

AIRBUS BANK

INVESTOR PRESENTATION



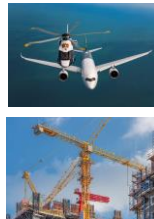
December 2023

KEY FACTS



AIRBUS

- WHOLLY OWNED SUBSIDIARY OF AIRBUS SE
- TOTAL ASSETS ABOVE EUR 2.4BN*
- EQUITY ABOVE EUR 490MN*



- SEGMENTS: AEROSPACE AND COMMERCIAL REAL ESTATE
- FOCUS ON ASSET BASED FINANCING
- FINANCING ALONG AIRBUS' VALUE CHAIN



- BASED IN MUNICH
- GERMAN BANKING LICENCE
- SUPERVISED BY GERMAN BUNDESBANK AND BAFIN
- MEMBER OF GERMAN DEPOSIT PROTECTION SCHEME

* As of 31 Dec. 2023

SEGMENTS: BUSINESS MODEL WITH TWO-PILLAR-STRATEGY

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AEROSPACE



AIRCRAFT FINANCING

Financing for new and used Airbus commercial aircraft, helicopters and engines as well as related components

We work with airlines, lessors, aircraft brokers, institutional investors and financial institutions worldwide



SUPPLIER FINANCING

Investment and working capital financing, e.g. for production facilities, raw materials and quality improvements

We work with suppliers and service providers in Europe with a focus on Germany and France

PROVIDE FINANCING ALONG THE VALUE CHAIN OF THE AVIATION INDUSTRY

REAL ESTATE



PROJECT FINANCING

Financing for property purchases and project developments to acquire building rights and for construction financing.

We support district developments, the introduction of innovative energy concepts and sustainability certifications



INVESTOR FINANCING

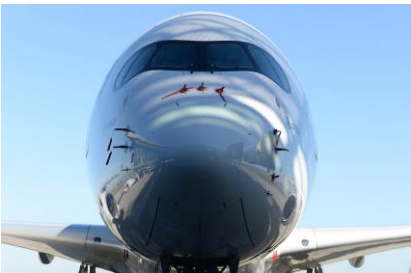
Financing for residential and commercial real estate for professional investors, focus: Core, Core Plus and Value Added

We offer financing solutions for both new and older properties in need of revitalization and refurbishment

GENERATE STABLE ASSET-BASED EARNINGS TO SUPPORT CYCLE-ROBUST BUSINESS MODEL

MISSION: WE MAKE FINANCE FLY

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We **PROVIDE FINANCING** along **AIRBUS' VALUE CHAIN** and enable **INNOVATIVE SOLUTIONS** for suppliers, new and used aircraft, helicopters etc., **SUPPORTING AIRBUS' MARKET ACTIVITIES**

We create **PULL EFFECTS** that **ATTRACT FUNDS** from institutional and other investors into aerospace financing, further extending the **FINANCING POTENTIAL** for **AIRBUS' PRODUCTS**

We ensure **LIQUIDITY OF AIRBUS' FINANCIAL ASSETS** in disrupted markets

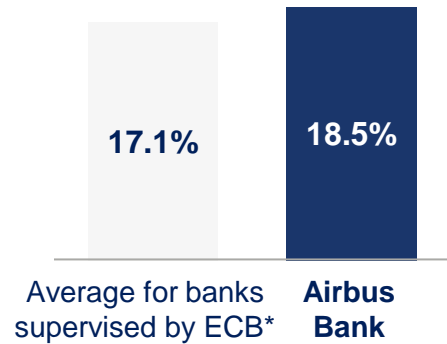
We provide financing for **REAL ESTATE INVESTORS** to generate stable income from **COLLATERALIZED BUSINESS** in an **AEROSPACE-INDEPENDENT** sector

WE MAKE FINANCE FLY

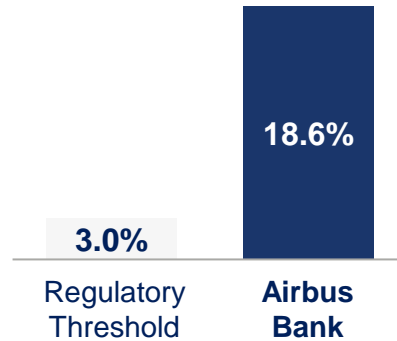
CAPITAL AND LIQUIDITY RATIOS (AS OF 31 DEC. 2023)

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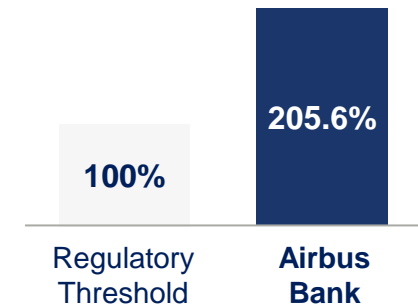
Core Tier 1 Ratio



Leverage Ratio



Liquidity Coverage Ratio



- **EXCELLENT CAPITALIZATION**

Extraordinary equity ratios provide additional safety against adverse market developments

