

Bank Name	Aareal Bank AG
LEI Code	EZKODONU5TYHW4PP1R34
Country Code	DE



Key Metrics

Aareal Bank AG

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,243	2,286	2,248	2,298	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,243	2,286	2,248	2,298	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	2,543	2,586	2,548	2,598	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	2,543	2,586	2,548	2,598	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	3,360	3,395	3,027	3,048	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,360	3,395	3,027	3,048	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	11,320	12,138	11,906	11,981	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,320	12,138	11,906	11,981	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.81%	18.83%	18.88%	19.18%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.81%	18.83%	18.88%	19.18%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.46%	21.30%	21.40%	21.69%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.46%	21.30%	21.40%	21.69%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	29.68%	27.97%	25.42%	25.44%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29.68%	27.97%	25.42%	25.44%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	42,515	43,577	45,049	45,607	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.98%	5.93%	5.66%	5.70%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Aareal Bank AG

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,543	2,586	2,548	2,598	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	2,543	2,586	2,548	2,598	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	42,515	43,577	45,049	45,607	C 47.00 (r300,c010)	(EO) 2015/02 OF 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	42,515	43,577	45,049	45,607	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	5.9%	5.7%	5.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.0%	5.9%	5.7%	5.7%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Aareal Bank AG

		-	transitional adjustments)						
		-	instruments)						
		A.1.2	Retained earnings	1,780	1,782	1,782	1,785	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
		A.1.3	Accumulated other comprehensive income				-157	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
		A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
Number of the second		A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CRR
		A.1.6	Minority interest given recognition in CET1 capital	0			0	C 01.00 (r230,c010)	Articla 84 of ORR
		A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
		A.1.8		-30	-29	-30	-23	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-8	-7	-7	-7	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of ORR
		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-6	-4	-5	-5	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Num Number Nam Numbe		A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
No. No. No. No. No. No. No. No. No. No.		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
Number Name		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
Number Name		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r470.c010) + C 01.00 (r471.c010)+	$\label{eq:2.1} \begin{array}{l} \mbox{Articles 4(3), 3(2) point (b) () and 89 to 91 of OR; Articles 3(2) point (b) (0, 243() point (b) (), 243() point (b) (), and 374(3) of OR; Articles 3(1) point b) (0) and 374(3) of OR; Articles 36(1) point b) (v) and 152(6) of OR. \\ \mbox{Articles 34(1) point b) (v) and 152(6) of OR. \\ \mbox{Articles 34(1) point b) (v) and 152(6) of OR. \\ \end{array}$
Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Number Name Num Name Num Number N		A.1.14.1		0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
Number Name		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
		A.1.16		0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Number Numer Numer Numer <th></th> <td>A.1.17</td> <td>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r500,c010)</td> <td>$\label{eq:articles} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR \\$</td>		A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	$\label{eq:articles} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR \\$
Number Numer Numer Numer <th></th> <td>A.1.18</td> <td>(-) Amount exceding the 17.65% threshold</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>C 01.00 (r510,c010)</td> <td>Article 48 of CRR</td>		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Image Number Numer Numer Numer		A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>	OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. No. </th <th></th> <td>A.1.18C</td> <td>(-) Other foreseeable tax charges</td> <td></td> <td></td> <td></td> <td>0</td> <td>C 01.00 (r515,c010)</td> <td>Article 35(1), point (I) CRR</td>		A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 35(1), point (I) CRR
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-143	-143	-152	-160	C 01.00 (r524,c010)	Article 3 CRR
<table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container><table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container></table-container>		A.1.20	CET1 capital elements or deductions - other	-90	-30	-56	-33	C 01.00 (r529,c010)	
No. Control (Control (Contro) (Control (Contro) (Control (Contro) (Contro) (Cont		A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Nome Nome Nome Nome Nome Nome Nome Nome 1 Manual Manua Manual Manual Manua Manual Manual Manual Manual Manua		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
Image: Norm of the section of the sectin of the section of the section of the		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
No.No.No.No.No.No.No.No.No.10No.No.No.No.No.No.No.No.No.11No.No.No.No.No.No.No.No.No.No.12No.No.No.No.No.No.No.No.No.No.No.13No.<		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
No Consistent of the section of the secti		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	300	C 01.00 (r530,c010)	Article 61 of CRR
Normal Section Normal Section Normal Section Normal Section 12 Schwarzs		A.2.1	Additional Tier 1 Capital instruments	300	300	300	300	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
No No No No No No No No And Ander i bracked adjunction And Ander i bracked adjunction Anderi bracked adjunction <td< th=""><th></th><td>A.2.2</td><td>(-) Excess deduction from T2 items over T2 capital</td><td>0</td><td>0</td><td>0</td><td>0</td><td>C 01.00 (r720,c010)</td><td></td></td<>		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
Note Note <th< th=""><th></th><td>A.2.3</td><td>Other Additional Tier 1 Capital components and deductions</td><td>0</td><td>0</td><td>0</td><td>0</td><td>C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)</td><td></td></th<>		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
N THE 2 CAPTLA (not addactions addard registration) 610 1000 1000 0.000,000,0000 0.000,000,000 0.000,000,000 0.000,000,000 0.000,000,000 0.000,000,000 0.000,000,000 0.000,000,000 0.000,000,000 0.000,000,000,000 0.000,000,000,000 0.000,000,000,000 0.000,000,000,000 0.000,000,000,000,000 0.000,000,000,000,000,000 0.000,000,000,000,000,000,000,000,000,0		A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
Normal Section Sectin Section Sectin Section Section Section Section Section Section Se		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,543	2,586	2,548	2,598	C 01.00 (r015,c010)	Article 25 of CRR
No. A1 Jober Tra' Cyclatic component and dolutions.		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	817	810	479	450	C 01.00 (r750,c010)	Article 71 of CRR
Image: space		A.4.1	Tier 2 Capital instruments	769	752	422	393	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
KAS Test Restriction adjutantes Color Co		A.4.2	Other Tier 2 Capital components and disductions	48	57	57	57	$\begin{array}{l} C \; 01.00 \; (910,c010) + C \; 01.00 \; (930,c010) + \\ C \; 01.00 \; (930,c010) + C \; 01.00 \; (940,c010) + \\ C \; 01.00 \; (950,c010) + C \; 01.00 \; (957,c010) + \\ C \; 01.00 \; (957,c010) + C \; 01.00 \; (978,c010) \\ C \; 01.00 \; (974,c010) + C \; 01.00 \; (978,c010) \end{array}$	
NOME Image: Constraints Of which Transformal adjustments holded O					-		-	C 01.00 (r960,c010)	
Initial Constraints	OWN FUNDS REQUIREMENTS	-							Articles 92(3), 95, 96 and 98 of CRR
C42 TitEs i CAPTAL KATTO (transitional period) D.2.64% D.2.1.6% D.2.1.6% D.2.6.6% Coll O.1 C42 TOTAL CAPTAL KATTO (transitional period) D.2.64% D.2.1.6% D.2.6.6% Coll O.1 O.1 C42 TOTAL CAPTAL KATTO (transitional period) D.2.64% D.2.64% D.2.64% Coll O.1 O.1 C41 CAPTAL KATTO (transitional period) D.2.64% D.2.64% D.2.64% Coll O.1 <		_							
C1 TOTAL CAPTAL ALTO (maniformal period) 29.68% 27.57% 25.64% 25.45% 25.45% 25.45% 26.10% C1 partial fully loads 0 CMMON EQUITY TELE I CAPTAL LATIO (huly loads) 2,243<		-							
CET Columit Fully Index D COMMON EQUITY TER 1 CAPTA (Indey loaded) 2,243 2,246 2,248	Transitional period	-							•
Fully loaded Common composition of the Common common common composition of the Common common composition of		-	TOTAL CAPITAL RATIO (transitional period)	29.68%	27.97%	25.42%	25.44%		
Fully loaded C Control sport in the Control sport in the Control section and sport in the Control secting and sport in the	Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,243	2,286	2,248	2,298	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
F Adjustments to XT1 due to IFRS 9 transitional arrangements O O O S C650 (440,000) F Adjustments to T2 due to IFRS 9 transitional arrangements O O O O C650 (440,000)	CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.81%	18.83%	18.88%	19.18%	[D.1]/[B-8.1]	•
Memo Rems Adjustments to 172 due to JFR5 9 transitional arrangements O O O O O O C S S S C S S C S S C S S C S S C S		F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
F Adjustments to 72 der to 1785 9 transitional arrangements 0 0 0 0 6581 (HeLdR)	Memoitems	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
F Adjustmente included in RNA4 due to URE\$ 9 transkional arrangements 0 0 0 0 0 0 00 00 00		F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Aareal Bank AG

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	9,536	10,299	10,216	10,326	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002)] - C 08.01 (r040, c260
Of which the standardised approach	881	829	780	943	C 02.00 (r060, c010)-{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	7,152	8,179	8,092	7,989	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	858	675	727	764	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	304	292	251	194	C 07.00 (r950, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r404, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	212	224	189	247	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	32	87	120	83	C 02.00 (R520, c010)
Of which the standardised approach	32	87	120	83	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_459*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,236	1,236	1,131	1,131	C 02.00 (R590, c010)
Of which basic indicator approach	29	29	15	15	C 02.00 (R600, c010)
Of which standardised approach	1,207	1,207	1,116	1,116	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
fotal	11,320	12,138	11,906	11,981	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L Aareal Bank AG

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	575	765		
Interest income		765	185	375
Of which debt securities income	85			45
Of which loans and advances income	590 200	781 251	193 47	388
Interest expenses				
(Of which deposits expenses)	186	245	51 22	101 41
(Of which debt securities issued expenses)	78	100	22	41
(Expenses on share capital repayable on demand)		-		-
Dividend income	0	0	0 7	0
Net Fee and commission income	15	24	/	12
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	19	25	0	8
Gains or (-) losses on financial assets and liabilities held for trading, net	15	8	-1	5
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-17	159	2	-6
Gains or (-) losses from hedge accounting, net	4	6	-3	-2
Exchange differences [gain or (-) loss], net	1	2	-3	-3
Net other operating income /(expenses)	22	29	2	-4
TOTAL OPERATING INCOME, NET	434	767	143	291
(Administrative expenses)	204	275	79	147
(Cash contributions to resolution funds and deposit guarantee schemes)	22	23	24	25
(Depreciation)	11	15	4	8
Modification gains or (-) losses, net	-1	-1	0	0
(Provisions or (-) reversal of provisions)	-1	-8	0	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	2	0	4
(Other provisions)	-3	-11	0	0
Of which pending legal issues and tax litigation ¹	0	-8	0	0
Of which restructuring ¹	0	-9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	164	341	7	42
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	164	341	7	41
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	14	32	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	8	2	6
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	18	96	31	70
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	16	110	21	35
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	16	110	21	35
Of which attributable to owners of the parent	16	110	21	35

