

Financing 2010

Members

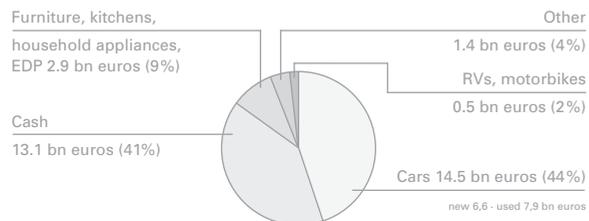
The 55 credit banks of the Bankenfachverband finance private consumption and commercial investments in Germany. To this purpose they have lent 125 billion euros to consumers and companies. In 2010 they financed 1.7 mn motor vehicles on credit.

Consumption financing

The credit banks finance private consumption at branch banks, on the Internet and above all at the point of sale. In 2010 they increased their portfolio by four percent. Consumer finance mainly involves instalment loans.

Loan business 32.4 bn euros, of which 15.0 bn automotive
Loan portfolio 80.4 bn euros, of which 37.7 bn automotive

Credit banks financed this for retail customers

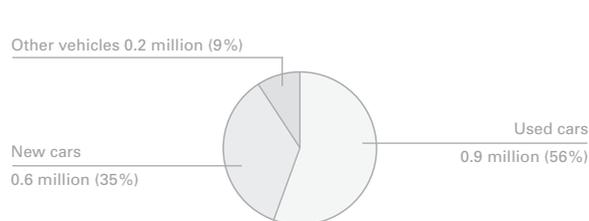


Automotive financing

The most important item in consumer and investment finance is the motor vehicle. In 2010 the credit banks increased their loan portfolio by one percent. Their loan business was smaller than in 2009, the year of the scrappage scheme.

Loan business 23.4 bn euros
Loan portfolio 54.7 bn euros

The credit banks financed 1.7 mn motor vehicles on credit

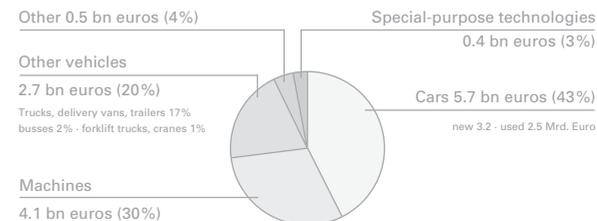


Investment financing

The credit banks finance commercial investments at the point of sale or directly to the customer. Their portfolio rose in 2010 by four percent. The main focus of investment financing is loans with a term of one to five years.

Loan business 13.4 bn euros, of which 8.4 bn automotive
Loan portfolio 24.2 bn euros, of which 17.0 bn automotive

Credit banks financed this for business clients



Credit banks akf bank · AKTIVBANK · Allgemeine Beamten Kasse · AUMA KREDITBANK · Bank11 · Banque PSA FINANCE BDK Bank · BMW Bank · BNP PARIBAS · Brühler Bank · C&A Bank · CB Bank · Commerz Finanz · Credit Europe Bank CreditPlus Bank · CRONBANK · Deutsche Kreditbank · Deutsche Leasing Finance · DZB BANK · FCE Bank · FFS BANK FGA 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 · NordFinanz Bank · norisbank · Postbank · 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

as of 15 March 2011

KEY FIGURES · TOTAL		
	2010 (billion euros)	Change to 2009 (%)
Loan portfolio*	125.2	+4.3
Loan business*	89.4	-9.6
Branch offices	1,945	-0.6
Personnel employed	41,216	-2.8

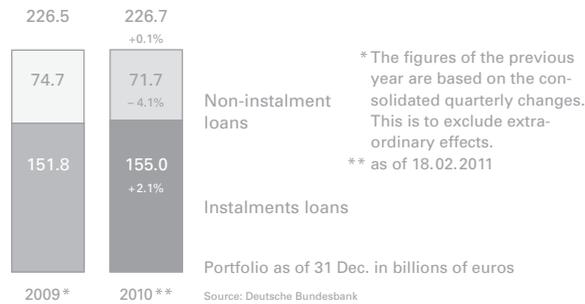
* Incl. purchase financing and purchase of leasing receivables (new business 43.6 bn euros, portfolio 20.6 bn euros), without mortgage financing and receivables outstanding accounts, without foreign members

While companies in Germany financed fewer investments per loan in 2010, German consumers borrowed more money for private consumption.
The market leaders in consumption financing are the credit banks with a share of 48 percent.

Consumption financing

By the end of 2010 consumers had borrowed two percent more money for consumption purposes via instalment loans than in the previous year. In the same time, private consumption also rose by two percent.

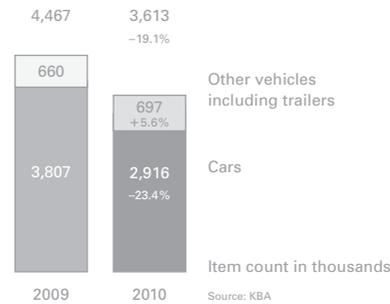
Consumer loans in Germany



Automotive financing

In 2010 about 23 percent fewer new cars were registered in Germany than in the previous year – due to the discontinuation of the scrapping scheme. Seven percent more second-hand vehicles changed owners.

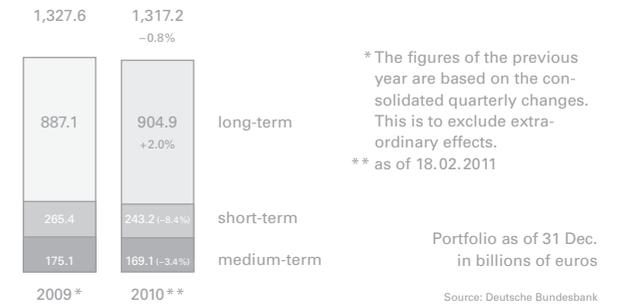
New automobile registrations in Germany



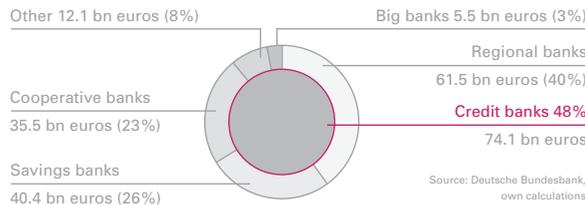
Investment financing

Investments in equipment in the economy as a whole increased in 2010 by ten percent. However, companies had financed about one percent fewer investments per loan than a year before.

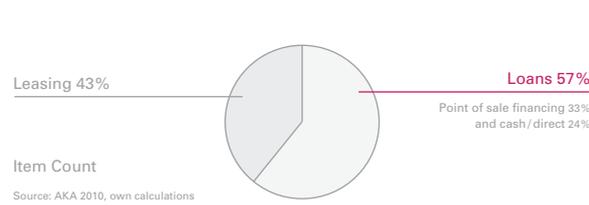
Business loans in Germany



Market shares instalment loans



Financing type new motor vehicles



Market shares medium-term business loans

