

Bank Name	Aareal Bank AG
LEI Code	EZKODONU5TYHW4PP1R34
Country Code	DE



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,225	2,322	2,240	2,579	C 01.00 (r0020,c0010)	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	2,225	2,322	2,240	2,579	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,525	2,622	2,540	2,879	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	2,525	2,622	2,540	2,879	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,945	3,016	2,906	3,208	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,945	3,016	2,906	3,208	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	10,803	10,446	10,767	10,094	C 02.00 (r0010,c0010)	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	10,803	10,446	10,767	10,094	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.59%	22.23%	20.81%	25.55%	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	20.59%	22.23%	20.81%	25.55%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.37%	25.10%	23.59%	28.52%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.37%	25.10%	23.59%	28.52%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	27.26%	28.87%	26.99%	31.78%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.26%	28.87%	26.99%	31.78%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,803	47,724	48,047	48,802	C 47.00 (r0300,c0010)	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	5.51%	5.49%	5.29%	5.90%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,525	2,622	2,540	2,879	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	2,525	2,622	2,540	2,879	C 47.00 (r0310,c0010)	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	45,803	47,724	48,047	48,802	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,803	47,724	48,047	48,802	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.51%	5.49%	5.29%	5.90%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.51%	5.49%	5.29%	5.90%	[A.2]/[B.2]	



2022 EU-wide Transparency Exercise Capital Aareal Bank AG

		ı	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,945	3,016	2,906	3,208	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	,		,	-	C 01.00 (40010,20010)	
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,225	2,322	2,240	2,579		Article 50 of CRR
	A.1.1	instruments)	901	901	901	901	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,787	1,804	1,804	1,957	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-158	-127	-128	-24	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CSR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	-2	-3	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-26	-25	-26	-24	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-7	-13	-13	-13	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-5	-5	-5	-5	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of OSP, Articles 36(1) point (b) (ii), 24(1) point (b), 34(1) point (b) and 250 of OSP, Articles 36(1) point b) (ii) and 250(1) of OSP, Articles 36(1) point b) (iv) and 155(4) of OSP, Articles 36(1) point b) (iv) and 155(4) of OSP, and Articles 36(1) point b) (iv) and 155(4) of OSP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-162	-175	-175	-175	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-103	-35	-114	-35	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CSR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2		300	300	300	300	C 01.00 (r0530.c0010)	Article 61 of CISR
	A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	300	C 01.00 (r0540,c0010) + C 01.00	PRINCE OF THE CONT.
	A.2.2	Additional Tier 1 Capital instruments (·) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (*0690,c0310) + C 01.00 (*0700,c030) + C 01.00 (*0710,c0310) + C 01.00 (*0740,c031) + C 01.00 (*0744,c0310) + C 01.00 (*0748,c0310)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,525	2,622	2,540	2,879	C 01.00 (r0015,c0010)	Article 25 of CSR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	421	394	366	330	C 01.00 (r0750,c0010)	Article 7s of CRR
	A.4.1	Tier 2 Capital instruments	370	346	307	276	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		50	48	49	44	$\begin{array}{c} C\ 01.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0973,c0010)+C\ 01.00\ (r0974,c0010)+C\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	9	9	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	10,803	10,446	10,767	10,094	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.59%	22.23%	20.81%	25.55%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.37%	25.10%	23.59%	28.52%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	27.26%	28.87%	26.99%	31.78%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,225	2,322	2,240	2,579	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.59%	22.23%	20.81%	25.55%	(D.1)/(B-8.1)	
- Lany lossed	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
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⁽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 bales into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae cated in column "COSP" COSP" - disease rate that this midd test to differences to full visided CET1 capital ratios calculated between the cardiocation basis e.e. in their Piller 3 disclosure



Overview of Risk exposure amounts

					1
		RW			
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	9,273	8,934	9,060	8,493	$ \begin{array}{l} C\ 02.00\ (r0040,\ c0010)\ - [C\ 07.00\ (r0090,\ c0220,\ s001)\ +\ C\ 07.00\ (r0110,\ c0220,\ s001)\ +\ C\ 08.01\ (r0080,\ c0220,\ s002)\ +\ C\ 08.01\ (r0080,\ c0220,\ s0020,\ s00200,\ s00200,\ s00200,\ s00200,\ s00200,\ s00200,\ s002000,\ s0020000000000000000000000000000000000$
Of which the standardised approach	974	1,030	933	1,110	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	6,928	6,511	6,698	5,933	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	754	757	807	816	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	216	212	248	181	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1220, s001) + C 08.01 (r0040, c1220, s001) + C 08.01 (r0040, c1220, s002) + C 08.01 (r0050, c1220, s002) + C 08.01 (r0040, c1220, s002) +
Credit valuation adjustment - CVA	156	169	223	182	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	27	0	93	96	C 02.00 (r0520, c0010)
Of which the standardised approach	27	0	93	96	C 02.00 (10530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c801)*12.5+C 20.00 (r0010,-0480)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,131	1,131	1,142	1,142	C 02.00 (r0590, c0010)
Of which basic indicator approach	15	15	0	0	C 02.00 (10600, c0010)
Of which standardised approach	1,116	1,116	1,142	1,142	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,803	10,446	10,767	10,094	

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.



