



media insights | monthly news |



banks in advertising and media



personal banking

september 2008

**New Media**

- Community Platforms
- Mobile Applications

**Market**

- Bank Mergers (CoBa - DreBa, DB – PB)
- Finance Crisis

**EXTRACT**

Commerzbank Abgeltungssteuer  
www.check25.de

Sparkasse Image Advertising
















**Trends**

- Mobile Banking
- Global free of charge ATM Service

Integrated Finance Platforms

**Advertising**

- Postbank Savings Account
- Commerzbank 0 Euro Konto
- Abgeltungssteuer








|  |  |    |   |                         |
|--|--|----|---|-------------------------|
|     |  | 12 | Cortal Consors expanding range on saving plans and investment products (funds)  | <a href="#">more...</a> |
|    | LEHMAN BROTHERS  | 14 | US investment bank Lehman Brothers goes bankrupt  | <a href="#">more...</a> |
|    | Merrill Lynch  | 14 | US investment bank Merrill Lynch sold to Bank of America  | <a href="#">more...</a> |
|    | SEB  | 15 | SEB Bank introducing 5.25% interest rate on fixed term deposits (amounts of 2.5k EUR) on 12 month fixed term deposits   | <a href="#">more...</a> |
|    | AIG  | 16 | US AIG declares to suffer a liquidity shortage due to the downgrade of its credit rating. Federal Reserve provides credit (USD bn85) in exchange for an 79.9% equity interest     | <a href="#">more...</a> |
|    | COMMERZBANK  | 16 | Commerzbank introducing branded website <a href="http://www.check25.de">www.check25.de</a> to inform about the 2009 tax law Abgeltungssteuer                                      | <a href="#">more...</a> |
|    |  | 18 | 40% of Germans want to invest before the end of 2008, main interest in call money   | <a href="#">more...</a> |
|    | COMMERZBANK  | 18 | Commerzbank introduces fragranced credit cards  | <a href="#">more...</a> |
|    | Allianz  | 18 | Allianz to open new bank business unit "Allianz Banking" to offer banking services, utilizing the existing branch network of 170 existing branches and an additional 130 agencies | <a href="#">more...</a> |
|    | KAUPTHING BANK   | 19 | Kaupthing Edge Bank increases interest on Tagesgeld (5.65%) within first 6 months   | <a href="#">more...</a> |
|   | Goldman Sachs<br>Morgan Stanley  | 21 | Remaining US investment banks Goldman Sachs and Morgan Stanley convert to bank holding companies  | <a href="#">more...</a> |
|  | moneybookers   | 24 | Moneybookers introducing SMS and Email Alerts for Accounts  | <a href="#">more...</a> |
|  | Postbank   | 24 | Postbank awarded with PASS Online Award   | <a href="#">more...</a> |
|  | Mercedes-Benz Bank   | 24 | Mercedes Benz Bank increases interest on Tagesgeld (4.3%)   | <a href="#">more...</a> |

EXTRACT





Top Advised Product Total

Top Advised Products: Media Mix

| Company  | Product                  | Total                                | Media Mix   | Notes   |
|--|--------------------------|--------------------------------------|---|---|
|    | Sparkasse Altersvorsorge | 4.183 (Grey) + 8.556 (Blue) = 12.739 | 100% TV   | Sparkasse Group corp. media campaign focussing on TV                          |
|    | DiBa Extra-Konto         | 5.709 (Grey) + 714 (Blue) = 6.493    | 58% TV, 15% Direct Mail, 18% Newspaper, 9% Magazine | ING DiBa DiBa Campaign – shift from Internet to TV, direct mail and newspaper |
|    | Postbank Privat Kredit   | 1.492 (Grey) + 4.952 (Blue) = 6.454  | 84% TV, 5% Direct Mail, 9% Magazine                 |   |
|    | Image                    | 2.021 (Grey) + 4.467 (Blue) = 6.418  | 91% Billboards, 8% Newspaper                        | Element of Postbank campaign "Unterm Strich zähl ich"                         |
|    | Girokonto                | 3.924 (Grey) + 1.932 (Blue) = 5.856  | 60% TV, 28% Direct Mail, 10% Magazine               |   |
|  | Bundeszertifikate        | 5.433 (Grey) + 0 (Blue) = 5.433      | 80% TV, 8% Direct Mail, 7% Magazine                 |   |
|  | Tagesgeld Plus           | 2.039 (Grey) + 953 (Blue) = 3.092    | 77% Direct Mail, 14% Magazine, 7% Newspaper         |   |

EXTRACT

-  Newspaper
-  Magazine
-  Trade Magazine
-  TV
-  Radio
-  Billboards
-  Cinema
-  Internet
-  Direct Mail

market | advertising | new media | trends



“Unterm Strich zähl ich”

Unterm Strich zähl ich

The Postbank campaign focuses on customer requirements, typified in the usage of “ich” in any word combination.

