

The Savings Banks Finance Group's Commitment to SME Business



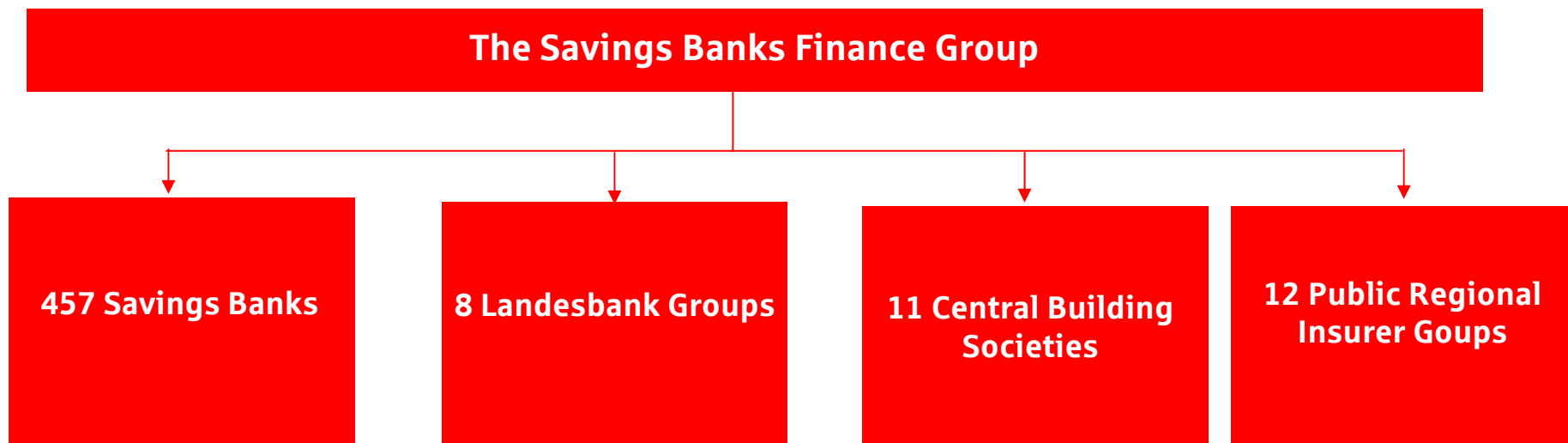
Sparkasse Schaumburg

Outline

1. Overview
2. Position in the SME Business Segment
3. Distribution Strategy
4. Summary

1. Overview

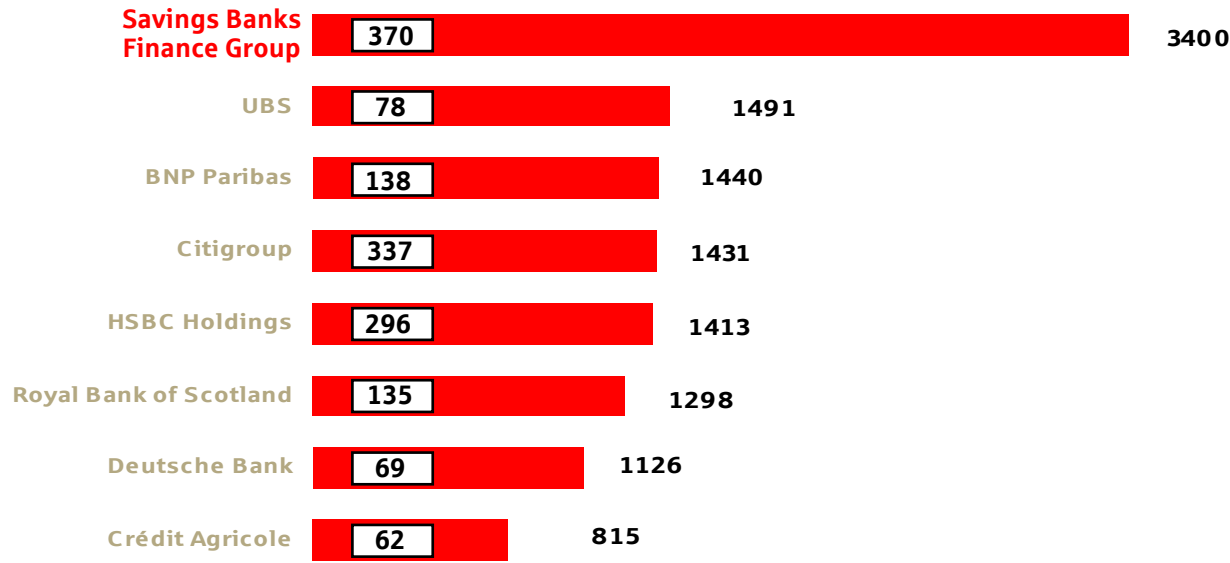
Organisations of the Savings Banks Finance Group



