



INVESTOR- PRESENTATION

Innsbruck, April 2024



Hypo Tirol Headquarter, Innsbruck

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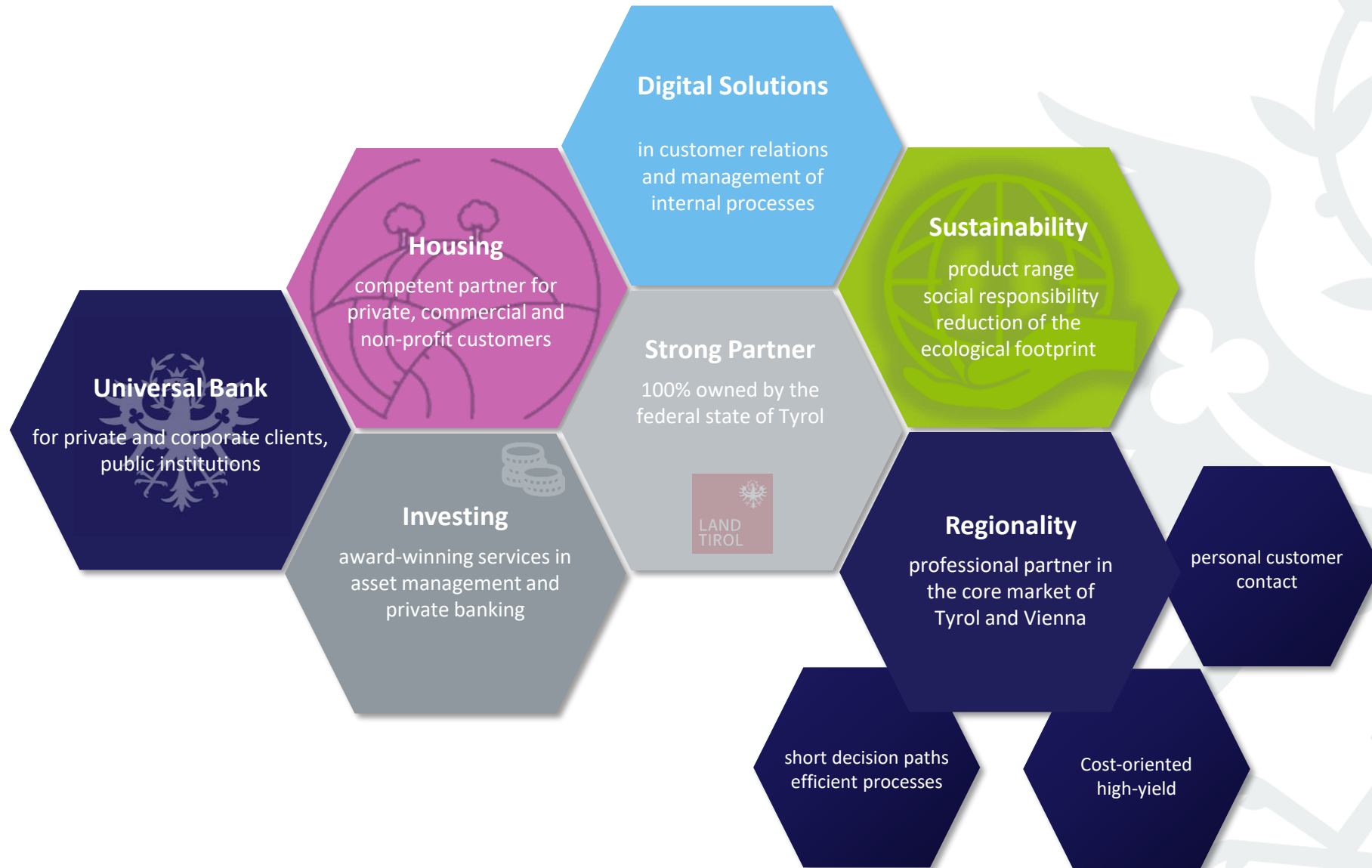
Our Purpose

"We promote, create and maintain added value that benefits people and the country, revitalizing prosperity in the region sustainably."



Our Vision

"Excellence and solidarity make us the financial partner of first choice in Tyrol!"



