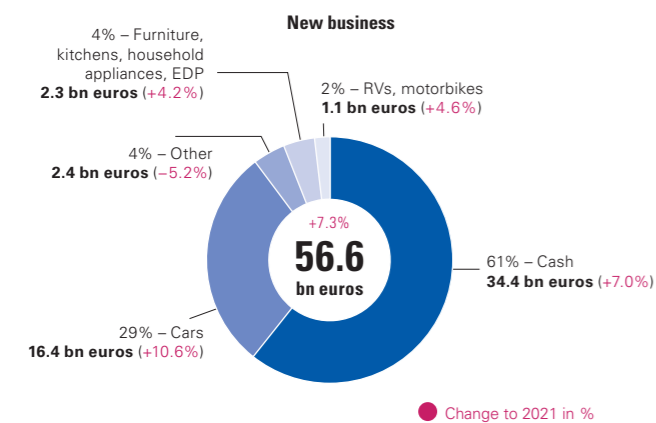


FINANCING 2022 IN GERMANY

CREDIT BANKS By the end of 2022, the member institutions of the Bankenfachverband had lent 180.2 billion euros to consumers and businesses. The number of motor vehicles financed was 1.6 million.

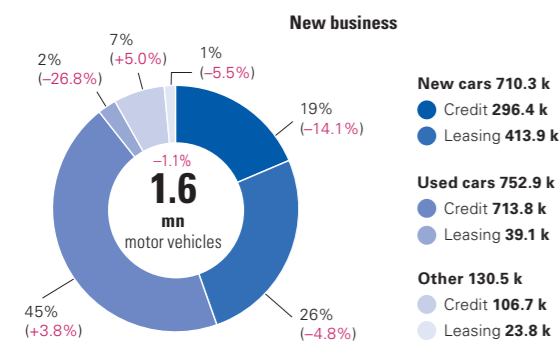
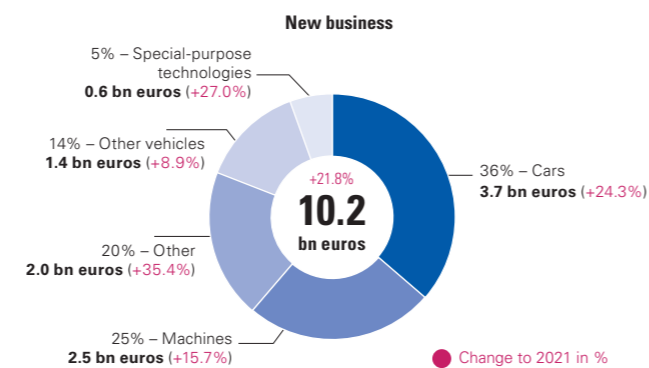


CONSUMPTION FINANCING

The credit banks finance private consumption at branch banks, on the internet and above all in retail trade. In 2022 they increased their portfolio by 2.0 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 2022 by 5.5 percent. The main focus of investment financing is loans for cars and for machines.



AUTOMOTIVE FINANCING

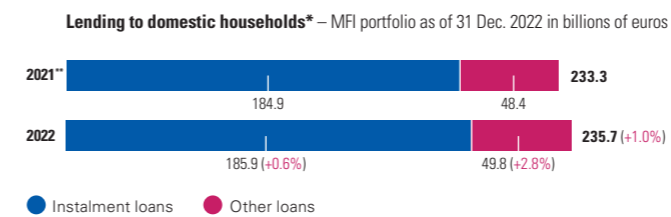
The most important item in consumer and investment finance is the motor vehicle. With automotive loans and leasing new business for credit banks in 2022 came to a total of 34.7 billion euros. The outstandings stood at 78.6 billion euros as of 31 Dec 2022.

The rates of changes are based on adjusted data for the reporting year.

MARKETS In 2022 German consumers borrowed 1.0 percent more than in 2021. Companies in Germany financed 8.9 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 59 percent.

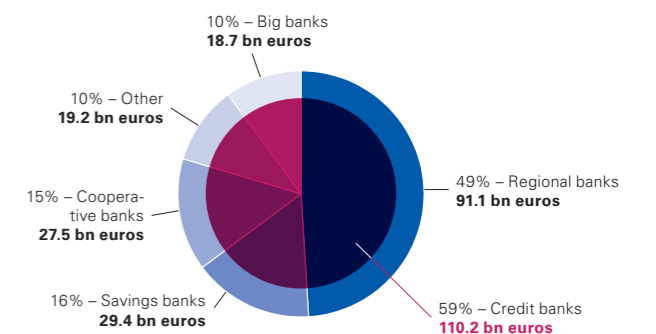
CONSUMPTION FINANCING

At the end of 2022 consumers had borrowed 1.0 percent more for consumption purposes than in the previous year. The sub-segment of instalment loans increased by 0.6 percent. Private consumption rose by 4.6 percent.



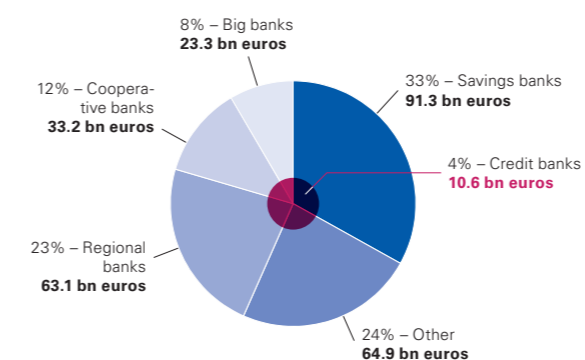
* Lending to domestic employees and other individuals (without housing loans)
** The figures of the previous year are based on the consolidated quarterly changes.

Market shares instalment loans – MFI portfolio as of 31 Dec 2022: 185.9 bn euros



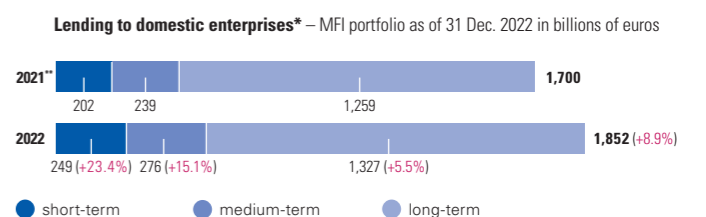
Sources: Deutsche Bundesbank, calculations: Bankenfachverband

Market shares medium-term business loans – MFI portfolio as of 31 Dec 2022: 275.8 bn euros



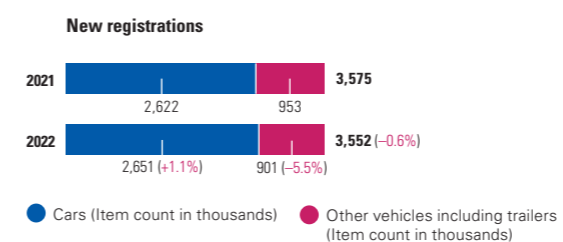
INVESTMENT FINANCING

Investments in equipment in the economy as a whole grew in 2022 by 2.5 percent. Companies had financed 8.9 percent more investments per loan compared to the previous year.



Sources: Deutsche Bundesbank, calculations: Bankenfachverband
* Lending to domestic enterprises and self-employed persons
** The figures of the previous year are based on the consolidated quarterly changes.

AUTOMOBILE REGISTRATIONS



Sources: KBA, calculations: Bankenfachverband

