-term business loans

