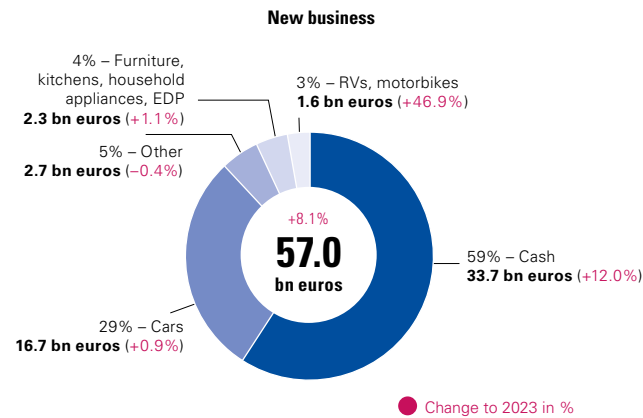


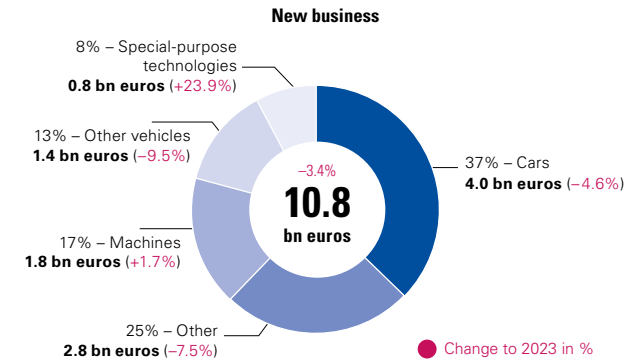
FINANCING 2024 IN GERMANY

CREDIT BANKS By the end of 2024, the member institutions of the Bankenfachverband had lent 202.3 billion euros to consumers and businesses. The number of motor vehicles financed was 1.6 million.



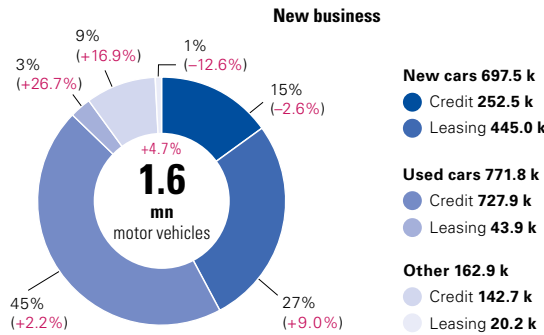
CONSUMPTION FINANCING

The credit banks finance private consumption at branch banks, on the internet and above all in retail trade. In 2024 they increased their portfolio by 2.8 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 2024 by 6.6 percent. The main focus of investment financing is loans for cars and for machines.



AUTOMOTIVE FINANCING

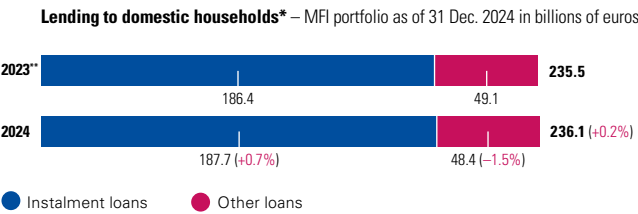
The most important item in consumer and investment finance is the motor vehicle. In 2024 the credit banks' new business with automotive loans and leasing amounted to 39.1 billion euros. The portfolio grew by 4.2 percent to 93.5 billion euros.

The rates of change are based on the adjusted data for the reporting year (without inflation correction). The information relates to the number of members as of 31 Dec. 2024.

MARKETS In 2024 German consumers borrowed 0.2 percent more than in 2023. Corporate investment financing grew by 1.2 percent. The market leaders in consumption financing are the MFI credit banks with a share of 67 percent.

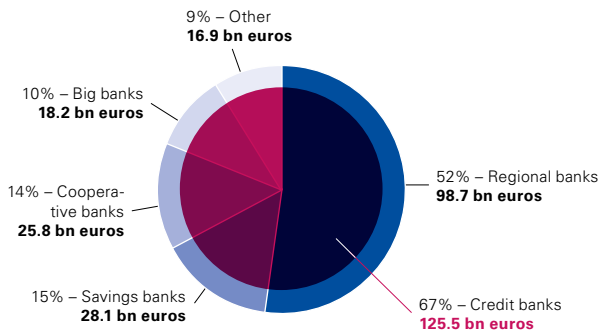
CONSUMPTION FINANCING

At the end of 2024 consumers had borrowed in total 0.2 percent more for consumption purposes than in the previous year. The sub-segment of instalment loans increased by 0.7 percent. Private consumption increased by 0.3 percent.



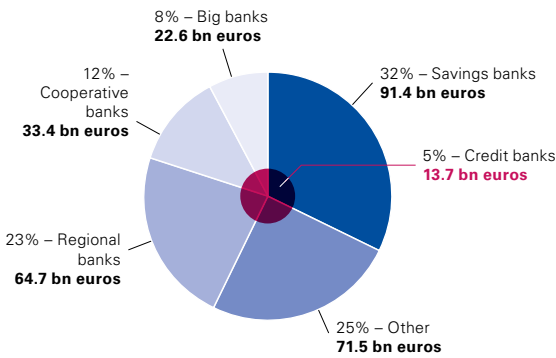
* Lending to domestic employees and other individuals (without housing loans)
** The figures of the previous year are based on the consolidated quarterly changes.

Market shares instalment loans – MFI portfolio as of 31 Dec. 2024: 187.7 bn euros



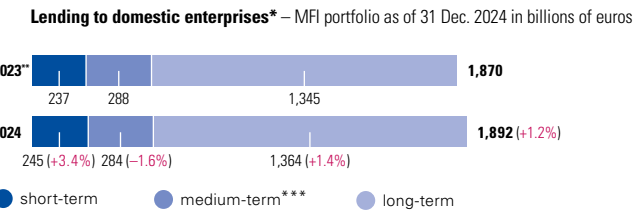
Sources: Deutsche Bundesbank, calculations: Bankenfachverband

Market shares medium-term business loans – MFI portfolio as of 31 Dec. 2024: 283.6 bn euros



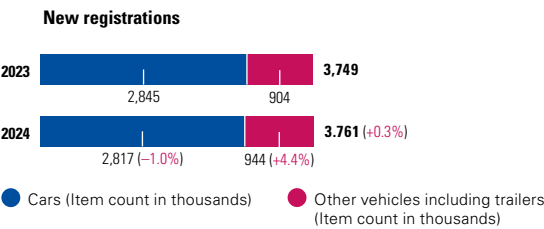
INVESTMENT FINANCING

Investments in equipment in the economy as a whole decreased in 2024 by 5.5 percent. Companies had financed 1.2 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.
*** from over 1 year up to and including 5 years

AUTOMOBILE REGISTRATIONS



Sources: KBA, calculations: Bankenfachverband