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Aareal Bank AG

(min EUR)	٨	ls of 30/09/202	20			As of 31,	12/2020			As of 31,	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	:hy		Fa	ir value hieraro	hy		Fa	ir value hierar	:hy		Fa	ir value hieraro	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	5,494				5,648				6,911				6,747				IAS 1.54 (i)
Financial assets held for trading	1,444	0	677	767	1,527	0	787	740	1,103	0	453	650	965	0	451	514	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	318	0	191	127	304	0	192	112	307	0	194	113	300	0	192	108	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3,687	3,685	2	0	3,653	3,651	2	0	3,616	3,615	2	0	3,951	3,949	2	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	30,880				31,673				32,098				32,248				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,434	0	1,434	0	1,431	0	1,431	0	1,197	0	1,197	0	1,097	0	1,097	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	1,140				1,116				1,110				1,192				
TOTAL ASSETS	44,398				45,353				46,342				46,499				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min i	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	06/2021			
		Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying amo	ount	Accu	mulated impai	irment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	credit risk since	increase in credit risk since	Stage 3 e Credit-impaired assets t	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3,686	0	0	0	0	0	3,652	0	0	0	0	0	3,615	0	0	0	0	0	3,949	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2,567	626	0	0	-6	0	2,585	556	0	0	-5	0	2,648	459	0	0	-4	0	2,653	377	0	0	-3	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	26,091	1,102	922	-57	-17	-347	21,152	6,421	1,549	-20	-72	-492	20,497	7,499	1,552	-15	-80	-457	20,816	7,379	1,494	-15	-84	-369	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

EBA SURGOVIAN



Breakdown of liabilities

Aareal Bank AG

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	592	608	791	705	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	38,913	39,945	40,927	41,242	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,481	1,298	1,097	1,049	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	505	519	491	497	IAS 37.10; IAS 1.54(I)
Tax liabilities	33	44	40	45	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	30	30	30	33	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	41,554	42,445	43,377	43,571	IAS 1.9(b);IG 6
TOTAL EQUITY	2,844	2,908	2,965	2,928	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	44,398	45,353	46,342	46,499	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Aareal Bank AG

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2,073	1,906	1,888	1,753	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	4,435	4,290	5,426	5,435	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	163	31	179	202	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,061	3,278	2,947	2,789	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	78	91	92	86	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,112	2,243	1,705	1,460	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,152	1,324	753	40	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	10,356	9,788	9,479	9,232	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,185	1,208	1,258	1,103	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,551	6,852	6,869	7,123	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,200	6,504	6,577	6,760	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,951	3,015	3,026	3,199	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	906	805	824	959	Annex V.Part 1.42(f), 44(c)
Debt securities issued		9,433	10,463	11,458	11,987	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	524	526	213	210	Annex V.Part 1.37
Other financial liabilities		13	18	17	16	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		40,986	41,851	42,815	42,996	

2021 EU-wide Transparency Exercise Market Risk

Aareal Bank AG

Ĩ	SA					1	IM									IN						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 32 0	0 0 0 0 0 87 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	32 As of 31/03/2021	87 As of 30/06/2021	0	0	0	0 As of 31/	0 /03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 120 0	0 0 0 0 83 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0						
Total	120	83	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Aareal Bank AG

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)	6.881		14		6.760	7.029	14	
	Central governments or central banks Regional governments or local authorities	6,881 4.124	7,175	19		6,/60	7,029	19	
	Regional governments or local authorities Public sector entities	1,348	4,130	925		4,278	1,343	<u>ل</u> ه ا	
	Public sector entities Multilateral Development Banks	330	330	2		330	1,343	2	
	International Organisations	740	740	0		835	835	0	
	Institutions	2,944	917	274		2,929	818	267	
	Corporates	317	185	157		298	165	142	
	of which: SME	133	94	78		95	55	45	
	Retail	28	27	20		25	25	19	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	471	465	165		427	423	148	
	of which: SME	133	133	47		117	117	41	
	Exposures in default	13	4	4	8	12	5	5	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	44	44	4		75	75	8	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	46	37	7		46	37	7	
	Eaulty Other exposures	0	0			0	0	0	
	Other exposures Standardised Total ²	17.285	15,247	1.073	24	17.495	15.369	1.033	19
		(1) Original exposure, unlike Ex							13

esure, unlike exposure value, is reported before taking into account any effect due to credit conver if Trital rinoc net include the Servitarication resilien unlike in the results reliev to the 2019 eventice

		Standardised Approach								
			As of 30/	09/2020			As of 31,	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	4.546	4,633	0		4.869	4,956	0		
	Regional governments or local authorities	3,865	3,872	418		4.005	4,011	412		
	Public sector entities	1,049	1.034	110		1.051	1,033			
	Multilateral Development Banks	1,010	1,004			1,031	1,000			
	International Organisations	ō		0		0	- 0	0		
	Institutions	1,344	324	93		1,277	292	96		
	Corporates	167	75	70		178	85	81		
	of which: SME	56	27	22		49	18	14		
	Retail	28	27	20		25	25	18		
GERMANY	of which: SME	0	0	0		0	0	0		
GERMANT	Secured by mortgages on immovable property	463	459	162		405	402	139		
	of which: SME	125	125	44		96	96	32		
	Exposures in default	12	3	4	8	12	4	5	6	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		32	32	3		
	Claims on institutions and corporates with a ST credit assessment	0	27	0 7		0	27			
	Collective investments undertakings (CIU) Equity	10	3/			40	3/			
	Other exposures	0	0	0		°,	0			
	Standardised Total ²	, in the second s	•	Ű	17			, i i i i i i i i i i i i i i i i i i i	13	

¹⁰ Operated ensource, unlike Ensource value, is recorded tables tables the constant are writed due to cost conservation feators would all websited in technologies and an advantation of the cost conservation feators would all websited in technologies and advantations and ad ŕ

		ocanoaroseo Approacin								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min 506, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
UNITED STATES	Contra downments or contra backs Bochool and community of local authorities Bochool and Development Bochool and Develo	0 0 0 179 53 27 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 522 433 177 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 14 14 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 17 19 19 19 19 19 0 0 0 0 0 0 0 0 0 0 0 0	0 17 16 465 16 16 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 14 38 13 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Other exposures Standardised Total ²		0	0	0	0		0		

Other answers, while Sensor values, remote Meror statis relation to state the confit converses factors and inclusion technicas. It is a statistical relation of the confit of a strategies and the confit converses factors and the confit control where a factor and the confit control where a fact

		Standarused Approach								
			As of 30,	09/2020			As of 31,	/12/2020		
	(min EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central oovernments or central banks	160	160	0		160	160	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0		0		0	0	0		
	International Organisations	0		ō		0	0	0		
	Institutions	524	56	15		510	47	14		
	Corporates	47	17	14		49	18	15		
	of which: SME Retail	16	16	13		16	16	14		
	Retail	0	0	0		0	0	0		
UNITED KINGDOM	of which: SME Secured by mortbases on immovable property of which: SME	0		0		0	0	0		
	of which: SME	0	0	ō		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	44	44	4		44	44	4		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		ő	0	0		
	Other exposures	0	0	ō		0	0	0		
	Chan do willow d Tabal ²				0					

O
 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

		Standardised Approach									
			As of 30)	09/2020			As of 31	/12/2020			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
FRANCE	Sector average of the sector sector sector of the sector s	0 1255 0 408 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 125 0 127 0 127 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 76 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 2300 506 506 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	238 239 191 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	•		
L	Stendardinged Total:	(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effe	t due to credit conversion fact	ors or credit risk mitication tech	niques (e.g. substitution effec	s).	. 0		
		⁽²⁾ Total value adjustments an exposures, but includes gene		nterparty excludes those for se	acuristisation exposures. additio	nal valuation adjustments (AVA	i) and other own funds reduct	ions related to the			



Credit Risk - Standardised Approach Aareal Bank AG

					Standardise	ed Approach					
			As of 30,	09/2020			As of 31	/12/2020			
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	1,012 1,035 0 90 90 90 90 90 100 100 100 100 100 10									
	Regional governments or local authorities Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		ů o					
	International Organisations	0	0	0		0	c	c			
	Institutions Corporates	6	6	2		6	6	2			
	of which: SME	0		0		0	- 0				
	Retail	0	0	0		0	c	0			
ITALY	of which: SME	0	0	0		0	0	0			
	Secured by mortaages on immovable property of which: SME	0	0	0		0					
	Exoosures in default	0	0	1	0	0	c	0	0		
	Items associated with particularly high risk	0	0	0		0	c	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0				
	Collective investments undertakings (CIU)	0	ő	0		ő	č	0			
	Eaulty	0	0	0		0	c	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				6	er er cooft úch mhiadán teche			5		

¹⁰ Ostand essense, wells Besserv site, is resorted lafes taitors (in parameter selected base) and the selected selected base of the selected selecte

		Standardised Approach								
			As of 30)	09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	105	105	0		105	106	0		
	Regional governments or local authorities	183	183	0		181	181	0		
	Public sector entities	26	26	0		26	26	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	0	0	0		0		0		
	Institutions Corporates	0	0	0		0				
	of which: SME									
	Retail	0	0	0		0				
	of which: SME	0	ō	ō		0	-	0		
SPAIN	Secured by mortgages on immovable property	0	0	0		0	c	0		
	of which: SME	0	0	0		0	c	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	C	0		
	Covered bonds	0	0	0		0	C	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakinos (CIU)	0	0	0		0	c	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0					

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central assessments or central basis Rescued assessments in local astronomics Pacification 2 Sensitive Pacification 2 Sensitive Pacification 2 Sensitive Constraints of the Central Sensitive Constraints of the Central Sensitive Sensitive Central Sensitive Control Sensitive Central Sensitive Central Sensitive Central Sensitive Central Sensitive Central Sensitive Central Sensitive Central Sensitive C		0 0 54 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•	0 0 114 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
1	Standardized Total ²				0				

