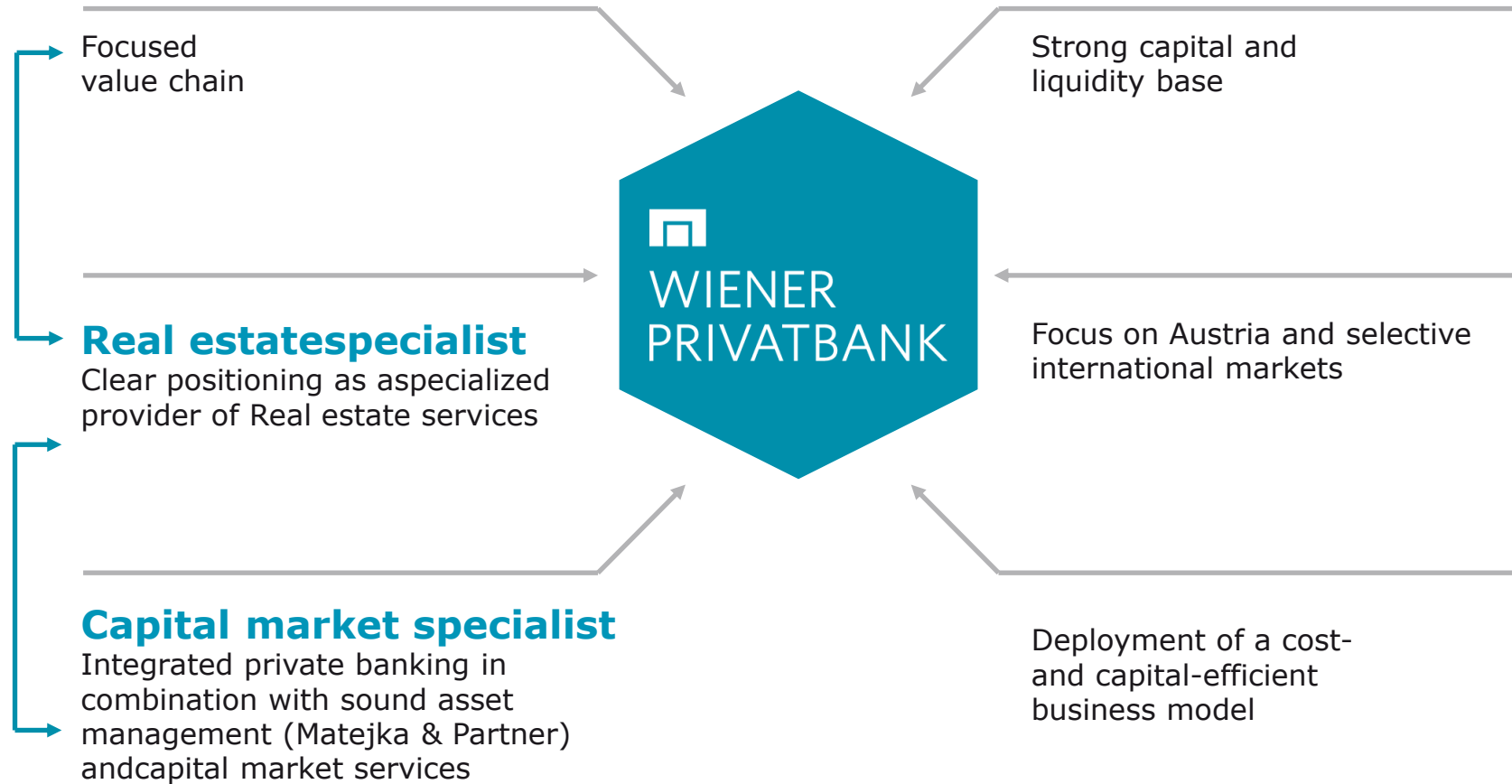


# Wiener Privatbank SE

Company presentation | December 2024

# A bank with focus

The top priority of management, aside from growth and profitability orientation is **the commitment to safety and sustainability in the business activities** related to asset management, wealth management and financing services.



# Mission Statement

## Because we know what we´re doing...

Wiener Privatbank is a dynamic specialist bank with a clear focus on real estate and capital markets.

01

### Real estate expertise compact from a single source

Based on opportunities, services and financing and integrated combination of real-estate-related investment, Wiener Privatbank offers from one hand. Hence, the bank provides its customers access to one of the most stable and interesting asset classes on the market and at the same time offers individual financing solutions.

