

AIRBUS BANK

INVESTOR PRESENTATION



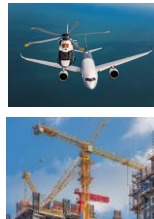
August 2020

KEY FACTS



AIRBUS

- WHOLLY OWNED SUBSIDIARY OF AIRBUS SE
- TOTAL ASSETS ABOVE EUR 1.7BN*
- 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. 2019

SEGMENTS: BUSINESS MODEL WITH TWO-PILLAR-STRATEGY

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



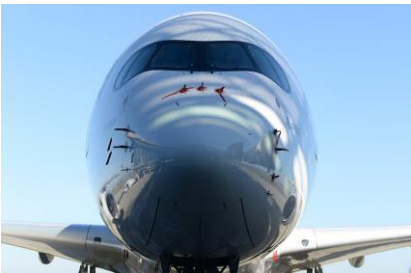
INVESTOR FINANCING

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



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**

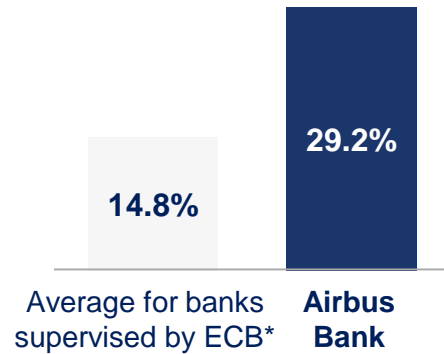
We ensure **LIQUIDITY OF AIRBUS' FINANCIAL ASSETS** in disrupted markets

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

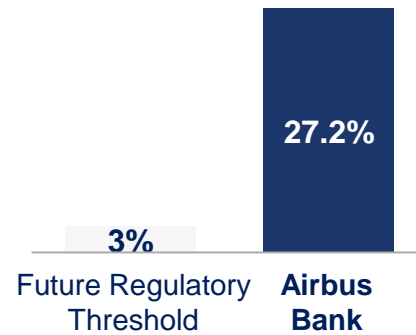
WE MAKE FINANCE FLY

CAPITAL AND LIQUIDITY RATIOS (AS OF 31 DEC. 2019)

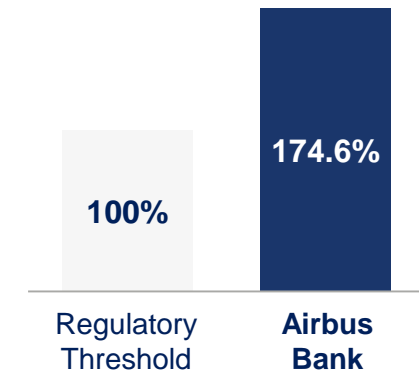
Core Tier 1 Ratio



Leverage Ratio



Liquidity Coverage Ratio



- **EXCELLENT CAPITALIZATION**

Extraordinary equity ratios provide additional safety against adverse market developments

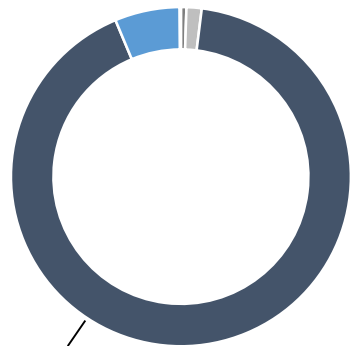
- **EXTRAORDINARY LIQUIDITY POSITION**

Liquidity buffers far above regulatory requirements and market average*

* Source: ECB supervisory banking statistics for the fourth quarter of 2019

FINANCIALS (AS OF 31 DEC. 2019 IN MILLION EUR)

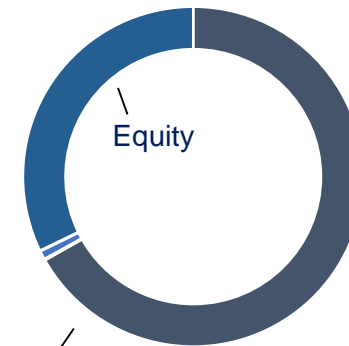
Assets



Loans to Customer

	Dec. 2019	Dec. 2018
Cash and cash balances	9	67
Loans to banks	25	28
Loans to customers	1.589	1.216
Debt securities	107	114
Other assets	2	0
Total Assets	1.732	1.425

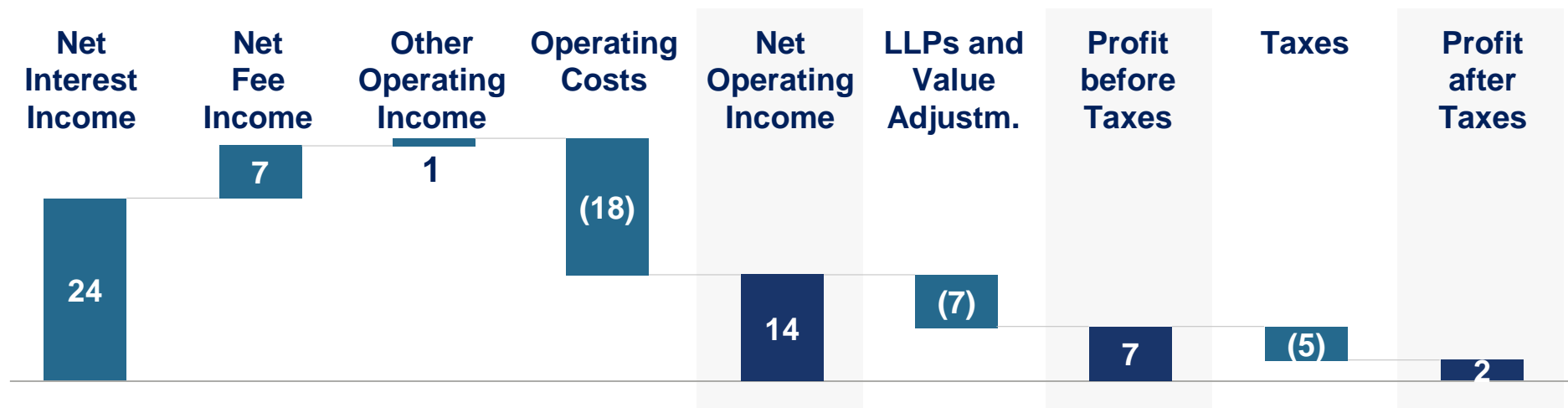
Liabilities



Deposits by Customer

	Dec. 2019	Dec. 2018
Deposits by banks	155	110
Liabilities to customers	1.053	797
Other liabilities	2	1
Deferred Income	1	2
Provisions	13	9
Fund for gen. bank. risks	1	1
Equity	507	505
Total liabilities and equity	1.732	1.425

P&L



HIGHLIGHTS



- **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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