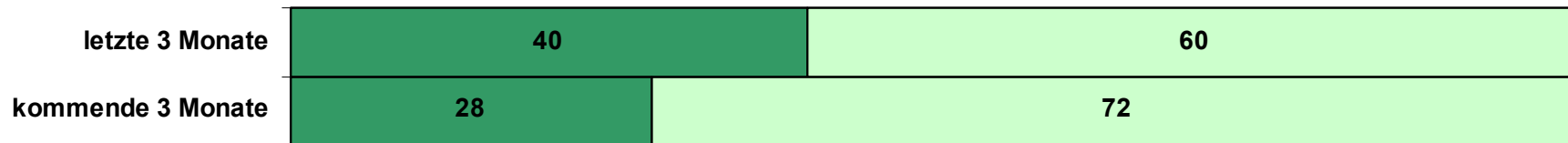
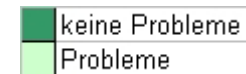


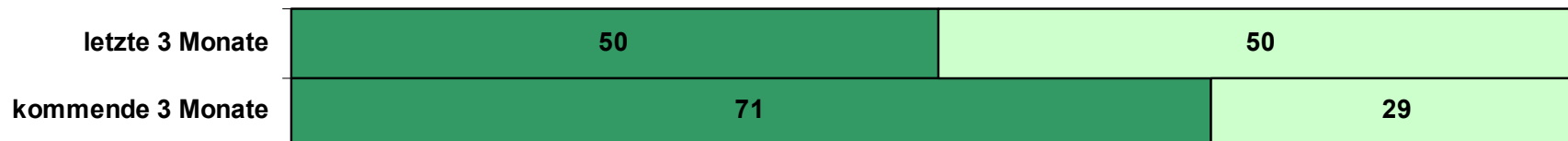
Kreditklemme – HDE-Umfrage* beim Einzelhandel



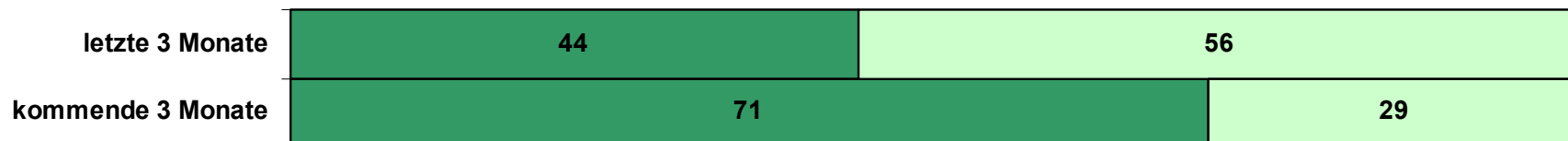
Kreditlinie in Prozent



Kredite langfristig in Prozent



Kredite kurzfristig in Prozent



*Umfrage Anfang Februar 2009