02

### Outstanding capital market expertise

Professional wealth management, inhouse asset management, own fund management, security brokerage with global market access and capital market services complete Wiener Privatbank's offer.

03

### Always on pulse of time

The Wiener Privatbank seamlessly combines "Viennese tradition" and current market trends. By way of offering its customers holistic real estate services and at the same time enabling clients to capitalize on market opportunities, the Bank's service offering is well positioned for any market development.

04

### Upheld attribute

Individuality, sustainability, orientation values and the highest quality standards are the attributes by which Wiener Privatbank upholds when it comes to choosing the right investment, financing or service for its customers.

# The 3-pillar-business model of Wiener Privatbank

## Real estate specialist and sustainable asset and wealth manager

### Investment and Asset Management

- Real estate and retail funds
- Individual wealth management
- Fixed money investment
- Direct investments in investment apartments



### Financing

- Real estate and corporate project finance
- Lombard financing



### Services

- Capital market issues
- Securities trading & Brokerage
- Custody
- Analyzes of selected companies through our own research



# Pillar 1

## Investment and Asset Management

- **Institutional investors:** Focus on net-asset-value-based real estate investments and opportunistic market investments with a balanced risk/yield potential primarily in Austria and in other selectively included markets
- **Trusts/Foundation:** Wealth management in cooperation with asset management in-house Matejka & Partner using bespoke asset allocation tailored to client requirements (including real estate investment opportunities)
- **Private clients:** Private banking approach based on award-winning individual funds (e.g. "Mozart") as well as managed funds-of-funds and special funds.

In addition, Wiener Privatbank offers attractive opportunities to invest in apartment buildings or apartments in old buildings with considerable potential for appreciation and fixed-term deposits with different terms.



## Pillar 2 Financing

- Individual solutions for financing real estate development projects and property acquisitions
- Financial due diligence as well as structuring and syndication of project financing in the real estate sector
- Lombard financing for private banking clients



# Pillar 3 Services

## Capital market

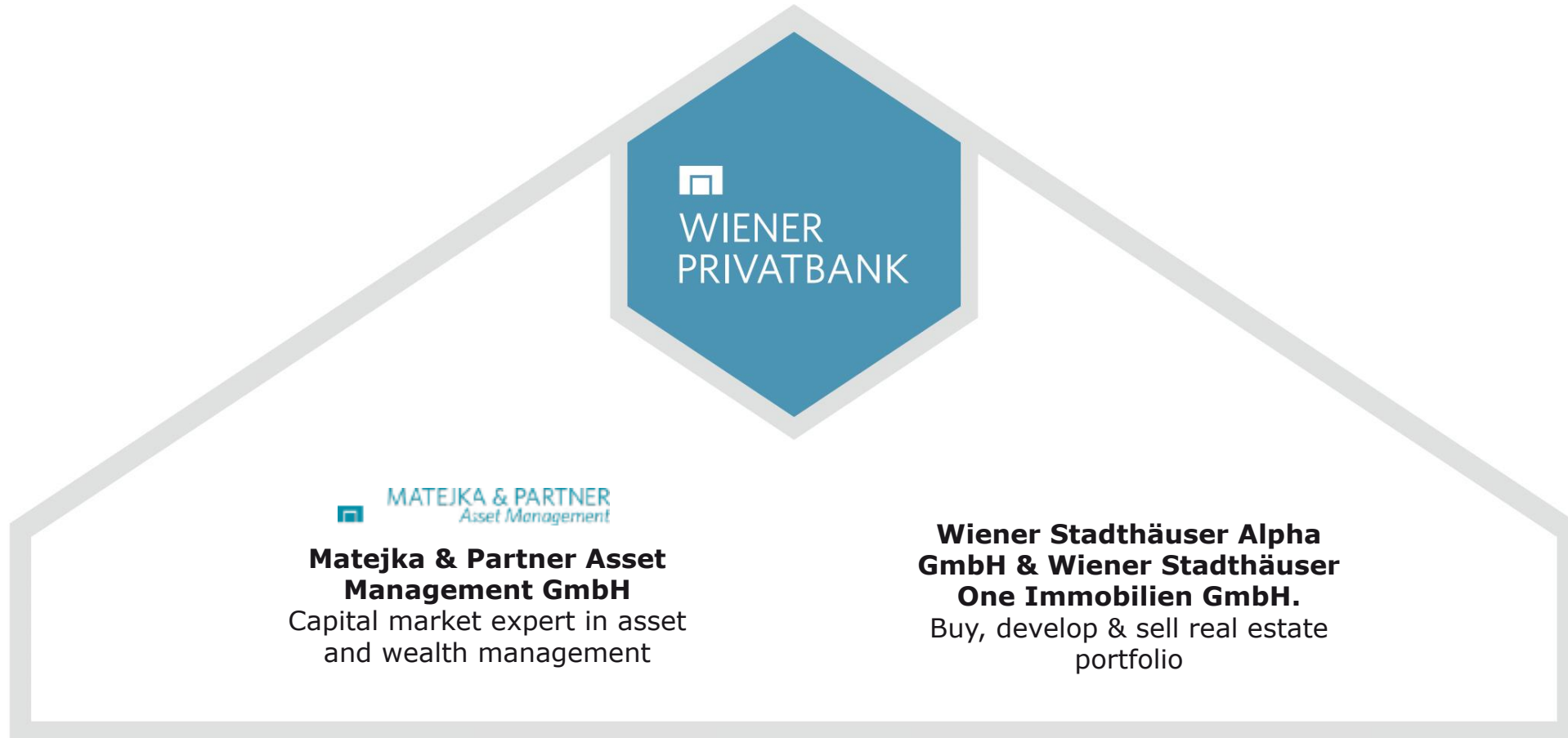
- Stock and bond issues
- Emissions
- Stock listings
- Payment function
- Brokerage with connection to all global stock exchanges
- Research of Austrian ATX companies
- Custody