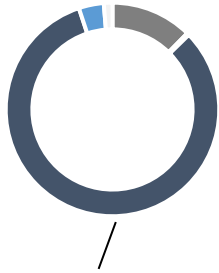
- **EXTRAORDINARY LIQUIDITY POSITION**

Liquidity buffers far above regulatory requirements and market average*

* Source: ECB supervisory banking statistics for the fourth quarter of 2023

FINANCIALS (AS OF 31 DEC. 2023 IN MILLION EUR)

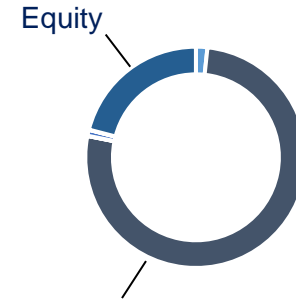
Assets



Loans to
Customer

	Dec. 2023	Dec. 2022
Cash and cash balances	303	1.070
Loans to banks	8	10
Loans to customers	2.016	1.759
Debt securities	93	78
Other assets	32	3
Total assets	2.452	2.920

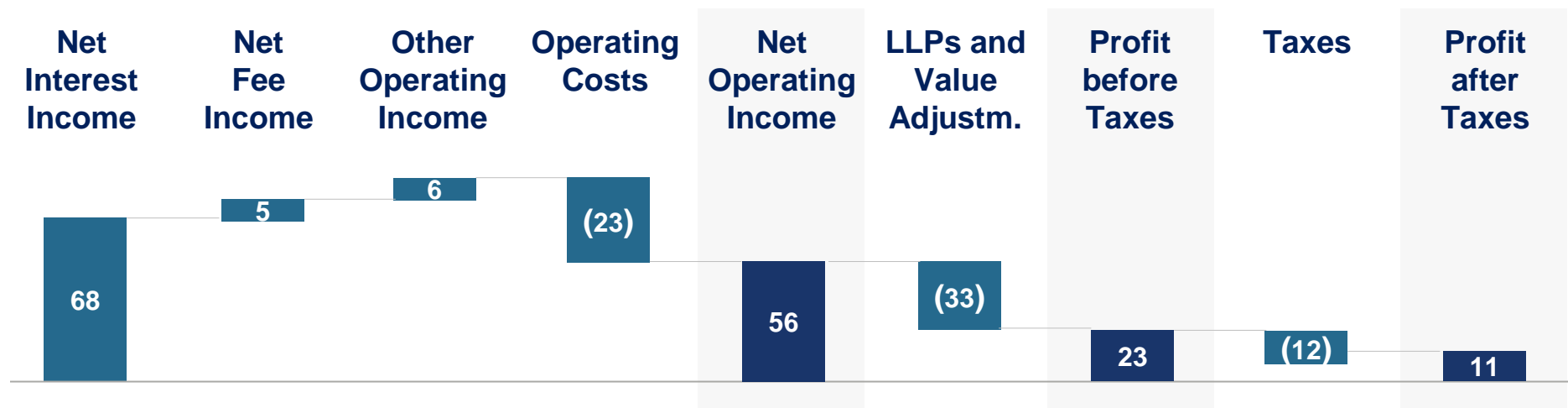
Liabilities



Deposits by
Customer

	Dec. 2023	Dec. 2022
Deposits by banks	41	373
Liabilities to customers	1.874	2.029
Other liabilities	0	0
Deferred Income	1	1
Provisions	21	13
Fund for gen. bank. risks	1	1
Equity	514	503
Total liabilities and equity	2.452	2.920

P&L



HIGHLIGHTS

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- **UNIQUE COMBINATION OF INDUSTRY AND BANKING KNOWLEDGE**
- **STRONGLY FOCUSED BUSINESS MODEL WITH TWO PILLARS AEROSPACE AND COMMERCIAL REAL ESTATE**
- **SIGNIFICANT SHARE OF ASSET BASED FINANCING AND COLLATERALIZED TRANSACTIONS**
- **OUTSTANDING EQUITY RATIOS PROVIDE ADDITIONAL CUSHION**
- **EXTRAORDINARY HIGH LIQUIDITY RATIOS**
- **GERMAN DEPOSIT PROTECTION AND BANKING SUPERVISION**
- **STRATEGIC IMPORTANCE FOR AIRBUS GROUP**
- **PROVEN TRACK RECORD OF EQUITY INJECTIONS BY GROUP**
- **BANKABLE TRANSACTIONS – NO DIRECT FINANCING FOR DISTRESSED CUSTOMERS OR SUPPLIERS OR FULLY AIRBUS CONTROLLED ENTITIES**

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Due to rounding, numbers presented may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

AIRBUS BANK GMBH

Prannerstraße 8
80333 München
+49 89 290140-0
info@airbusbank.com
airbusbank.com

MAX BEINHOFER

Head of Treasury
max.beinhofer@airbusbank.com
treasury@airbusbank.com