O
 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

 O

		Standardised Approach							
			As of 30/	09/2020			As of 31,	/12/2020	
	(min Filip 56)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	91	54	11 27		92	56	12	
	of which: SME	33	33	27		4	4	3	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NETTERDARD3	Secured by mortgages on immovable property	7	7	3		20	20	8	
	of which: SME Exposures in default	/	/	3	0	20	20	8	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Other exposures	0				0	0	0	
	Chandra di and Tabali					-		-	0

U
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min 505, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central assessments ar central banks Reading assessments or local authoritiss Padia searce antibles Reading assessments of local authoritiss Reading assessments and local assessments Reading and antible and local assessments of which. Since a local assessments and local assessment Reading and local assessments and local assessment Reading and local assessments and concenters with 5 IT cents assessment California functional and concenters and tents and te	0 330 740 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 330 740 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0288 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Standardised Total ²			-	0			-	

Or and a source with Ensure value. In smooth Edward and the data and the source source statistical source statisti source statistical source statistical source statistical source

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min 8.96, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	c	C	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0		0		0			
	International Organisations	0	0	ō		0	ā		
	Institutions	2	2	0		2	2	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0			
2014112	of which: SME	0	0	ō		0	ā		
POLAND	Secured by mortgages on immovable property	0	0	0		0	c	0	
	of which: SME	0	0	0		0	0	0	-
	Exposures in default Items associated with particularly high risk	0	0	0	0	0			0
	Covered bonds	0	0	0		0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	ā	0	
	Collective investments undertakings (CIU)	0	0	0		0	c	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	U		

¹⁰ Obtained assesses, while Encourse value, a recented helps takins into account and that also host converting the output of the destitution of



Credit Risk - Standardised Approach Aareal Bank AG

					Standardise	d Approach					
			As of 31,	03/2021			As of 30,	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	7,839	8,119	13		7,685	7,956	13			
	Regional governments or local authorities	4,255	4,260	379		4,216	4,222	386			
	Public sector entities	1,506	1,377	2		1,553	1,437	2			
	Multilateral Development Banks	275	275	0		249	249	0			
	International Organisations	826	826 983	0		991 836	991	0			
	Institutions	2,072		221			702	127			
	Corporates	771	208	156		593	384	313			
	of which: SME	95	54	44		93	52 20	42			
	Retail	23	22	1/		20	20	15			
Consolidated data		405	402	140		386	383	134			
	Secured by mortgages on immovable property	905	402	140		- 386 114	383	134			
	of which: SME Exposures in default	110	110	40		114	114	40			
		13	3	6	· · · · · · · · · · · · · · · · · · ·	,					
	Items associated with particularly high risk Covered houds	154	154	10		220	270				
	Covered bonds Claims on institutions and comporates with a ST credit assessment	154	134	13		2/0	2/0	2/			
	Collective investments undertakings (CIU)	45	37	7		45	45	10			
	Eaulty			Ó			-0				
	Other exposures	0	0	ō		0	ō	0			
	Standardised Total 2	18,185	16,668	957	19	16,851	16,663	1,031	1		
·		(1) Original exposure, unlike Et	posure value, is reported bef	re taking into account any effe	ct due to credit conversion fact	ors or credit risk mitigation tech	niques (e.g. substitution effec	51.			
	(1) Original experume, unitalite granum value, is reported farber trading into account any effect data to constit commonion factors or constit into intrigation techniques (e.g., substitution effect).										

Chiginal exposure, unlike exposure value, is reported before taking into account any effect due to credit conversion factors
 Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach								
			As of 31,	03/2021			As of 30,	/06/2021		
	(mh B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	6,100	6,185	0		5,956	6,034	0		
	Regional governments or local authorities	3,986	3,992	373		3,985	3,990	379		
	Public sector entities	1,009	994	1		1,025	1,023	1		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,282	597	101		443	367			
	Corporates	167	75	71		413	230			
	of which: SME	49	18	14		48	16	13		
	Retail	23	22	17		20	20	15		
GERMANY	of which: SME	0	0	0		0	0	0		
GERMANT	Secured by mortgages on immovable property	385	381	132		365	362			
	of which: SME	95	95	31		93	93	31		
	Exposures in default	12	5	5	7	6	3	3		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	51	51	5		67	67	7		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	45	37	7		45	45	6		
	Eouity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				13				1.	

13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 1
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13
 13

					Standardisi	ed Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(m) B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central exercises or central basis Becohard exercements of cells administration Meditation for cells administration Meditation for the second second second second Second Second Second Second Second Second Second Second Second	0 18 0 0 174 1 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 18 18 0 59 40 16 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 16 13 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•	0 17 3 84 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 9 9 9 9 9 9 9 9 9 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 22 37 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				<u> </u>

Control to the second states of the second states and the sec

					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
r	(min EUR. %) Central governments or central banks	161	161	0		158	158		
	Regional governments or local authorities	0	0	0			1.00	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	535	89	44		111	111	47	
	of which: SME Retail	16	16	19		16	16	14	
		0	0	0		ő		0	
UNITED KINGDOM	Secured by mortgages on immovable property		-	0		-	-		
	of which: SME	0	0	0		ō	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	42	42	4		42	42	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Eaulty Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	Ű	0	0			· · · · · ·	
l									

to account any effect due to credit convension factors or credit nik mitigation techniques (e.g. subatitution effects), citudes those for securistization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control overstments to control tasks Machine an overstment backs Mathematic and the second second second Mathematical Development backs Instantional Control for Control overstment backs Control for Control overstment Fails Control for Control and Control and Second Second Second Control for Control and Control and Second	0 250 280 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 250 0 131 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 248 84 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 288 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 177 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0
			d provisions per country of co		ect due to credit conversion fact ecuristisation exposures, additio				



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Aareal Bank AG

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	/06/2021	
	(mbr 1918 - 164.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Carlar Severamenta er centra seksis Radical severamenta i hold akbettes Publicato Everationale Backs Publicator Everationale Backs Discontrol of Constantions Discontrol of Constantions Discontrol of Constantions Back (Constantion) Back (Constantion) Back (Constantion) Back (Constantion) Publications Provide Severations Provide Severations Provide Severations Constantion (Constantion) Publications Constantions and Constantion (Constantion) Publications Constantions and Constantion (Constantion) Publications P	825 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			1	822 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			1
						tors or credit risk mitigation tech nal valuation adjustments (AVAs			

(1) Original exposure, unlike Exposure value, is reported baffere taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions ger country of counterparty-excludes those for securitisation exposures, additional valuation adjustments (MAR) and other even funds reductions measures. The information exercises and advantage and advantage and advantage and advantage and advantage and advantage and advantage.

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central enverymentatis or central banks: Reduced a low methods for local adhebitiss Public states entitles Public states entitles Institutional Control of the states of the states Institutional Control of the states Reduced States Control of the states Control of the states Control of the states Control of the states Reduced States Control of the states Reduced States Control of the states Reduced States Control of the states Reduced State								•
	Standardised Total ²	-		-	0		-	-	

(1) Organia expresses, while Departs states, is reported before taking into accurate any effect to all in coll converses that for adverse transformation of the adverse transformation of

				Standardise	d Approach			
[As of 31,	/03/2021			As of 30,	/06/2021	
(m) B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control deveryments or card advances Readout advancements or card advances Public scatter certifies Public scatter certifies International control consistences Institutiones Control and Scatter Reading of such Scatter Reading CANADA CANADA CANADA Canada of such Scatter Reading Frances Scatter	0 0 50 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 34 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		c

Comparing and the second second

						id Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
	(m) 506 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	Ū	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0				~		0	
	International Organisations	ō	0	0		ō	0	0	
	Institutions	85	55	12		34	34	7	
	Corporates	4	4	3		1	4	3	
	of which: SME Retail	4	4	3			*	3	
	of which: SME	0	ō	0		ō	ō	ō	
NETHERLANDS	Secured by mortgages on immovable property	20	20	8		20	20	8	
	of which: SME	20	20	8		20	20	8	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	a a a a a a a a a a a a a a a a a a a		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty Other exposures	0	0	0		0	0	0	

Compared and the set of the

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control operations of a control backs Advanced operations Advanced ope	0 0 275 856 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 235 866 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 249 91 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 249 99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•

			ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
POLAND	Cinital assemunitaria or contral hasia Residual assemunitaria Pacificana assemunitaria Pacificana Pacificana Deletaria Internetical Contral assemunitaria Internetical Contral assemunitaria Contral assemunitaria Contral assemunitaria Contral assemunitaria Pacificana Contral assemunitaria Pacificana Contral assemunitaria Pacificana Contral assemunitaria Contral assemunitari					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Other exposures Standardised Total ²	0		0	0			0	

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist cross end from endershorizons (e.g., a shaftschor effect); (2) Takin value, a displanting of providers crossity of contreparts excludes flow of the contribution subjecterity. (Hold) and ther can find in subclasses additional values adjustments (Hold) and other can find in subclasses effect).



Aareal Bank AG

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	27,759 25,374 1.251	1,152 1,013 139	27,759 25,374 1.251	7,263 6,324 418	795 767 28	411 385 25	29,029 26,230 1,229	1,667 1,522 144	29,022 26,224 1.229	8,262 6,995 437	1,246 1,223 22	574 555
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0 232	0	0 232	0 858	0	ō	0 182	0	0 182	0 675	0	0
	Other non credit-obligation assets				646 8.767						616		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (3) BIR Total dues not include the Sociation position unlike in the results prior to the 2019 exercise.

