

**Curriculum Vitae of Manfred Salber,
Member of the Management Board of DG HYP AG**

1976 – 1978	Vocational training at Bayerische Hypotheken- und Wechselbank
1978 – 1984	Studies of Business Administration at Mannheim University
1984 – 1995	Dresdner Bank AG – credit department and corporate customer advisory
1995 – 1997	SGZ Bank – regional director for South Hesse and the Saarland
1997 – 2001	SGZ Bank – credit department
2001 – 2006	DZ BANK AG – Head of Department, Credit division
2005 – 2006	VR Kreditwerk AG – Senior General Manager
2006 – 2007	VR Kreditwerk AG – Member of the Management Board
2007 to date	DG HYP Deutsche Genossenschafts-Hypothekenbank AG Member of the Management Board

Responsible for the following divisions:

- Credit Risk Management
- Securities & Non-Commercial Loan Processing
- Loan Restructuring & Workout
- Internal Audit