- 371,000 Employees
- 22,400 Branch Offices
- 24,300 ATMs
- 105 Million Savings, Current and Security Accounts
- 640 Institutions

Status: End of 2006

Savings Bank Finance Group in Comparison with Financial Institutions in Europe and the USA



■ Total Assets (in Bn. Euro), aggregated or consolidated data
□ Employees (in thousands)

Source: Business Data / in-house calculations

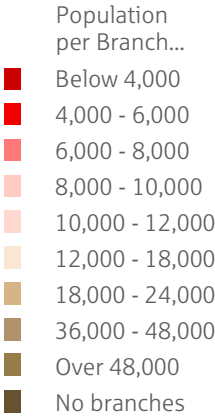
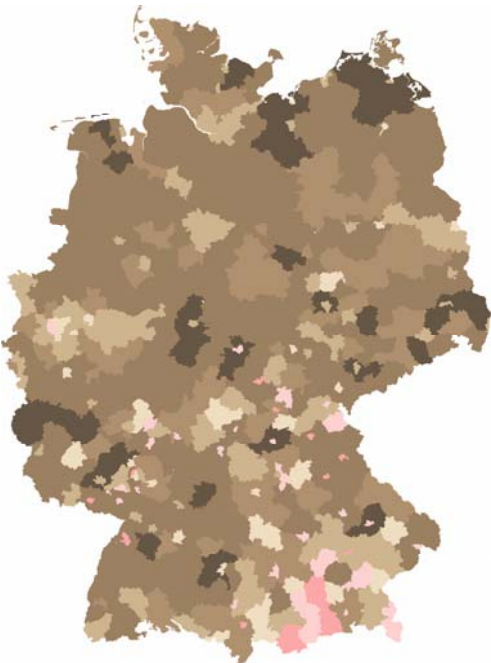
Status: Where available end of 2006, otherwise end of 2005

Savings Banks Have the Most Consolidated Branch Network

Regional density of branches / population per branch in rural districts and towns not belonging to the rural district