2022 EU-wide Transparency Exercise P&L Aareal Bank AG

Interest income Of which debt securities income Of which loars and advances income Interest expenses (Of which debt securities income (Of which debt securities issued expenses) (Of which debt securities issued expenses) (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income 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. Gains or () losses on financial asset and liabilities held for trading, net Gains or () losses on financial assets and liabilities to the result of the second of	573 64 591 136 151 58 0 0 19 16 9	778 813 805 174 198 75 0 0 27	215 17 216 52 47 18 0	478 32 476 142 86 41
Of which loans and advances income Interest expenses (Of which deposts expenses) (Of	591 136 151 58 0 0 19 19	805 174 198 75 0 0 27	216 52 47 18 0	476 142 86 41
Interest expenses (Of which deposits expenses) (Of which deposits expenses) (Of which deposits expenses) (Expenses on share capital repayable on demand) Dividend income Net fee and commission income Gains or (2) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (2) losses on financial assets and liabilities held for trading, net Gains or (2) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (2) losses from hedge accounting, net	136 151 58 0 0 19 16	174 198 75 0 0 27	52 47 18 0 0	142 86 41
Interest expenses (Of which deposits expenses) (Of which deposits expenses) (Of which deposits expenses) (Expenses on share capital repayable on demand) Dividend income Net fee and commission income 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 Gains or () losses on financial assets and liabilities at fair value through profit or loss, net Gains or () losses from financial assets and liabilities at fair value through profit or loss, net	151 58 0 0 19 19	198 75 0 0 27	47 18 0 0	86 41
(Of which deposits expenses) (Of which deposits expenses) (Expenses on shale capital repayable on demand) Dividend income Net Fee and commission income 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 Gains or () losses on financial assets and liabilities held for trading, net Gains or () losses on financial assets and liabilities held for trading, net Gains or () losses from heldge accounting, net	58 0 0 19 16	75 0 0 27	18 0 0	41
(Of which debt securities issued expenses) (Depenses on sharte capital repayable on demand) Dividend income Net Fee and commission income 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 Gains or () losses on financial assets and liabilities held for trading, net Gains or () losses on financial assets and liabilities at fair value through profit or loss, net Gains or () losses from hedge accounting, net	0 0 19 16	0 0 27	0	
Dividend income Net Fee and commission income 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 Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net	0 19 16 9	0 27	0	
Dividend income Net Fee and commission income 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 Gains or (-) losses on financial assets and liabilities hed for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net	19 16 9	27	·	0
Net Fee and commission income Gains or (>) losses on dereognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net. Gains or (>) losses on financial assets and liabilities field for trading, net Gains or (>) losses on financial assets and liabilities at fair value through profit or loss, net. Gains or (>) losses from hedge accounting, net	19 16 9			0
Gains or (c) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, not call the control of the contr	16 9	25	7	14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net		25	9	23
Gains or (-) losses from hedge accounting, net	-13	23	7	23
	-13	-49	-2	-4
Exchange differences [gain or (-) loss], net	-4	-5	-4	-7
	-3	-4	0	-2
Net other operating income /(expenses)	7	22	5	21
TOTAL OPERATING INCOME, NET	466	641	185	405
(Administrative expenses)	228	319	79	166
(Cash contributions to resolution funds and deposit guarantee schemes)	27	24	25	26
(Depredation)	12	16	4	8
Modification gains or (-) losses, net	-2	-4	-1	-2
(Provisions or (-) reversal of provisions)	4	2	0	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	2	0	-3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	1	0	0
Of which restructuring ¹	0	-4	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)	78	135	49	107
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	78	134	49	107
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	-3	0	1
(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	4	2	1	-3
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	120	146	27	95
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	58	70	17	
Profit or (-) loss after tax from discontinued operations			17	59
PROFIT OR (-) LOSS FOR THE YEAR	0	0	0	59
Of which attributable to owners of the parent		0 70		

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To 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

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022		
		R	ir value hierar	chy		R	Fair value hierarchy			Fa	Fair value hierarchy			Fa	air value hieran	chy	
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	6,251				8,018				7,745				9,589				IAS 1.54 (i)
Financial assets held for trading	841	0	324	517	748	0	231	516	629	0	240	388	753	0	354	399	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	293	0	192	101	184	0	103	81	183	0	102	81	179	0	101	77	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	3,653	3,622	31	0	3,735	3,703	32	0	3,437	3,407	30	0	3,145	3,116	29	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	33,467				33,878				34,954				34,944				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,000	0	1,000	0	900	0	900	0	793	0	793	0	902	0	902	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	1,085				1,090				1,077				1,072				
TOTAL ASSETS	46,590				48,553				48,818				50,582				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	EUR)		,	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impairr	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽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	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 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	Stage 1 Assets without significant increase in credit risk since initial recognition		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 creditimpaired	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	References
Financial assets at fair value through other	Debt securities	3,651	0	0	0	0	0	3,734	0	0	0	0	0	3,436	0	0	0	0	0	3,144	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	2,772	189	0	0	-2	0	2,743	186	0	0	-2	0	2,252	248	0	0	-2	0	1,992	137	0	0	-1	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	19,758	9,823	1,360	-10	-93	-329	20,951	8,985	1,505	-10	-78	-403	23,297	8,138	1,558	-11	-65	-459	23,934	8,069	1,380	-30	-81	-455	Annex V.Part 1.32, 44(a)

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

⁽P) 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.



Breakdown of liabilities

Aareal Bank AG

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	735	911	1,034	1,527	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	41,331	43,105	43,048	44,038	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	994	971	1,114	1,564	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	493	499	454	216	IAS 37.10; IAS 1.54(I)
Tax liabilities	34	50	54	76	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	29	21	48	19	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	43,616	45,558	45,751	47,439	IAS 1.9(b);IG 6
TOTAL EQUITY	2,974	2,995	3,067	3,143	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	46,590	48,553	48,818	50,582	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	j amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		1,729	1,882	2,148	3,091	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	5,421	5,243	5,415	5,560	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	201	37	222	386	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,809	3,060	2,917	3,600	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	94	94	109	98	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,438	1,319	1,588	1,675	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	41	128	112	44	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	8,912	8,436	8,070	7,495	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,194	1,180	1,400	1,677	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,874	8,271	8,109	7,977	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,550	7,381	7,746	7,479	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,321	3,379	3,254	3,328	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,060	1,002	990	1,099	Annex V.Part 1.42(f), 44(c)
Debt securities issued		12,539	13,379	13,679	14,387	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	211	210	206	202	Annex V.Part 1.37
Other financial liabilities		18	17	17	16	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		43,060	44,987	45,195	47,129	



2022 EU-wide Transparency Exercise Market Risk

Aareal Bank AG

STRESSED VAR PROCESSION P										/ turcur bur													
TOTAL RESK EPPOSURE AMOUNT TOTAL RESK EXPOSURE AMOUNT TOTAL RESK EXPOSURE AMOUNT NUTRICIO TITAL CHARGE CAPTAL CHARGE		SA						М									IM						
TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP				VaR (Memora	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	RATION RISK	ALL PRICE		AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRATI	ILT AND ION RISK	ALL PRICE		IL CHARGE	
Finds Debt Continuents Debt	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE		FLOOR	AVERAGE	LAST	EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE	AVERAGE	MEACHINE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	EXPOSURE AMOUNT
Of which: General risk Of which: Specific risk Of whic		As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/12	/2021					
Of which: General risk O	Of which: General risk Of which: Specific risk	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Commother risk	Of which: General risk Of which: Specific risk	0 0 0	0	0 0	0	0	0 0 0							0	0	0	0						
As of 31/03/2022 As of 30/06/2022 Traded Debt Instruments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Commodities risk	0	0	ő	0	0	ő							0	ő	ő	ő						
Of which: General risk 0	Total		As of 30/06/2022			, , ,	As of 31,	03/2022	, and the second	, ,	Ü	ů	<u> </u>						ů	Ů	Ü		
Of which Specific risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Equitas 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
Of which: General risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
Foreign exchange fisk 93 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	0	0	0	0	0	0							0	0	0	0						
	Foreign exchange risk	0 93	0 96	0	0	0	0							0	0	0	0						
		93	96	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.



2022 EU-wide Transparency Exercise Credit Risk - Sandardised Approach Aareal Bank AG

					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		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, %)	7.212	7.481	13		8.759	9.020	13	
	Central governments or central banks Regional governments or local authorities	4.089	4,095	391		3,924	3,929	390	
	Public sector entities	1,324	1,210	391		1,389	1,279	390	
	Multilateral Development Banks	182	182	n n		180	180	i i	
	International Organisations	899	899	0		894	894	0	
	Institutions	619	489	154		760	634	200	
	Corporates	593	407	342		576	417	373	
	of which: SME	115	87	71		95	66	54	
	Retail	18	18	13		17	16	12	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	354	351	122		349	346	121	
	of which: SME	86	86	28		99	99	34	
	Exposures in default	6	3	4	2	5	3	3	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	405	405	40		492	492	49	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	46	46	9		45	45	8	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	15,746	15,585	1,092	15	17,390	17,257	1,172	14

"Outgrain apount, units Exposur wask, a reported better states risk cares any effect due to const converse factors or cost ran infligion inchanges (e.g. substitution effects).