Hypo Tirol Bank. Our Regional Bank

Company Data

- 491 Employees
- 18 offices in Tyrol
1 office in Vienna

Key Figures

- Balance sheet total: € 7.96 Bn.
- Cost-Income-Ratio: 47.51 %
- Core Capital Ratio: 17.64 %

Rating

S&P

- Long-Term senior debt: A+

Moody's

- Public covered bonds: Aaa
Mortgage covered bonds: Aa1

ESG Corporate Rating

- Sustainability: C Prime Status
(rating confirmed as of 2023-10-05)

CORE MARKET



**HYPO
TIROL**



Innsbruck, Tyrol

Tyrol in Comparison

Tyrol

- Area: 12,648 km²
- Permanent settlement area : 1,573 km²
- Population (2022): 776,082
- Unemployment rate (2023): 3.1 %
- Rating (S&P): AA+

▪ 1 branch office in vienna

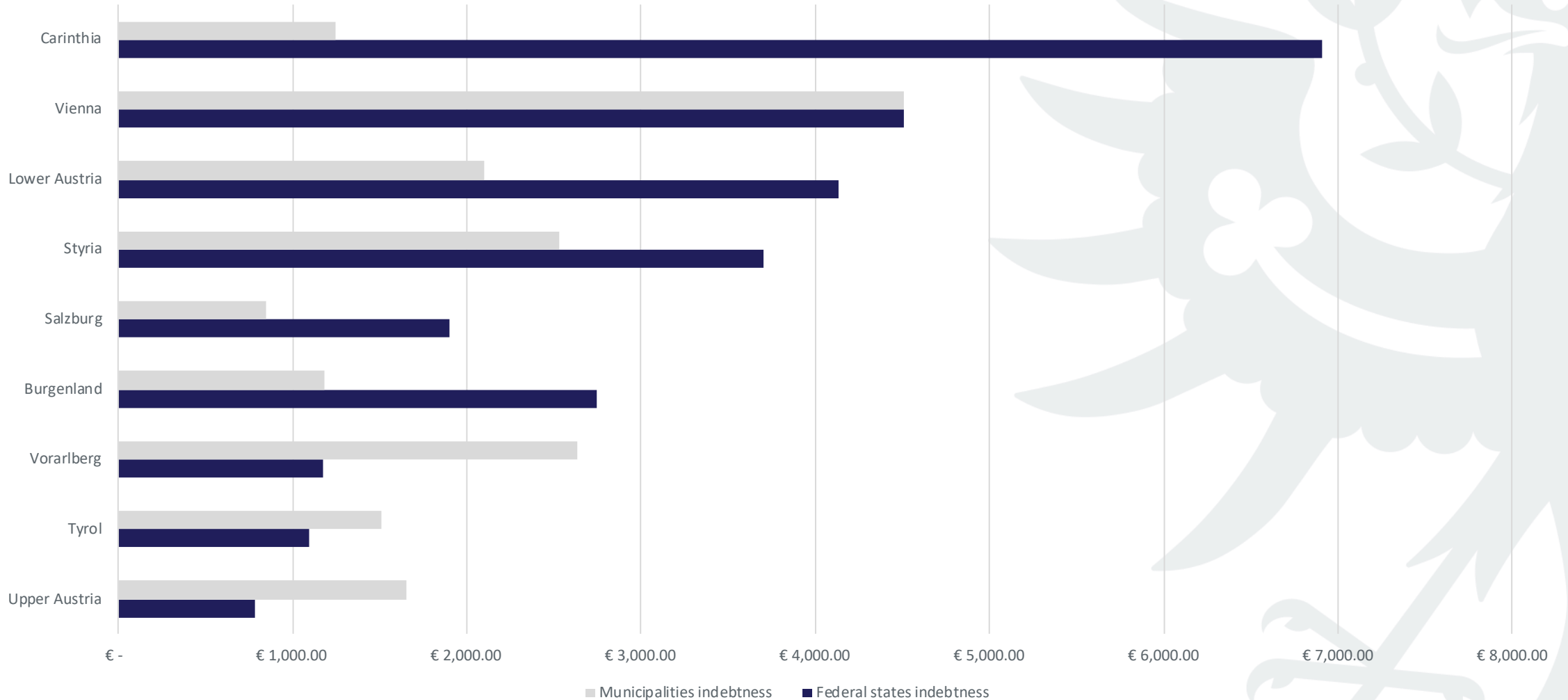
▪ 18 branch offices in tyrol

Austria

- Area: 83,883 km²
- Permanent settlement area: 32,584 km²
- Population (2022): 9,159,993
- Unemployment rate (2022): 5.1%
- Rating (S&P): AA+

Comparison of Per Capita Debt

Tyrol has one of the lowest per capita debts compared to all other federal states of Austria



