

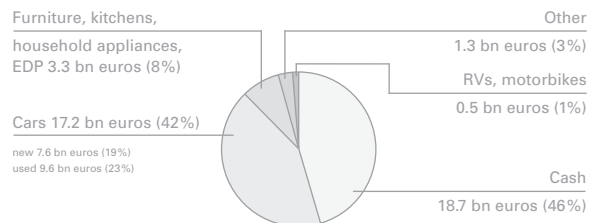
The 60 credit banks of the Bankenfachverband finance private consumption and commercial investments in Germany. To this purpose they have lent 141 billion euros to consumers and companies. In 2013 they financed 1.8 million motor vehicles.

Consumption financing

The credit banks finance private consumption at branch banks, on the Internet and above all at the point of sale. In 2013 they increased their portfolio by two percent. Consumer finance mainly involves instalment loans.

Loan business 41.0 bn euros, of which 17.8 bn automotive
Loan portfolio 92.1 bn euros, of which 38.8 bn automotive

Credit banks financed this for retail customers

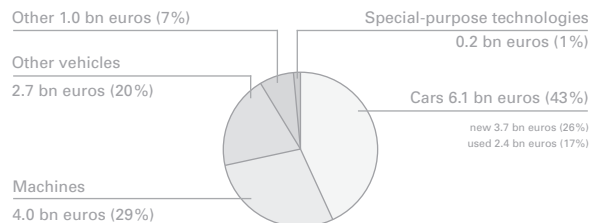


Investment financing

The credit banks finance commercial investments at the point of sale or directly to the customer. Their portfolio declined in 2013 by two percent. The main focus of investment financing is loans with a term of one to five years.

Loan business 14.1 bn euros, of which 8.8 bn automotive
Loan portfolio 26.7 bn euros, of which 19.5 bn automotive

Credit banks financed this for business clients

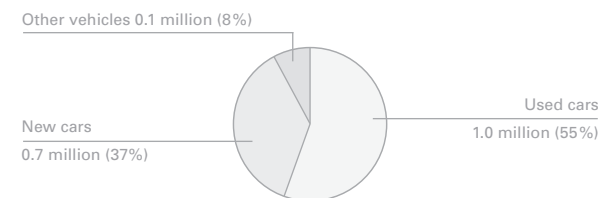


Automotive financing

The most important item in consumer and investment finance is the motor vehicle. In 2013 the credit banks increased their loan business by three percent, while their loan portfolio declined by two percent.

Automotive loan business 26.6 bn euros
Automotive loan portfolio 58.3 bn euros

The credit banks financed 1.8 mn motor vehicles on credit



Credit banks abcbank · akf bank · AKTIVBANK · Allgemeine Beamten Kasse · AUMA KREDITBANK · Bank of Scotland · Bank11 · Bank11direkt · Banque PSA FINANCE · Barclaycard · BDk Bank · BMW Bank · BNP PARIBAS LEASE GROUP · Brühler Bank · CB Bank · Commerz Finanz · Credit Europe Bank · CreditPlus Bank · CRONBANK · Deutsche Kontor Privatbank · Deutsche Kreditbank · Deutsche Leasing Finance · DZB BANK · FFS BANK · FGA Bank · Ford Bank · GE Capital Bank · GEFA · GMAC Bank · Hanseatic Bank · Honda Bank · IBM Kreditbank · Ikano Bank · ING-DiBa · Iveco Finance · Mercedes-Benz Bank · MKB Bank · MKG Bank · netbank · Nordax Finans · NordFinanz Bank · norisbank · Postbank · RCI Banque · Santander Consumer Bank · SKG BANK · S-Kreditpartner · Standard Chartered Bank · Süd-West-Kreditbank · TARGOBANK · TeamBank · TEBA Kreditbank · TOYOTA KREDITBANK · TRUMPF Financial Services · UniCredit Family Financing Bank · UniCredit Leasing Finance · Valovis Bank · Volkswagen Bank · VON ESSEN Bank · VR DISKONTBANK

as of 25 March 2014

KEY FIGURES · TOTAL		
	2013 (billion euros*)	Change to 2012 (%)
Loan portfolio*	140.9	+0.7
Loan business*	108.9	+5.7
Branch offices	2,011	-2.9
Personnel employed	42,850	+0.6