## Real estate

- Commission and sale of investment and owner-apartments
- Selection of investment opportunities in
- "cement gold" and real estate funds or bonds



# Wiener Privatbank Group: everything under roof





# Go-to the Bank for real estate and capital market investments



## Capital market

- Professional asset wealth management, private banking
- Stock brokerage with global stock market access for institutional investors and private customers
- Independent research on the Austrian stock market
- Fund management and wealth management in cooperation with in-house Matejka & Partner
- Custody
- Capital market measures, stock listings, payment function for SMEs
- Lombard financing



- Leading in innovative real estate products:
  - Wide range of investment-and owner apartments
  - Various investment opportunities in bond and fund area
- High level of expertise in the Vienna real estate market for bonds and funds)
- Project financing

## Real estate



# Wiener Privatbank products – all in one hand

## Publikumsfonds

- WPB European Equity
- WPB European Property
- WPB Premium Ausgewogen (balanced portfolio)
- Mozart One (Matejka & Partner)

## Special funds

- Individual customer care based on tailor-made asset allocation

## Wealth management and consulting

- Defensive, balanced, dynamic portfolio

## Brokerage

- Equity trading focusing in Austrian companies

## Research

- Market and company analysis focusing on Austrian companies



## Capital market

## Real estate

### Wiener Stadthäuser bonds

- 10-year-bond (2016-2026), minimum return 3 % p.a. plus up to 3% profit based coupon
- 10-year-bond (2015-2025), minimum return 3.5 % p.a. plus up to 3 % profit based coupon
- 10-year-bond (2014-2024), minimum return 4 % p.a. plus up to 3 % profit based coupon
- 10-year-bond (2013-2023), capital guarantee minimum return 3% p.a. plus up to 5 % profit and cash flow-based coupon

### Deutschland Zinshausanleihe

- 3-year-bond (2021-2024), fixed coupon of 3.5 % p.a.

### Investment properties

- Top quality apartments in new buildings
- Wide range of let apartments

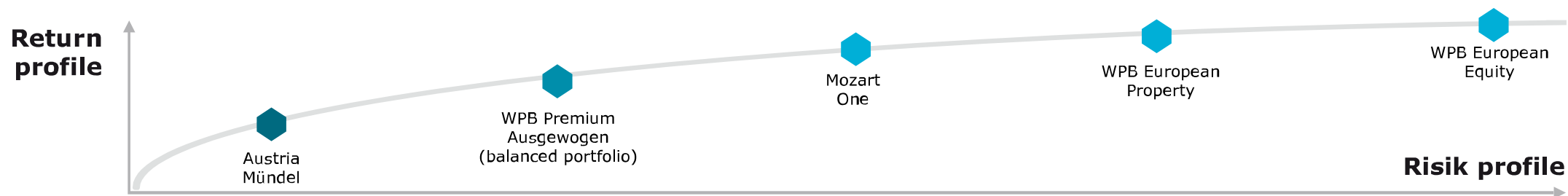
### Old Viennese investment properties

- Portfolio of apartments with permanent tenants (indefinite rental agreements)