BUSINESS DEVELOPMENT



HYPO
TIROL



Hypo Tirol Headquarters, Innsbruck

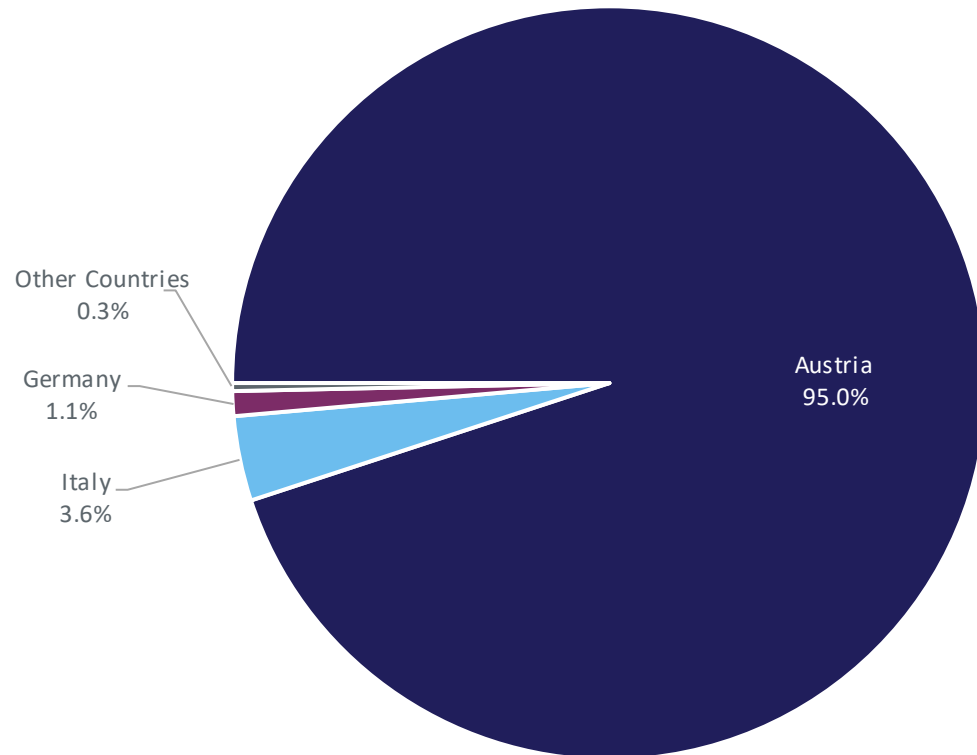
Some Company Key Figures

Company Key Figures in mn. EUR	2021	2022	2023
Balance sheet total	8,957	8,588	7,958
Receivables from customers	6,373	5,825	5,524
Performance figures in thousand EUR	2021	2022	2023
Net interest income after risk provisioning	75,378	69,851	118,192
Net commission income	31,677	31,440	33,532
Administrative expenses	-74,467	-75,830	-84,008
Consolidated earnings before tax	29,852	44,486	62,209
Indicators	2021	2022	2023
Equity capital ratio under CRR/CRD IV	16.19%	19.03%	19.61%
Core capital ratio under CRR/CRD IV	14.11%	16.72%	17.64%
Liquidity coverage ratio (LCR)	198%	250%	226%
Net stable funding ratio (NSFR)	124%	142%	138%
NPL	2.34%	3.13%	3.55%
Cost-Income-Ratio (IFRS)	64.37%	52.10%	47.51%
Return on equity (IFRS)	5.25%	7.72%	10.16%