Ungoint Legistric Fundamentation Adjustances Ungoint Legistric Experime Add provide training Adjustrices Ungoint Legistrice Experime Add provide training Adjustrices Ungoint Legistrice Experime Add provide training Adjustrices Ungoint Legistrice Experime Add provide training Adjustrices Control training Control training </th <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>IRB Ap</th> <th>proach</th> <th></th> <th></th> <th></th> <th></th> <th></th>								IRB Ap	proach					
Constrained Official Lipical Constrained Official Lipical Constrained Official Lipical Constrained Constra					As of	30/09/2020					As of	31/12/2020		
Central backs and control provinces C study, 1 C study, 2 C study, 3 C study, 3 <tudy, 3<="" th="" tudy,="" tudy<=""><th></th><th></th><th>Original</th><th>Exposure¹</th><th></th><th>Risk exposure</th><th>a amount</th><th>adjustments</th><th>Original</th><th>Exposure¹</th><th>Exposure Malue¹</th><th>Risk exposur</th><th>e amount</th><th>Value adjustments and</th></tudy,>			Original	Exposure ¹		Risk exposure	a amount	adjustments	Original	Exposure ¹	Exposure Malue ¹	Risk exposur	e amount	Value adjustments and
GERMANY Instruction 0							Of which: defaulted						Of which: defaulted	provisions
Corporate Corporate <thcorporate< th=""> <thcorporate< th=""> <thc< td=""><td></td><td></td><td></td><td>0</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>0</td></thc<></thcorporate<></thcorporate<>				0	0	0		0	0	0		0	0	0
GERMANY Companies - Of Which Spectra during 2,297 14 2,277 400 131 15 2,246 2 2,266 441 0 2 Generation 778 44 478 478 478 2 2,466 2 2,266 441 0 2 Retail Scored on real cately property 0 <				0	0	0		0	0	0		0	0	0
GERMANY And Ration from the action property Ration fro										6			0	10
Real Germany Real Control or real state property field Control or				19				15		2			0	
GERMANY Intelli-Scorat on real state property 0 <td></td> <td></td> <td></td> <td>4</td> <td>4/8</td> <td>141</td> <td>0</td> <td>2</td> <td>455</td> <td>4</td> <td>455</td> <td>133</td> <td>0</td> <td>2</td>				4	4/8	141	0	2	455	4	455	133	0	2
GERMANY Real: Society and active property of Which, byte 0				0	0	0	0	0	0	0		0		0
GERMANY Real:-Score() of Whick too? 0 0 <				0	ő	ő	ő	ő	0	ő	ő	0	ő	0
Retail - Opatifying Revolving 0	GERMANY											0		0
Real: Other Real: Total: O				0	ő	0		0	0	0	ő	0	ő	0
Rutal - Other Real - Of Which: con-SHE 0		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Key Control of the final Control of Value and Your Indice Control Control of the final Control of Value and Your Indice Control of the final Control of the f		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		Equity	223	0	223	826	0	0	169	0	169	624	0	0
1R8 Total	1													
	1	IRB Total												

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
Corporates Cof Which: Specialized Lending 6,998 55 6,998 1,451 118 59 7,463 291 7,461 2,054 Corporates - 07 Which: Specialized Lending 6,998 55 6,998 1,451 118 59 7,463 291 7,461 2,054												239 239	110
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,998	56	6,998	1,951	118	59	7,463	291	7,961	2,054	2.39	110
	Retail	0	0	0	0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	ő	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SI	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												(
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	tution effects).		

						IRB Ap	proach					
			As of :	0/09/2020					As of :	31/12/2020		
	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
entral governments	0	0	0	0	0	0	0	0	0	0	0	0
	0 4.054	0 274	0 4.054	0 915	0	0	0 4,475	0 421	0 4.470	0 787	0	0 168
tes - Of Which: Specialised Lending	3,873	274	3,873	825	59	60	4,4/3	415	4,470	710	65	168
tes - Of Which: SME	35	0	3,67.5	68	0	0	37	6	37	54	0	0
	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
Qualifying Revolving Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	6	0	6	22	0		6	0	6	22	0	0
igation assets	0	0			0	0	0	0	0			0
												1
	ssets	5 ssets	ssets 6 0	6 0 6 ssets	6 0 6 22 ssets	6 0 6 22 0 sects	6 0 6 22 0 0 sects 0 0	66 0 6 22 0 0 6 9	6 0 6 22 0 0 6 0 sects 0 <td>6 0 6 22 0 0 6 0 6 Main Main<!--</td--><td>6 0 6 22 0 0 6 0 6 22</td><td>6 0 6 22 0 0 6 0 22 0 sets 0 6 22 0 0 6 0 6 22 0 with 0 0 0 0 0 0 6 22 0</td></td>	6 0 6 22 0 0 6 0 6 Main Main </td <td>6 0 6 22 0 0 6 0 6 22</td> <td>6 0 6 22 0 0 6 0 22 0 sets 0 6 22 0 0 6 0 6 22 0 with 0 0 0 0 0 0 6 22 0</td>	6 0 6 22 0 0 6 0 6 22	6 0 6 22 0 0 6 0 22 0 sets 0 6 22 0 0 6 0 6 22 0 with 0 0 0 0 0 0 6 22 0

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,625	112	2,625	345	20	12	2,854	112	2,854	370	14	7
	Corporates - Of Which: Specialised Lending	2,321	0	2,321	291	0	3	2,533	0	2,533	274	0	3
	Corporates - Of Which: SME	241	112	241	47	20	8	241	112	241	54	14	4
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		0	0	0	0		0	0	0	0	0	0
	Retail - Secured on real estate property - Ur Which: non-Sr Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: SME	ő	0	ő	0	ő	ő	0	ő	ő	0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0		0	0	0	0
	Equity	ő	0	ő	0	ő	ő	0	ő	ő	0	ő	ő
	Other non credit-obligation assets		-	-			-		-		-	-	
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substi	tution effects).		

Aareal Bank AG

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0 523	0	0 966	0 472	0 218	0 1.627	0	0 1.627	0	0 605	0 221
	Corporates - Of Which: Specialised Lending	1,778	500	1,778	921	454	218	1,627	488	1,627	999	597	212
	Corporates - Of Which: SME	148	23	148	34	8	10	145	22	145	36	8	9
	Retail	0	0	0	0	ō	0	0	0	0	0	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALI	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: she	ő	0	0	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	10	0	0	8	0	8	- 28	0	0
	Other non credit-obligation assets		-	-		-		-		-			
	IRB Total												
		(1) Original expos	ure, unlike Exposu	e value, is reporte	d before taking into accou	nt any effect due t	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,341	104	1,341	249	35	20	1,390	158	1,390	328	153	25
	Corporates - Of Which: Specialised Lending	1,034	104	1,034	221	35	20	1,080	158	1,080	288	153	25
	Corporates - Of Which: SME	170	0	170	16	0	0	168	0	168	15	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Siriari	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	U	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	U	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	U	0	0
	IRB Total												

							ікв ар	proacti					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,368	0	1,368	482	0	5	1,372	0	1,372	745	0	13
	Corporates - Of Which: Specialised Lending	1,368	0	1,368	482	0	5	1,372	0	1,372	745	0	13
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												
	IND IOUAL	(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due	to credit conversion	factors or credit r	isk mitigation tech	niques (e.g. substi	ution effects).		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment: and
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,162	0	1,162	119 118	0	2	1,263	0	1,263	217 189	0	3
	Corporates - Of Which: Specialised Lending	1,151	0	1,151	118	0	2	1,215	0	1,215	189	0	3
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0		0			0		ő	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SI		0	ő	0	0	0	0	0	ő	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	10/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-St Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving					ě	0		ő	ő	0	ő	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	ő	0
	Retail - Other Retail - Of Which: non-SME				0		0				0		0
	Equity	0	ő	ő	0	0	0	0	0	ő	0	ő	0
	Other non credit-obligation assets		-	-					-	-	-		
	IRB Total												

¹ Obinial encoure, unlike Execture value. Is recorded before taking into account any effect due to readt conversion factors or credit risk mitigation techniques (e.g., substitution effe

						IRB Ap	proach					
			As of 3	0/09/2020					As of :	31/12/2020		
Ori	iginal Exp	osure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
0	_	0	0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0	0
	54	59	754	419	77	2	955	57	955	458	75	1
9 7.	23	59	723	416	77	2	713	57	713	303	75	1
1		0	1	1	0	0	1	0	1	1	0	0
0		0	0	0	0	0	0	0	0	0	0	0
cy 0		0	0	0	0	0	0	0	0	0	0	0
ate property - Of Which: SME 0		0	0	0	0	0	0	0	0	0	0	0
ate property - Of Which: non-Sf 0		0	0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0	0
hich: SME 0		0	0	0	0	0	0	0	0	0	0	0
hich: non-SME 0		0	0	0	0	0	0	0	0	0	0	0
0		0	0	0	0	0	0	0	0	0	0	0
	⁽¹⁾ Origin	⁽²⁾ Orioinal exposure.	⁽¹⁾ Orioinal excosure. unilize Excosure	⁽¹⁾ Orioinal execure. unillee Execure value. is reporter	⁽¹⁾ Orioinal exocure, unilie Exocure value, is reported before taking into accour	¹¹¹ Drisinal execure, unilite Execure value, is recorded before taking into account any effect due to	⁽¹⁾ Original executive, unlike Execute value, is recorded before takino into account any effect due to oredit convention	⁽¹⁾ Distail execute, utility Execute value, is reported before taking into account any effect due to credit conversion factors or credit is	(*) Orbinal escoure, unitie Escoure value, is resorted before taking into account any effect due to credit conversion factors or credit risk initiation tech	¹¹¹ Orisinal exosure: while Ecosure value, is recorded before beins into account an effect due to orabit conversion factors or credit risk mitication technicules (s.a., subhit	⁽¹⁾ Desind eccearse, write Eccearse value, is recorded before taken in the accurit any effect due to need conversion factors or outh risk initiation technisus (s.e. subfactor effects).	Control of the second of





Aareal Bank AG

							IRB A	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SHE Retail Retail Scourd on cost lasts to recerv	0 29,288 26,528 1,205 0	0 1,669 1,527 142 0	0 29,279 26,518 1,205 0	0 8,164 6,905 421 0	0 1,095 1,072 23 0	0 541 524 17 0	0 29,689 26,882 1,246 0	0 1,658 1,487 181 0	0 29,685 26,878 1,246 0	0 8,091 6,971 440 0	0 942 916 27 0	0 0 462 437 25 0
Consolidated data	ketai - securito on real scrate property Real - Securito on real scate property - Of Which: SHE Real - Secured on real scate property - Of Which: non-5 Retai - Qualifying Retai Retai - Other Retai - Of Which: SHE Retai - Other Retai - Of Which: SHE Retai - Other Retai - Of Which: non-SHE Equity	0 0 0 0 0 0 197	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 197	0 0 0 0 0 0 727	000000000000000000000000000000000000000		0 0 0 0 0 0 205	000000000000000000000000000000000000000	0 0 0 0 0 206	0 0 0 0 0 764	000000000000000000000000000000000000000	0 0 0 0 0
	Other non credit-obligation assets IRB Total ²				616 9,508						630 9,485		
					eported before taking i position unlike in the r			dit conversion fa	ctors or credit ris	sk mitigation tec	miques (e.g. substitutio	on effects).	