(3) Submiddental Existing on sent relaborate Securities protective limit in reads parts to the 30st sension.

(3) Submiddental Existing on sent relaborate Securities protective limit in reads prote to the 30st sension.

(3) Submiddental Existing on sent relaborate Securities (in sension to the sension to the 30st sension to the

		Carculated as or sain quarter							
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ³	Exposure Value ³	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 Regional governments or local authorities	5,515 3,869	5,589 3,875	0 385		7,062 3,750	7,135 3,755	0 384	
	Public sector entities Multilateral Development Banks International Organisations	823 0 0	823 0 0	0 0		842 0 0	842 0 0	1 0 0	
GERMANY	Institutions Corporates of which: SME	277 418 64	203 259 46	66 250 37		353 432 41	280 300 23	90 295 18	
	Retail of which: SME	18 0 333	18 0 331	13 0 114		17 0 338	16 0 335	12 0	
	Secured by mortoaces on immovable property of which: SME Exposures in default	66 5	66 3	20 3	2	338 88 5	335 88 3	116 29 3	1
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 88 0	0 88 0	0 9		0 110 0	0 110 0	0 11 0	
	Collective investments undertakings (CIU) Equity Other exposures	45 0	45 0	6		45 0	45 0	6	
	Standardised Total ²	Ì	-	-	11			-	11

		exposures, but includes gener	al credit rak adjustments.							
					Standardisc	d Approach				
			As of 30	/09/2021		As of 31/12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
UNITED STATES	Control overstments or centrol saints Sectional overstments or centrol saints Sectional overstments or bod at althorities Sectional sourcement saints Sectional sections of sections or se	0 7 7 0 0 54 49 25 20 0 0 0 0 0 0	0 7 8 8 53 15 0 0 0 0 0	0 0 0 17 37 13 0 0 0 0 0	0	0 0 0 0 128 49 25 0 0 0 0 0 0	0 23 0 0 139 15 0 0 0 0 0 0	0 0 0 0 32 37 13 0 0 0 0 0 0	0	
	Standardised Total ²									

"Opposed approach, unlike Epposers value, is required before before yet as assort any offer due to note! convenient before receive the control of the object of the control of the object of the objec

As of 30/09/2021						Standardisc	d Approach			
Control development State				As of 30,	09/2021			As of 31,	12/2021	
Contract of contracts or cont		(red GUE (b))	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	UNITED KINGDOM	Control decommendate or control saleshies Fedic surday or ricks Fedic surday Fedic surday	155 0 0 0 0 0 99 16 0 0 0 0 0 0 0 0 0 4 2 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15S 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 47 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	156 1 0 0 0 0 6 6 16 16 0 0 0 0 0 0 0 4 2 4 2 0 0 0 0 0 0 0 0 0	156 1 0 0 66 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 31 14 0 0 0 0	o

Ocional excourse, utilise Excourse value, in recorded before taking into account any effect due to credit common factors or credit risk mitigation techniques (s.cs. substitution effects).

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curtisation exposures, additions	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisi	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(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 accordance or control sales of Sectional conversales to local authorities Ambient of the control of the control of Multifactor Exvisionment Banks International Consolation Control of Consolation	0 0 223 0 0 67 67 0 0 0 0 0 0 185 0 0	223 0 67 67 0 0 0 0 185	0 0 0 34 36 0 0 0 0 0 0 0	0	0 0 221 0 90 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221 221 0 99 0 0 0 0 225 225	0 0 0 0 45 0 0 0 0 0 0 2 3 2 3	0
	Standardised Total ²								



EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Aareal Bank AG

	Adredi Ddrik AlG								
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(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
ITALY	Control construents or control having the control construents of head advisorities the control construents of head advisorities the control construents of head advisorities of head advisorities of head advisorities of control cont	795 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	793 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	798 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	796 0 0 0 0 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
		(X) Original exposure, unlike Ex							

		exposures, but includes genera	a dedit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(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
SPAIN	Central deversaments or central season accionacio deversamento or central administra produccional communicacione accionacione financionacione	191 1-43 0 0 0 0 0 0 0 0 0 0 0 0 0 0	101 143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		101 80 0 0 0 0 0 0 0 0 0 0 0 0	101 800 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 30	09/2021			As of 31	/12/2021	
		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
CANADA	Control Commence Control Contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 25 0 0 0 0 0 0 0 0	25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								

					Standardise	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		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 an provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	1
	Public sector entities	30	30	0		29	29	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	.0		0		.0	.0	0	
	Institutions	34	34	,		35	35	8	
	Corporates of which: SME	3	3	3		12	12	10	
	Retail							10	
	of which: SME	o o		0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	20	20	8		11	11	5	
E I	of which: SME	20	20	8		11	11	5	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		16	16	2	
	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	
	Equity			0		0	0		
0	Other exposures Standardised Total ²	U					U		

		(2) Total value adjustments a exposures, but includes gene		unterparty excludes those for se	curtisation exposures, additiona	i valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ²	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	Genital construencias control hadron (E. s.) Genital conversation of head substitute Public sector entition Public sector entition Public sector entition Construence Institution Construence Sector of the sector entition Sector of the sector entition Construence Sector of the sector entition Sector of the sector	0 0 0 2 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 2 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
	Standardised Total ²				0				0

¹⁰ Organi apposes, vellas Exposer valus, in reporte before lating into account any effect due to credit convenior fectors or credit nie indigation lociniques (s.g. substitutor effects).
(2) Total value deplanetes and provisions per costrey of contraparty encludes flower for inscribation repossess, a distinute valuation adjustments (IAAs) and other own funds substitutors related to the exposures, fail a riching and cells all substitutors of cells all substitutors.

Collipsial Expensive College (Special Expensive						Standardisc	d Approach			
Collipsial Expensive College (Special Expensive				As of 30,	/09/2021			As of 31	/12/2021	
Cemind governments or central rabula. See See See See See See See See See Se		(1) 92 (1)	Original Exposure ¹	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Chileron institutions and convolutes with a 5T credit assessment U U U U U U U U U U U U U U U U U U U	SWEDEN	Central governments or central stanis supposed governments or bodal arthritise supposed government or bodal arthritise stanishical bevolument facilis filmanufation Journalismo Londandons	0 0 0 0 0 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



		Standardised Approach										
			As of 31,	/03/2022			As of 30/	06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions			
	(min ELR, %)											
	Central governments or central banks	8,344	8,589			9,265	9,468	12				
	Regional governments or local authorities	3,535 1.182	3,540	352		3,384 1.106	3,387 1.044	361				
Mu	Public sector entities Multilateral Development Banks	1,182	1,081 170	2		1,106	1,044	2				
	Multilateral Development Banks International Organisations	860	860	0		354	354	0				
	International Organisations Institutions	1.967	1,597	261		2.055	1.691	236				
	Institutions Cornorates	531	1,397	336		616	508	473				
	of which: SME	90	374	50		84	65	473				
	Betail	14	14	11		12	12					
	of which: SME	-7		11				,				
Consolidated data	Secured by mortgages on immovable property	334	331	116		326	324	114				
	of which: SMF	98	98	33		101	101	35				
	Exposures in default	5	3	3	2	4	2	2				
	Items associated with particularly high risk	0	ō	i o		o o	ō	0				
	Covered bonds	465	465	46		562	562	56				
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	42	42	9		41	41	9				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²	17.450	17.065	1.147	14	17.888	17,555	1.273	1			