### Condominium

- Ensure value, increase in value

# Fund universe



## Fund of Funds

**WPB Premium Ausgewogen  
(balanced portfolio)**  
Focus: Equity bond and  
convertible bond funds

The WPB Premium Konservativ (conservative portfolio) fund of funds was merged with the WPB Premium Ausgewogen (balanced portfolio) on 9/10/2024.  
The WPB Premium Dynamisch (dynamic portfolio) fund of funds was merged with the WPB Premium Ausgewogen (balanced portfolio) on 23/10/2024.

## Mixed Funds

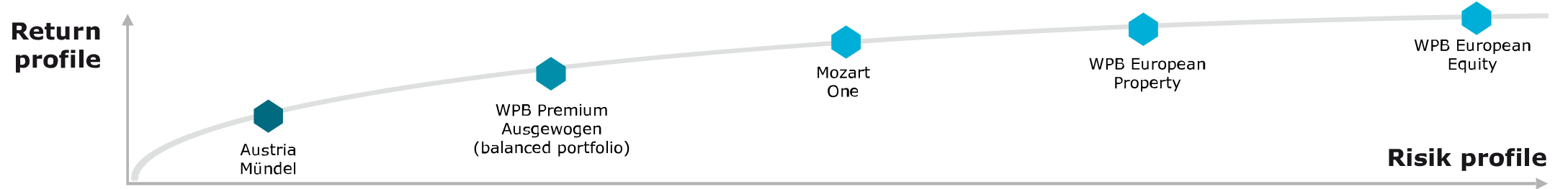
**Accumulus One**  
Focus: growth through equities in  
combination with derivatives

## Spezialfonds

An Austrian Special funds is an ideal instrument for the management of security portfolio for institutional investors but also for trusts, Family Offices and wealthy private clients. We help you in structuring your special fund and offer professional fund management.

1) Portfolios with an individual risk/performance profile are offered as part of the asset management | Source: LLB Invest KAG updated as of 29/12/2023  
**Notes:** Past performance results do not allow any reliable conclusions to be drawn about the future performance of an investment fund. We would like to point out that for investors with a home currency other than the fund currency, the return may rise or fall as a result of currency fluctuations. The tax treatment depends on the respective personal circumstances and may be subject to future changes. Investments may be made in derivatives as part of the investment strategy. The fund may exhibit increased volatility due to the portfolio composition or the management techniques used, i.e. the unit values are exposed to large upward and downward fluctuations even within short periods of time.

# Fund universe



## Bond Funds

**Austria Mündel**  
Focus: Austrian, gilt-edged-securities

## Mischfonds

**European Property**  
Focus: European real estate stocks

**European Equity**  
Focus: European large-cap-dividend stocks

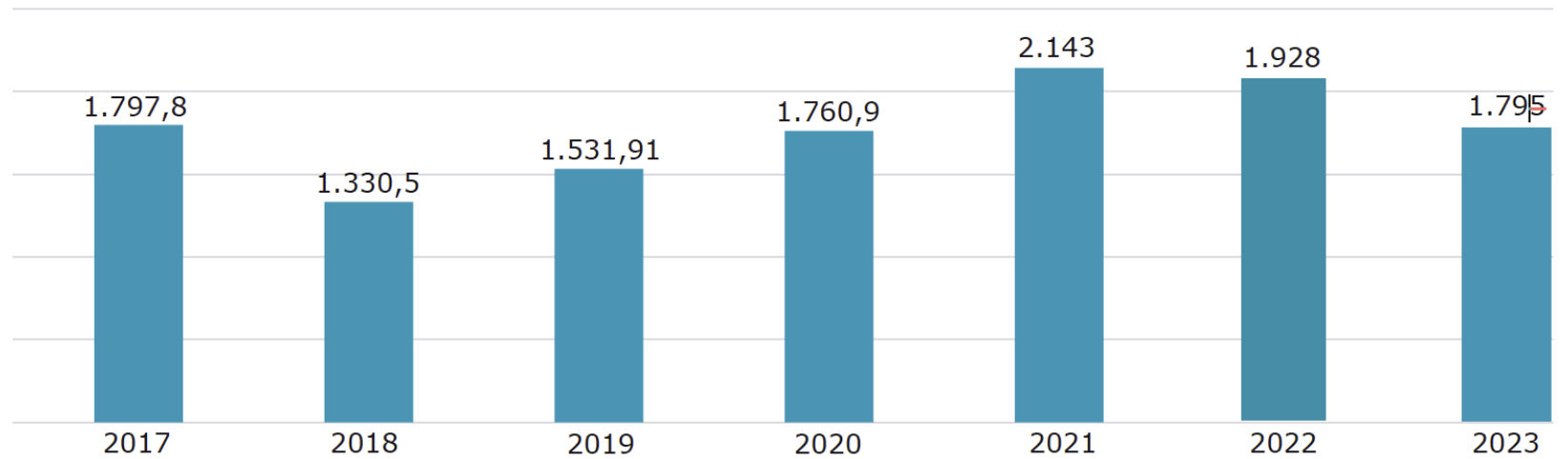
**Mozart One**  
Focus: European mid-caps

