

EU CCA: Main features of capital instruments

1	Issuer	Atlantic Lux HoldCo S.à r.l.	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	n/a	DE0002733409	DE0002733417
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	Luxembourg law	German law	German law
Regulatory treatment				
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Common Equity Tier 1 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Common Equity Tier 1 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated level	Group level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Share capital	Bearer bond	Bearer bond
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 41 mn	€ 0 mn	€ 1 mn
9	Nominal amount of instrument	€ 41 mn	€ 1 mn	€ 3 mn
EU-9a	Issue price	n/a	100.00%	100.00%
EU-9b	Redemption price	n/a	100.00%	100.00%
10	Accounting classification	Nominal capital	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	Varying	10 April 2001	4 May 2001
12	Perpetual or dated	Perpetual	Fixed maturity	Fixed maturity
13	Original maturity date	No maturity	10 April 2026	4 May 2026
14	Issuer call subject to prior supervisory approval	No	No	No
15	Optional call date, contingent call dates, and redemption amount	n/a	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a	n/a
Coupons/dividends				
17	Fixed or floating dividend/coupon	n/a	Fixed	Fixed
18	Coupon rate and any related reference index	No	6.470%	6.570%
19	Existence of a “dividend stopper”	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	n/a	No	No
22	Non-cumulative or cumulative	n/a	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a	n/a
25	If convertible: fully or partially	n/a	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a	n/a
32	If write-down: full or partial	n/a	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	1	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	n/a	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	n/a	.../DE0002733409.pdf	.../DE0002733417.pdf

¹⁾ The amounts included, as shown in line 8, exclusively relate to regulatory reports prepared at Group level (“Atlantic Group”).

1	Issuer	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	DE000AAR0439	DE000A1TND2
2a	Public or private placement	Private	Private
3	Governing law(s) of the instrument	German law	German law
Regulatory treatment			
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Bearer bond	Bearer bond
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 402 mn	€ 8 mn
9	Nominal amount of instrument	€ 400 mn	€ 10 mn
EU-9a	Issue price	99.913 %	100.00 %
EU-9b	Redemption price	100.00 %	100.00 %
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	12 September 2024	22 May 2014
12	Perpetual or dated	Fixed maturity	Fixed maturity
13	Original maturity date	12 December 2034	22 May 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	Early repayment (at par/nominal amount) on each business day within the chosen repayment period (12 September 2029 to 12 December 2029)	At nominal amount, by way of declaration vis-à-vis creditors, if bonds are phased-out from Tier 2 capital due to changes in applicable regulatory provisions.
16	Subsequent call dates, if applicable	n/a	n/a
Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related reference index	5.625 %	4.180 %
19	Existence of a “dividend stopper”	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a
25	If convertible: fully or partially	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a
30	Write-down features	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a
32	If write-down: full or partial	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	..._Final_Terms.pdf	.../DE000A1TND2.pdf

¹⁾ The amounts included, as shown in line 8, exclusively relate to regulatory reports prepared at Group level (“Atlantic Group”).

1	Issuer	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	DE000A1TNDG0	276299BF
2a	Public or private placement	Public	Private
3	Governing law(s) of the instrument	German law	German law
Regulatory treatment			
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/ solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Bearer bond	Promissory note loan
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 27 mn	€ 1mn
9	Nominal amount of instrument	€ 30 mn	€ 5 mn
EU-9a	Issue price	100.00 %	100.00 %
EU-9b	Redemption price	100.00 %	100.00 %
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	20 June 2014	26 September 2012
12	Perpetual or dated	Fixed maturity	Fixed maturity
13	Original maturity date	20 June 2029	26 September 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	Optional call date 20/06/2024, at nominal amount, as well as at nominal amount, by way of declaration vis-à-vis creditors, if bonds are phased-out from Tier 2 capital due to changes in applicable regulatory provisions.	At nominal amount if no longer recognised as Tier 2 capital.
16	Subsequent call dates, if applicable	No	n/a
Coupons / dividends			
17	Fixed or floating dividend/coupon	Currently fixed, later floating	Fixed
18	Coupon rate and any related reference index	3.125%, later 5y euro mid-swap rate + 1.500%	5.000%
19	Existence of a “dividend stopper”	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a
25	If convertible: fully or partially	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a
30	Write-down features	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a
32	If write-down: full or partial	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../DE000A1TNDG0.pdf	.../276299BF.pdf

¹⁾ The amounts included, as shown in line 8, exclusively relate to regulatory reports prepared at Group level (“Atlantic Group”).

