

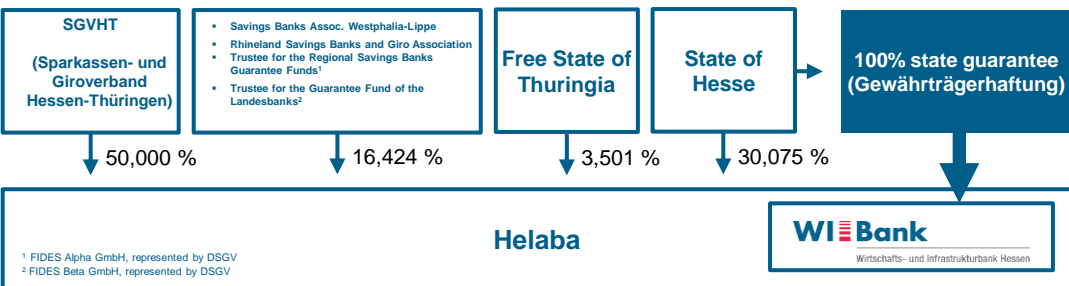
## WIBank – Overview

- WIBank is a **legally dependent but economically and organisationally independent, public sector entity** within Landesbank Hessen-Thüringen Girozentrale.
- WIBank is responsible for the **monetary promotional business** of the State of Hesse and is a **promotional bank according to the “Understanding II”**, i.e. strict separation of WIBank's development banking business from the business of Helaba and thus compliant with state aid guidelines of the EU.
- **WIBank is responsible, on behalf of the State of Hesse**, for the development of the economy, infrastructure, social housing, urban development, agriculture as well as education and employment.

## WIBank – State of Hesse as guarantor

- The **State of Hesse** (long-term S&P rating: AA+ stable) - is the **explicit, unconditional and irrevocable guarantor** for all **liabilities** entered into by **WIBank**.
- Bonds issued by WIBank benefit from a **risk weight of 0 according to CRR: No capital requirements, exempt from regulatory large exposure limits, LCR-Status Level 1**
- In terms of its liabilities, **the state of Hesse has to pay on first demand, thus timely payment is guaranteed.**

## WIBank within Helaba



## WIBank – Rating / WIBank – In Facts

- **Issuer-Rating** from S&P: **AA+ / A-1+ / stable**

Year	Total assets	New business volume Loans and subsidies	Number of employees	Net income
2024	EUR 30,0 bn.	EUR 3,9 bn.	595	EUR 26,5 m
2023	EUR 28,2 bn.	EUR 3,1 bn.	562	EUR 25,4 m
2022	EUR 27,5 bn.	EUR 4,0 bn.	536	EUR 23,9 m

## WIBank – The development programmes at a glance

- **Founding & Growing::** GuW Hessen Start-ups and growth, **guarantees and investments, film promotion, capital for small business (KfK)**, Hessen micro funding programs, **innovation loan**
- **Public servicing & Modernising:** **HESSENKASSE**, Municipal short-term loans, Municipal Investment Programme (KIP), **Financing hospitals, Local authority funding / capital spending on projects for essential public services**, Refinancing of Banks for investment in public interest projects, Digital pact schooling, Cellular Advancements
- **Building & Living:** **Home ownership, Rented property** (new constructions, modernisation, Energy-efficient building and renovation), Urban development, Regional fund for **aircraft noise mitigation, Housing space (KIP)**
- **Agriculture:** **Agricultural investment, Market structure improvement, Agricultural environment, Agricultural land development, Village regeneration and rural development (DERE).**
- **Educating & Employing:** **Qualification campaign, Young talents, Social inclusion**

## WIBank – Information

General Information  
[www.wibank.de](http://www.wibank.de)

Investor Relations  
<https://www.wibank.de/wibank/investorrelations>