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(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
GERMANY	Comit al occurrencia se control habitat Control commente de local arthrofos Midditusar Develociment Banks Midditusar Develociment Banks Midditusar Develociment Banks Control Control Control Control Control Control Control Control Control Control Control	6,742 3,270 588 0 0,1,427 388 14 0 0,220 84 5 0 104 0 4 2 0	6.851 3.375 \$88 0 0 1,154 257 21 14 40 318 84 43 3 0 104 42 6	0 3465 0 0 103 3252 16 11 0 110 28 3 3 0 10 0 5		7,844 3,244 5,74 0 0 1,639 19,2 0 0 0,6 81 3 3 0 0,125 0 41 0 0	7,911 3,247 0 0 1,333 392 20 12 2 0 0 155 2 0 141 1 0 0 141	0 355 1 0 0 118 387 16 20 22 2 0 0 122 0 5	
	Other exposures Standardised Total ²	o o	0	0	11		0	0	9

		exposures, but includes gene	nal credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(1200 to	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	Control Contro	0 24 0 0 48 25 5 0 0 0 0 0 0 0 0 0	0 0 0 0 55 37 14 0 0 0 0 0	0 0 0 0 14 33 12 0 0 0 0	0	0 6 0 0 62 49 26 0 0 0 0 0 0 0	0 6 0 0 6 2 2 2 6 0 0 0 0 0 0 0 0 0 0 0	0 0 0 14 46 22 2 0 0 0 0 0 0 0	·
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVAs) and other own funds reductions related to the

		exposures, but includes genera			Caramatori exposiciria, accitoria				
					Standardisc	d Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
		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 an provisions ²
UNITED KINGDOM SE	united accomments or control backs with a comments or control back with a control with	147 1 0 0 0 0 69 16 0 0 0 0 0 0 0 0 0	147 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 40 14 0 0 0 0	0	136 1 0 0 0 63 16 0 0 0 0 0 0	136 1 0 0 0 63 16 0 0 0 0 0	0 0 0 0 37 14 0 0 0	
	ther exposures	0	0			0	0		

(1) Original exposure, unlike Exposure value, is reported before taking into account very effect due to mark convenien factors or codit nik intigation technique (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (RIAIs) and other own funds exluctions related to the

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(mh 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
Resident Public Holling Public Holli	Val descriptions of a control shade in the control	0 0 314 0 88 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 314 0 88 80 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 44 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 270 0 84 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 220 0 0 84 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 29 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



CANADA

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Aareal Bank AG								
					Standardise	d Approach			
			As of 31,	03/2022			As of 30	/06/2022	
		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
	(min EUR, %)								
ITALY	Control de communicate es control habets Maria de communication de land all administration Marialis excitor authoristration Marialis excitor authoristration Marialis excitor authoristration Extendication Compositor Graphication Grap	723 0 0 0 6 6 0 0 0 0 0 1 1	721 0 0 0 0 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 0 0 0 0 0 0	1	658 0 0 10 10 0 0 0 0 1 1 0 0 0	656 0 0 0 10 10 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 0 0	1
	Other exposures Standardised Total ²	0	0		3		0	0	2
		Original exposure, unlike E (2) Total value adjustments are exposures, but includes gener	d provisions per country of co						

		_exposures, but includes genera		anapaty endades order for se	Carasacon exposores, aoactoria	vacacci aquatinata (AFA)	and delet dell father reduction	is realize to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		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 a provisions ²
	(min EUR, %)								
	Central governments or central banks	96	96	0		96 78	96	0	
	Regional governments or local authorities Public sector entities	/2	/3			/0	/0	0	
	Public sector entities Multilateral Development Banks	0				10	10	0	
	International Organisations	ů		ů		ů	0	0	
	Institutions	0		0		i i		0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	u u	0			U	0	
	Claims on institutions and corporates with a ST credit assessment	0	u u				U	0	
	Collective investments undertakings (CIU) Fruity	0					0	0	
	Other exposures						0	0	
		ŭ							
	Standardised Total ²								

	exposures, but includes gene	nal credit risk adjustments.						
				Standardise	d Approach			
		As of 31,	03/2022			As of 30/	06/2022	
46.)	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 an provisions ²
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	31 0	31	6		27 0	27 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	
T credit assessment	0	0	0		0	0	0	
	0	0	0		0	0	0	
				0				

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
		esponent, con mostes gene	a Otto, rak aujustieres.		Standardise	d Approach			
			As of 31)	03/2022			As of 30,	06/2022	
		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
	(min EUR, %) Central governments or central banks	0	0				0	0	
	Regional governments or local authorities	ů ů	0	0		0	0	0	
	Public sector entities	ō	ō	0		i i	ō	i i	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	98	98	21		66	66	15	
	Corporates	10	10	8		3	3	2	
	of which: SME	10	10	8		3	3	2	
	Retail of which: SME	0	0	0		0	U	0	
NETHERLANDS	or which: SME Secured by mortgages on immovable property	12	12	6		20	20		
	of which: SME	13	13	6		20	20	8	
	Exposures in default	0	0	0	0	0	0	- o	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	15	15	1		13	13	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

		exposures, but includes gener		unseparty excudes tricke for se	carasacon exposores, austron	racacon aquacinans (AIAs)	and delet destructed	is realize to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		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 an provisions ²
	(mb ELR, %) Central covernments or central banks Recional covernments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks International Oroanisations	0 0	0	0		0	0	0	
	Institutions Corporates of which: SME	2 0 0	2 0 0	0		2 0 0	2 0 0	0	
POLAND	Retail of which: SME Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0 0 0	
	Equity Other exposures Standardised Total [®]	0	0	0	0	0	0	0	

		exposures, but includes gene							
					Standardisc	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		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 provisions ²
	(min EUR. %) Central governments or central banks	0	0	0			0	0	
	Regional governments or local authorities Public sector entities	0					0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12	12	2		37	37	15	
	Corporates of which: SME	0					0	0	
	Retail	ů	i i			ů ů	0	0	
SWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0					0	0	
	Exposures in default Items associated with particularly high risk	0			0		0	0	
	Covered bonds	32	32	3		29	29	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	o o	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardiced Total ²								

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
		As of 30/09/2021 As of 31/12/2021											
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• 5.00		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	30.636	1.462	30.632	0 7.021	780	0 427	0 30.918	1.592	30.912	6.577	880	484
	Corporates Corporates - Of Which: Specialised Lending	27,571	1,962	27,568	7,021 5.956	780 759	402	30,918 27,914	1,592	30,912 27.908	5,577	853	459
	Corporates - Of Which: SME	1.436	168	1.436	404	21	74	1.373	167	1.373	426	28	25
	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	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	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	204	0	0 204	0 754	0	0	205	0	205	0 757	0	0
	Other non credit-obligation assets	204	0	204	617	0		205	0	203	636		
	IRB Total ²				8,392						7.970		

