

# AIRBUS BANK

## INVESTOR PRESENTATION



December 2024

## KEY FACTS



## AIRBUS

- WHOLLY OWNED SUBSIDIARY OF AIRBUS SE
- TOTAL ASSETS ABOVE EUR 3.2BN\*
- EQUITY ABOVE EUR 500MN\*



- 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. 2024

# 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

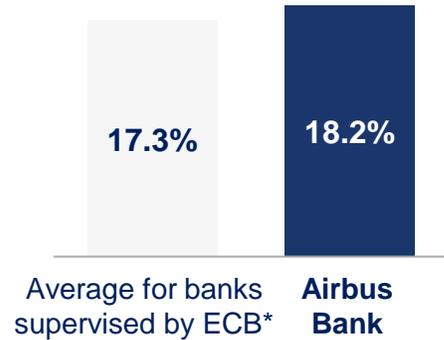
We provide financing for **REAL ESTATE INVESTORS** to generate stable income from **COLLATERALIZED BUSINESS** in an **AEROSPACE-INDEPENDENT** sector

# WE MAKE FINANCE FLY

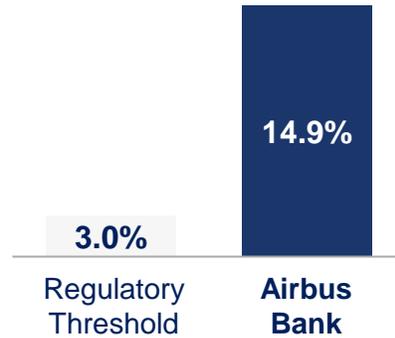
## CAPITAL AND LIQUIDITY RATIOS (AS OF 31 DEC. 2024)

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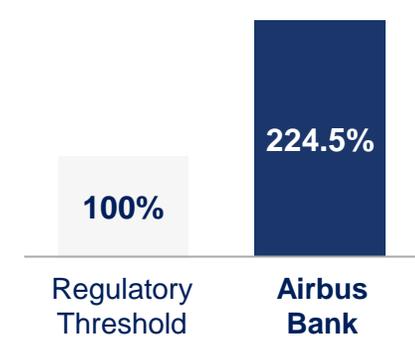
### Core Tier 1 Ratio



### 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 2024

# FINANCIALS (AS OF 31 DEC. 2024 IN MILLION EUR)

## Assets



Loans to  
Customer

	Dec. 2024	Dec. 2023
Cash and cash balances	948	303
Loans to banks	13	8
Loans to customers	2.176	2.016
Debt securities	112	93
Other assets	1	32
<b>Total assets</b>	<b>3.250</b>	<b>2.452</b>

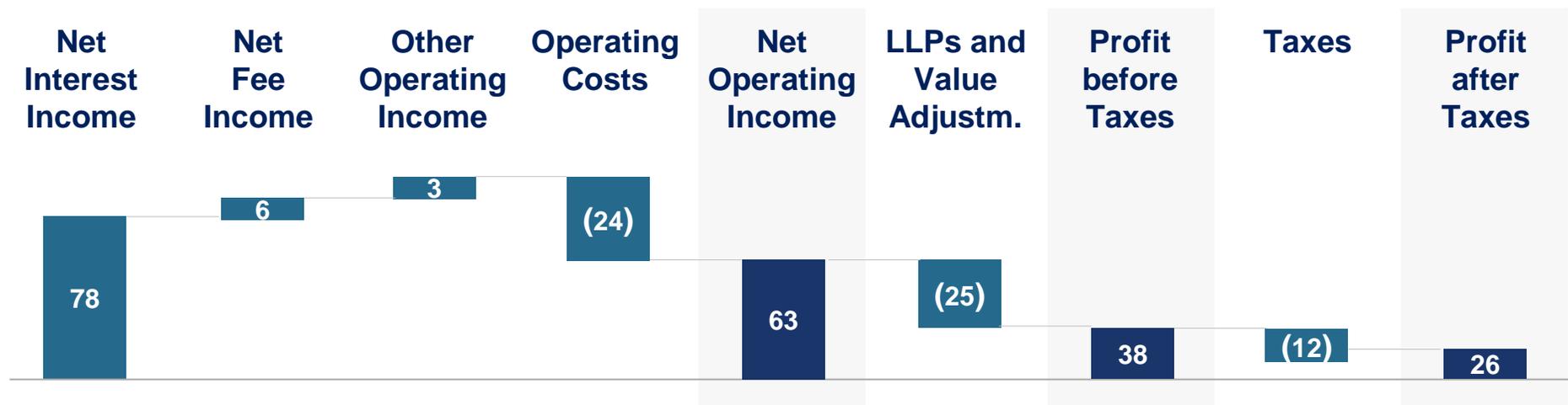
## Liabilities



Deposits by  
Customer

	Dec. 2024	Dec. 2023
Deposits by banks	0	41
Liabilities to customers	2.679	1.874
Other liabilities	4	0
Deferred Income	1	1
Provisions	25	21
Fund for gen. bank. risks	1	1
<b>Equity</b>	<b>540</b>	<b>514</b>
<b>Total liabilities and equity</b>	<b>3.250</b>	<b>2.452</b>

## 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.

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