1	Issuer	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	DE000A1TNDK2
2a	Public or private placement	Public
3	Governing law(s) of the instrument	German law
Regulatory treatment		
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Additional Tier 1 capital
5	Post-transitional CRR rules	Additional Tier 1 capital
6	Eligible at solo/(sub-)consolidated/solo and (sub-)consolidated level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	AT1 bond
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 300 mn
9	Nominal amount of instrument	€ 300 mn
EU-9a	Issue price	100.00 %
EU-9b	Redemption price	100.00 %
10	Accounting classification	Liability – measured at amortised cost
11	Original date of issuance	20 November 2014
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates, and redemption amount	On 30 April 2020 for the first time; in addition, tax call and regulatory call are possible. Repayment at nominal amount or reduced current nominal amount plus accrued interest.
16	Subsequent call dates, if applicable	Callable annually after first call date (30 April 2020)
Coupons/dividends		
17	Fixed or floating dividend/coupon	Currently fixed, later floating
18	Coupon rate and any related reference index	7.625 %, later 1y euro mid-swap rate + 7.180 %
19	Existence of a “dividend stopper”	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Totally discretionary; in case of disbursement: payout date is 30 April of any given year
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Totally discretionary
21	Existence of step-up features, or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a
25	If convertible: fully or partially	n/a
26	If convertible: Conversion rate	n/a
27	If convertible: Mandatory or optional conversion	n/a
28	If convertible: Specify instrument type convertible into	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a
30	Write-down features	Yes
31	If write-down: Write-down trigger(s)	Automatic write-down of capital amount in case of trigger event (CET1 ratio falling below 7 % on Group level), before instruments with a lower CET1 trigger and after instruments with a higher CET1 trigger
32	If write-down: full or partial	Pro-rata with other AT1 instruments until CET1 ratio of 7 % is restored
33	If write-down: permanent or temporary	Permanent; Management Board may determine write-up
34	If temporary write-down: Description of write-up mechanism	At the discretion of issuer, write-up pari passu with other AT1 instruments, MDA pursuant to CRR must not be exceeded
34a	Type of subordination (only for eligible liabilities)	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	2
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Instruments fully subordinated to (i) third-party claims from non-subordinated liabilities, (ii) claims from Tier 2 instruments as well as (iii) receivables pursuant to section 39 (1) Nos. 1 to 5 of the German Insolvency Code (“InsO”).
36	Non-compliant transitioned features	n/a
37	If yes, specify non-compliant features	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../DE000A1TNDK2.pdf

¹⁾ The amounts included, as shown in line 8, exclusively relate to regulatory reports prepared at Group level (“Atlantic Group”).

1	Issuer	Aareal Bank AG	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	277539BF	277864BF	278591BF
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
Regulatory treatment				
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Promissory note loan	Promissory note loan	Promissory note loan
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 3 mn	€ 25 mn	€ 10 mn
9	Nominal amount of instrument	€ 5 mn	€ 40 mn	€ 11 mn
EU-9a	Issue price	99.60%	99.30%	100.00%
EU-9b	Redemption price	100.00%	100.00%	100.00%
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	31 January 2013	2 April 2013	13 August 2013
12	Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity
13	Original maturity date	31 January 2028	3 April 2028	13 August 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.
16	Subsequent call dates, if applicable	n/a	n/a	n/a
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related reference index	4.800%	5.000%	5.250%
19	Existence of a “dividend stopper”	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a	n/a
25	If convertible: fully or partially	n/a	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a	n/a
32	If write-down: full or partial	n/a	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../277539BF.pdf	.../277864BF.pdf	.../278591BF.pdf

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1	Issuer	Aareal Bank AG	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	278630BF	278732BF	279019BF
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
Regulatory treatment				
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Promissory note loan	Promissory note loan	Promissory note loan
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 2mn	€ 0mn	€ 1 mn
9	Nominal amount of instrument	€ 5 mn	€ 3 mn	€ 8 mn
EU-9a	Issue price	99.90%	99.38%	98.95%
EU-9b	Redemption price	100.00%	100.00%	100.00%
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	21 August 2013	5 September 2013	29 October 2013
12	Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity
13	Original maturity date	21 August 2026	5 September 2025	29 October 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.
16	Subsequent call dates, if applicable	n/a	n/a	n/a
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related reference index	5.100%	5.000%	5.050%
19	Existence of a “dividend stopper”	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a	n/a
25	If convertible: fully or partially	n/a	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a	n/a
32	If write-down: full or partial	n/a	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../278630BF.pdf	.../278732BF.pdf	.../279019BF.pdf

¹⁾ The amounts included, as shown in line 8, exclusively relate to regulatory reports prepared at Group level (“Atlantic Group”).

1	Issuer	Aareal Bank AG	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	279310BF	281195BF	281209BF
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
Regulatory treatment				
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Promissory note loan	Promissory note loan	Promissory note loan
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 4 mn	€ 1 mn	€ 1 mn
9	Nominal amount of instrument	€ 5 mn	€ 5 mn	€ 5 mn
EU-9a	Issue price	98.90%	99.73%	100.00%
EU-9b	Redemption price	100.00%	100.00%	100.00%
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	11 December 2013	27 February 2014	28 February 2014
12	Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity
13	Original maturity date	11 December 2028	27 February 2026	3 March 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.
16	Subsequent call dates, if applicable	n/a	n/a	n/a
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related reference index	5.400%	5.020%	5.050%
19	Existence of a “dividend stopper”	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a	n/a
25	If convertible: fully or partially	n/a	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a	n/a
32	If write-down: full or partial	n/a	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../279310BF.pdf	.../281195BF.pdf	.../281209BF.pdf

¹⁾ The amounts included, as shown in line 8, exclusively relate to regulatory reports prepared at Group level (“Atlantic Group”).