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3,512	3	3,512	929	0	7	3,226	3	3,226	868	0	8
	Corporates - Of Which: Specialised Lending	2,424	0	2,424	368	0	5	2,171	0	2,171	343	0	5
	Corporates - Of Which: SME	397	3	397	107	0	2	387	3	387	104	0	2
	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	0	0	0	0	0	0	0	ő
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	0	ō	ō	ō	0	ō	0	ō	ō	0	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 Equity	180	0	180	665	0	0	181	0	181	669	0	0
	Other non credit-obligation assets	100	Ů	100			Ů	101	Ů	101		Ů	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	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	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	7,538	247	7,537	1,585	86	54	7,629	402	7,624	1,521	141	58
	Corporates - Of Which: Specialised Lending	7,538	247	7,537	1,585	86	54	7,629	402	7,624	1,521	141	58
	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
	Retail - Secured on real estate property	0	0	0	0	0	0				0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
0141120 0111120	Retail - Secured on real estate property - Of Which: non-	<u> </u>	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving			0	0	0	0	0	0		0		
	Retail - Other Retail	. 0		0	U	0	0	0		0	U	0	0
	Retail - Other Retail - Of Which: SME			0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	. 0		0	U	0	0	0	0	0	U	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	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	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 Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SPE	0 0 4,894 4,600 77	0 0 435 435 0	0 0 4,893 4,599 77	0 0 821 749 55	0 0 75 75	0 0 170 170	0 0 5,134 4,758 169	0 0 374 374	0 0 5,132 4,756 169	0 0 713 648 50	0 0 124 124	0 0 216 215
UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh Retail - Secured on real estate property - Of Which: non-Sh	0 0	0 0	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 - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0	0 0 0	0 0 0	0 0 0 0 32	0 0 0	0 0 0	0 0 0 8	0 0 0	0 0 0 0 8	0 0 0 0 31	0 0 0	0 0
	Other non credit-obligation assets IRB Total												

	i i												
							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	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	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	3,369 2,902	149	3,369 2,902	378 279	17	9	3,471	150	3,471 3.099	424 325	22	7
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,902	149	2,902	53	17	3	3,099 276	150	3,099	325 64	22	
	Corporates - Ut Wnich: SME Refail	2/6	149	2/6	53	1/	5	2/6	150	2/6	64	22	5
	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0				o o		
FRANCE	Retail - Secured on real estate property - Of Which: non-Si		0	0	n	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	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												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	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	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1.202	259	1,202	606	280	96	1.157	281	1.157	616	292	103
	Corporates - Of Which: Specialised Lending	1,022	243	1,022	563	276	86	1,013	267	1,013	568	285	93
	Corporates - Of Which: SME	139	16	139	27	4	10	143	14	143	47	6	10
	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
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN	0		0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving			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	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	0
	Retail - Other Retail - Of Which; non-SME	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												
	IRB Total												

(ii) 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 effect
--

							IRB A	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	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	1,504	0 206	1,504	0 333	189	0 47	1.526	0 205	0 1.526	0 312	172	57
	Corporates	1,904	206	1,504	333 286	189	47	1,526	205	1,526	312 257	172	57
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,023	206	1,023	286 12	189	4/	1,025	205	1,025	13	1/2	5/
	Retail	0		0	0	0	0	0		0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	ő	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
SPAIN	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	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	
	Other non-credit-obligation assets IRB Total												_
					f hefree taking into accou								_

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	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	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0		0
	Corporates	1,454	0	1,454	625	0	22	1,475	31	1,475	377	18	14
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,454	0	1,454	625	0	22	1,475	31	1,475	377	18	14
	Retail			0	0	0	0		0		0	0	0
	Retail - Secured on real estate property	0		0	0	0	0		0	0	0		0
	Retail - Secured on real estate property - Of Which: SME			0		0	0				0		0
CANADA	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	ő	0	0	0	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		
	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	30/09/2021					As of	31/12/2021		
	Original I	Exposure ¹	Exposure	Risk exposure	amount		Original I	Exposure ¹	Exposure	Risk exposure	: amount	Value adjustments and
(min EUR. %)		Of which: defaulted			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		0	0		0		0	0		0	0
						2		0			0	2
						2				164	0	- 4
	158		158	10		0		0	79	8	0	0
	0		0	0		0		0	0		0	0
	0		0	0		0		0	0		0	0
	0		0	0		0		0	0		0	0
	0		0	0		0	0		0	0	0	0
	0		0	0		0	0		0	0		0
	0		0	0		0			0		0	0
	0		0	0		0	0		0		0	0
	0		0	0		0	0		0		0	0
	0	0	0	0	0	0	0	0	0	0	0	0
		(Cast Eul. Nu) Control basels and control governments Institutions Corporates Corporates Of Which, Specified Lending Lipp Corporates Of Which, Specified Lending Lipp Read - Secured on real estate property Read Secu	Centrol lawks and central povernments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Color of Banks and control governments Color of Banks and	Control basis and central governments	Color of basis and certor of preservented Color of	Control banks and centrol governments	Critical basis and central governments Critical basis and central governme	Ac of 30 (972011 Copied Exposure Copied Ex	As of 30 (997)2021	As of \$1/12/2021 Original Expanses Companies Co	As of 30/09/2011 As of 31/12/2011 As of 31/12

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	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	0	0	0	0	- 0	0	1,384	41	0	0 417	0	0
	Corporates Corporates - Of Which: Specialised Lending	1,475	52 52	1,475	470 449	44	: :	1,384	41	1,384	417 396	23 23	1 1
	Corporates - Of Which: SME	1,423	32	1,423	0		0	1,333	41	1,333	390	23	1
	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	
	Retail - Secured on real estate property - Of Which: SME	ō	ō	0	0	ō	0	ō	ō	ō	ō	0	ō
POLAND	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	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
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

(1) Original exposu	ire, unlike Exposur	e value, is reporte	d before taking into accoun	nt any effect due t	o credit conversion	factors or credit ri	sk mitigation techn	riques (e.g. substit	tution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	911	0	911	59	0	0	912	0	912	49	0	0
	Corporates - Of Which: Specialised Lending	858	0	858	54	0	0	906	0	906	45	0	0
	Corporates - Of Which: SME	54	0	54	6	0	0	6	0	6	5	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
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	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	0	0	0	0	0		0	0				
	Retail - Other Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0				
1		0				0		0					
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets		0	U	0	0			0	0	0	0	
	IRB Total												
L					d before taking into accoun								

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of :	31/03/2022					As of 3	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provision
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		31,538 27,956	1,683	31,534 27,952	6,727 5.164	1,059	529 506	31,796	1,614	31,794 28,387	5,947	1,104	560
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.488	77	1.488	5,164	1,041	506	28,388 1,356	1,603	1.356	4,928 359	1,102	545
	Retail	Corporates - Ut Which: SME	1,488	-//	1,488	940	18	21	1,356	12	1,356	359	2	12
	Retail	Retail - Secured on real estate property		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
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	ů.	0	0	n n	o o	0	0	0	0	0	0	0
		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	ō	ō	ō	0	ō	0	ō	0	ō	ō	ō	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		218	0	218	807	0		220	0	220	816	0	
	Other no	r credit-obligation assets				623						635		
	IRB Tota	*				8,157						7,398		