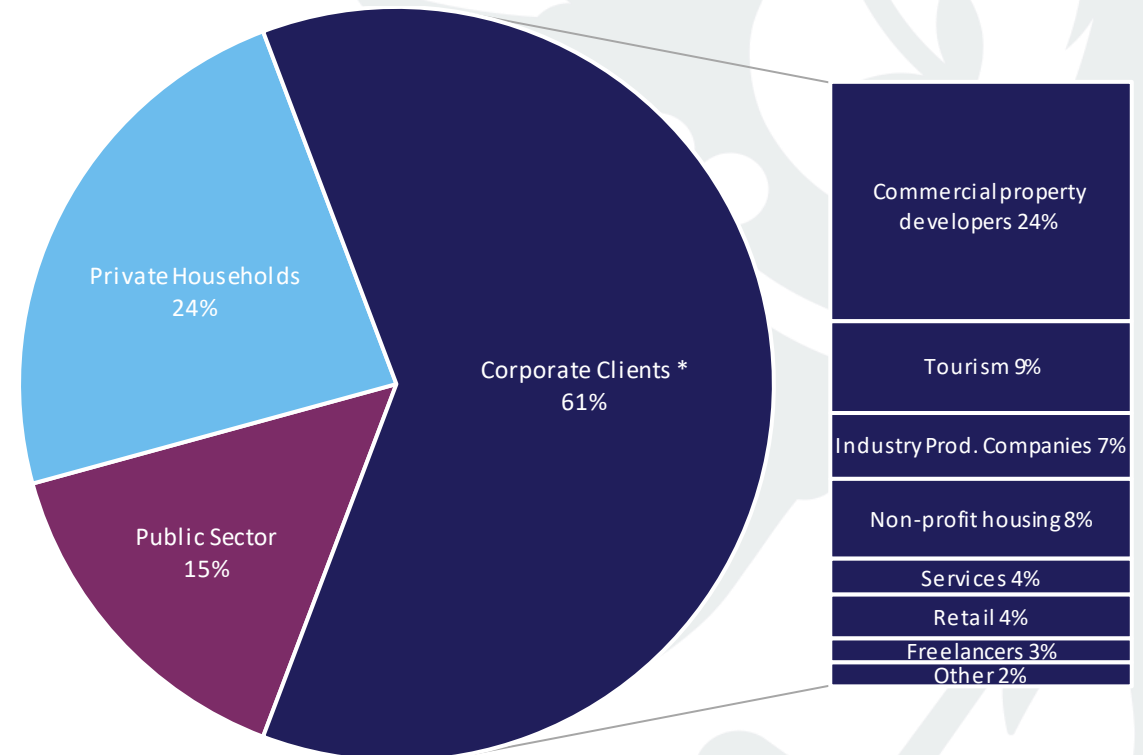
Loan Origination

Volume of customer receivables: EUR 5.63 billion

Customer receivables by region



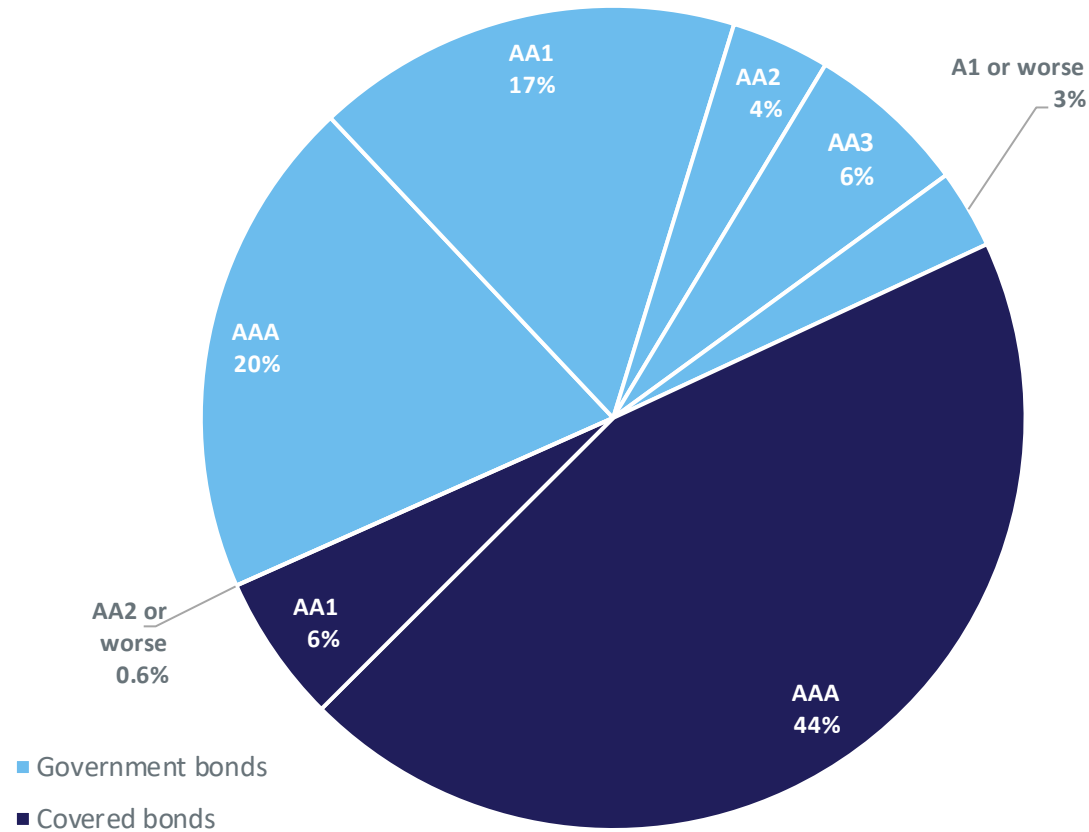
Customer receivables by customer type



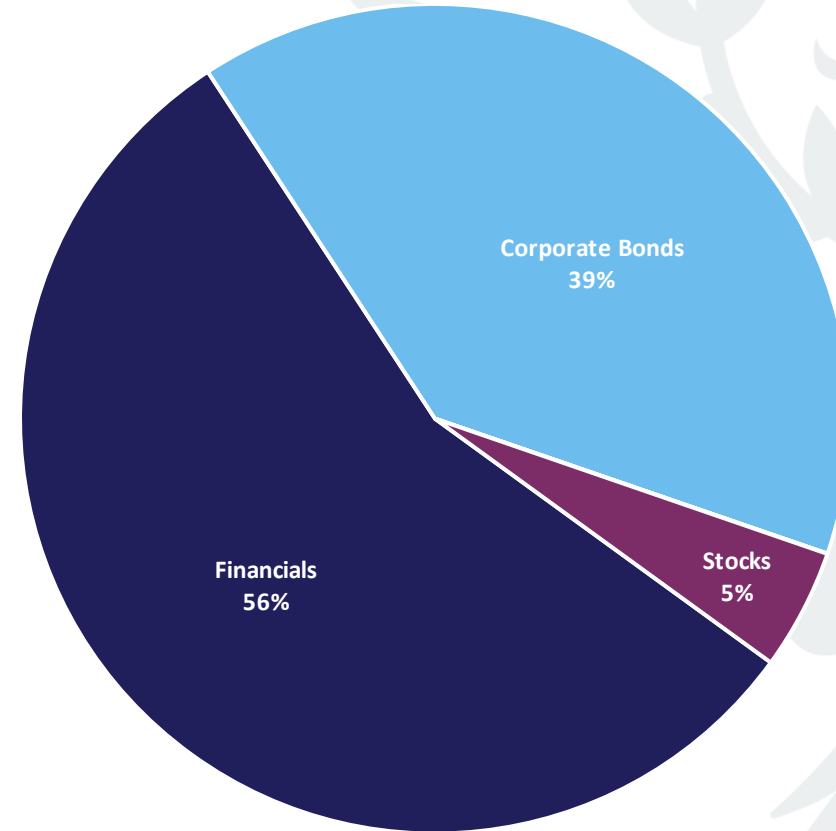
* As of 2023-12-31, Hypo Tirol Bank AG's loan portfolio does not include any exposure to major international commercial real estate developers

