

Business development of European bauparkassen in 2022



Bausparkassen that delivered data for 2022

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

*One bauparkasse reported less for 2022 than for 2021



New baupark contracts

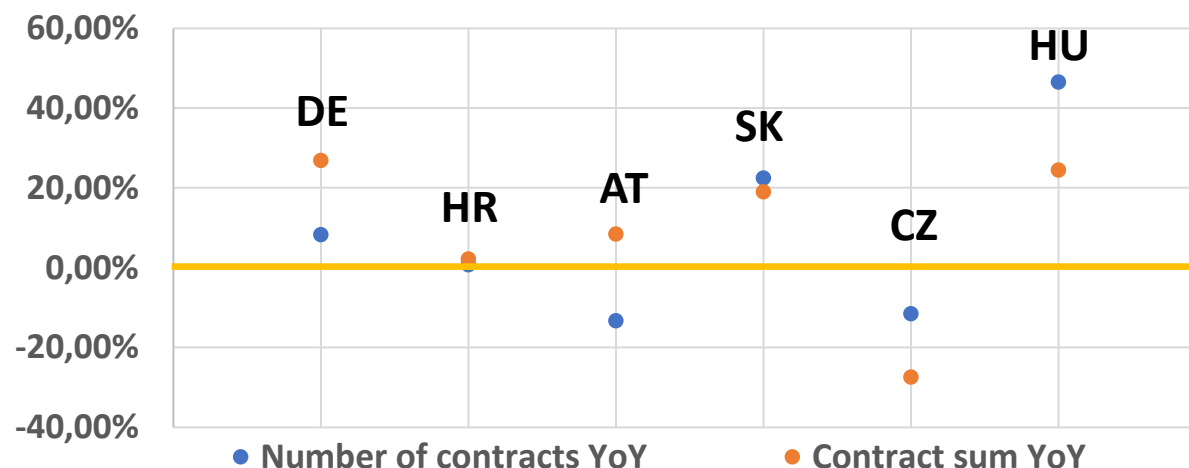
Number of new contracts

	2022	2021	YoY
Germany	1.376.779	1.272.174	+8,2%
Croatia	19.750	19.616	+0,7%
Austria	395.276	456.069	-13,3%
Slovakia	52.096	42.551	+22,4%
Czech Republic*	460.252	520.387	-11,6%
Hungary	65.238	44.538	+46,5%

Contract sum in Thousand Euro

	2022	YoY
	92.344.600	+26,9%
	194.825	+2,2%
	13.532.190	+8,4%
	1.396.702	+19,0%
	10.994.410	-27,4%
	1.157.910	+24,4%

*One bauparkasse reported less for 2022 than for 2021

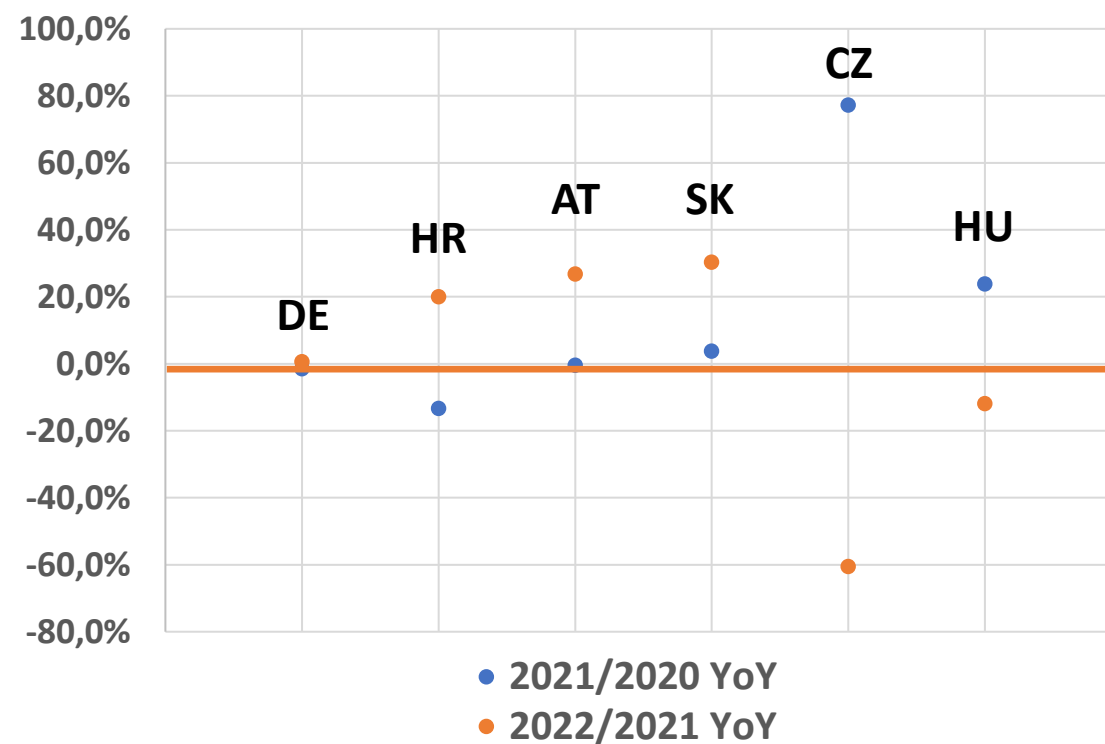


Payouts – new business

Payouts in 2022 and 2021 in Thousand Euro

	2022	2021	YoY
Germany	40.479.500	40.210.732	+0,7%
Croatia	46.860	39.027	+20,1%
Austria	4.309.316	3.397.769	+26,8%
Slovakia	515.351	395.329	+30,4%
Czech Republic*	1.742.359	4.416.027	-60,5%
Hungary	355.536	403.269	-11,8%

