

# Doing business sustainably. By conviction.

VERSION DATED: Q4 2019 ▶ NEXT UPDATE: Q2 2020

# Aareal

YOUR COMPETITIVE ADVANTAGE.

## Group key indicators as at 31 December 2019

 **2,788** Employees

**19.6%** Common Equity Tier 1 ratio

**€41.1 bn**  
in total assets 

 **€26.7 bn** Property finance portfolio **8.7%** Pre-tax RoE



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 approx. 12 years
- + Staff turnover rate 4.6 % 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	-
ISS-oekom	←	Prime (C+)	Prime (C)	Prime (C)	Prime (C)	Prime (C)	Prime (C)
Sustainalytics	←	22.9 medium risk	70	70	70	68	61
imug							
Mortgage Covered Bonds	←			BBB	BB	BB	BB
Public Sector Covered Bonds	<b>A</b>	BBB	BBB	BBB	A	BBB	BBB
Sustainability Rating	<b>BB</b>	B	B	BB	BBB	BB	B
CDP	←	C	B-	C	B	94C	88B

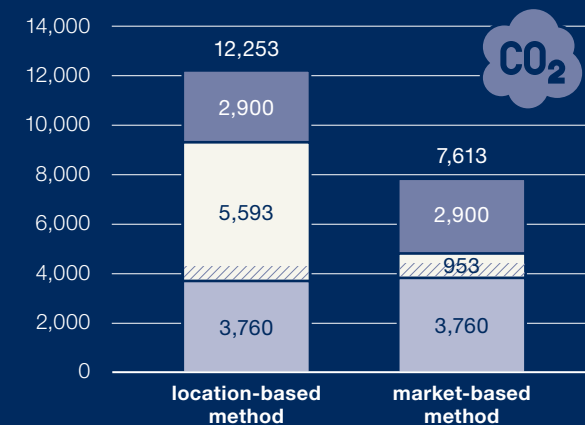
## Standardised reporting

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



## Environmental footprint

Total Group-wide CO<sub>2</sub> emissions in 2018 (in tonnes)



- Scope 3 – Business travel
- Scope 2 – Electricity (incl. district heating (551 tonnes each))
- Scope 1 – Gas, fuels, heating oil

## Awards / Audits



## Resource consumption financial year

	2018	2017	2016
Energy consumption (total)	<b>100,753 GJ</b>	108,424 GJ	115,722 GJ
Energy consumption per employee	<b>36.66 GJ</b>	38.78 GJ	42.42 GJ
Electricity consumption	<b>36,417 GJ</b>	41,030 GJ	42,975 GJ
of which green electricity (GJ)	<b>32,156 GJ</b>	28,760 GJ	29,121 GJ
of which green electricity (%)	<b>88%</b>	70%	68%
Water consumption (total)	<b>32,262 m<sup>2</sup></b>	27,544 m <sup>2</sup>	24,484 m <sup>2</sup>
Water consumption per employee	<b>11.7 m<sup>2</sup></b>	9.8 m <sup>2</sup>	9.0 m <sup>2</sup>
Waste accumulation (total)	<b>326 t</b>	428 t	390 t
Waste accumulation per employee	<b>118.7 kg</b>	152.8 kg	139.2 kg

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### Aareal Bank AG

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