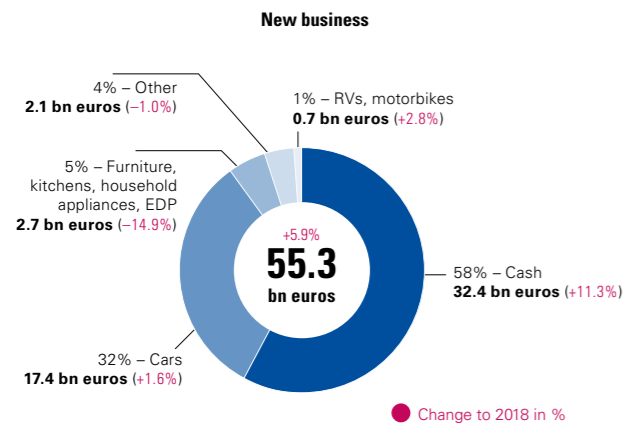


# FINANCING 2019 IN GERMANY

**CREDIT BANKS** By the end of 2019, the member institutions of the Bankenfachverband had lent 171.3 billion euros to consumers and businesses. The number of motor vehicles financed was 1.8 million.

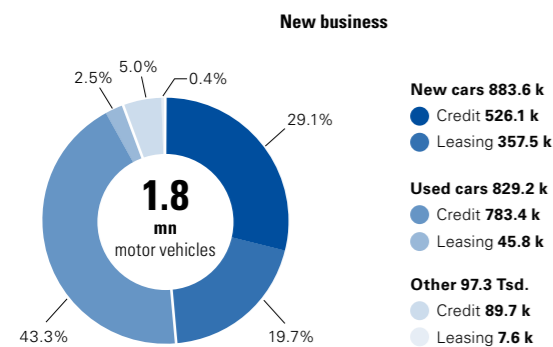
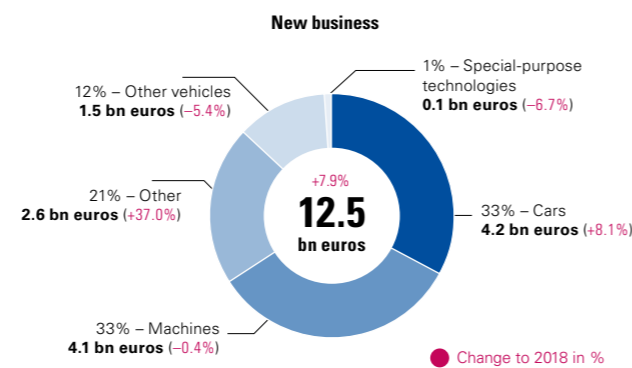


## CONSUMPTION FINANCING

The credit banks finance private consumption at branch banks, on the internet and above all in retail trade. In 2019 they increased their portfolio by 7.1 percent. Consumer finance mainly involves instalment loans.

## INVESTMENT FINANCING

The credit banks finance commercial investments in trade or directly to the customer. Their portfolio increased in 2019 by 7.4 percent. The main focus of Investment financing is loans for cars and machines with a share of 33 percent each.



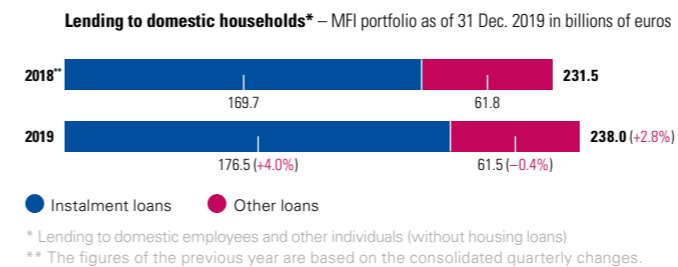
## AUTOMOTIVE FINANCING

The most important item in consumer and investment finance is the motor vehicle. With automotive loans, the key form of financing, and leasing, new business for credit banks in 2019 came to a total of 34.9 billion euros. The outstandings stood at 78.3 billion euros as of 31/12/2019.