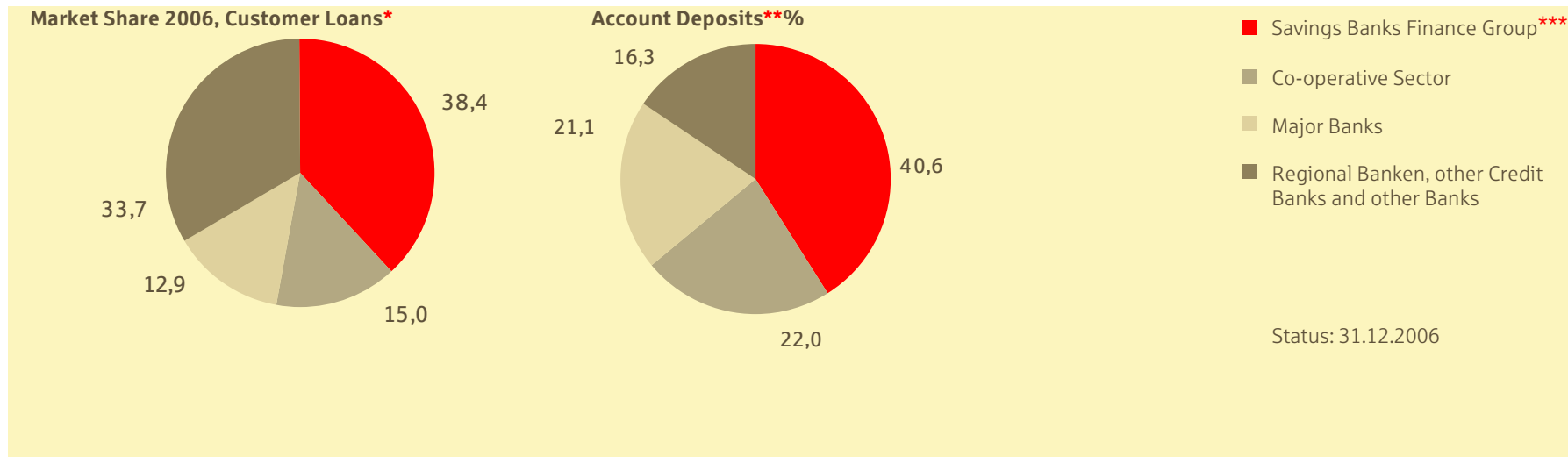
Major Banks

Savings Banks



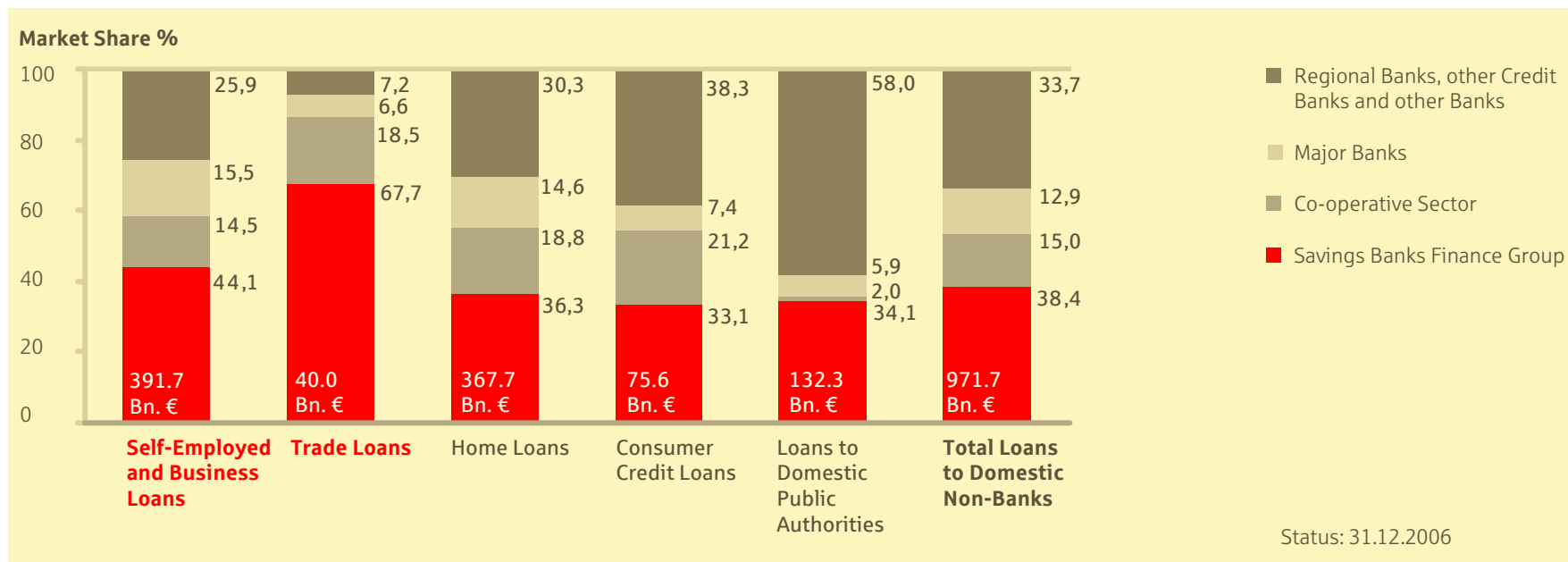
Source: Bank statistics, German Central Bank and in-house calculations