*One bauparkasse reported less for 2022 than for 2021

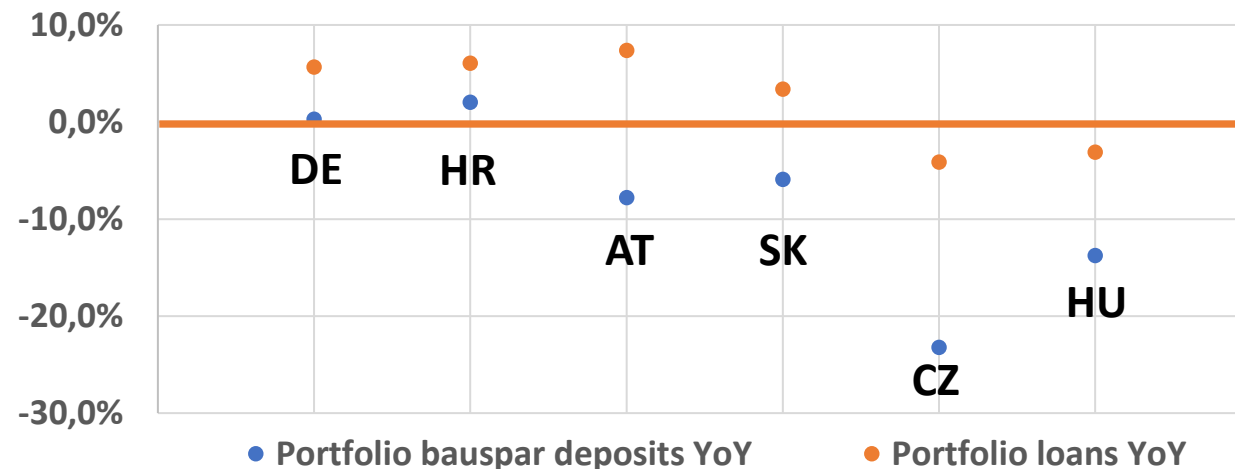


Portfolio auf bauparkassen

Portfolio of: baupar deposits & outstanding loans in Thousand Euro

	2022	YoY	2022	YoY
Germany	188.923.800	+0,3%	182.973.400	+5,7%
Croatia	240.124	+2,0%	239.429	+6,0%
Austria	15.476.309	-7,8%	20.747.429	+7,4%
Slovakia	2.620.686	-5,9%	2.483.583	+3,4%
Czech Republic*	11.313.519	-23,2%	12.313.524	-4,1%
Hungary	1.493.000	-13,8%	1.331.000	-3,1%

*One bauparkasse reported less for 2022 than for 2021

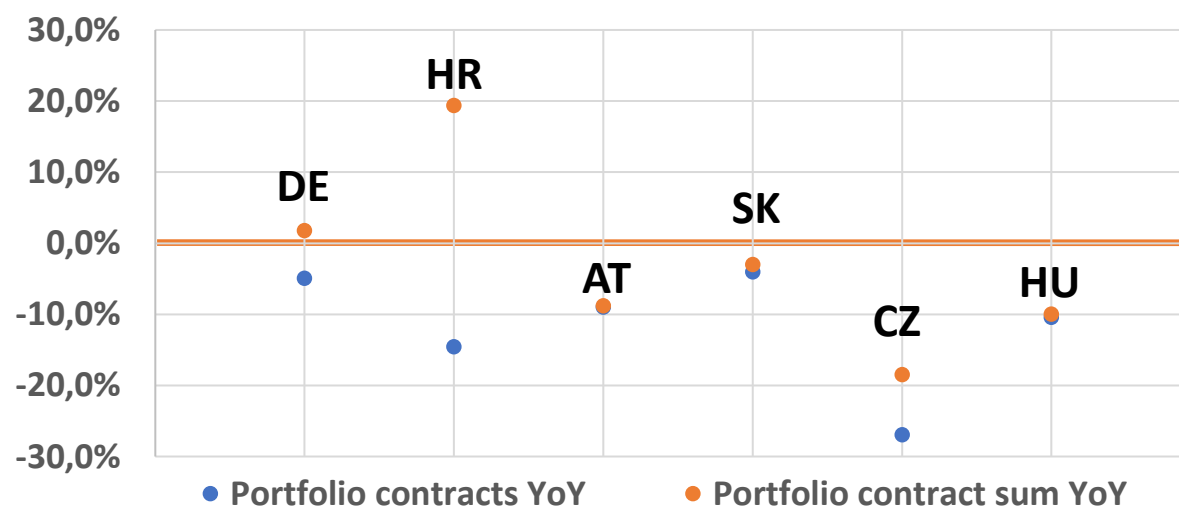


Portfolio of bauparkassen

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

	2022	YoY	2022	YoY
Germany	22.702.646	-4,9%	929.555.100	+1,8%
Croatia	84.822	-14,6%	1.372.278	+19,4%
Austria	3.144.023	-9,0%	68.525.863	-8,8%
Slovakia	703.646	-4,0%	12.763.288	-3,0%
Czech Republic*	2.557.939	-26,9%	49.587.154	-18,5%
Hungary	636.330	-10,4%	8.703.878	-10,0%

*One bauparkasse reported less for 2022 than for 2021



Employees

Number of employees working for bauparkassen

	2022	YoY
Germany	9.442	+3,3%
Croatia	141	-5,4%
Austria	771	-11,0%
Slovakia	470	-5,6%
Czech Republic*	670	-23,3%
Hungary	582	+2,1%

*One bauparkasse reported less for 2022 than for 2021

