

THE COMPANY

Aareal Bank Group

Aareal
YOUR COMPETITIVE ADVANTAGE.

The business segments and affiliated companies of Aareal Bank Group

Structured Property financing

In the **Structured Property Financing segment**, we support our clients in making large-volume commercial property investments. The investment properties mostly comprise office buildings, hotels, shopping centres, logistics and residential property, as well as student apartments, and our clients include institutional investors, private equity firms, family offices, financial institutions, private individuals, listed property companies, pension funds and sector-specific investors.

Aareal Bank AG

Combined teams comprising market and sector experts at offices on three continents and specialists in the hotel, logistics and shopping centre sectors.

Products and services

Tailor-made property financing in selected markets

- Property types: Office buildings, hotels, logistics properties, shopping centres/retail space, residential properties, student housing
- Finance products: Single-asset finance, portfolio finance, finance of the purchase of special purpose vehicles, cross-border/multi-jurisdiction facilities, arrangement of property debt facilities, syndication

Aareal Estate AG

Management and consultancy firm for commercial properties in Germany and abroad

Products and services

- Management of commercial properties
- Consulting services for commercial properties

Banking & Digital Solutions

In the **Banking & Digital Solutions segment**, Aareal Bank Group supports businesses from the housing, property management and energy industries as a digitalisation partner, combining extensive advisory services and product solutions with traditional corporate banking services and deposit-taking. We also offer comprehensive solutions for tenancy bond management, cross-sectoral management as well as for the optimisation of payment processes and subsequent processing procedures.

Aareal Bank AG

Market leader in the area of payment transaction procedures for the housing industry; process optimiser for mass payment transactions in the housing industry and energy sector

Products and services

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

Aareal First Financial Solutions AG

Development and implementation of payment transaction solutions for Aareal Bank

Products and services

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

Deutsche Bau- und Grundstücks-AG

Specialist service provider with nationwide coverage, offering property management services for institutional and private investors and the Federal Government

Products and services

- Property Management
- Rental-related services
- Consulting and marketing
- Technical property management
- Condominium management

plusForta GmbH

Market-leading broker for tenant deposit guarantees, specialised in insurance products for the property industry in Germany

Products and services

- Market-leading provider of private and commercial tenant deposit guarantees in Germany
- Loss-of-rent management and respective insurances for landlords
- Specialist for planning and implementing online projects and digital sales processes, with a focus on solutions for the insurance and finance sectors

Our subsidiary **Aareon** – a leading provider of ERP software and digital solutions for the European property industry and its partners – forms the third business segment. It offers pioneering and secure consulting, software and service solutions as well as innovative administration, management and digitalisation products for properties. The company is pursuing an international growth strategy and operates at 37 locations in Europe, 14 of which are in Germany. Thanks to international research and development including cross-border knowledge transfer, Aareon’s clients benefit from the expertise of the entire Group, and its employees offer property market know-how and experience combined with extensive IT expertise.

Aareon AG

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

Products and services

Consultancy, software and services for digital property management

- Country-specific ERP systems
- Digital solutions from Aareon Smart World, e.g. service and tenant portals, CRM solutions or document management systems

The digital ecosystem Aareon Smart World links property companies with their customers, staff and business partners, as well as with technical devices in apartments and buildings. Aareon Smart World can be used to restructure and optimise processes, creating added value in the form of lower costs, new business models and easier communication with stakeholders

- Software as a service from the exclusive Aareon Cloud and further services provided by our certified Aareon data centre
- Sector-specific consultancy services

At a glance

Aareal Bank Group is a leading international provider of smart financing, software products, digital solutions and payment transaction applications in the property sector and related industries. Aareal Bank AG, is the Group’s parent entity and is headquartered in Wiesbaden. Our goal is to provide clients with forward-looking solutions that offer them competitive advantages and enable their long-term business success. We have grouped our portfolio of services into three business segments.



● **Structured Property Financing**

● **Banking & Digital Solutions**

● **Aareon**

Aareal Bank, Real Estate Structured Finance: Dublin, Istanbul, London, Madrid, Moscow, New York, Paris, Rome, Singapore, Stockholm, Warsaw, Wiesbaden | **Aareal Estate AG:** Wiesbaden

Aareal Bank, Banking & Digital Solutions: Berlin, Essen, Wiesbaden | **Aareal First Financial Solutions AG:** Mainz | **Deutsche Bau- und Grundstücks-AG:** Berlin, Bonn, Düsseldorf, Frankfurt/Main, Freiburg, Hamburg, Hanover, Leipzig, Moscow, Munich | **plusForta GmbH:** Berlin, Düsseldorf

Aareon: Amsterdam, Augsburg, Berlin, Bochum, Coventry, Dortmund, Emmen, Enschede, Gorinchem, Grathem, Hamburg, Hattingen, Helsinki, Hückelhoven, Karlskrona, Kiel, Lund, Mainz, Meudon-la-Forêt, Mölndal, Munich, Nantes, Norrtälje, Orléans, Oslo, Paris, Piteå, Southampton, Stockholm, Stuttgart, Swansea, Toulouse, Utrecht, Vienna

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