Own Investments

Liquidity portfolio EUR 981 million



Revenue portfolio EUR 92 million



Sustainability in own investments

- As of 2023-12-31, the share of sustainable investments was 13.07 %.





**HYPO
TIROL**

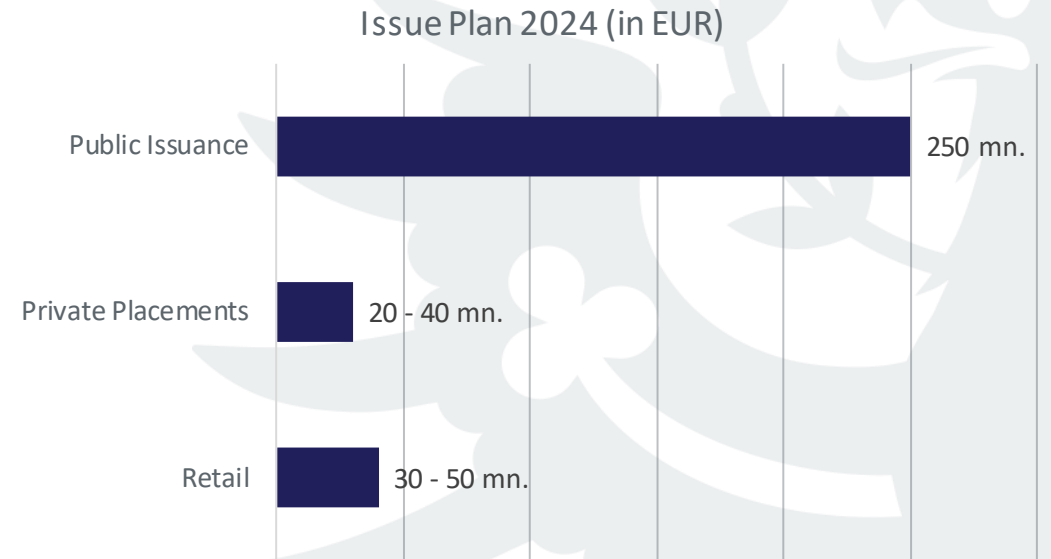
FUNDING



Wolfsklamm, Tyrol

Funding Plan

Planned issue volume	
2024	300 - 400 mn. EUR
2025	150 - 300 mn. EUR
2026	500 - 700 mn. EUR
2027	500 - 700 mn. EUR