Incl. purchase financing and purchase of leasing receivables (new business 53.8 bn euros, portfolio 22.1 bn euros), without mortgage financing and receivables outstanding accounts (9.2 bn euros)

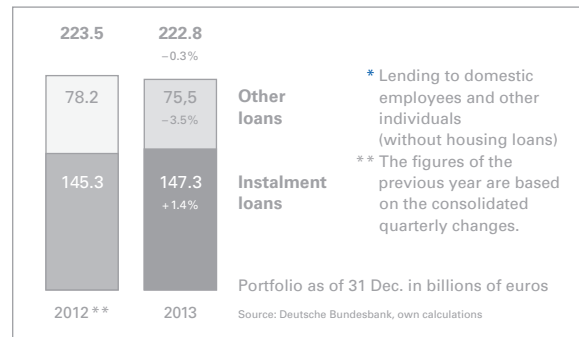
In 2013 German consumers borrowed almost as much money as in 2012, companies in Germany financed investments per loan as well at a constant level.

The market leaders in consumption financing are the credit banks with a share of 55 percent.

Consumption financing

At the end of 2013 consumers had borrowed the same amount of money for consumption purposes as in the previous year. Within this rate instalment loans rose by one percent. Private consumption in total rose by one percent.

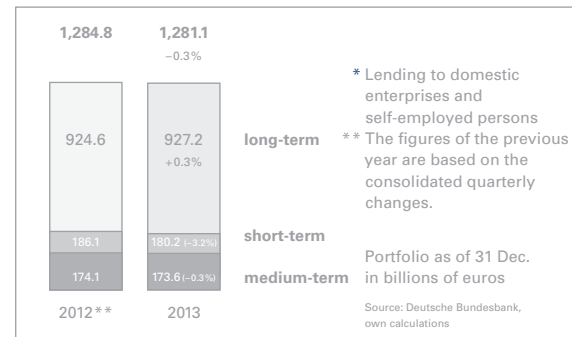
Lending to domestic households*



Investment financing

Investments in equipment in the economy as a whole decreased in 2013 by two percent. However, companies had financed investments per loan at a constant level compared to the previous year.

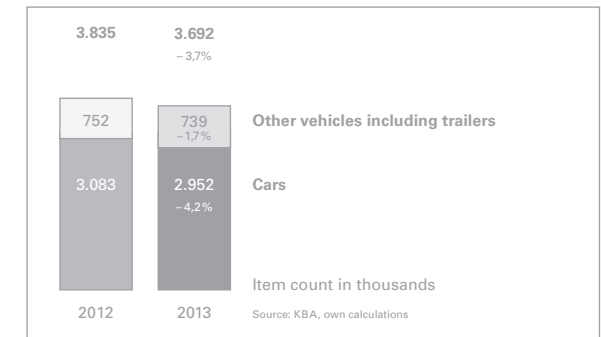
Lending to domestic enterprises*



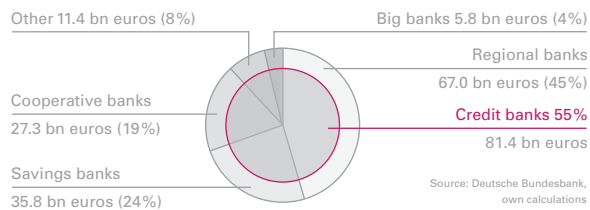
Automotive financing

In 2013 about four percent less new cars were registered in Germany than in the previous year. In contrast, three percent more second-hand vehicles changed owners.

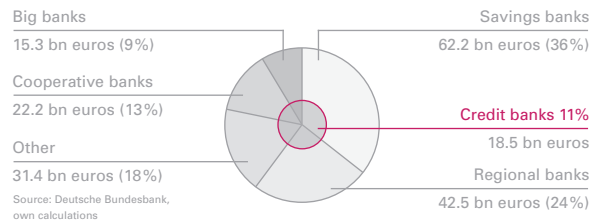
New automobile registrations



Market shares instalment loans



Market shares medium-term business loans



Financing type new motor vehicles