The Savings Banks Finance Group Continues to be Market Leader in Germany



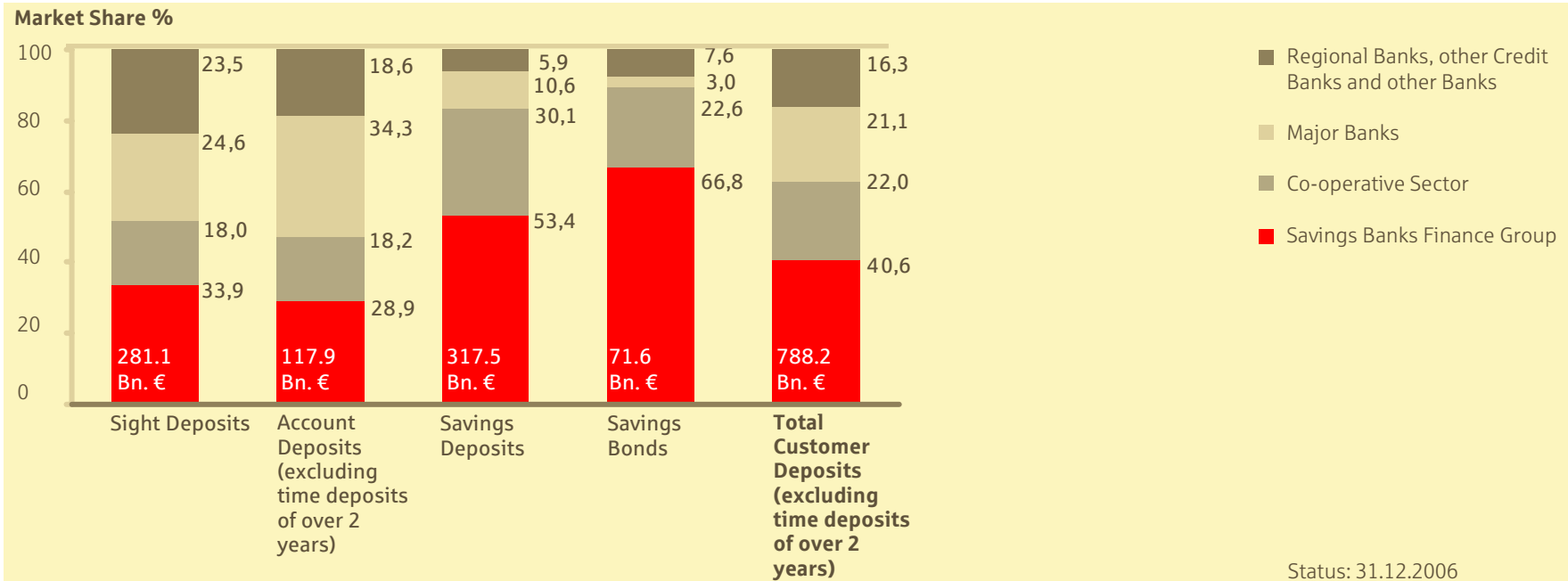
- * Loans to domestic non-banks
- ** Without time deposits of over two years
- *** Savings Banks and Landesbanken, including DekaBank, without LBS

