

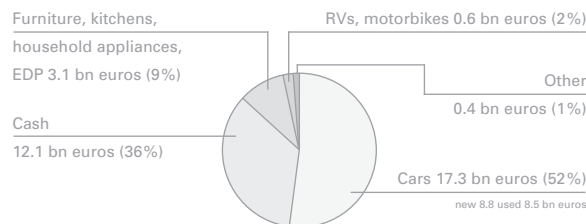
The 54 credit banks of the Bankenfachverband finance private consumption and commercial investments in Germany. To this purpose they have lent 118 billion euros to consumers and companies. In 2009 they financed 2.1 million motor vehicles. This is eight percent more than in the previous year.

## Consumption financing

The credit banks finance private consumption at branch banks, on the Internet and above all at the point of sale. In 2009 they increased their portfolio by eleven percent. Consumer finance mainly involves instalment loans.

Loan business 33.5 bn euros, of which 17.9 bn automotive  
Loan portfolio 73.9 bn euros, of which 37.2 bn automotive

### Credit banks financed this for retail customers

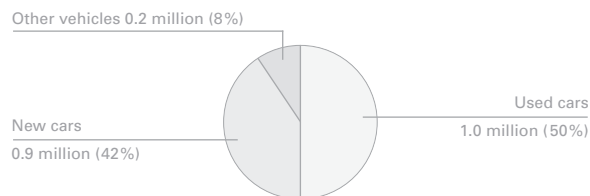


## Automotive financing

The most important item in consumer and investment finance is the motor vehicle. In 2009 the credit banks increased their loan portfolio by eleven percent. They financed eight percent more vehicles, while car sales only rose by 14 percent.

Loan business 27.0 bn euros  
Loan portfolio 54.8 bn euros

### The credit banks financed 2.1 million motor vehicles

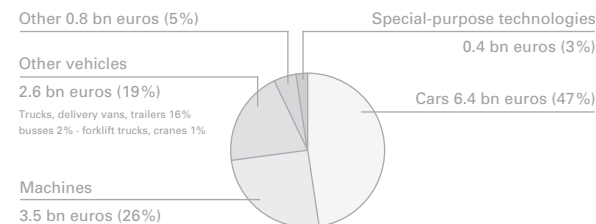


## Investment financing

The credit banks finance commercial investments at the point of sale or directly to the customer. Their portfolio decreased in 2009 by two percent. The main focus of investment financing is loans with a term of one to five years.

Loan business 13.7 bn euros, of which 9.1 bn automotive  
Loan portfolio 24.5 bn euros, of which 17.6 bn automotive

### Credit banks financed this for business clients



**Credit banks** abcbank · akf bank · AKTIVBANK · Allgemeine Beamten Kasse · AUMA KREDITBANK · BDk Bank · Banque PSA FINANCE · BMW Bank · BNP PARIBAS · Brühler Bank · C&A Bank · CB Credit-Bank · Credit Europe Bank · CreditPlus Bank · CRONBANK · Deutsche Kreditbank · Deutsche Leasing Finance · Dresdner-Cetelem Kreditbank · DZB BANK · FFS BANK · FGA Bank · FCE Bank · GE Capital Bank · GEFA · GMAC Bank · Hanseatic Bank · Honda Bank · IBM Kreditbank · ING-DiBa · IVECO Finance · Mercedes-Benz Bank · MKB Bank · MKG Bank · netbank · NordFinanz Bank · norisbank · RCI Banque readybank · Santander Consumer Bank · SKG BANK · Süd-West-Kreditbank · TARGOBANK · TeamBank · TEBA Kreditbank · TOYOTA KREDITBANK · UniCredit Family Financing Bank · UniCredit Leasing Finance · Valovis Commercial Bank · Volkswagen Bank · Volvo Auto Bank · VON ESSEN Bank · VR DISKONTBANK · Western Union International Bank as of 30 March 2010