A cd 31/03/2021 Sector 31/03/2021 Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6">Colspan="6"Colspan="6">Colspan="6"Colspa="Colspa="Colspan="6"Colspan="6"Colspan="6"Colspan="6"Colspan="6								IRB Ap	proach					
Comparison Compari					As of :	31/03/2021					As of :	30/06/2021		
Control backs and cardial generation of minimal states and targets and t			Origin	l Exposure ¹	Exposure	Risk exposure	e amount	adjustments	Original I	Exposure ¹	Exposure	Risk exposur	e amount	adjustments
Subtlace Subtlace 0					value		Of which: defaulted				Value		Of which: defaulted	provisions
Composite Operation Composite (1) Co			0	0		0		0	0	0	0		0	0
GERMANY Copyrete: 07 Whit: Stepside/Lendry 2,28 0 2,28 394 0 6 2,38 0 2,38 407 0 6 Metal Copyrete: 07 Whit: 58 441 3 441 111 0 2 0 2,38 94 131 0 2 413 131 0 2 413 131 0 2 413 131 0 2 413 131 0 2 413 131 131 0 2 413 131 131 0 2 413 131 131 0 2 413 131 13			0	0		0	0	0	0	0	0		0	0
GERMANY Actal - Score of which 198 411 3 411 31 0 2 433 3 411 132 0 2 GERMANY Mail - Score of which speerly Mail - Score of ore state property 01 0				3			0	9		3			0	9
Actal Actal Control calculation property and - Second on and actal property bit - Second on and actal property bit - Second on and actal property bit - Second on a data property bit - Second on a d								0		0			0	0
Relation Actain State speepty 0<			941	3	0	151		2	1433	5	933	132	0	2
GERMANY Red:-Secure of read space/- 07 Webb, SPE 0<			0	0	ő	0	ő	0	0	0	0	0	0	0
CERMINARY Real - Security in relation your (2016b); no.9 0			Which: SME 0	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Retal-Order Retail 0	GERMANY			0	0	0	0	0	0	0	0	0	0	0
Ridal - One Marki - O Wach: 1945 0 <			0	0	0	0	0	0	0	0	0	0	0	0
Ratil-Other Retail - Off Whick non-SPE 0			0	0	0	0	0	0	0	0	0	0	0	0
Statil route Matrix On Hold (10) 2002 0			0	0	0	0	0	0	0		0	0	0	0
Observed:Reduption starts Open Set Set </th <th></th> <th></th> <th>0</th> <th>0</th> <th></th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th></th> <th></th> <th></th> <th>0</th> <th>0</th>			0	0		0	0	0	0				0	0
IRB Total RE		Equity	178	0	178	657	0	0	182	0	182	675	0	0
		TKB LOCAL												

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	7.629	0 281	7,624	2,060	122	0 65	7,196	340	7,192	1,868	113	58
	Corporates Corporates - Of Which: Specialised Lending	7,629	281 281	7,624	2,060	122	65	7,196	340	7,192	1,868	113	58
	Corporates - Of Which: SPEcarsed Lending Corporates - Of Which: SME	7,629	201	7,624	2,000	122	0.0	7,190	540	7,192	1,000	115	30
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	ő	ő	0	ő	0	ő	ő	ő	ő	0	ő
UNITED CTATES	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets IRB Total												-
					eported before taking it								

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 4.715	0 437	0 4,710	0 897	0 68	0 182	0 4,729	0	0 4,729	0 882	0 59	0
	Corporates Corporates - Of Which: Specialised Lending	4,458	431	4,710	831	68	182	4,452	443	4,462	800	59	149
	Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME	30	431	30	45	00	102	47	8	4/102	62	0	149
	Retail	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SH	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	4	0	4	13	0	0	9	0	9	32	0	0
	Other non credit-obligation assets		Ŭ					,		· · ·			, in the second s
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to cre	dit conversion fa	ctors or credit ris	k mitigation tec	niques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	0/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,832	112	2,832	336	14	6	3,295	149	3,295	547	20	10
	Corporates - Of Which: Specialised Lending	2,504	0	2,504	245	0	3	2,930	0	2,930	447	0	4
	Corporates - Of Which: SME	240	112	240	54	14	4	276	149	276	63	20	6
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving			0	0	0	0		0	0	0	0	0
	Retail - Other Retail	0	ő	ő	0	ő	0	ő	ő	0		0	ő
	Retail - Other Retail - Of Which: SME	ő	ő	ŏ	0	ő	ő	ő	ő	0	0	ő	ő
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												
	•	(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to cre	dit conversion fai	ctors or credit ris	sk mitigation tech	niques (e.g. substitutio	in effects).	



Aareal Bank AG

	(ob 58, %) Central bank sand central dovernments	Original	Exposure ¹	As of : Exposure Value ¹	31/03/2021 Risk exposure	amount	Value			As of :	30/06/2021		
		Original			Risk exposure	amount	Value						
			01				adjustments	Original I	xposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	Central banks and central governments		defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0 510	0	0 963	0 585	0 221	0	0 405	0 1.405	0 827	0 464	0 163
	Corporates Corporates - Of Which: Specialised Lending	1,342	489	1,329	919	575	211	1,406	383	1,408	782	457	163
	Corporates - Of Which: SME	145	22	145	36	8	10	144	22	144	30	7	12
	Retail	0	0	0	0	ō	0	0	0	0	0	ō	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALT	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SHE	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	15	0	15	56	0	0	15	0	15	56	0	0
	Other non credit-obligation assets	13	Ŭ	15		Ŭ	5		5			Ū	, i i i
	IRB Total												

							ткв Ар	proacti					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,332	158	1,332	328	147	25	1,505	158	1,505	337	152	35
	Corporates - Of Which: Specialised Lending	1,024	158	1,024	291	147	25	1,024	158	1,024	289	152	35
	Corporates - Of Which: SME	168	0	168	14	0	0	142	0	142	12	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SMB Retail - Secured on real estate property - Of Which: non		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Ut Which: non Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	0	ő	0	0		0			0	ő	0	0
	Retail - Other Retail - Of Which: John	0	ő	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	-			-	-						-	-
	IRB Total												
	ATOP 1 VANI	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking i	to account any	effect due to crea	lit conversion fai	tors or credit ris	k mitigation tech	miques (e.g. substitutio	in effects).	7

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,438	0	1,438	769	0	15	1,443	0	1,443	716	0	15
	Corporates - Of Which: Specialised Lending	1,438	0	1,438	769	0	15	1,443	0	1,443	716	0	15
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
Craw Cort		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	5			ő	0	0			0	ŏ		
	Equity	0		0	0	0	0		0	0	0	0	0
1	Other non credit-obligation assets	5			, i i i i i i i i i i i i i i i i i i i		0		5	0	Ŭ		
1	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		1
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,253	0	1,253	212	0	3	1,285	0	1,285	195	0	2
	Corporates - Of Which: Specialized behaving Corporates - Of Which: SME	1,206	0	1,206	1/3	0	2	1,239	0	1,239	102	0	2
	Retail	3	0	5	1	0	0	0	0	3		0	0
	Retail - Secured on real estate property	0	ő	0	0	0	0	ő	ő	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SP	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							ікв ар	proacn					1
				As of	31/03/2021					As of	30/06/2021		
		Origin	al Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of V Retail - Secured on real estate property - Of V		0	0	0	0	0	0	0	0	0	0	0
		which: holese	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0		0	0	0		0	0		0	
		0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0		0	0	0		0	0	0	0	
	Other non credit-obligation assets	0		0	0	0	0	0	0	0	0	Ū	, , , , , , , , , , , , , , , , , , ,
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	Ō	0	0	0	0	0	0	0	Ō	Ū	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	981	56	981	431	62	1	1,052	52	1,062	430	-44	1
	Corporates - Of Which: Specialised Lending	740	56	740	275	62	1	1,010	52	1,010	405	44	1
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
POI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FODAND	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												1



							Aareal Bank AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Austria	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	-	13 47 453 513	13 47 453 513	0 0 0 0	0 0 0	13 47 0 60	0 453	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium	0 0 0 5 0 0 5	0 0 5 0 5 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 5 0 5 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	5	5		0	0	5	0	U	0	0	0	0	1
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
10-3M [[3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Aareal Bank AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					1	1		Derivatives with po:	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 37 0 37	0 0 0 0 37 0 37	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 37 0 37	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 0 0 230 0 230 230	0 0 0 0 230 0 230 0 230		0 0 0 0 0 0 0 0 0	0 0 0 0 230 0 230 2 30	0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	57 233 488 297 436 1,344 1.053 3,907	57 233 488 297 436 1,344 1,053 3,907	0 0 0 0 0 0	0 0 0 0 0 0 0	40 182 169 120 297 704 0 1.511	17 50 319 177 77 613 1,053 2,307	0 1 7 0 6 3 3 18 35	10 20 63 0 30 13 19 155	0 0 0 0 -52 -52	0 0 0 0 75 75	0 0 0 0 0	0 0 0 0 0 0 0	1
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 0 226 0 0 226	0 0 0 226 0 0 226	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 226 0 0 225	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 10 0 0 75 841 926	0 10 0 0 74 836 921				0 10 0 0 74 636 921			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Aareal Bank AG							
							As of 31/12/2020	1						
						Dire	ct exposures							-
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
10Call [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Netherlands													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Poland													
101 - 011 15Y - 10Y (100 - more Total 10 - 3M (1 3M - 1Y (1 2Y - 2Y (1 3Y - 5Y (1 3Y - 5Y (1 3Y - 5Y (1 10Y - more Total	Portugal	0 0 0 0 34 0 34	0 0 0 34 0 34	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 34 0 34	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Yethi	Romania								·		•	_	·	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [7Y - 3Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 0 0 0 33 0 33 33	0 0 0 33 0 33	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 33 0 33	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0