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	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
l	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
l	Corporates	3,361 2.301	3	3,361 2.301	933 360	0	8	3,151 2.132	0	3,151 2.132	728 208	0	6
ı	Corporates - Of Which: Specialised Lending	2,301	0				ь		0			0	
l	Corporates - Of Which: SME	374	3	374	98	0	2	354	0	354	88	0	0
l	Retail	0	0	0	0	0		0	0	0	0	0	0
l	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0		0	0		0			0		0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sf Retail - Secured on real estate property - Of Which: non-Sf		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0		0	0					0		0
İ	Retail - Other Retail		0	0	0	0		0	0	0	0		0
l	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	n	0	0	0	0	0
l	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
l	Equity	194	ō	194	719	ō	ō	197	ō	197	727	ō	ō
İ	Other non credit-obligation assets												
l	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	· ince		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	7,700	398	7,697	1,409	146	52	8,456	421	8,456	1,476	162	53
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	7,700	398	7,697	1,409	146	52 0	8,456	421	8,456	1,476	162	53
	Corporates - Ut Wnich: SME Retail		0	0			0	0			0	0	0
	Retail - Secured on real estate property	ů	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ů	0	0	0		0			0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S		0	0	0		0			0	0	0	0
	Retail - Qualifying Revolving	ı ö	0	0	0	0	0	n	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	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	0	ō	ō	0	ō	0
	Equity	0	0	0	0	0	0	0	0	0	1	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	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
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		5,243	370	5,242	934	125	214	5,180	364	5,178	647	127	227
		Corporates - Of Which: Specialised Lending	4,804	370	4,803	714	125	213	4,759	364	4,757	613	127	226
	Retail	Corporates - Of Which: SME	150	0	150	18	0	0	140	0	140	11	0	1
	Retail		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
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: She		0	0		0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	n n	0	0	n	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	ō	ō	0	0	ō	ō	0	ō	ō	ō	ō
	Equity		8	0	8	31	0	0	8	0	8	31	0	0
		r credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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	3,396	61	3,396	465	14	8	3,265	8	3,265 2,864	389	1	13
	Corporates - Of Which: Specialised Lending	2,935	0	2,935	270	0	- 4	2,864	0		261	0	6
	Corporates - Of Which: SME Retail	186	61	186	56	14	5	131	8	131	41	1	6
			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
FRANCE	Retail - Secured on real estate property - Of Which: non-Sf Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0		0	0	0	0		0
	Retail - Qualifying Revolving		0		0		ů		0		0		0
	Retail - Other Retail	0	0	0	0	0	o o	n	0	0	n	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	ō	ō	0	0	ō	ō	ō	0	o o		ō
	Equity	0	0	ō	0	0	ō	0	ō	0	0	0	ō
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Aareal Bank AG

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· ince		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	0 282	0	0	234	0	0 495	0 275	0
	Corporates	1,272	263	1,272	639 561		100	1,146		1,146	495 448		74
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,076 156	250 14	1,076 156	561 47	278	90 10	973 136	231	973 136	448	273	73
	Retail	130	14	130	4/	,	0	130		130	0	0	ů
	Retail - Secured on real estate property	0	0	0	0	0	0	0		0	0	0	ů
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	n	0	0	0	0	0
ITALY	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	ō	ō	ō	ō	ō	ō	0	ō	0	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	15	0	15	56	0	0	15	0	15	56	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 milication techniques (e.g. substitution effects).

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	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	1,633	205	1,633	341	173	56	1,603	205	1,603	311	181	65
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	992 260	205	992 260	255 35	173	56	991 235	205	991 235	256 17	181	64
	Corporates - Ut Which: SME Retail	260	0	260	35	0	0	235	0	235	1/		0
	Retail - Secured on real estate property		0	0	0			0			0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0			0	0		0		0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si		0					0	0		0		0
	Retail - Qualifying Revolving	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	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 milisation techniques (e.g. substitution effects).

	•						IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	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	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0		310	0	0	0	0 31	0	0	16	0
	Corporates	1,491	31	1,491		21	14	1,522 1.522	31	1,522 1.522	351	16	16
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,491	31	1,491	310	21	14	1,522	31	1,522	351	16	16
	Retail		0	0			0	0	0			0	0
	Retail - Secured on real estate property		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
CANADA	Retail - Secured on real estate property - Of Which: non-St		0	0	0	0		0	0	0	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												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	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
		nks and central governments	0	0	0 0	0	0	0	0	0	0	0	0	0
	Institution		1,439	0	1.439	0 323		0	1.431	0	1.431	175		0
	Corporate	Corporates - Of Which: Specialised Lending	1,439	0	1,439	323 115		2	1,431	0	1,431	1/5	0	5
		Corporates - Of Which: SME	78	0	78	113	0	0	77	0	77	100	0	7
	Retail	corporate of Wilds. Site	0	0	0	0	0	0	n n	0	n n	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	0	0	0	0	0	0	0	0
NETHERLANDS		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	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
		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 militigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		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	1,235	41	1,235	337	22	1	1,227	40	1,227	296 282	28 28	1
	Corporates - Of Which: Specialised Lending	1,184	41	1,184	321	22	1	1,176	40	1,176	282	28	1
	Corporates - Of Which: SME Retail		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 Retail - Secured on real estate property - Of Which: non-Si		0	0	0		0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	0	0		0	0	0		0		0
	Retail - Other Retail		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
	Retail - Other Retail - Of Which: non-SME		0	0		0	0	l ő	0	0	0		0
	Equity	ő	ı ö	ő	ō	ő	ő	l ő	ő	l ő	ō	1 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)

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment 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	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	994	0	994	58	0	0	964	0	964	62	0	1
	Corporates - Of Which: Specialised Lending	989	0	989	55	0	0	962	0	962	61	0	1
	Corporates - Of Which: SME Retail	4	0	9	3		0	2	0	2	1	0	0
	Retail - Secured on real estate property		0				0	0			0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0			0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si		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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	o	0		0	0	0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	o	0		0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	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	
[0 - 3M [Austria	((12 44 (441	0 0 0 12 44 0 0			11 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	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((, , , ,
Total [0 - 3M [Belgium	473	473 0 0 0 0 0 4 4 0	0 0	0 0 0 0 0 0 0	51	5 417 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Bulgaria	4	4	0	0		3 4	O	0	0	0	0	d	1
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
To - 3M	Czech Republic													
[0 - 3M [Denmark	55 55	0 0 0 0 0 0 19 19 33	0 0 0 0 0		1 1 3 3 55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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 [Estonia													