1	Issuer	Aareal Bank AG	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	282022BF	282060BF	282066BF
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
Regulatory treatment				
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Promissory note loan	Promissory note loan	Promissory note loan
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 15 mn	€ 4 mn	€ 4 mn
9	Nominal amount of instrument	€ 50 mn	€ 5 mn	€ 5 mn
EU-9a	Issue price	100.00%	100.00%	100.00%
EU-9b	Redemption price	100.00%	100.00%	100.00%
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	20 May 2014	22 May 2014	16 May 2014
12	Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity
13	Original maturity date	20 May 2026	22 May 2029	16 May 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.
16	Subsequent call dates, if applicable	n/a	n/a	n/a
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related reference index	4.304%	4.400%	4.260%
19	Existence of a “dividend stopper”	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a	n/a
25	If convertible: fully or partially	n/a	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a	n/a
32	If write-down: full or partial	n/a	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../282022BF.pdf	.../282060BF.pdf	.../282066BF.pdf

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1	Issuer	Aareal Bank AG	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	283721BF	284054BF	284109BF
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
Regulatory treatment				
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Promissory note loan	Promissory note loan	Promissory note loan
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 5 mn	€ 14 mn	€ 3 mn
9	Nominal amount of instrument	€ 5 mn	€ 15 mn	€ 3 mn
EU-9a	Issue price	100.00%	100.00%	98.94%
EU-9b	Redemption price	100.00%	100.00%	100.00%
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	8 October 2014	5 November 2014	12 November 2014
12	Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity
13	Original maturity date	8 October 2029	5 November 2029	12 November 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.
16	Subsequent call dates, if applicable	n/a	n/a	n/a
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related reference index	4.380%	4.300%	4.170%
19	Existence of a “dividend stopper”	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a	n/a
25	If convertible: fully or partially	n/a	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a	n/a
32	If write-down: full or partial	n/a	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../283721BF.pdf	.../284054BF.pdf	.../284109BF.pdf

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1	Issuer	Aareal Bank AG	Aareal Bank AG	Aareal Bank AG
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	284122BF	284141BF	284170BF
2a	Public or private placement	Private	Private	Private
3	Governing law(s) of the instrument	German law	German law	German law
Regulatory treatment				
4	Current treatment, taking into account, if applicable, the transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional CRR rules	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/(sub-)consolidated/solo and (sub-)consolidated level	Group/sub-group level	Group/sub-group level	Group/sub-group level
7	Instrument type (types to be specified by each jurisdiction)	Promissory note loan	Promissory note loan	Promissory note loan
8	Amount recognised in regulatory capital and eligible liabilities instruments (currency in millions, as at the most recent reporting date) ¹⁾	€ 5 mn	€ 2 mn	€ 9 mn
9	Nominal amount of instrument	€ 5 mn	€ 2 mn	€ 10 mn
EU-9a	Issue price	100.00%	100.00%	100.00%
EU-9b	Redemption price	100.00%	100.00%	100.00%
10	Accounting classification	Liability – measured at amortised cost	Liability – measured at amortised cost	Liability – measured at amortised cost
11	Original date of issuance	12 November 2014	13 November 2014	14 November 2014
12	Perpetual or dated	Fixed maturity	Fixed maturity	Fixed maturity
13	Original maturity date	12 November 2029	13 November 2029	14 November 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.	At nominal amount if no longer recognised as Tier 2 capital.
16	Subsequent call dates, if applicable	n/a	n/a	n/a
Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related reference index	4.280%	4.080%	4.080%
19	Existence of a “dividend stopper”	No	No	No
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Mandatory	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Mandatory	Mandatory	Mandatory
21	Existence of step-up features, or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible: Conversion trigger(s)	n/a	n/a	n/a
25	If convertible: fully or partially	n/a	n/a	n/a
26	If convertible: Conversion rate	n/a	n/a	n/a
27	If convertible: Mandatory or optional conversion	n/a	n/a	n/a
28	If convertible: Specify instrument type convertible into	n/a	n/a	n/a
29	If convertible: Specify issuer of instrument it converts into	n/a	n/a	n/a
30	Write-down features	n/a	n/a	n/a
31	If write-down: Write-down trigger(s)	n/a	n/a	n/a
32	If write-down: full or partial	n/a	n/a	n/a
33	If write-down: permanent or temporary	n/a	n/a	n/a
34	If temporary write-down: Description of write-up mechanism	n/a	n/a	n/a
34a	Type of subordination (only for eligible liabilities)	n/a	n/a	n/a
EU-34b	Ranking of the instrument in normal insolvency proceedings	3	3	3
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities	Junior to non-subordinated liabilities
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	n/a	n/a	n/a
37a	Link to the full term and conditions of the instrument (signposting)	.../284122BF.pdf	.../284141BF.pdf	.../284170BF.pdf

¹⁾ The amounts included, as shown in line 8, exclusively relate to regulatory reports prepared at Group level (“Atlantic Group”).