							Aareal Bank AG							
							As of 31/12/2020							
						Diree	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
				[1	1		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	06 55 54 88 18 30 0 286	0 96 54 88 18 30 0 286	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 96 54 88 18 30 0 286	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0-3M[[3M-1Y] [17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	United Kingdom	0 0 0 160 0 160	0 0 0 160 0 160	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 160 0 160		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M f [3M - 1Y f [3Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more] Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
Total [0-3M] [3M] + 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Australia													
131 2017 100 - more Total [0 - 3M [[3M - 1Y [12Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more Total	Canada													
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Aareal Bank AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid för trading	through profit or loss	comprehensive income								
f 0 - 3M f		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y] [5Y - 10Y]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	
137 - 571 [57 - 107] [107 - more Total	-	0 35 35	0 35 35	0000	0 0 0	0	0 35 35	0 0 0	0	0	0	0	0	-
10-3M [[3M-1Y] [3Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total			33				33							
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	U.S.													
10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	China													
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [Switzerland													
í 5Y - 10Y í í 10Y - more Total	-													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
[5Y - 10Y [Other advanced economies non EEA													
Total f 0 - 3M f														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y]	Other Central and eastern Europe countries non EEA													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	curope countries non EEA													
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Middle East													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]	Latin America and the													
[3Y - 5Y [[5Y - 10Y]	Latin America and the Caribbean													
[10Y - more Total														



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	0 144 244 0 0 426 20 835	0 144 244 0 0 426 20 835			0 144 0 0 426 0 570	0 0 244 0 0 0 20 264							0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Othes".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



							Aareal Bank AG							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y]		0	0 0	0 0	0	0	0 0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Austria	12	12 44	0	0	12	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0 424	0 424	0	0	0	0 424	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [480 0 0	480 0 0	0 0	0 0	57 0 0	424 0 0	0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Belgium	0 0 4 0 0	0 0 4 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 4 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [4	4	0	0	0	4	0	0	0	0	0	0	1
[17 - 27] [27 - 37] [37 - 57] [57 - 107] [107 - more Total	Bulgaria													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Czech Republic													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Czech Republic													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Denmark													
[3M - 1Y [[1M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia													
Total														



							Aareal Bank AG							
							As of 30/06/2021							
						Dire	ct exposures							4
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total country around of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Finland	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0 37 0	0 37 0 37	0	0	0 0 0 0	0 37 0	0	0	0	0	0	0	
[0-3M] [3M-1Y]		37 0 0	37 0 0	0	0	0	37 0 0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	France	0 0 248	0 0 248	0	0	0 0 248	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0 0	0 0	248	0 0 14	0	0 0	0	0 0	0 0	0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	128 251 567 192 319 1,411 1,012	128 251 567 192 319 1,411 1,012	0 0 0 0 0	0 0 0 0 0	113 149 171 57 302 703 0	14 102 396 73 17 682 1,012	0 7 0 7 0 15	10 0 63 0 40 1 20	0 0 0 0 -44	0 0 0 0 75	0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	3.880	3.880	•	•	1.494	2.297	30	134	-44		0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 0 117 99 0 216	0 0 117 99 0 0 216	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 117 99 0 0 216	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [7Y - 3Y] [5Y - 10Y] [10Y - more Total	Italy	10 0 0 0 0 0 297 807	10 0 0 0 793 803	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	10 0 0 0 793 803	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Aareal Bank AG							
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
131 - 1011 100 - more Total [0 - 3M [[3M - 1Y [12Y - 3Y [[3Y - 10Y [[3Y - 10Y [100 - more Total	Maita													
10641 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [0 - 3M] [0 - 3M]	Netherlands													
[] Y - 2Y [[] Y - 2Y [[] Y - 2Y [[] Y - 5Y [[] Y - 5Y [[] Y - 10Y [[] 10Y - more Total	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 34 0 34	0 0 0 34 34			0 0 0 0 0 0 0	0 0 0 34 34	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
10 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Romania													
[3M - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Słovakia													
Total [0-3Mf [3M-1Yf [1Y-2Y] [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Slovenia	0 0 0 32 0 0 32	0 0 0 32 0 0 32	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 32 0 0 3 2 3 2	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0



							Aareal Bank AG							
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0 60	0 60	0	0	0	0 60 138	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Spain	60 138 0 18 29	138 0 18 29	0 0 0	0 0 0	0 0 0	138 0 18 29	0 0 0	0 0 0	0	0 0 0	0 0 0	0	
Total	-	245	245	0 0	0	0 0	0 245	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [000000000000000000000000000000000000000	0	0	0	0 0 0	0 0 0	0	0	0	0	0	0	
10Y - more	United Kingdom	0 158 0 158	0 158 0 158	0	0	0 0 0	0 158 0 158	0	0	0	0	0	0	0
10-3M f f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Iceland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Liechtenstein													
101 - 011 15Y - 10Y (100 - more Total 10 - 3M (1 3M - 1Y (1 2Y - 2Y (1 3Y - 5Y (1 3Y - 5Y (1 5Y - 10Y (100 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Canada													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Aareal Bank AG							
					Dire	ct exposures							
(min EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
											Off-balance st	eet exposures	
							Derivatives with pos	itive fair value	Derivatives with	negative fair value			
	T -1-1	Total carrying amount of											Risk weighted exposure amount
Country / Region	derivative financial assets	assets (net of short											
		positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
			held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
	0 0	0 0 0	0 0	0 0	0	0 0 0	0	0 0	0 0	0 0 0	0	0 0	
Japan	0 0	0	0 0	0 0	0	0	0	0	0	0	0	0	
	32 32	32 32	0 0	0	0	32 32	0 0	0 0	0 0	0	0	0	6
U.S.													
China													
Switzerland													
-													
ther advanced economies non EEA													
Ither Central and eastern													
urope countries non EEA													
Middle East													
. Hude Lux													
Latin America and the Caribbean													
th	Country / Region Japan U.S. China Switzerland er advanced economies non EEA Hiddle East	Country / Region Total gross carrying amount of non- derivative financial assets Japan 0 Japan 0 U.S. 0 China 0 Switzerland 0 switzerland 0 Hiddle East 0	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Japan 0 0 Japan 0 0 U.S. 0 0 Just 0 0 Just 0 0 Japan 0 0 Japan 0 0 Just 0 0 Just <td>Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Jagan 0 0 0 0 0 1<td>Country / Region Total gross carrying amount of non- derivative financial assets Total carrying amount of non- sets (not of short) of which: Financial assets of which: Financial assets Japan 0 0 0 0 0 Japan 0 0 0 0 0 U.S. 1 1 1 0 0 Just 1 1 1 0 0 Switzerland 1 1 1 1 1 er advanced economic 1 1 1 1 1 we contrain an effect 1 1 1 1 1 we contrain and easters 1 1 1 0 0 0 Japan 0 0 0 0 0 0 0 0 U.S. 1 1 1 1 1 1 1 Switzerland 1 1 1 1 1 1 1 er advanced economise 1 1 1 1 1 1 we contrain and easters 1 1 1 1 1 1 we contrain and easters 1 1 1 1 1</td><td>(mit EUR) On balance sheet Country / Region Total gross carrying amount of non-derivative financial assets (net of abort spectrum) of which: Financial assets of which Financial assets of whi</td><td>Direct exposures On balance sheet County / Region of which Reaced seets of which Reaced seets</td><td>On balance sheet Control processes Control / Raylow Fail grass carrying answer of one-derivative function area in a control of an one-derivative function area in a control of a control</td><td>Direct exposures Or palance sheet Direct exposures On balance sheet Direct exposures Derivative for value Contrary general of not being particular processing derivative for value Derivative for value Derivative for value Direct exposures derivative for value Derivative for value Direct exposures derivative for value Derivative for value Derivative for value Direct exposures derivative for value derivative for value Direct exposures derivative for value derivative for value Direct exposures derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value</td><td>Direct exposures On balance site Derectivation Control colspan="4">Direct exposures Control colspan="4">Derectivation Control colspan="4">Direct exposures Control colspan="4">Derectivation Control colspan="4">Control colspan="4" Control colspan="4" Control colspan="4" Control colspan="4" C</td><td>$\begin{array}{ c c c } \hline \\ \hline$</td><td>Distribution dependence of the sector of the secto</td><td>Distribute UPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUP</td></td>	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Jagan 0 0 0 0 0 1 <td>Country / Region Total gross carrying amount of non- derivative financial assets Total carrying amount of non- sets (not of short) of which: Financial assets of which: Financial assets Japan 0 0 0 0 0 Japan 0 0 0 0 0 U.S. 1 1 1 0 0 Just 1 1 1 0 0 Switzerland 1 1 1 1 1 er advanced economic 1 1 1 1 1 we contrain an effect 1 1 1 1 1 we contrain and easters 1 1 1 0 0 0 Japan 0 0 0 0 0 0 0 0 U.S. 1 1 1 1 1 1 1 Switzerland 1 1 1 1 1 1 1 er advanced economise 1 1 1 1 1 1 we contrain and easters 1 1 1 1 1 1 we contrain and easters 1 1 1 1 1</td> <td>(mit EUR) On balance sheet Country / Region Total gross carrying amount of non-derivative financial assets (net of abort spectrum) of which: Financial assets of which Financial assets of whi</td> <td>Direct exposures On balance sheet County / Region of which Reaced seets of which Reaced seets</td> <td>On balance sheet Control processes Control / Raylow Fail grass carrying answer of one-derivative function area in a control of an one-derivative function area in a control of a control</td> <td>Direct exposures Or palance sheet Direct exposures On balance sheet Direct exposures Derivative for value Contrary general of not being particular processing derivative for value Derivative for value Derivative for value Direct exposures derivative for value Derivative for value Direct exposures derivative for value Derivative for value Derivative for value Direct exposures derivative for value derivative for value Direct exposures derivative for value derivative for value Direct exposures derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value</td> <td>Direct exposures On balance site Derectivation Control colspan="4">Direct exposures Control colspan="4">Derectivation Control colspan="4">Direct exposures Control colspan="4">Derectivation Control colspan="4">Control colspan="4" Control colspan="4" Control colspan="4" Control colspan="4" C</td> <td>$\begin{array}{ c c c } \hline \\ \hline$</td> <td>Distribution dependence of the sector of the secto</td> <td>Distribute UPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUP</td>	Country / Region Total gross carrying amount of non- derivative financial assets Total carrying amount of non- sets (not of short) of which: Financial assets of which: Financial assets Japan 0 0 0 0 0 Japan 0 0 0 0 0 U.S. 1 1 1 0 0 Just 1 1 1 0 0 Switzerland 1 1 1 1 1 er advanced economic 1 1 1 1 1 we contrain an effect 1 1 1 1 1 we contrain and easters 1 1 1 0 0 0 Japan 0 0 0 0 0 0 0 0 U.S. 1 1 1 1 1 1 1 Switzerland 1 1 1 1 1 1 1 er advanced economise 1 1 1 1 1 1 we contrain and easters 1 1 1 1 1 1 we contrain and easters 1 1 1 1 1	(mit EUR) On balance sheet Country / Region Total gross carrying amount of non-derivative financial assets (net of abort spectrum) of which: Financial assets of which Financial assets of whi	Direct exposures On balance sheet County / Region of which Reaced seets of which Reaced seets	On balance sheet Control processes Control / Raylow Fail grass carrying answer of one-derivative function area in a control of an one-derivative function area in a control of a control	Direct exposures Or palance sheet Direct exposures On balance sheet Direct exposures Derivative for value Contrary general of not being particular processing derivative for value Derivative for value Derivative for value Direct exposures derivative for value Derivative for value Direct exposures derivative for value Derivative for value Derivative for value Direct exposures derivative for value derivative for value Direct exposures derivative for value derivative for value Direct exposures derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value derivative for value	Direct exposures On balance site Derectivation Control colspan="4">Direct exposures Control colspan="4">Derectivation Control colspan="4">Direct exposures Control colspan="4">Derectivation Control colspan="4">Control colspan="4" Control colspan="4" Control colspan="4" Control colspan="4" C	$\begin{array}{ c c c } \hline \\ \hline $	Distribution dependence of the sector of the secto	Distribute UPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUPUP



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	93 238 0 91 150 342 77 991	93 238 0 91 150 342 77 991	0 0 0 0 0 0		93 0 91 150 342 54 730	0 238 0 0 0 0 23 261							

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

Performing and non-performing exposures

Aareal Bank AG

					As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gn	oss carrying amo	unt			ed impairment, acc fair value due to cr		Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perform	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing exposures ²	On non-performir	ng exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3		c	of which Stage 3	exposures
Cash balances at central banks and other demand deposits	5,495	0	0	0	0	1	0	0	0	5,648	. 0	0	0	C	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,879	0	0	0	0	7	0	0	0	6,793	. 0	0	0	c	6	0	0	0
Central banks	0	0	0	0	0	0	a	0	0		0 0	0	0		0	0	0	0
General governments	5,234	0	0	0	0	6	a	0	0	5,06	0	0	C) (5	0	0	0
Credit institutions	776	0	0	0	0	a	a	0	0	85	5 O	0	C	0 0	0	0	0	0
Other financial corporations	870	0	0	0	0	C	a	0	0	86	0	0	C) (0	0	0	0
Non-financial corporations	0	0	0	0	0	C	a	0	0		0 0	0	C) (0	0	0	0
Loans and advances(including at amortised cost and fair value)	28,369	0	1,202	1,202	922	71	390	347	681	29,379	1	1,718	1,718	1,549	92	548	492	986
Central banks	0	0	0	0	0	a	a	0	0		0 0	0	a	, c	a	0	0	0
General governments	2,168	0	0	0	0	a	a	0	0	2,15	8 0	0	a) (0	o	0	0
Credit institutions	160	0	0	0	0	a	a	0	0	4	8 0	0	a) (0	o	0	d
Other financial corporations	1,341	0	123	123	123	6	77	77	26	1,20	0 0	108	108	106	4	68	68	22
Non-financial corporations	24,290	0	1,074	1,074	794	61	312	268	654	25,58	0	1,604	1,604	1,436	84	479	422	963
of which: small and medium-sized enterprises at amortised cost	15,512	0	745	745	743	40	249	249	425	16,32	5 O	1,245	1,245	1,245	56	360	360	756
of which: Loans collateralised by commercial immovable property at amortised cost	22,604	0	798	798	687	55	187	184	551	23,789	• •	1,286	1,286	1,286	80	288	288	877
Households	410	0	5	5	5	4	2	2	2	38	1	5	5	5	4	2	2	2
of which: Loans collateralised by residential immovable property at amortised cost	359	0	3	3	3	4	1	1	2	336	, o	4	4	3	4	2	2	2
of which: Credit for consumption at amortised cost	0	0	0	0	0	0	0	0	0		0	0	0	a	0	0	0	C
DEBT INSTRUMENTS other than HFT	40,743	0	1,202	1,202	922	79	390	347	681	41,820	1	1,718	1,718	1,549	98	548	492	986
OFF-BALANCE SHEET EXPOSURES	1,186		0	0	0	4	0	0	0	1,311		6	6	6	4	0	0	2

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

Aareal Bank AG

					As of 31/03/2021	L								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, av fair value due to		Collaterals and financial		Gross	s carrying amou	ınt ^s			ed impairment, a fair value due to ,s		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	1ing ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	6,911	0	0	0	0	0	0	0	0	6,748	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	6,722	0	0	0	0	5	0	0	0	6,980	0	0	0	0	4	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	C	0	0	0		0	C	0	0
General governments	4,962	0	0	0	0	5	0	0	0	5,093	0	0	0	, c	4	C	0	0
Credit institutions	954	0	0	0	0	0	0	0	0	1,083	0	0	0	, c	0	C	0	0
Other financial corporations	806	0	0	0	0	0	0	0	0	804	0	0	0		0	C	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0		0	C	0	0
Loans and advances(including at amortised cost and fair value)	29,808	532	1,722	1,722	1,552	95	514	457	1,007	29,949	454	1,666	1,666	1,494	99	432	369	1,033
Central banks	0	0	0	0	0	0	0	0	0	4	0	0	0		0	C	0	0
General governments	2,093	0	0	0	0	0	0	0	0	2,073	0	0	0	, c	0	c	0	0
Credit institutions	248	• 0	0	0	0	0	0	0	0	48	· 0	0	0	, c	0	c	0	0
Other financial corporations	1,121	. 0	109	109	108	3	68	68	21	1,007	. 0	35	35	35	; 3	24	24	8
Non-financial corporations	25,987	531	1,608	1,608	1,438	88	443	386	985	26,479	453	1,625	1,625	1,454	93	406	343	1,023
of which: small and medium-sized enterprises at amortised cost	16,722	107	1,238	1,238	1,238	58	321	321	780	17,239	453	1,310	1,310	1,310	71	320	320	824
of which: Loans collateralised by commercial immovable property at amortised cost	24,158	531	1,286	1,286	1,286	84	275	275	875	24,561	453	1,426	1,426	1,426	86	341	341	915
Households	358	1	6	6	5	3	3	3	2	337	1	6	6	6 5	3	3	3	2
of which: Loans collateralised by residential immovable property at amortised cost	313	1	4	4	3	3	2	2	2	295	1	4	4	3	3	1	1	2
of which: Credit for consumption at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	C	0	0	0	0
DEBT INSTRUMENTS other than HFT	43,441	532	1,722	1,722	1,552	100	514	457	1,007	43,676	454	1,666	1,666	1,494	103	432	369	1,033
OFF-BALANCE SHEET EXPOSURES	1,317		9	9	9	3	0	0	3	1,615		4	4	4	8	0	0	0

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLUENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREV V, Pat 2-1-emplate related instructions, substate 29 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at fair value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there is allowed instituted instruments at anotised cost instituted instruments and accomatated instruments at anotised cost instituted instruments at anotised cost ins

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

			As of 30/	09/2020					As of 31	12/2020		
		ring amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ing amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	-	0	0	0	0	-	0	0	-	0	0	-
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,245	874	329	304	4,703	471	7,529	1,345	516	453	6,747	755
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	198	114	74	73	104	20	184	101	65	65	101	18
Non-financial corporations	5,047	760	254	231	4,600	451	7,345	1,245	451	388	6,646	738
of which: small and medium-sized enterprises at amortised cost	3,389	481	207	188	3,050		4,725	926	329	287	4,222	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	5,245	874	329	304	4,703		7,529	1,345	516	453	6,747	
Loan commitments given	100	0	1	0	99	0	139	6	2	0	130	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0 0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Aareal	Bank AG
Adrear	Dalik AG

						Adread						
			As of 31/						As of 30/			
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ing amount of with forbearance	Accumulated in accumulated c value due to cu provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	7,849	1,403	538	471	7,045	777	8,102	1,256	451	380	7,392	753
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	184	101	65	65	99	17	109	27	21	21	86	4
Non-financial corporations	7,665	1,302	473	407	6,946	761	7,992	1,229	429	358	7,306	748
of which: small and medium-sized enterprises at amortised cost	4,870	974	345	302	4,351		5,919	954	352	293	5,358	
Households	0	0	0	0	0	0	1	1	1	1	0	0
DEBT INSTRUMENTS other than HFT	7,849	1,403	538	471	7,045		8,102	1,256	451	380	7,392	
Loan commitments given	133	9	2	0	123	3	118	4	2	0	111	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						535					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the offbalance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Areal Bank AG

			AS OF 30	0/09/2020					AS OF 31	L/12/2020					AS OT 31	/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(min EUR)			derauited			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹			defaulted			exposures ¹
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	7	7	7	7	5	0	7	6	6	7	5	0	7	7	7	7	5	0	0	0	0	0	0	0
E Water supply	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
F Construction	234	217	217	217	54	0	237	220	220	217	57	4	218	216	216	201	57	0	217	216	216	200	83	0
G Wholesale and retail trade	154	58	58	96	0	18	138	57	57	80	0	29	141	60	60	80	0	31	140	60	60	80	0	32
H Transport and storage	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
I Accommodation and food service activities	1,645	65	65	1,645	6	0	1,623	65	65	1,623	13	0	1,684	65	65	1,684	13	0	1,693	86	86	1,693	13	0
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	22,055	653	653	21,964	255	21	23,392	1,183	1,183	23,301	417	23	23,747	1,186	1,186	23,655	386	26	24,178	1,189	1,189	24,084	315	32
M Professional, scientific and technical activities	78	0	0	78	4	0	79	0	0	79	3	0	78	0	0	78	1	0	149	0	0	149	6	0
N Administrative and support service activities	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R Arts. entertainment and recreation	3	0	0	3	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	106	74	74	106	9	0	105	73	73	105	12	0	106	73	73	106	12	0	94	74	74	94	18	0
Loans and advances	24,290	1,074	1,074	24,124	333	40	25,589	1,604	1,604	25,421	506	56	25,987	1,608	1,608	25,817	475	57	26,479	1,625	1,625	26,309	435	63