- leading in home loan financing
- reasonable priced
- 4,000 mobile financial consultants

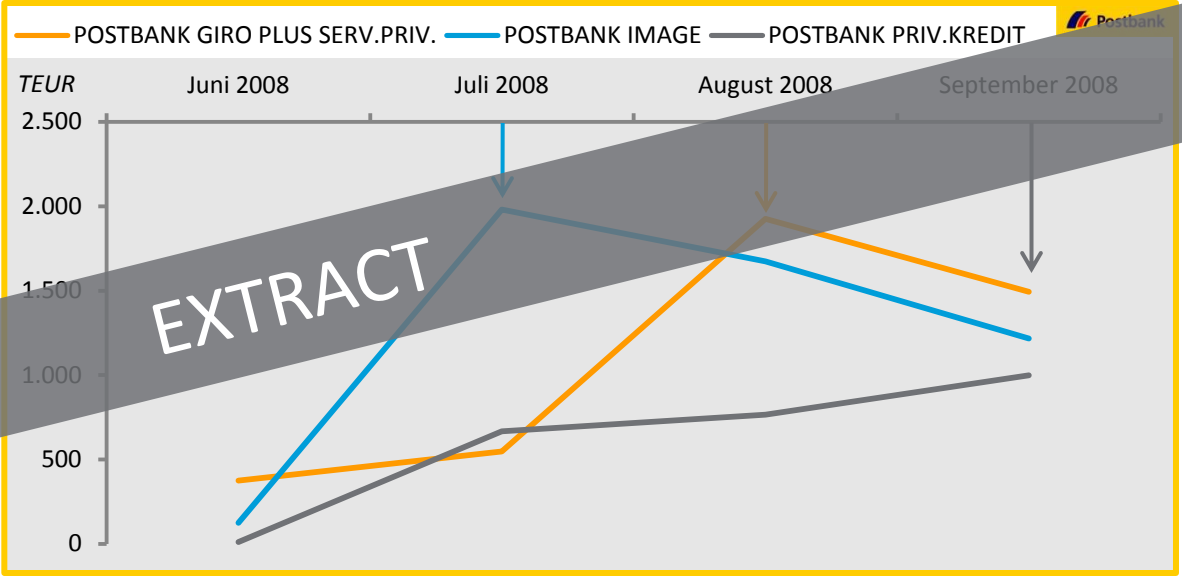
Elements

The campaign was launched with image advertising, but quickly switched to the current account “Giro Plus” and increasingly the Postbank private credit accounts range

Features

Postbank highlights to offer personal services:

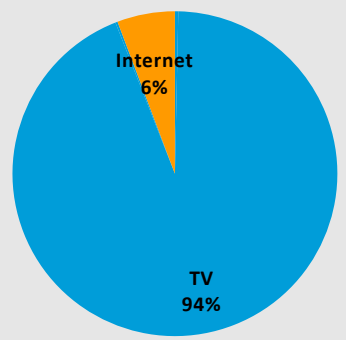
- dense, fully integrated branch network
- leading in retirement provisions
- leading in Online Banking



market | advertising | new media | trends

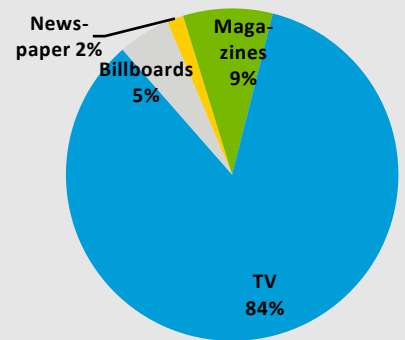
Postbank Giro Plus

- launched in June
- promoting Postbank Account in combination with services and savings products (Tagesgeld)
- advertising peak in August, declining in September



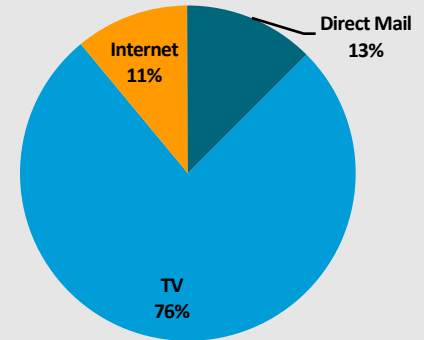
Postbank Image

- launched in June
- focussing on services based on customer requirements
- branding of „ich“ in any Postbank feature



Postbank Credit

- launched in July
- highlighting on customer usage of a credit: consumption
- advertising spendings steadily increasing



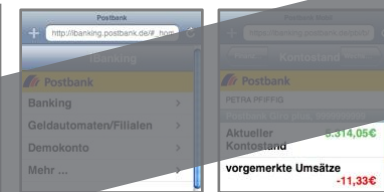


## Mobile Applications (cont.)

German Postbank launched its branded iPhone application **iBanking**.

The webbased platform provides all features of mobile banking:

- Account Information
- Account Balance
- Status
- Transaction Search
- Bill Payments
- Fund Transfers
- ATM and Branch Locator
- Customer Service Support



*iBanking - reduction on relevant banking services:*

- Online banking
- Branch locator
- Service

EXTRACT

**moneytrackin'** is another native iPhone financial platform recently launched. It is designed as a personal spending record tool that allows to keep track on financial spendings and expenses.

It is aimed to track personal spendings and social spendings. **moneytrackin'** is designed to track to whom money was lent, it supports group purchases and lends, and it allow to integrate multiple personal accounts. In addition **moneytrackin'** provides the ability to view and perform transactions.

