

QUALITY [Ⓐ]
made by **AAREAL**



Aareal Bank Group at a Glance

Aareal

Aareal Bank Group at a Glance

Structured Property Financing

Activities

Products and Services

Aareal Bank AG

Combined teams comprising market and industry expertise in offices on three continents and expert teams in the hotel and logistics industries as well as for shopping centres

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

- Property types: Office properties, hotels, logistics properties, shopping centres/retail space, residential investment properties
- Finance products: Single asset finance, portfolio finance, finance of share deal transactions, cross-border/multi-jurisdiction facilities, arrangement of property debt facilities, syndication

Aareal Estate AG

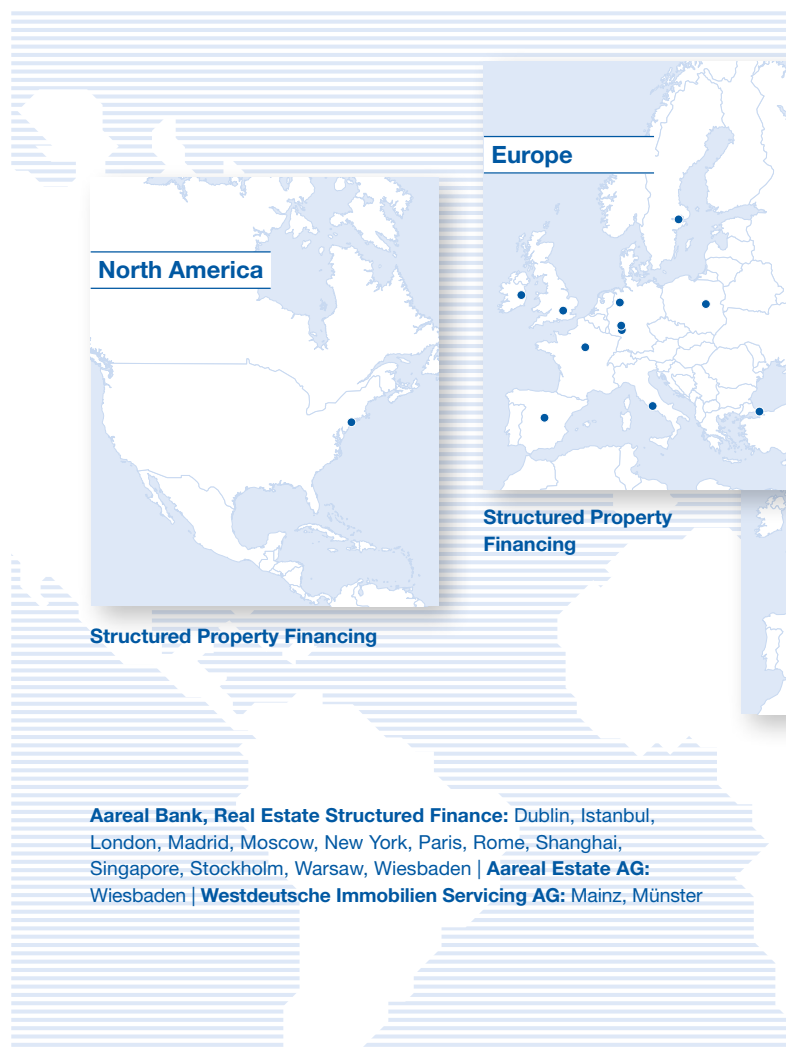
Management and consulting company for commercial properties in Germany as well as internationally

- Management of commercial properties
- Consulting services for commercial properties

Westdeutsche Immobilien Servicing AG

Commercial property financing

- Specialist for commercial property financing



Aareal Bank Group, headquartered in Wiesbaden, is a leading provider of smart financing, software products and digital solutions for the property sector and related industries. These solutions meet the highest quality standards, and support our clients in more than 20 countries across three continents – Europe, North America and Asia. Aareal Bank AG, whose share is included in Deutsche Börse's mid-cap MDAX index, is the parent company of the Group. It manages the various entities organised in the Group's two business segments: Structured Property Financing and Consulting/Services.

In the **Structured Property Financing** business segment, we provide customised and flexible financing for our clients' international property investments – particularly office buildings, hotels, shopping centres as well as residential and logistics properties – with a focus on existing buildings. Our strength lies in combining local market expertise with sector-specific know-how. Alongside local specialists, we have teams of logistics, shopping centre and hotel financing experts. A high level of competence in syndicated



finance and an established network allow us to support clients in Europe, North America and Asia with the maximum degree of flexibility.

In the **Consulting/Services** business segment, clients from the European property and energy sectors optimise their business processes and enhance efficiency through our unique combination of specialised banking services and innovative digital products and services. Our digital platforms integrate property management with adjacent sectors. Via Aareon AG, the leading consultancy and systems house for the property industry, we provide consultancy, software and IT services in several European countries.

The basic factors driving our success are our global expertise and many years of close cooperation with target sectors, local experts and clients. Because we look beyond the scope of traditional banking and IT services, we are able to reliably assess material developments, opportunities and risks at an early stage, implementing the insights gained particularly quickly.

Consulting/Services

Activities

Products and Services

Aareal Bank AG

Market leader in the area of payment processing procedures for the housing industry; process optimiser for mass payment transactions also for the energy industry

- Payment transaction and process optimisation by integration into client's IT systems
- Capital investments and financing
- Property consulting
- Account management products customised to business model
- Solutions to boost industry connections

Aareon AG

Europe's leading consultancy and IT systems house for the property sector

- Consultancy, software and services for a digital property management
- Country-specific ERP systems
 - Digital solutions from the Aareon Smart World, e.g. service and tenant portals, CRM solutions, or document management systems. The digital ecosystem Aareon Smart World connects property companies with their customers, employees and business partners, as well as with technical devices in homes and buildings. Aareon Smart World can be used to restructure and optimise processes. The added value: lower costs, new business models, and a more comfortable communication with the stakeholders.
 - Software as a service from the exclusive Aareon Cloud, and further services provided by our certified Aareon data centre
 - Sector-specific consultancy services

Aareal First Financial Solutions AG

Development and implementation of payment transaction solutions for Aareal Bank

- Aareal BK 01® / Aareal BK XL®
- Aareal Account®

Deutsche Bau- und Grundstücks-AG

Special service provider with nationwide coverage for property management for institutional and private investors and the Federal Government

- Property management
- Technical property management
- Rental-related services
- Consulting and marketing
- Residential property management

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