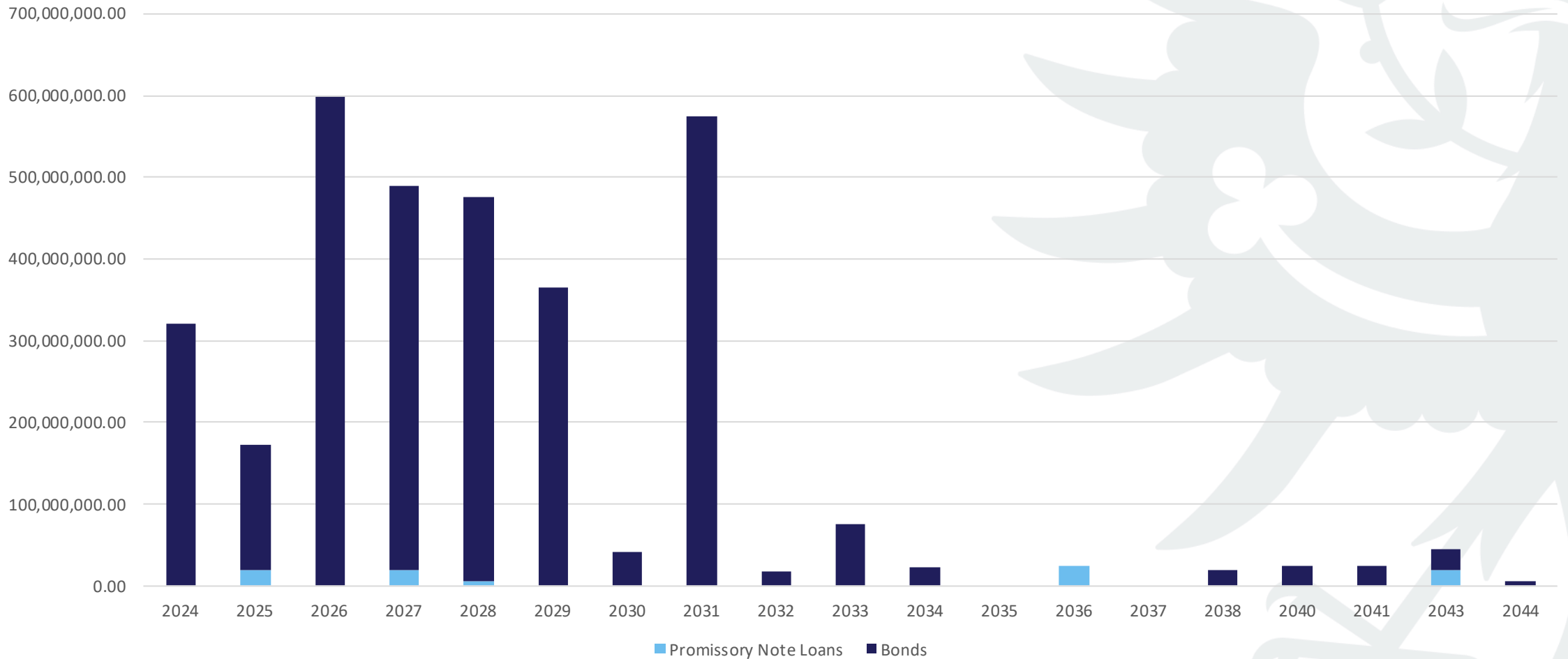


Funding senior: Private Placements and Retail Bonds (about 50 - 90 million EUR)

Funding covered: Public Issuance, Private Placements and Retail Bonds (about 250 million EUR)