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Aareal Bank AG

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	25				Loans and advano	5				Loans and advance					Loans and advance	es			
		Performing					Performing		Non-performing			Performing		Non-performing			Performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,949	28,283	454	1,666	976
Of which secured	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,290	25,629	454	1,662	975
Of which secured with immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,124	25,464	454	1,660	975
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0		0	0	0	0		0	0	0	0		0	0	10,477	10,367		110	109
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0		0	0	0	0		0	0	0	0		0	0	1,207	1,157		49	46
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0	0	0		0	0	1,629	152		1,476	819
Accumulated impairment for secured assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	522	93	6	429	214
Collateral																				4
Of which value capped at the value of exposure	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,260	25,228	441	1,032	644
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,059	25,049	441	1,010	644
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	358	332	0	27	26
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	340	313	0	27	26
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27	26	0	1	0
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-122	-4	0	-117	-20

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing leans and advances divided by total leans and advances (excluding leans and advances classified as held for sale, cash balances at central banks and other demand deposite 3 of 5% or above.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Aareal Bank AG

								As of 3	/09/2020															As of 31	/12/2020							
		carrying amount							Accumulated im			anges in fair valu			Maximum amount of the guarantee that can be considered	amount	Gross	carrying amount							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbaarance measures	Of which: Instruments with significant increase in oredit risk sinos initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Cf which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Trateuments with significant increase in credit sisk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	context of the CDVID-19			Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaararoe measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		19 Of which: exposures with forbairance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	45	45	٥	28	٥	0	۰	۰	٥	٥	٥	0	۰	٥	۰	٥	45	45	٥	45	٥	۰	0	0	۰	٥	۰	٥	٥	٥	0	0
of which: Households	0	٥	٥	۰	0	0	٥	0	٥	٥	٥	0	٥	0	٥	0	0	0	٥	۰	0	۰	0	0	0	٥	۰	0	0	0	0	۰
of which: Collateralised by residential immovable property	۰	0	٥	0	٥	0	٥	۰	0	0	٥	٥	۰	٥	۰	0	0	۰	٥	۰	٥	۰	0	٥	۰	0	۰	٥	٥	٥	0	0
of which: Non-financial corporations	45	45	٥	28	٥	0	٥	0	0	0	0	0	۰	٥	۰	0	45	45	٥	45	0	٥	0	0	۰	0	۰	٥	٥	٥	0	0
of which: Small and Medium-sized Enterprises	45	45	٥	28	٥	0	٥	۰	0	0	0	0	۰	٥	۰	0	45	45	٥	45	٥	۰	0	0	۰	0	0	٥	٥	٥	0	۰
of which: Collateralised by commercial immovable property	41	41	٥	28	٥	۰	0	۰	٥	٥	٥	٥	٥	0	٥	0	41	41	٥	41	٥	۰	٥	٥	۰	٥	٥	٥	٥	٥	٥	0

								As of 30	09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp			nges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount		canying amount							Accumulated imp		ulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform		-				-				1			Performing			Non-performi											
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposures with forbearance measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	performing
Loans and advances with sopined EBA-compliant monatoria	4	4	0	0	٥	٥	0	٥	0	0	0	٥	٥	٥	٥	0	4	4	٥	0	٥	0	0	0	۰	0	0	٥	٥	0	٥	0
of which: Households	4	4	0	۰	٥	۰	0	۰	0	0	0	٥	۰	٥	۰	0	4	4	٥	۰	0	0	0	0	۰	0	0	٥	٥	٥	0	۰
of which: Collateralised by residential immovable property	4	4	٥	0	٥	٥	0	۰	0	0	0	٥	0	٥	0	0	4	4	٥	0	0	0	0	0	۰	0	0	٥	0	٥	٥	٥
of which: Non-financial corporations	0	٥	٥	0	٥	0	0	۰	0	0	0	٥	0	٥	٥	0	٥	0	٥	0	0	0	0	0	۰	0	0	٥	0	٥	0	٥
of which: Small and Medium-sized Enterprises	0	٥	٥	0	٥	0	0	0	٥	0	0	0	0	٥	٥	0	0	0	0	0	٥	0	0	0	0	0	0	٥	0	0	٥	0
of which: Collateralised by commercial immovable property	0	٥	٥	۰	0	٥	٥	۰	0	٥	٥	٥	۰	0	۰	٥	0	۰	0	۰	٥	0	٥	0	٥	0	۰	0	0	٥	٥	۰

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increates in credit risk since initial necognition but not credit- impaired (Stage 2)	Non perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but net credit- impained (Stage 2)		ing Of which: exposures with forbuirrance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant intrasise in credit risk since initial recognition but not credit- itryained (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	٥	٥	0	۰	0	۰	٥	٥	٥	0	٥	٥	۰	٥	٥	٥	٥	٥	٥	۰	٥	۰	٥	٥	٥	٥	۰	٥	٥	0	۰	۰
of which: Households	۰	٥			0			۰	٥			٥				0	٥	۰			٥			٥	0			٥				0
of which: Collateralised by residential immovable property	۰	٥			0			۰	٥			٥				0	٥	۰			٥			٥	0			٥				0
of which: Non-financial corporations	0	٥	0	٥	0	0	٥	0	0	0	0	٥	0	٥	0	0	0	0	٥	0	٥	٥	٥	٥	0	٥	0	٥	٥	0	٥	0
of which: Small and Medium-sized Enterprises	0	٥			٥			0	0			٥				0	٥	٥			٥			٥	٥			٥				0
of which: Collateralised by commercial immovable property	0	٥			0			٥	0			0				0	٥	•			0			٥	0			0				0



Information on loans and advances subject to legislative and non-legislative motionic and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Aareal Bank AG

1								As of 31	(03/2021															As of 30	/06/2021							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(ein B.R)		Performing	Of which: exposures wit forbearance measures	Of which: h Enstruments with significant increates in credit risk since initial necognition but net credit- impained (Stage 2)	Non-perform	ning Of which: exposures will forbearance measures	h Unikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: soposunes with forbearance measures	Of which: Instruments with significant increase in could risk since initial not credit- inpained (Slage 2)		ng Of which: exposures with feebaaranoa measures	Of which: Unikally to pay that are not past-due or past-due <= 90 days	Public guarantee noceived in the context of the COVID-19 crisis			Performing	Of which: exposures with forbeasince molecures	Of which: I frustruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performà	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: h Instruments with significant incruase in credit risk since initial recognition but rot credit- impaired (Stage 2)	Non-perform	ing Of which: exposiums with forbaanance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 chias	
Loans and advances subject to active EBA-compliant moratoria	25	25	٥	25	٥	۰	٥	٥	٥	۰	۰	0	۰	0	٥	٥	٥	۰	٥	۰	٥	٥	۰	0	٥	٥	۰	٥	۰	۰	٥	۰
of which: Households	٥	0	0	٥	0	0	٥	0	0	0	٥	0	0	0	0	0	0	0	0	0	0	0	٥	0	0	٥	٥	0	0	0	٥	0
of which: Collateralised by residential immovable property	۰	0	٥	۰	٥	۰	٥	٥	٥	0	۰	0	0	0	0	0	0	۰	٥	۰	٥	٥	۰	0	۰	٥	۰	٥	0	0	٥	0
of which: Non-financial corporations	25	25	٥	25	0	۰	٥	0	0	0	٥	0	0	0	٥	0	0	۰	0	۰	0	0	0	0	0	0	۰	٥	٥	۰	٥	0
of which: Small and Medium-sized Enterprises	25	25	٥	25	٥	۰	٥	0	0	0	0	0	0	0	٥	0	0	۰	0	0	0	٥	0	0	۰	0	۰	٥	٥	۰	٥	0
of which: Collateralised by commercial immovable property	25	25	0	25	0	٥	0	٥	0	0	٥	0	0	0	٥	0	٥	٥	0	٥	0	0	0	0	٥	0	۰	٥	٥	0	٥	0

								As of 31	(03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated imp			anges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	_		Non-perform				Performing			Non-perform	sing					Performing							Performing							
(min EuR)			Of which: exposures wit forbearence measures	Of which: Instruments with significant increate in credit risk sinor initial recognition but recognition but recognition but recognition but recognition but (Stage 2)		Of which: exposures with forbuarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instrumental with significant increases in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis				Of which: exposures forbearand measures	with Instruments as with significant		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: bistruments with significant increate in credit risk since initial micognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	4	4	٥	۰	٥	۰	٥	0	0	0	٥	٥	٥	٥	0	0	29	29	٥	25	٥	٥	0	0	۰	٥	٥	0	0	0	0	۰
of which: Households	4	4	٥	۰	٥	۰	٥	0	0	0	۰	٥	۰	٥	٥	0	4	4	٥	0	٥	٥	۰	0	۰	٥	۰	0	٥	۰	0	۰
of which: Collateralised by residential immovable property	4	4	٥	۰	٥	۰	٥	0	0	0	۰	٥	۰	٥	0	0	4	4	٥	0	٥	٥	0	0	۰	٥	۰	0	0	0	0	۰
of which: Non-financial corporations	•	0	٥	٥	٥	٥	٥	0	0	0	۰	٥	۰	٥	0	0	25	25	٥	25	٥	٥	0	0	۰	٥	٥	0	0	0	0	•
of which: Small and Medium-sized Enterprises	0	٥	٥	0	٥	0	0	0	0	0	٥	٥	٥	0	0	٥	25	25	٥	25	٥	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property	۰	٥	٥	۰	٥	۰	٥	0	0	0	۰	٥	۰	0	0	٥	25	25	٥	25	0	0	٥	0	٥	0	۰	0	0	٥	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount	Gros													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	_		Non-perform				Performing			Non-perform						Performing	_		Non-perform	-			Performing			Non-perform	-			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance metalsures	Of which: Instruments with significant increase in credit fak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbanance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	٥	0	0	٥	٥	٥	٥	٥	٥	0	٥	٥	۰	٥	٥	٥	٥	٥	0	۰	٥	٥	0	0	۰	٥	۰	٥	٥	٥	0	٥
of which: Households	0	٥			0			0	٥			٥				٥	0	٥			٥			•	٥			٥				•
of which: Collateralised by residential immovable property	۰	0			٥			٥	٥			٥				٥	٥	۰			٥			0	۰			٥				•
of which: Non-financial corporations	0	0	0	0	٥	0	٥	0	٥	0	0	0	٥	٥	0	٥	0	٥	0	٥	٥	٥	0	0	٥	٥	0	0	0	0	٥	٥
of which: Small and Medium-sized Enterprises	٥	٥			٥			0	٥			٥				٥	٥	٥			٥			•	٥			٥				0
of which: Collateralised by commercial immovable property	•	0			٥			0	٥			0				٥	٥	•			٥			•	٥			0				•