The Savings Banks Finance Group is Market Leader in Credit Business



Source: Bank statistics, German Central Bank and in-house calculations

The Savings Banks Finance Group is Market Leader in Deposit Business

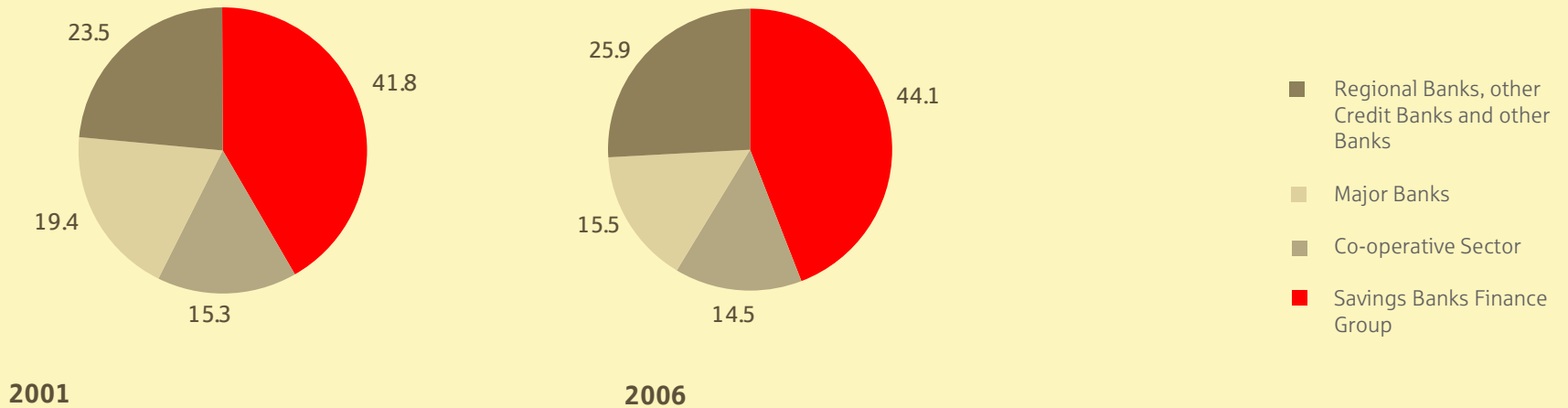


Status: Bank statistics, German Central Bank and in-house calculations

2. Position in the SME Business Segment

The Savings Banks Finance Group Provides Financing for Middle-Sized Businesses, Preventing a Credit Crunch

Market Share for Self-Employed and Business Loans %



Source: Bank statistics,
German Central Bank and
in-house calculations

Status: 31.12.2006

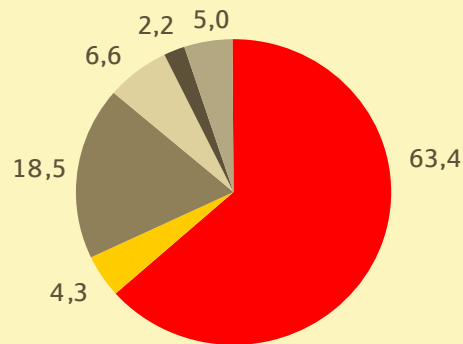
Leading Partner for SME Promotional Programmes

- Savings Banks provide financing for one in two of all business start-ups.
- As the principal partner in the SME sector, Savings Banks collaborate closely with the KfW Banking Group (the state-owned promotional bank). At state level Savings Banks also collaborate with state-owned promotional banks and guarantee banks.
- The Savings Banks' market share in distributing public promotional programmes to SMEs is 40% on average, in some programmes (especially for start-ups) over 50%.



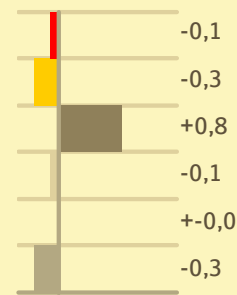
The Savings Banks Finance Group Retains Market Leadership in Trade Loans

Trade Loans, Market Share %



2006

Variation from Previous Year %



△ 2006

- Savings Banks
- Landesbanken
- Co-operative Sector
- Major Banks
- Regional/other Credit Banks
- Other Banks