Funding

Maturities of Own Issues





**HYPO
TIROL**

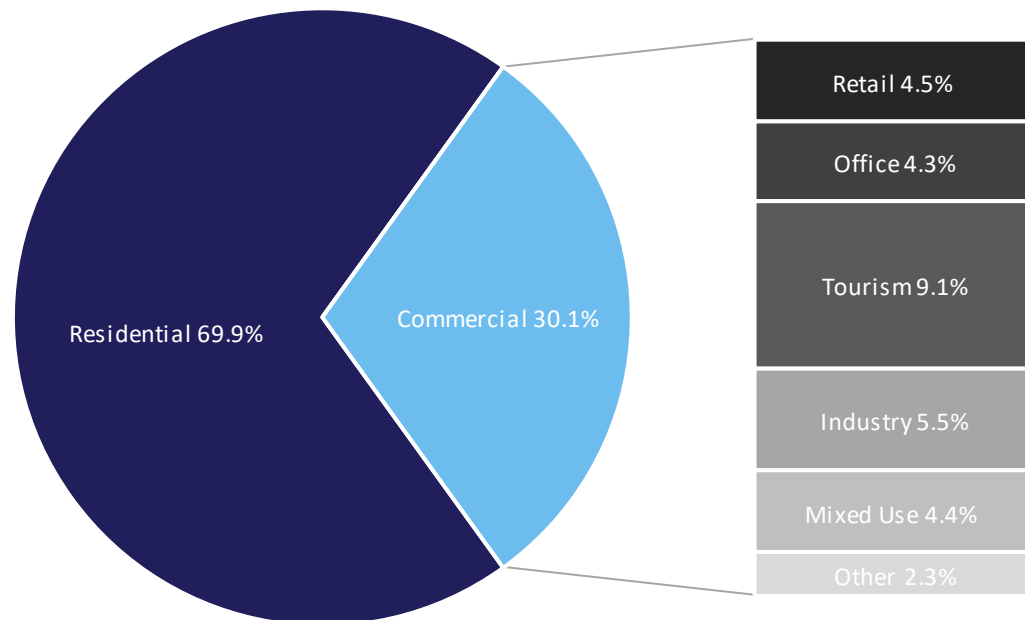
MORTGAGE AND PUBLIC COVERED BONDS



Möserer See, Tyrol

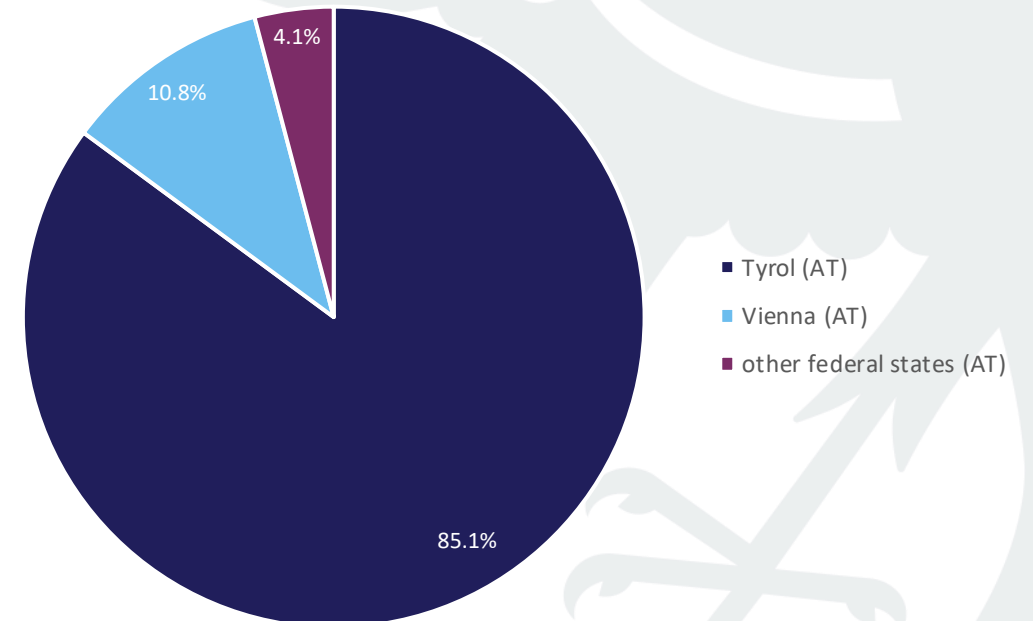
Mortgage Cover Pool

Key Figures	31.03.2024
rating	Aa1
over-collateralization	22.6%
required over-collateralization by rating	2.0%
number of assets	12,210
share of fixed interest loans	29.4%
∅ exposure to borrowers (residential)	169,377
∅ exposure to borrowers (commercial)	600,317
weighted ∅ LTV	57.5%



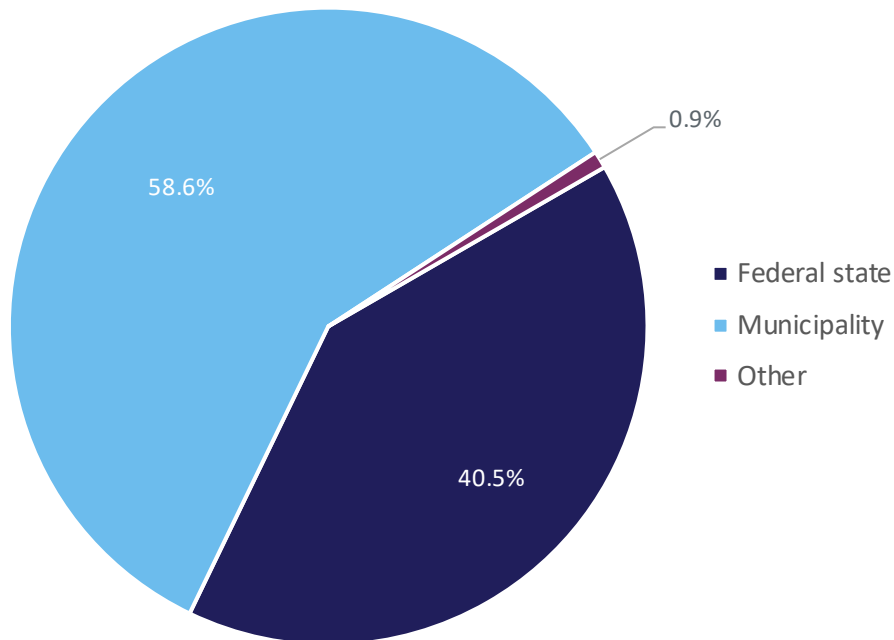
Total nominal amount	31.03.2024
total	2,664,147,675
in EUR	2,596,659,559
in CHF	66,205,665
in JPY	1,215,378
in USD	67,072