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
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 [Finland	0 0 0 0 0 0 3 3 7 7	0 0 0 0 0 37 0	000000000000000000000000000000000000000	0 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0 0 0 0 221 0 221	0 0 0 0 0 0 221 0	000000000000000000000000000000000000000	0 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1	Germany	211 288 286 298 374 1,269 994	211 288 286 298 374 1,269 994		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	114 51 115 174 296 600 (95 237 167 120 75 660	0 3 0 4 2 0 15	0 64 0 30 11 0 20	0 0 0 0 0 -41	0 0 0 0 0 0 0 75	000000000000000000000000000000000000000	000000000000000000000000000000000000000	1
[0 - 3M [Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y] [5Y - 10Y [10Y - more	Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland	0 0 117 98 0 0	0 0 0 117 98 0 0	0 0 0 0 0	0 0 0 0 0	(((11) ((((21)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000)
To - 3M	Italy	0 0 0 0 0 0 0 7/4	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 772 772	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latvia									·		,		



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	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	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	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	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 32 0 32	0 0 0 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 [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia	33 6 6 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	3.3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
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
1 ME - 0 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 52		0		0 52	0	0	0	0	0	0	
[0 - 3M [Spain	3. 6. 17 28 0	83 0 0 17 28 0 181	0 0 0 0	0 0 0 0	(83 0 17 28 0	0 0 0 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	Sweden													
[0 - 3M [United Kingdom	0 0 0 155	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 156 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
Total Tota	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
Total	Canada													
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	b	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 [Japan	33	0 0 0 0 0 32 32		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 32 0 32	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Aaroal Bank AG

								Aareal Bank AG							
								As of 31/12/2021	l.						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance si	heet exposures	
						Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity Co.	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
	[0-2M]														
	[0 - 3M [Africa													
	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	(238 (9) 146 394	0 3 238 0 0 91 9 149 4 394	0 0 0 0		0 0 0 0 0 0 0 91 0 149 0 394	0 238 0 0 0	0 0 0 0	000000000000000000000000000000000000000	((((0 0 0 0 0 0 0	0 0 0 0 0		
Ł	[10Y - more Total		2: 894	3 23 1 894	0) (0 0	23 261	0	0	0	0 0	0		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 "Others".
- (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), Irrespective 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 item 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

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.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	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	
[0 - 3M [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 0 334			000000000000000000000000000000000000000	0	0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Belgium		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 C C C C C C C C C C C C C C C C C C		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
TO - 3M	Denmark	33 22 26	0 0 0 0 0 0 0 0 0 0 3 6 3 6 2 6	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	(((((((((((((((((((0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	32				, , , , , , , , , , , , , , , , , , ,						, and the second		



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	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	
[0 - 3M [Finland	33	0 0 0 0 37 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 - 3M [France	() () () () () () () () () ()	0 0 0 126	0 0 0 0 0	0 0 0 0 0	((((12) (12)	0 143 0 0 0 0 143	0 0 0 0 0	0 0 0 0 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 [Germany	191 377 205 222 465 876 865 3,203	863	0	0 0 0 0 0	(166 88 222 321 311 (1,122	120 3 144 559 863	1 2 3 1 0 6 6	24 40 0 30 9 0 21	0 0 0 0 0 -19	0 0 0 0 0 75	0 0 0 0 0	0 0 0 0 0	1
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	111 91 6	0 0 111 91 0 0 0	0 0 0 0 0	0 0 0 0 0	((11: 9; ((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	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 [Italy	633 633	0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 634	0 0 0 0 0	0 0 0 0 0	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 [Latvia													



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	, /go:	derivative financial assets	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	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal			000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia			000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
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 far 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 [Spain	0 131 0 0 17 255 0 174	0 0 17 25	0 0 0 0 0 0	0 0 0 0 0 0	(0 131 0 0 17 25 0	0 0 0 0 0 0	0 0 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	Sweden													
[0 - 3M [United Kingdom	0 0 0 0 0 0 135 5 135	0 0 0 0 136 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 136 0	0 0 0 0 0	0 0 0 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 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

							Aareal Bank AG							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	b	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 [Japan	(((((((((((((((((((0 0 0 0 0 0 0 25 25				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	5
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Annal Dank AC

							Aareal Bank AG							
							As of 30/06/2022	!						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	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	Others	(88 92 155 22 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 "Others".
- (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), Irrespective 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 item 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

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.

Latin America Argentina, Bellas, Bolivia, Brazil, Citila, Cicolinetia, Costal Rica, Dominica, Dominica Republic, Equadry, El Sahador, Geranda, Gustenala, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Guita, Pinamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Helina, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Pinamas, Pin

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

Aareal Bank AG

					As of 30/09/2021									As of 31/12/2021				
		Gross o	arrying amount/ Nominal amou	unt		Accumulated imparts of the control o	pairment, accumulated neg dit risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated important value due to crea	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of whi	ich non-performing	¢.	On performing exposures ²	On non-performi	ng exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ^t	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures
		and <=90 days	or	which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	6,25	2 0								8,018		,						
Debt securities (including at amortised cost and fair value)	6,61]				6,663		,		1]		
Central banks	0,01]] [0,003					1]		1
General governments	4.85	9 0					2 0			4.809								
Credit institutions	1.11	6 0								1.219								
Other financial corporations	63	7 0								635								
Non-financial corporations																		
Loans and advances(including at amortised cost and fair value)	31,20	2 227	1,533	1,533	1,360	103	400	329	948	31,615	22	1,680	1,680	1,505	88	495	40:	1,002
Central banks																		
Contrast ballion			1		1	1	1		Ĭ		1		1	1	1	1		1 1
General governments	2,06	3 0					0			2,014								0
Credit institutions	4	9 0	0				0		0	48	0		0					0
Other financial corporations	95	6 0	32	32	32	3	3 24	24	6	930	0	33	32	32	3	2	2	6
Non-financial corporations	27,80	18 227	1,495	1,495	1,323	97	7 374	303	940	28,252	22	1,64	1,643	1,470	82	469	37	994
of which: small and medium-sized enterprises	19,10	2 84	1,371	1,371	1,221	82	332	276	860	20,674	22	1,57	1,577	1,426	65	42	35	973
of which: Loans collateralised by commercial immovable property	26,06	7 227	1,462	1,462	1,293	91	372	301	910	26,528	0	1,610	1,610	1,440	74	461	37	965
Hauseholds						1		_										
Housencies	34		•		, ,	1	3		1	365	0		5	1	2			1 1
of which: Loans collateralised by residential immovable property	26									365			,					
or whose counterwises by residential enmovable property	28]		1 3	1	1 1		1 1	200	1 ใ		1 3	1 '	1	1		1 1
of which: Credit for consumption						Ι.												
						1]]			1				1
DEBT INSTRUMENTS other than HFT	44,06	5 227	1,533	1,533	1,360	106	400	329	948	46,296	22	1,680	1,680	1,505	91	495	40:	1,002
OFF-BALANCE SHEET EXPOSURES	1,31	3	3	3	3	8	0	0		1,204			6	6	i 6			