Stand: 31.12.2006

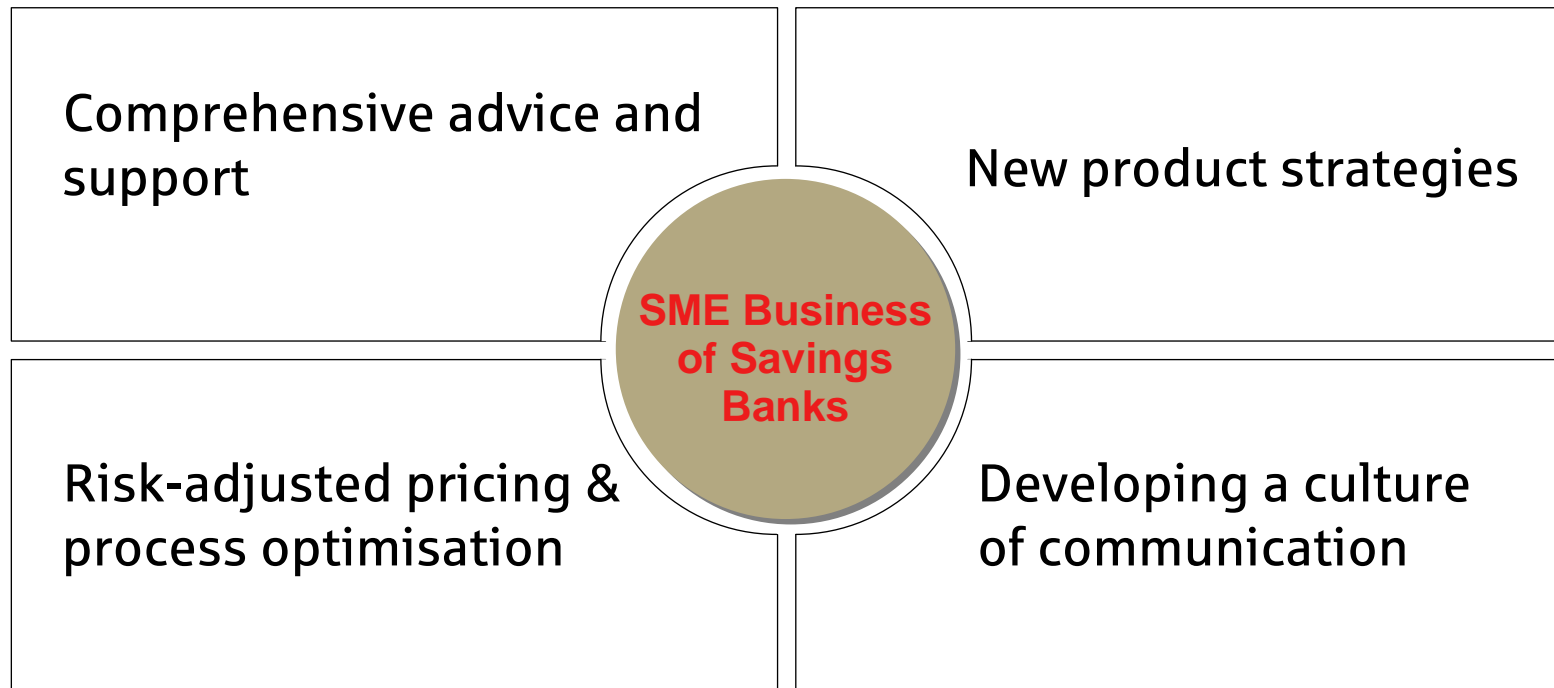
Potential-Oriented Segmentation of the Customer Base

Corporate Business is segmented as follows:

- *Basis Segmentation:*
Corporate, Trade and Business Clients.
- *Criteria for Segmentation:*
Business volume and commercial commitments. Classification is made on a commercial basis.
- *Aim:*
Homogenous customer groups with similar market characteristics. The development of individual product ranges and customer support tailored to meet the requirements of the targeted customer segment.