Issues	31.03.2024
volume	2,173,448,997
number of issues	30



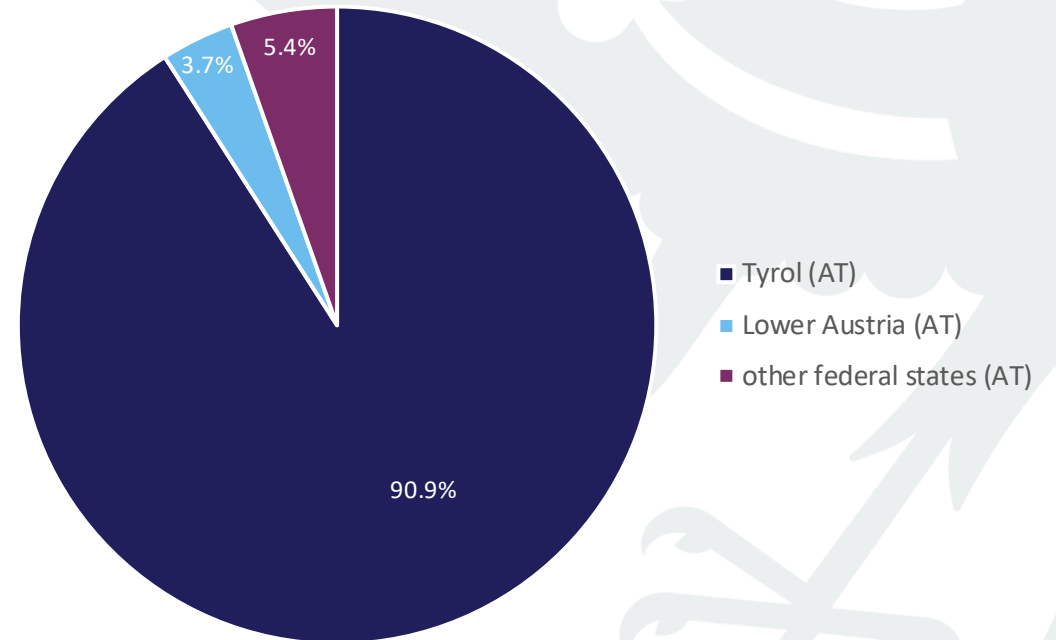
Public Cover Pool

Key Figures	31.03.2024
rating	Aaa
over-collateralization	235.4%
contractual over-collateralization	9.5%
required over-collateralization by rating	14%
number of assets	939
∅ cover assets per obligor	1,018,555
10 largest loans	58.4%



Total nominal amount	31.03.2024
Total in EUR	956,423,561

Issues	31.03.2024
Volume	285,184,612
Number of issues	3





SUSTAINABILITY



Kaisergebirge, Tyrol



**HYPO
TIROL**

Sustainability at Hypo Tirol

ESG Corporate Rating by ISS ESG: C-Prime Status

(Rating confirmed on 2023-10-05)

Investment

Development and distribution of sustainable products and services

- Sustainable lines in Hypo Asset Management available to customers since 2016
- In-house managed funds labelled with the FNG seal (Nachhaltigkeitsstrategie Anleihen, Nachhaltigkeitsstrategie Aktien)
- Sustainable third-party funds, ETFs and certificates on offer

Sustainability in own investments

- Investments in sustainable products (e.g. social bonds, green bonds)
- As of 2023-12-31, the proportion of sustainable investments in own investments was 13.07 %

Loan Origination

Non-profit housing

- to strengthen the sustainable and social development of the region

Refurbishment of residential properties

- to achieve the latest energy standards

Hypo WohnVision Loan

- with housing subsidy (energy efficiency and affordable housing)


Exclusion criteria

coal power plants, nuclear energy systems, uranium and coal mining, fracking, brothels and pornography, gambling, deep sea fishing, fabrication of tobacco products, production/trade of/with outlawed weapons, credit for speculation with financial products


ESG-Program of Hypo Tirol Bank



Social Bond Framework 2020 – SPO verified by ISS ESG

Social Bond Issuance	EUR 500 mn. 2021-2031	 <p>CONTRIBUTION TO THE UN SUSTAINABLE DEVELOPMENT GOALS</p> <p>Significant Obstruction Limited Obstruction No Net Impact Limited Contribution Significant Contribution</p> <p>10 11</p>
Focus	Subsidized housing	
Pool volume	EUR 561 mn. (as of 2023-12-31)	
Impact – External Review by ISS ESG	12085 subsidized housing units (as of 2023-12-31)	

Green Bond Framework 2022 – SPO verified by ISS ESG

Green Bond Issuance	EUR 300 mn. 2023 – 2028	 <p>CONTRIBUTION TO THE UN SUSTAINABLE DEVELOPMENT GOALS</p> <p>Significant Obstruction Limited Obstruction No Net Impact Limited Contribution Significant Contribution</p> <p>7 13</p>
Focus	Energy-efficient residential real-estate	
Pool volume	EUR 331 mn. (as of 2023-10-31)	
Impact – External Review by ISS ESG	Saving 3916 tons of CO ₂ per year (as of 2023-10-31)	

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