



# Corporate Banking - Exploiting strengths

- Stefan Jütte -

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# Postbank focusses on further developing strengths Postbank in Corporate Banking

**Inherent  
Strengths**

**Market leader in  
large volume payment services**

**Best-in-class  
operational platform**

**Provider of selective  
commercial financing**

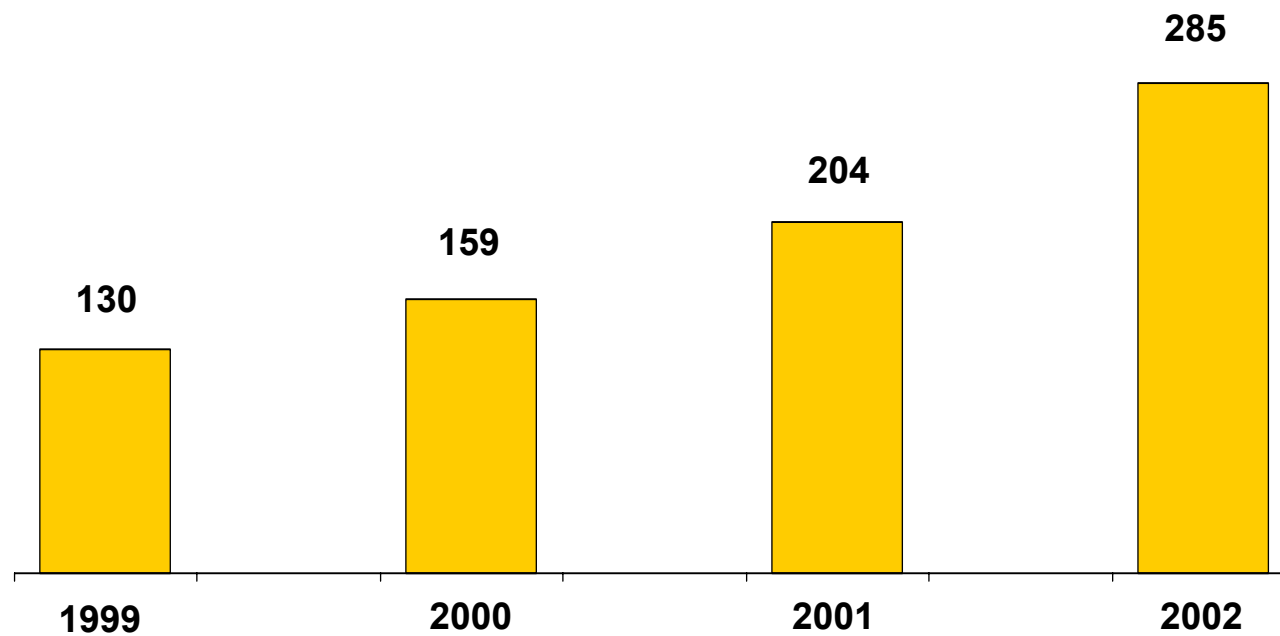
**Expertise from  
former DSL Bank**

**Provider of integrated  
(logistics) financial services**

**DPWN: world`s leading  
logistics supplier**

# Continuous growth of revenues in Corporate Banking

Revenues  
m €



**Note:** 2001: includes PB Capital since 10/01 (around 16,5 € million) 2002: complete consolidation of PB Capital (around 78 € million)

## Corporate banking today ...

- Around 45,000 corporate customers
- Steadily increasing revenues per customer (from 2,900 € in 1999 to 6,300 € in 2002)

## ... based on the new strategic orientation

- Establishment of a specific Corporate Banking division (1999)
- Acquisition of “DSL Bank” and its knowledge pool (2000)
- Successful start-up of new subsidiaries PB Leasing and PB Factoring (2001)
- Acquisition of PB Capital Corp., New York to offer DPWN-clients Financial Services in the US (2001)

## Range of products and services

**Logistics financial services**

Logistics finance  
(integrated logistics financial solutions)

**Selective commercial financing**

Real estate finance,  
leasing, factoring

**Payment services**

Payment transactions,  
cash management,  
short- and medium-term limits and deposits

**Logistics financial services**

U.S. Branch (NY);  
integrated sales teams  
with DPWN

**Selective commercial financing**

Specialized sales force  
based on former DSL team

**Payment services**

15 German regional offices with nearly 350  
corporate key account managers and  
customer service staff

# Maintaining low risk profile through prudent group-wide risk-management

**Strict Procedures**

- Clear and absolutely binding lending regulations (continuously assessed)

