

Business development of European bauparkassen in 2021



Bausparkassen that delivered data for 2021

- **Austria: 4 of 4**
- **Croatia: 1 of 3**
- **Czech Republic: 5 of 5**
- **Germany: 18 of 18**
- **Hungary: 1 of 3**
- **Slovakia: 2 of 3**



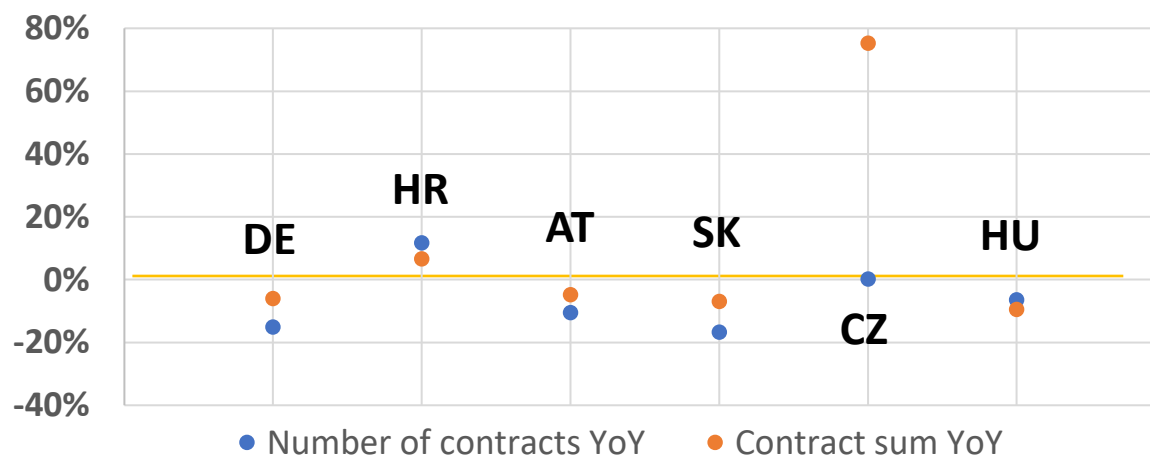
New bauspar contracts

Number of new contracts

	2021	2020	YoY
Germany	1.272.174	1.498.488	-15,1%
Croatia	19.616	17.574	+11,6%
Austria	456.069	510.021	-10,8%
Slovakia	42.551	51.131	-16,8%
Czech Republic	520.387	519.696	+0,1%
Hungary	44.538	47.601	-6,4%

Contract sum in Thousand Euro

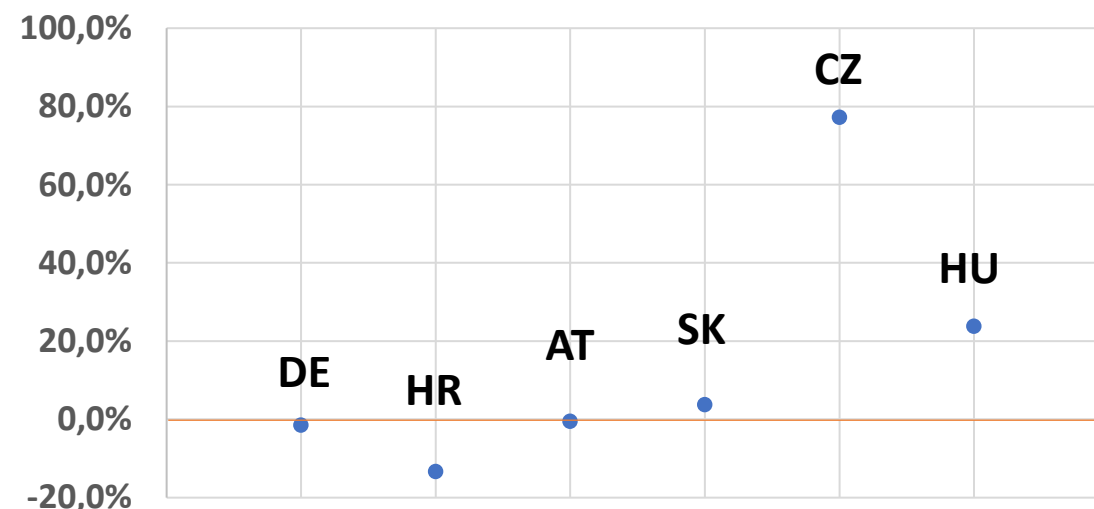
	2021	YoY
	72.799.776	-6,1%
	190.705	+6,5%
	12.479.340	-4,8%
	1.173.953	-7,0%
	15.149.261	+75,2%
	930.666	-9,6%