KEY FIGURES · TOTAL		
	2009 (billion euros)	Change to 2008 (%)
Loan portfolio*	117.6	+7,5
Loan business*	97.1	+3,5
Branch offices	872	-2,7
Personnel employed	25,716	-5,8

\* Incl. purchase financing and purchase of leasing receivables (new business 49.9 bn euros, portfolio 19.2 bn euros), without mortgage financing and receivables outstanding accounts, without foreign members

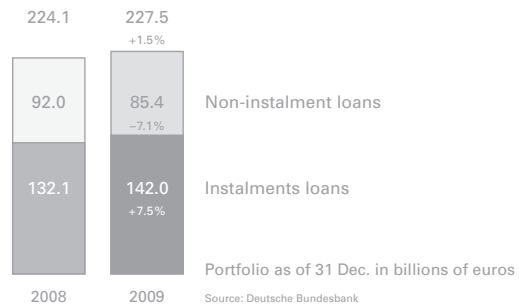
While companies in Germany financed fewer investments per loan in 2009, German consumers borrowed more money for private consumption.

The market leaders in consumption financing are the credit banks with a share of 48 percent. They represent nine percent of the market for investment financing.

### Consumption financing

At the end of 2009 consumers had borrowed 1.5 percent more money for consumption purposes than in the previous year. Instalment loans even grew by 7.5 percent, while private consumption only rose by 0.4 percent.

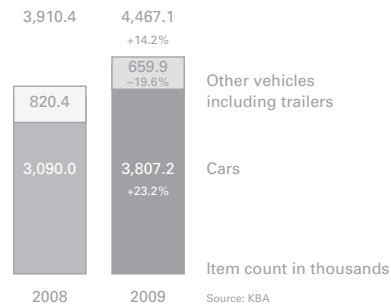
#### Consumer loans in Germany



### Automotive financing

In 2009 about 14 percent more new motor vehicles and trailers were registered in Germany than in the previous year – partly due to a scrapping scheme. However, one percent fewer second-hand vehicles changed owners.

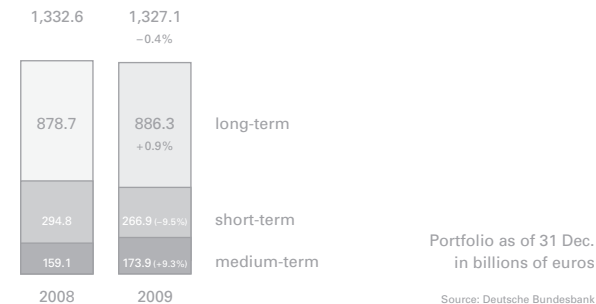
#### New automobile registrations in Germany



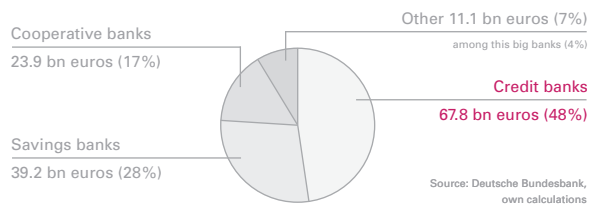
### Investment financing

Investments in equipment in the economy as a whole decreased in 2009 by 22 percent. At the end of last year the companies had financed only 0.4 percent fewer investments per loan than a year before.

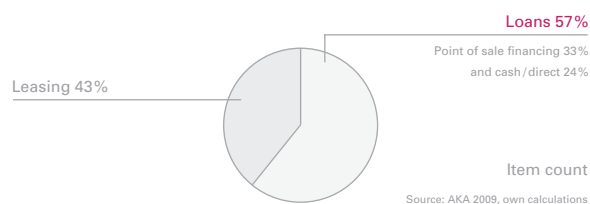
#### Business loans in Germany



#### Market shares instalment loans



#### Financing type new motor vehicles



#### Market shares medium-term business loans