Areas of Activity in SME Business

The four focal points for Savings Banks in future SME business:



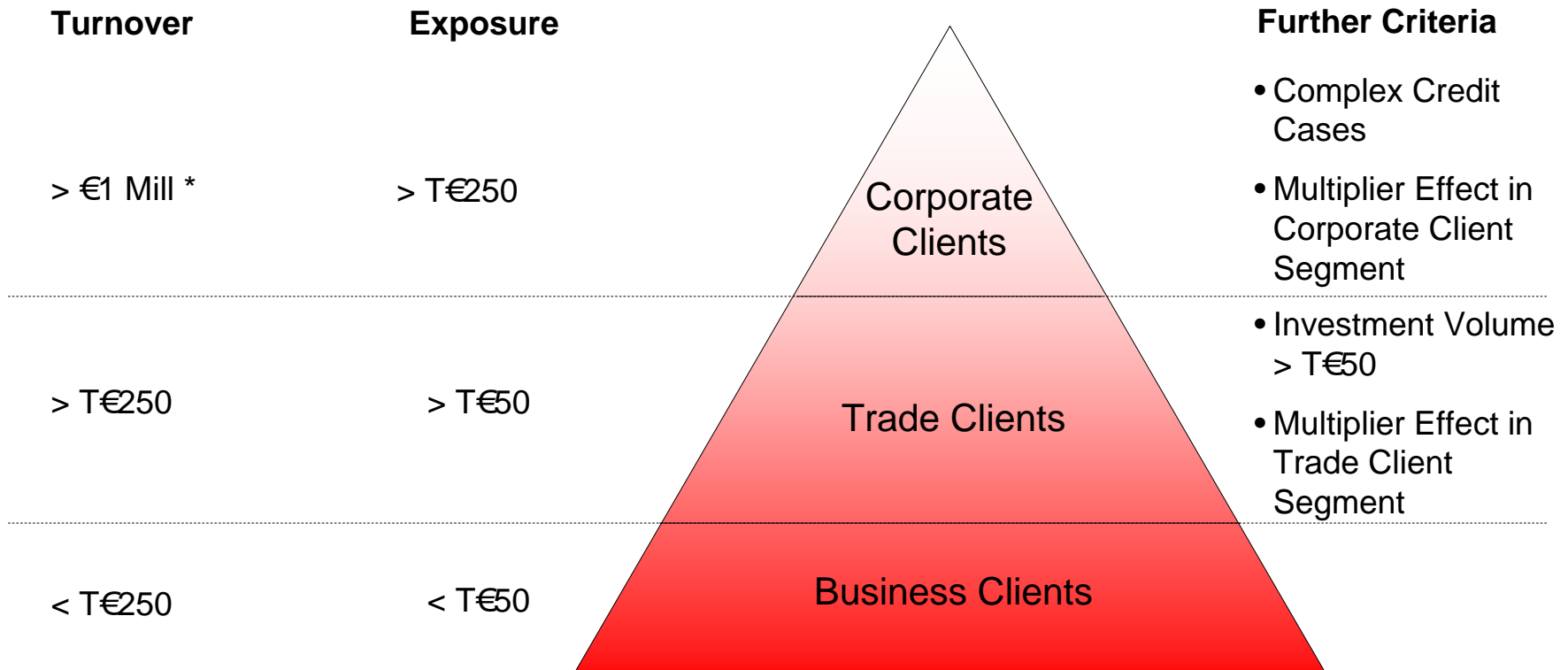
Corporate Finance for SMEs

– Savings Banks Strengthen Know-How

- Emphasis on developing quality corporate finance offers for quality business clients.
- Savings Banks provide customised corporate finance services to SMEs:
 - Venture capital, equity capital for start-up and fast growing companies, mezzanine products
 - IPO as exit from or access to capital markets
 - M & A (MBO/MBI) ie, when transferring a business to the next generation
 - Structured finance for larger projects