**Collateral management**

- Permanent independent evaluation of all relevant collaterals

**Credit monitoring**

- Credit monitoring (early warning indicators, internal/ external ratings, industry sector reports)

**Implementation of MAK & Basel II**

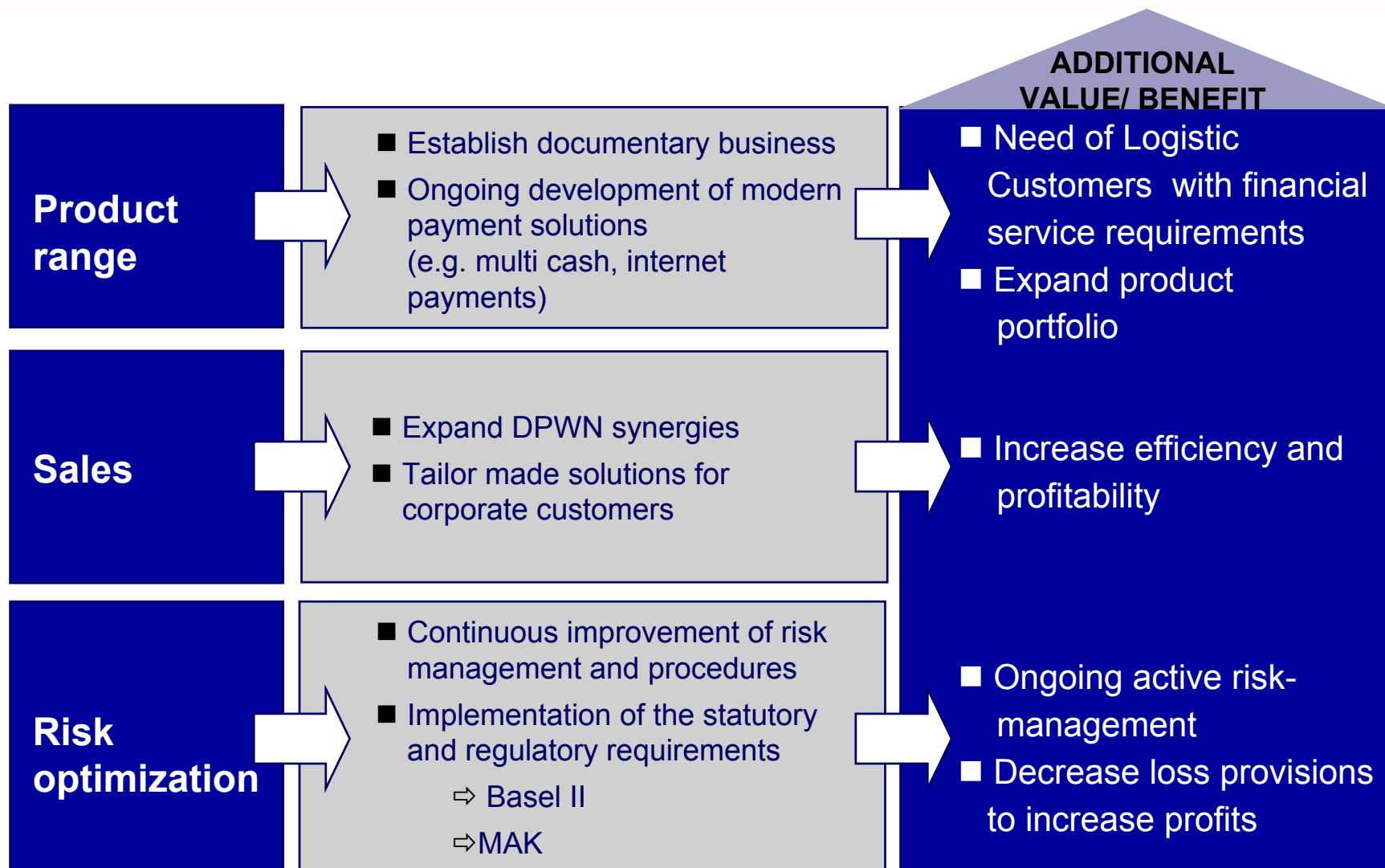
- Unique opportunities by timely implementation of the regulatory requirements from Basel II and MAK

**Internal rating systems**

- All substantial credits are constantly rated

**Active loan portfolio management**

- Employing innovative instruments (such as asset backed securities & credit default swaps) to diversify the portfolio and further development of the group-wide IT management information system





# Positioning for the Future

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