1) Portfolios with an individual risk/performance profile are offered as part of the asset management | Source: LLB Invest KAG updated as of 29/12/2023  
**Notes:** Past performance results do not allow any reliable conclusions to be drawn about the future performance of an investment fund. We would like to point out that for investors with a home currency other than the fund currency, the return may rise or fall as a result of currency fluctuations. The tax treatment depends on the respective personal circumstances and may be subject to future changes. Investments may be made in derivatives as part of the investment strategy. The fund may exhibit increased volatility due to the portfolio composition or the management techniques used, i.e. the unit values are exposed to large upward and downward fluctuations even within short periods of time.

# Strong financial base

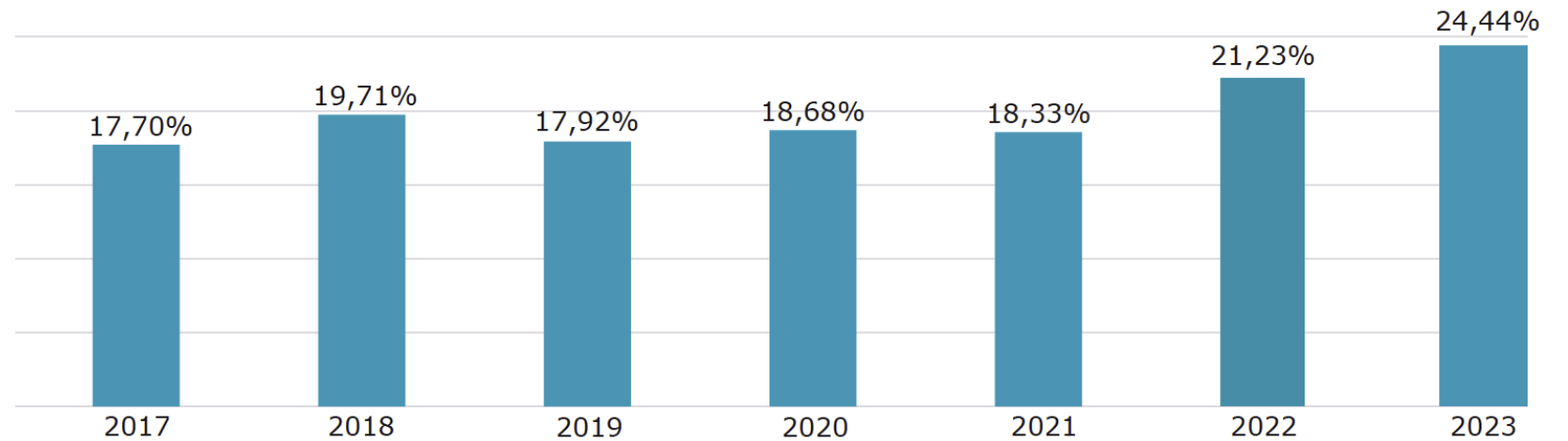
## Development Assets under Management

in EUR MM



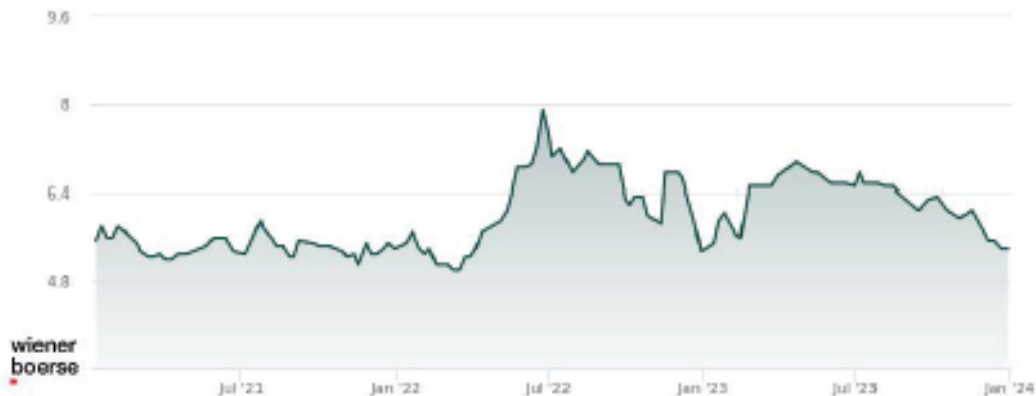
## CET 1

Core Capital Ratio



# Austria's only listed private bank

**Stock performance** – as of January 2nd, 2024



**Listed since**  
25th June 1992

**Market segment**  
Official Trading / Standard Market Auction

## Shareholder structure per December 10th 2024

K5 Beteiligungs GmbH	16.61 %
Kerbler Holding GmbH	3.39 %
Lehar Schlössl Besitz GmbH	3.39 %
Sonne Privatstiftung	8.94 %
Mag. Johann Kowar	0.79 %
J.K. Beteiligungs GmbH	0.18 %
Alpha Fund AD	9.55 %
Aventure Capital AG	8.64 %
Bohemia Faktoring, a.s.	9.90 %
Ficron Finance Limited	7.06 %
Shanfari Investment Co.L.L.C.	9,90 %

**Free float** **21.65 %**

## Successful entrepreneurs as majority owners of the bank

Source: Wiener Börse | Performances in the past do not allow any conclusions or predictions of future developments or values.

# Experienced management



**Mag. Stefan Selden**

**Member of the Board since 01.10.2024**



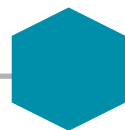
**Eduard Berger**

**Member of the Board since 01.08.2011**



**Dr. Gottwald Kranebitter (Chair)**

Grant Thornton IBD Austria GmbH & Co KG  
Steuerberatungsgesellschaft



**Mag. Johann Kowar (Vice-Chair)**

**Investor**  
co-founder of conwert Immobilien Invest SE



**Günter Kerbler**

**Investor**  
Founder of conwert Group



**Heinz Meidlinger**

**Managing Partner**  
Meidlinger Investment & Consulting GmbH