Segmentation of Corporate Clients



* Trade > €3 Mill

3. Distribution Strategy

1 AHEAD (1 VORAUS)

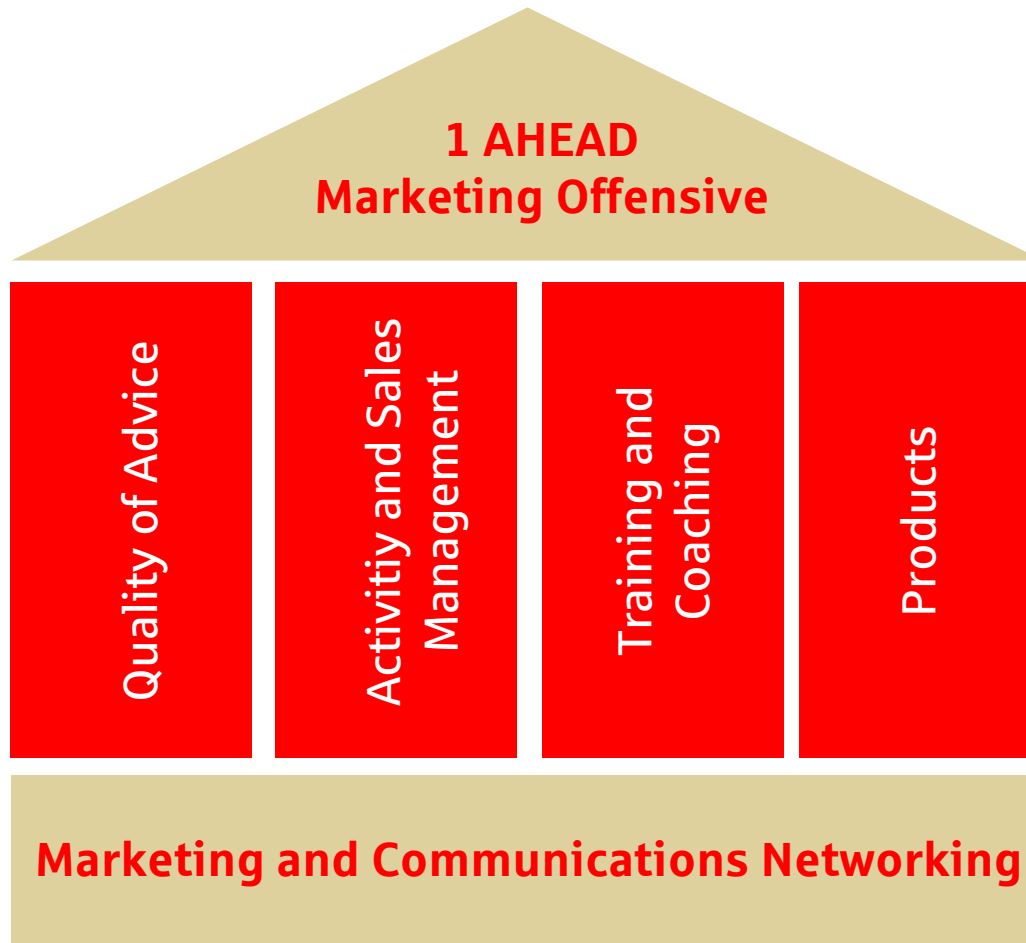
– The Savings Banks' Marketing Offensive



Objectives of the 1 AHEAD Marketing Offensive

- Increase in product sales of 15% in three years
- More active advice – consolidation of customer loyalty
- Improved customer perception of price-performance ratio
- Initiative for sustainable improvement of sales culture

1 AHEAD Marketing Offensive



Savings Banks Emphasise the Importance of Communicating Product Expertise

Lighthouse Products

Standard lighthouse products are currently on offer throughout Germany:

- Savings Bank Personal Loans
- Savings Bank Construction Financing
- Savings Bank Premium Pensions
- Savings Bank Extra Savings Accounts



4. Summary

Summary

- The Savings Banks Finance Group is the market leader in Germany
 - Over 50% of all Germans are Savings Bank customers
 - The Savings Banks Finance Group has an outstanding brand name
 - The Savings Banks Finance Group has the most extensive branch network
 - The Savings Banks Finance Group has excellent product and support concepts
- The Savings Banks aim to further their competitive success and strengthen their position as Germany's number 1

Savings Banks are THE Financial Partners for SME's

- Savings Banks have strong local and regional ties. They have an in-depth working knowledge of their SME clients. This makes Savings Banks the ideal financial partner for SMEs.
- The Savings Banks' share of the market in SME financing has grown steadily, making them the market leader. One reason for this is their reliability.
- The Savings Banks Finance Group supports regional economic initiatives as well as specialised regional enterprises, with a focus on innovation and job creation.

Thank you for your attention