

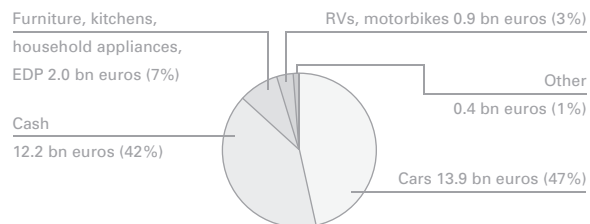
The 58 credit banks of the Bankenfachverband finance private consumption and commercial investments in Germany. To this purpose they have lent 108 billion euros to consumers and companies. In spite of the decline in sales in 2008 they financed 1.9 million motor vehicles. This is two percent more than 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 2008 they increased their portfolio by six percent. Consumer finance mainly involves instalment loans.

Loan business 29.4 bn euros, of which 14.8 bn automotive  
Loan portfolio 65.5 bn euros, of which 31.5 bn automotive

#### Credit banks financed this for retail customers

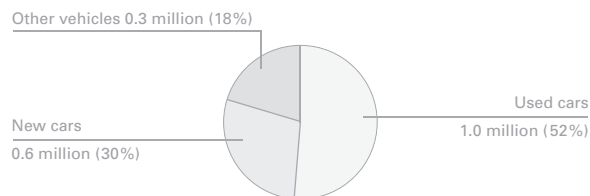


### Automotive financing

The most important item in consumer and investment finance is the motor vehicle. In 2008 the credit banks increased their loan portfolio by three percent. Although car sales dropped, the credit banks financed two percent more vehicles.

Loan business 25.2 bn euros  
Loan portfolio 48.5 bn euros

#### The credit banks financed 1.9 million motor vehicles

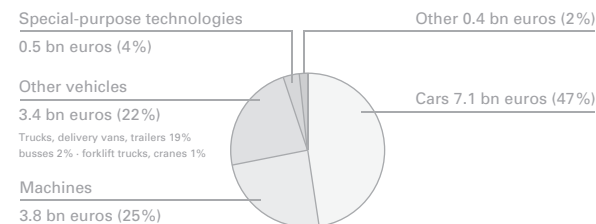


### Investment financing

The credit banks finance commercial investments at the point of sale or directly to the customer. Their portfolio grew in 2008 by ten percent. The main focus of investment financing is loans with a term of one to five years.

Loan business 15.2 bn euros, of which 10.4 bn automotive  
Loan portfolio 24.0 bn euros, of which 17.0 bn automotive

#### Credit banks financed this for business clients



**Credit banks** ABK Bank · akf bank · AKTIVBANK · AUMA KREDITBANK · AutoBank · Banque PSA FINANCE · BDK Bank BMW Bank · BNP PARIBAS · Brühler Kreditbank · C&A Bank · CB Credit-Bank · Citibank · Credit Europe Bank · CreditPlus Bank CRONBANK · Deutsche Kreditbank · Deutsche Leasing Finance · Dresdner-Cetelem Kreditbank · DZB BANK · FCE Bank FELIX DELANG & CO. · FFS BANK · FGA Bank · GE Capital Bank · GE Money Bank · GE Money Bank (Switzerland) · GEFA GfK Bank · GMAC Bank · Hanseatic Bank · Honda Bank · HVB Investitionsbank · IBM Kreditbank · ING-DiBa · IVECO Finance KarstadtQuelle Bank · Mercedes-Benz Bank · MKB Bank · MKG Bank · netbank · NordFinanz Bank · norisbank · RCI Banque readybank · Santander Consumer Bank · SKG Bank · Süd-West-Kreditbank · TeamBank · TEBA Kreditbank · TOYOTA KREDIT-BANK · UniCredit Consumer Financing Bank · Volkswagen Bank · Volvo Auto Bank · VON ESSEN Bank · VR DISKONTBANK Western Union International Bank · WW Bank

as of 3 April 2009

KEY FIGURES · TOTAL		
	2008 (billion euros)	Change to 2007 (%)
Loan portfolio*	108.0	+ 4.9
Loan business*	95.0	+ 4.3
Branch offices	932	- 0.1
Personnel employed	27,549	- 1.9

