

# Doing business sustainably. By conviction.

VERSION DATED: Q1 2021 ▶ NEXT UPDATE: Q2 2021

# Aareal

YOUR COMPETITIVE ADVANTAGE.

## Group key indicators as at 31 December 2020

 **2,982** Employees

**18.8%** Common Equity Tier 1 ratio

**€ 45.5 bn** in total assets 

 **€ 27.8 bn** Property finance portfolio **-3.6%** RoE after taxes



Aareal Bank will become the leading provider of smart financing, software products and digital solutions for the property industry and related industries. Our way of doing business, our actions and our decisions are sustainable – by conviction.



## Corporate Sustainability

- + Strategic sustainability management reporting directly to CEO
- + Individual targets of the Management Board include ESG targets
- + Share of women: 33 % on the Management Board, 42 % on the Supervisory Board
- + Average staff length of service 10.8 years
- + Staff turnover rate 4.5 % p. a.
- + 100 % green electricity in Wiesbaden, Mainz and other locations

## Sustainable business model

### Attractive investment opportunities for investors:

- + Portfolio of property loans with stable values
- + A far-sighted, risk-aware lending policy
- + Attractive dividend policy
- + Solid liquidity and capital base

### Focus on clients:

- + Aareon conducts regular client satisfaction surveys at national and international level
- + The Bank's Housing Industry division is in continuous contact with its clients to ensure that the wishes of housing industry clients are known and taken into account
- + Individual client needs in the field of Structured Property Financing are determined through regular exchange and individual discussions

### Smart products:

- + Sustainability in property financing
- + Innovative, environmentally friendly digital solutions
- + Maximum-security digital IT and banking services

## Ratings

← Current valid rating

	2020	2019	2018	2017	2016	2015	2014
MSCI	←	AA	AA	AA	AA	AA	–
ISS-oekom	←	Prime (C+)	Prime (C)	Prime (C)	Prime (C)	Prime (C)	Prime (C)
Sustainalytics	←	22.9 medium risk	70	70	70	68	61
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Sustainability Rating	<b>BB</b>	B	B	BB	BBB	BB	B
CDP	<b>C</b>	C	B-	C	B	94C	88B

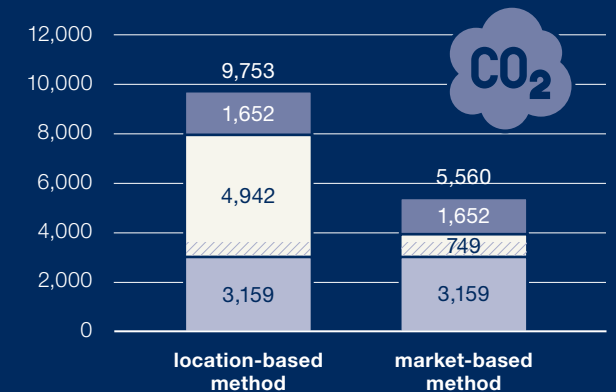
## Standardised reporting

- ✓ CSR-RLUG/GRI Standards
- ✓ UN Global Compact
- ✓ DCGK
- ✓ UK Slavery Act
- ✓ TCFD



## Environmental footprint

Total Group-wide CO<sub>2</sub> emissions in 2019 (in tonnes)



- Scope 3 – Business travel
- Scope 2 – Electricity (incl. district heating (532 tonnes each))
- Scope 1 – Gas, fuels, heating oil

## Awards / Audits



## Group-wide Environmental Key Indicators (year-on-year)

	2019	2018	2017
Energy consumption (total)	<b>92,802 GJ</b>	100,753 GJ	108,424 GJ
Energy consumption per employee	<b>33.29 GJ</b>	36.66 GJ	38.78 GJ
Electricity consumption	<b>36,681 GJ</b>	36,417 GJ	41,030 GJ
of which green electricity (GJ)	<b>33,813 GJ</b>	32,156 GJ	28,760 GJ
of which green electricity (%)	<b>92%</b>	88%	70%
Water consumption (total)	<b>27,699 m<sup>3</sup></b>	32,262 m <sup>3</sup>	27,544 m <sup>3</sup>
Water consumption per employee	<b>9.9 m<sup>3</sup></b>	11.7 m <sup>3</sup>	9.8 m <sup>3</sup>
Waste accumulation (total)	<b>351 t</b>	326 t	428 t
Waste accumulation per employee	<b>125.9 kg</b>	118.7 kg	152.8 kg

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### Aareal Bank AG

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