**Wolfgang Zehenter**

**Sen. Relationship Manager**  
Zeus Anstalt für Vermögensverwaltung

## Supervisory board

# Corporate philosophy



## Vision

Wiener Privatbank is a dynamic specialist bank with a clear focus on real estate and capital market expertise. As a real estate one-stop-shop, we offer an integrated combination of investment opportunities, services and financing around real estate from a single source, thus opening up holistic access to one of the most interesting and stable forms of investment on the market.

In addition, we rely on sound capital market expertise consisting of professional wealth advice and management with in-house fund management. Not the off-the-shelf product, but special fund solutions as well as sustainable and value-oriented forms of investment enable us to offer target group-specific individuality in investments.



## Mission

Individual advice - 22 different languages are spoken in private banking at Wiener Privatbank -this underlines our claim to customer proximity and independence in terms of service and products are our strengths, because Wiener Privatbank is only committed to one interest: that of its customers. In order to achieve the best results, we combine investment security with long-term investment strategies.



## Werte

Seriousness, security and discretion form the foundation of our value system. We live these traditional virtues of a private bank in a modern way: We attach great importance to quick and active action in the sense of the satisfaction of our customers. In addition to service and profit orientation, our values therefore include independence and transparency.



# Disclaimer



This marketing information is solely for informational purposes and does not constitute an offer or solicitation to buy or sell financial instruments or real estate products.

The relevant brochure is found at the issuer and Wiener Privatbank SE. Performances in the past, do not allow any conclusions or predictions of future developments or values. It should be noted that the illustrations in this document are general in nature not aware of the individual tax situation of each investor and may be changed at any time by legislative changes or administrative practices. Therefore, a tax advisor should be contacted for detailed information.

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