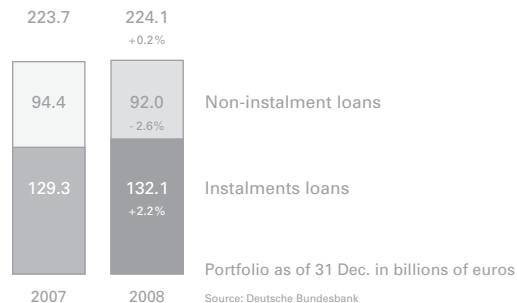
\* Incl. purchase financing and purchase of leasing receivables (new business 50.4 bn euros, portfolio 18.5 bn euros), without mortgage financing and receivables outstanding accounts, without foreign members

While companies in Germany financed more investments per loan in 2008, German consumers borrowed the same amount of money for private consumption as in the year before. The market leaders in consumption financing are the credit banks with a share of 45 percent. They represent eleven percent of the market for investment financing.

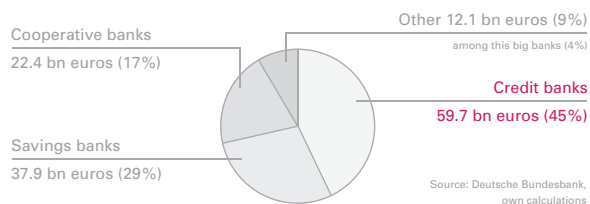
### Consumption financing

At the end of 2008 consumers had borrowed 0.2 percent more money for consumption purposes than in the previous year. The portfolio is therefore at the same level as six years ago. Private consumption increased by two percent.

#### Consumer loans in Germany



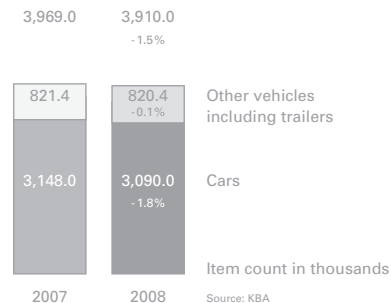
#### Market shares instalment loans



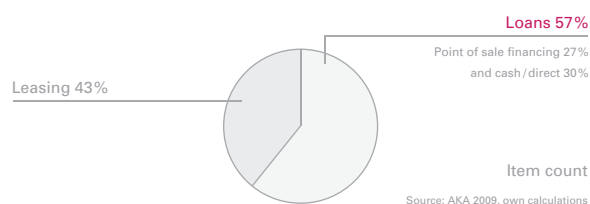
### Automotive financing

In 2008 two percent fewer new motor vehicles and trailers were registered in Germany than in the previous year. Similarly, two percent fewer second-hand vehicles changed owners.

#### New automobile registrations in Germany



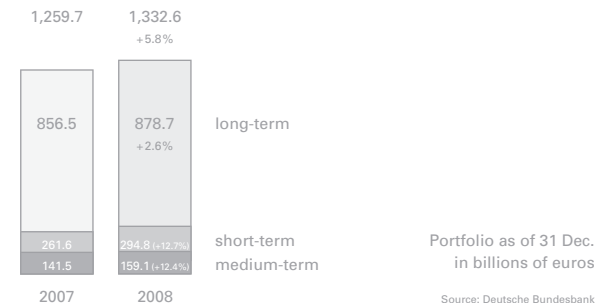
#### Financing type new motor vehicles



### Investment financing

Investments in equipment in the economy as a whole increased in 2008 by five percent. Accordingly, at the end of last year the companies had financed six percent more investments per loan than a year before.

#### Business loans in Germany



#### Market shares medium-term business loans

