

LOCAL EXPERTISE
MEETS GLOBAL EXCELLENCE



Aareal

Aareal Bank Group at a Glance



**Aareal Bank
Group**

Aareal Bank Group at a Glance

Structured Property Financing

Activities

Products and Services

Aareal Bank, Real Estate Structured Finance Unit

Aareal Bank's core business activities

Tailor-made property financings for office, hotel, logistics, retail and residential properties in selected markets

Combined teams comprising market and industry expertise in offices in 19 countries around the globe and expert teams in the hotel and logistics industries as well as for retail properties

- **Property types:** Office properties, first-class hotels in top locations, logistics properties, shopping centres/retail space, residential investment properties
- **Finance products:** Single asset finance, portfolio finance, investment loans, construction loans, VAT facilities, bridge loans, senior lending, corporate property loans, finance of share deal transactions, cross-border/multi-jurisdiction facilities, Islamic financing structures

Aareal Bank, Credit Treasury Unit

Implementation of a consistent buy & manage strategy; placing of parts of the risk exposure onto the banking and capital market

- Syndication
- Securitisation

Aareal Estate AG

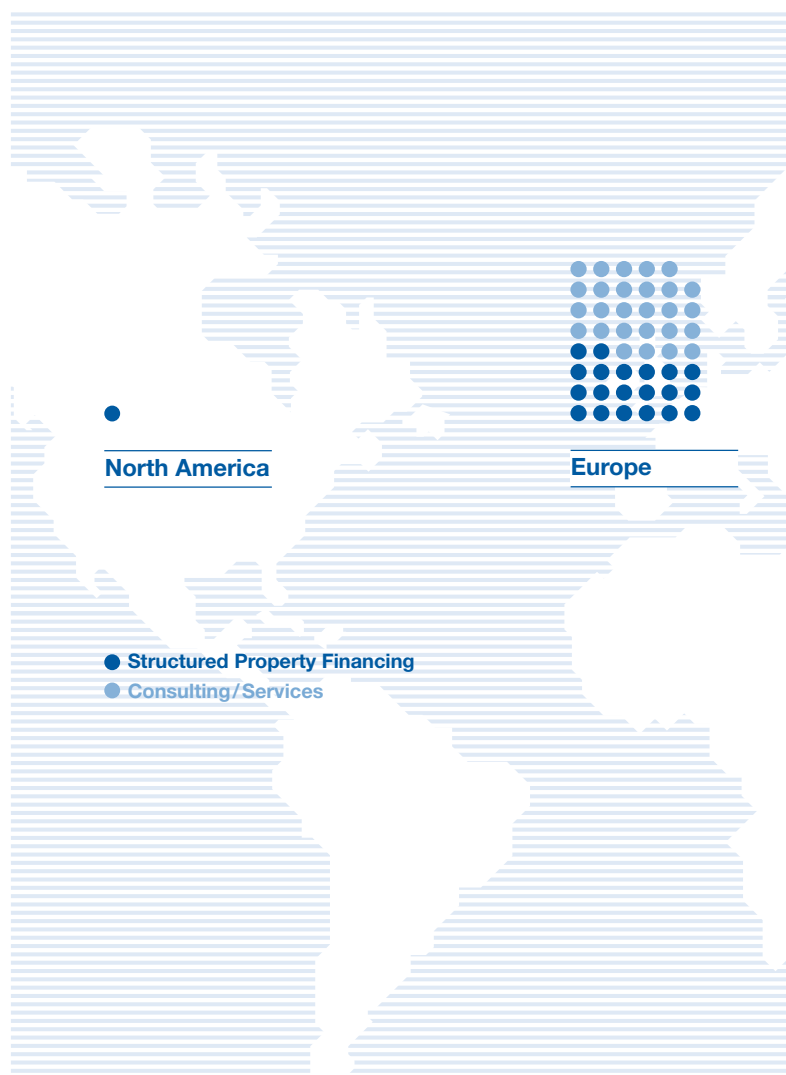
Management and consulting company for commercial properties in Germany as well as internationally

- Management of commercial properties
- Consulting services for commercial properties

Aareal Valuation GmbH

Property surveyors

- Expert valuation of properties
- Monitoring of construction properties
- Consulting (Due Diligence)
- Research (market and location analysis)



Aareal Bank Group, headquartered in Wiesbaden, Germany is one of the leading international property specialists. With employees from over 30 nations, we have local offices in 19 countries on three continents – in Europe, North America and Asia/Pacific. The parent company of the Group is the MDAX listed Aareal Bank AG combining all subsidiaries within the two segments Structured Property Financing and Consulting/Services.

Structured Property Financing comprises all financing and refinancing activities. We provide property financing solutions for national and international clients on three continents. Our strength lies in the combination of local market expertise and special industry know-how. Besides local experts, we have at our disposal specialist teams for logistics, retail property and hotel financing packages. This alliance enables us to offer the



best possible financing concepts, designed to meet the specific requirements of our clients around the globe.

Aareal Bank has established itself as an active and reliable issuer of Pfandbriefe and senior unsecured and subordinated debt in the capital markets.

Our **Consulting/Services** segment offers a comprehensive range of services for managing residential property portfolios as well as for process optimisation and specialised electronic banking for the housing industry, and the property and energy business. On the basis of more than 50 years of experience we also focus on the development and support of IT services emphasising personal advice and product design to meet our clients' individual requirements.

Consulting/Services

Activities	Products and Services
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Aareon AG

Europe's leading consultancy and systems house for the management of residential and commercial property	Provider of IT solutions for the property management sector <ul style="list-style-type: none"> • Blue Eagle • GES • Wohndata • Wodis • Mareon
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Aareal Bank, Institutional Housing Unit

Market leader in the area of payment processing procedures for the housing industry; process optimiser for mass payment transactions	IT services with a high degree of integration into client's IT systems <ul style="list-style-type: none"> • Payment transaction and process optimisation • Financing • Capital investments • Property consulting
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Aareal First Financial Solutions AG

Development and implementation of payment transaction solutions for Aareal Bank	<ul style="list-style-type: none"> • Aareal BK 01® / Aareal BK XL® • Aareal Account®
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Deutsche Bau- und Grundstücks-AG

Special service provider for property management; property asset management service provider for institutional and private investors, municipalities and the Federal Government	<ul style="list-style-type: none"> • Commercial, technical and infrastructural services for property management • Commercial, technical and infrastructural services for property asset management
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Innovative Banking Solutions AG

Leading developer of add-ons to mySAP-Banking software products from SAP AG – held by Aareal Bank as a financial investment	<ul style="list-style-type: none"> • iBS-ALP Automatic Loan Processor • iBS-MBS Mortgage Banking Solution • iBS-CYT Capital Yield Tax • iBS-SRT Standard Reporting Tool
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