Payouts – new business

Payouts in 2021 in Thousand Euro

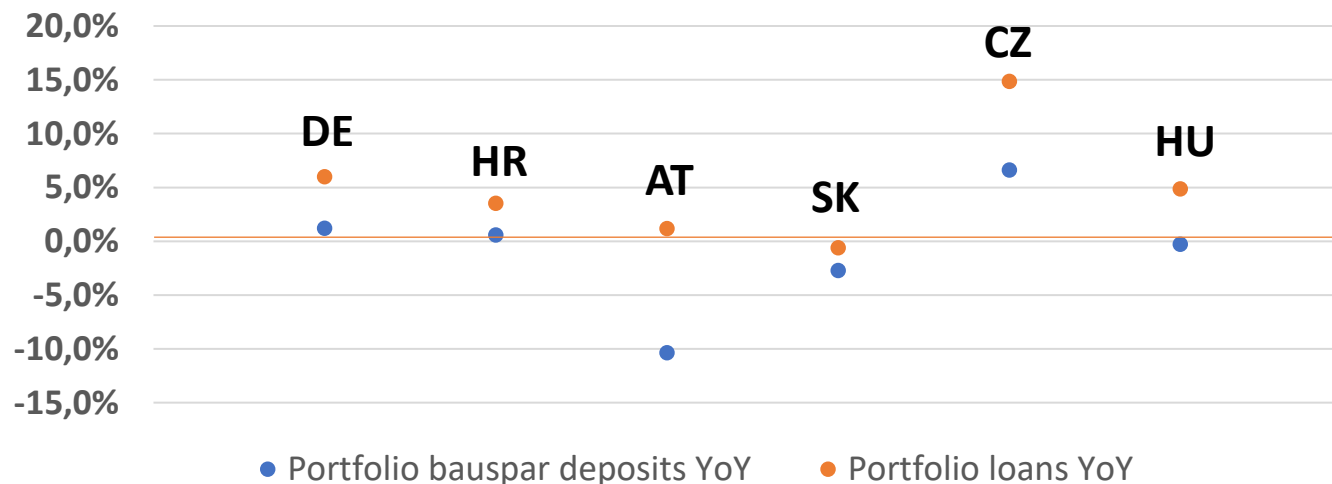
	2021	2020	YoY
Germany	40.210.732	40.806.542	-1,5%
Croatia	39.027	45.011	-13,3%
Austria	3.397.769	3.412.647	-0,4%
Slovakia	395.329	381.010	+3,8%
Czech Republic	4.416.027	2.491.219	+77,3%
Hungary	403.269	325.698	+23,8%



Portfolio auf bausparkassen

Portfolio of: bauspar deposits & outstanding loans in Thousand Euro

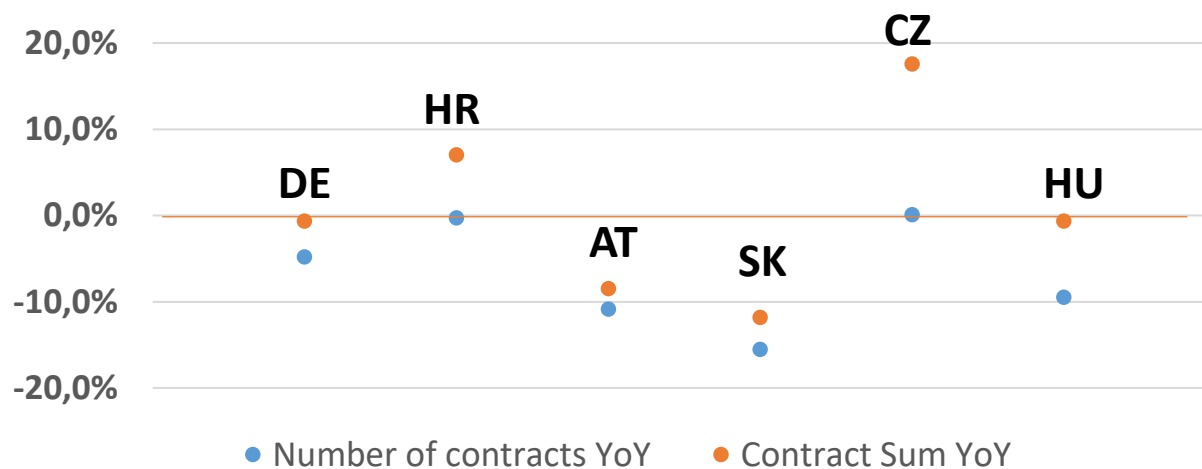
	2021	YoY	2021	YoY
Germany	188.380.729	+1,2%	173.173.749	+6,0%
Croatia	235.370	+0,6%	225.796	+3,5%
Austria	16.783.964	-10,3%	19.320.994	+1,2%
Slovakia	2.785.564	-2,7%	2.402.317	-0,6%
Czech Republic	14.734.049	+6,6%	12.846.046	+14,9%
Hungary	1.731.483	-0,3%	1.373.791	+4,9%



Portfolio of bauparkassen

Portfolio of contracts: number of contracts contract sum in Thousand Euro

	2021	YoY	2021	YoY
Germany	23.878.921	-4,8%	913.377.762	-0,7%
Croatia	99.288	-0,3%	1.149.718	+7,0%
Austria	3.454.830	-10,9	75.126.314	-8,5%
Slovakia	733.003	-15,5	13.159.658	-11,8
Czech Republic	3.500.514	+0,1%	60.829.216	+17,6%
Hungary	710.240	-9,5%	9.666.671	-0,7%



Employees

Number of employees working for bauparkassen

	2021	YoY
Germany	9.137	+3,7%
Croatia	149	-4,5%
Austria	866	-0,9%
Slovakia	498	-6,4%
Czech Republic	874	-23,5%
Hungary	570	-2,9%

