

Doing business sustainably. By conviction.

VERSION DATED: Q1 2022 ► NEXT UPDATE: Q2 2022

Aareal

YOUR COMPETITIVE ADVANTAGE.

Group key indicators as at 31 December 2021



3,170 Employees

18.2% Common Equity Tier 1 ratio (B4)

€48.7 bn
in total assets

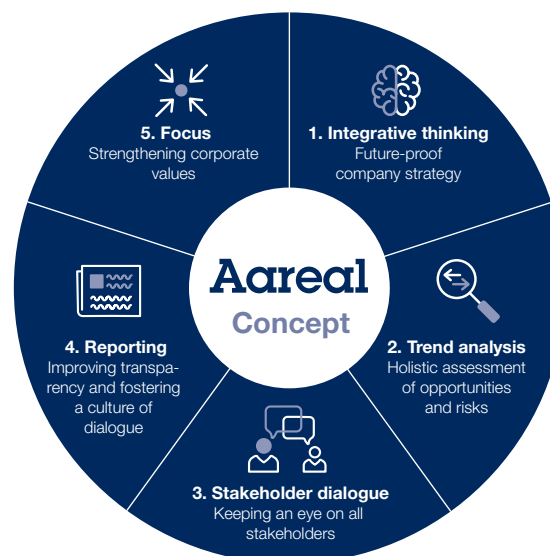


€30.0 bn
Property finance portfolio

2.1%
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 as at 31 December 2021

- + Strategic sustainability management reporting directly to CEO
- + Individual targets of the Management Board include ESG targets
- + Share of women: 25 % on the Management Board, 33 % on the Supervisory Board
- + Average staff length of service 10.9 years
- + Staff turnover rate 5.8 % 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:

- + Green Finance offers
- + Innovative, environmentally friendly digital solutions
- + Maximum-security digital IT and banking services

Ratings

	2021	2020	2019	2018	2017	2016	2015
MSCI	AA	AA	AA	AA	AA	AA	AA
ISS-oekom	Prime (C+)	Prime (C+)	Prime (C+)	Prime (C)	Prime (C)	Prime (C)	Prime (C)
Sustainalytics	17.4 low risk	19.9 low risk	22.9 medium risk	70	70	70	68
Vigeo Eiris	51	45	47	–	–	–	–
CDP	C	C	C	B-	C	B	94C

Standardised reporting

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



Awards / Audits

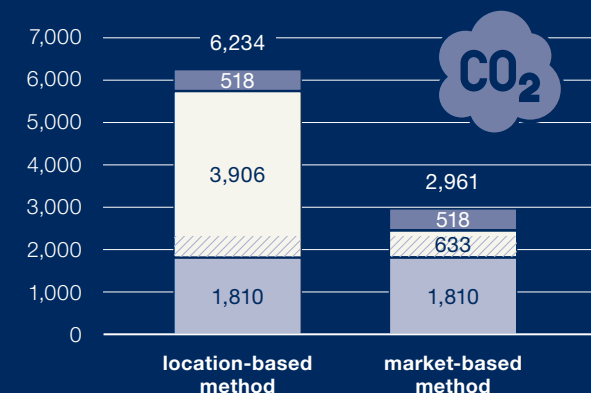


Group-wide Environmental Key Indicators (year-on-year)

	2020	2019	2018
Energy consumption (total)	72,244 GJ	92,802 GJ	100,753 GJ
Electricity consumption	31,280 GJ	36,681 GJ	36,417 GJ
of which green electricity (GJ)	28,548 GJ	33,813 GJ	32,156 GJ
of which green electricity (%)	91 %	92 %	88 %
Water consumption (total)	19,851 m³	27,699 m³	32,262 m³
Water consumption per employee	6.7 m³	9.9 m³	11.7 m³
Waste accumulation (total)	278 t	351 t	326 t
Waste accumulation per employee	93.2 kg	125.9 kg	118.7 kg
Paper consumption (total)	64.6 t	91.4 t	113.4 t
Paper consumption per employee	21.7 kg	32.8 kg	41.3 kg
Number of employees	2,982	2,788	2,748

Environmental footprint

Total Group-wide CO₂ emissions in 2020 (in tonnes)



Scope 3 – Business travel



Scope 2 – Electricity (incl. district heating (462 tonnes each))



Scope 1 – Gas, fuels, heating oil

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