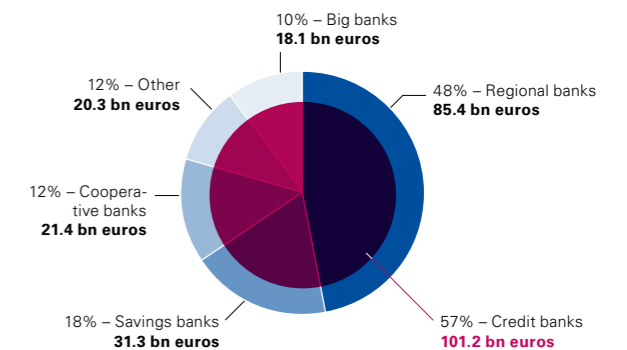
**MARKETS** In 2019 German consumers borrowed 2.8 percent more than in 2018. Companies in Germany financed 5.2 percent more investments per loan compared to the previous year. The market leaders in consumption financing are the MFI credit banks with a share of 57 percent.

## CONSUMPTION FINANCING

At the end of 2019 consumers had borrowed 2.8 percent more for consumption purposes than in the previous year. Within this rate instalment loans rose by four percent. Private consumption in total rose by 1.6 percent.

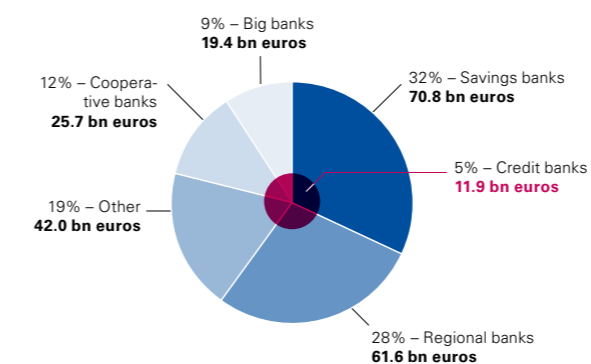


## Market shares instalment loans - MFI portfolio as of 31 Dec 2019: 176.5 bn euros



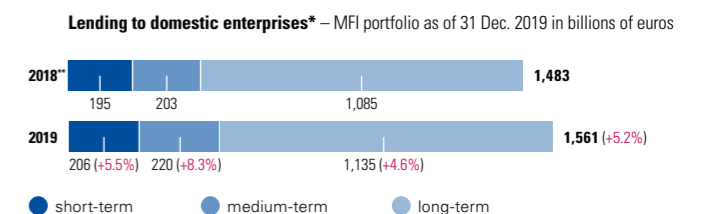
Sources: Deutsche Bundesbank, calculations: Bankenfachverband

## Market shares medium-term business loans - MFI portfolio as of 31 Dec 2019: 219.5 bn euros

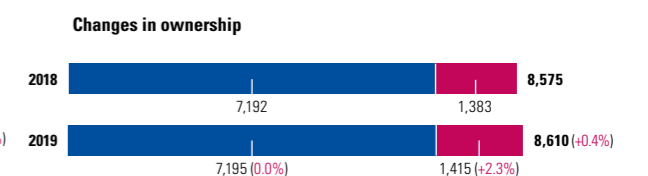
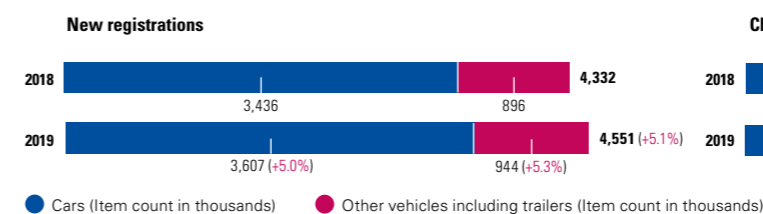


## INVESTMENT FINANCING

Investments in equipment in the economy as a whole increased in 2019 by 0.6 percent. Companies had also financed 5.2 percent more investments per loan compared to the previous year.



## AUTOMOBILE REGISTRATIONS



Sources: KBA, calculations: Bankenfachverband