Performing and non-performing exposures Aareal Bank AG

					As of 31/03/2022									As of 30/06/2022				
		Gross o	arrying amount/ Nomina	l amount		Accumulated important of the control	pairment, accumulated ne fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross G	arrying amount/ Nomina	I amount		Accumulated impa value due to credit	irment, accumulated ne risk and provisions ^{4,3}	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9*	On performing exposures ²	On non-perforn	sing exposures ²	financial guarantees received on non- performing exposures
(min EUR.)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	7,746	5 (0	0	0	0	0	0	0	9,589				0	1		0	0
Debt securities (including at amortised cost and fair value)	5,935	5		0	0	3				5,273					2	0		
Central banks		0	0	0	0		0	0	0		0	0		0	0	0	0	
General governments	4,341	8 (0	0	0	2	0	0	0	3,572	2 0	0		0	2	0	0	
Credit institutions	1,190	7	0	0	0		0	0	0	1,319	0	0		0	1	0	0	
Other financial corporations	391	0	0	0	0		0	0	0	382	2 0	0		0	0	0	0	
Non-financial corporations		0	0	0	0		0	0	0		0	0		0	0	0	0	
Loans and advances(including at amortised cost and fair value)	33,167	,	1,774	1,774	1,558	76	553	459	1,066	33,530	91	1,682	1,682	1,380	108	528	455	1,021
Central banks		6	0	0	0		0	0	0	6	5 0	0		0	0	0	0	0
General governments	2,000	0	0	0	0	0	0	0	0	1,914	0	0		0	0	0	0	0
Credit institutions	973	3 (0	0	0		0	0	0	1,076	5 0	0		0	0	0	0	۰
Other financial corporations	905	5	31	31	31	3	24	24	6	843	3 0	4		4	2	1	1	3
Non-financial corporations	29,00	1	1,739	1,739	1,524	71	527	434	1,057	29,441	91	1,675	1,679	1,373	104	525	453	1,017
of which: small and medium-sized enterprises	21,22	6	1,672	1,672	1,481	57	482	411	1,036	21,878	87	1,631	1,631	1,330	82	502	429	998
of which: Loans collateralised by commercial immovable property	26,68	4	1,697	1,697	1,486	63	521	427	1,028	27,294	91	1,607	1,607	7 1,318	96	512	440	986
Households	28	4 (5	5	4	3	2	2	2	251	. 0	4		4 4	2	2	2	2
of which: Leans collateralised by residential immovable property	251	0	3	3	2	3	1	1	2	233	0	3	3	3 2	2	1	1	2
of which: Credit for consumption		0	0	0	o		0	0	0		0	a		0	0	0	0	۰
DEBT INSTRUMENTS other than HFT	46,848	3	1,774	1,774	1,558	80	553	459	1,066	48,392	91	1,682	1,682	1,380	111	528	455	1,021
OFF-BALANCE SHEET EXPOSURES	1,415		4	4	4	5	0		3	1,186		2	2	2	3	0		0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears of the form of the contraction of the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground approximation as ground as ground as ground as ground as ground as ground as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(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
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)	8,076	1,230	417	349	7,416	751	8,049	1,294	492	437	7,326	731
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	109	27	21	21	85	4	107	27	22	21	84	3
Non-financial corporations	7,966	1,202	395	328	7,331	747	7,941	1,267	470	415	7,242	728
of which: small and medium-sized enterprises	6,364	1,139	372	311	5,759		7,095	1,242	443	392	6,423	
Households	1	1	1	1	0	0	1	1	1	1	0	0
DEBT INSTRUMENTS other than HFT	8,076	1,230	417	349	7,416		8,049	1,294	492	437	7,326	
Loan commitments given	91	3	2	0	78	0	72	6	1	0	60	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	976						984					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	18						17					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Aareal Bank AG

			As of 31/	03/2022			As of 30/06/2022									
		ring amount of with forbearance	Accumulated i accumulated o value due to co	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	accumulated co value due to cr provisions for	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		ancial guarantees xposures with e measures				
(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 forbeerance 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)	o	0	0	0	o	o	0	0	o	0	0	o				
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)	8,046	1,479	542	496	7,282	868	8,496	1,439	545	480	7,737	839				
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	o				
Other financial corporations	107	27	22	21	85	5	83	3	1	0	81	2				
Non-financial corporations	7,938	1,451	520	474	7,197	864	8,412	1,435	544	479	7,655	837				
of which: small and medium-sized enterprises	7,195	1,426	493	450	6,481		7,579	1,433	535	477	6,831					
Households	1	1	1	1	0	0	1	1	1	1	0	0				
DEBT INSTRUMENTS other than HFT	8,046	1,479	542	496	7,282		8,496	1,439	545	480	7,737					
Loan commitments given	71	4	1	0	65	3	28	2	0	0	23	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	1,228						1,340									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	17						17									

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

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



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Aareal Bank AG

			As of 3	0/09/2021			As of 31/12/2021								As of 3	31/03/2022			As of 30/06/2022						
G		Gross carrying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative	
A Agriculture, forestry and fishing	0											0						-,				0			
A Adriculture, forestry and fishing B Mining and quarrying	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	U	U	U	U	U	U	U	U	U	U	U	U	U	U		U	U	U	U	U	U	U	U	U	
supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
E Water supply	3	0	0	3	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	
F Construction	76	75	75	58	11	0	75	74	74	58	11	0	75	74	74	58	11	0	74	73	73	58	10	0	
G Wholesale and retail trade	139	60	60	80	0	39	139	61	61	79	0	42	138	60	60	78	0	42	135	58	58	77	0	41	
H Transport and storage	1			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	1,746	86	86	1,746	15	0	1,906	86	86	1,906	11	0	1,864	53	53	1,864	8	0	1,827	0	0	1,827	14	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	25.586	1.204	1.204	25.491	347	32	25.823	1.353	1.353	25.727	405	50	26.618	1.482	1.482	26.522	457	51	26.926	1.481	1.481	26.853	501	29	
M Professional, scientific and technical activities	157	0	0	157	8	0	211	0	0	211	9	0	209	0	0	209	6	0	391	0	0	391	7	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	2	0	0	2	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	0			0			0			0			0				0				0			0	
S Other services	97	70	70	97	10	0	90	70	70	90	23	1 0	90	70	70	90	22	0	82	63	63	82	27	1 0	
Loans and advances	27.808	1.495	1.495	27.636	400	,	28.252	1 643	1 643	28.078	458	0	29,001	1 730	1 730	28.826	EDE		29.441	1 675	1 675	29 293	550	70	

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Aareal Bank AG

								As of 31/12/2021															
	Loans and advan	nes.	As of 31/09/2021			As or 31/12/2021 Loans and advances						As of 31/03/2022 Loans and advances						As of 30/06/2022 Loans and advances					
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-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	31,202	29,669	227	1,533	977	31,615	29,935	22	1,690	991	33,167	31,392	0	1,774	1,203	33,530	31,848	91	1,682	1,115			
Of which secured	28,772	27,243	227	1,529	976	29,102	27,426	0	1,676	990	30,276	28,513	0	1,763	1,202	30,995	29,345	91	1,651	1,092			
Of which secured with immovable property	28,602	27,075	227	1,527	976	28,925	27,250	0	1,675	990	29,196	27,435	0	1,762	1,202	29,862	28,212	91	1,651	1,092			
Of which instruments with LTV higher than 60% and lower or equal to 80%	10,834	10,833		0	0	10,667	10,585		82	15	8,522	8,399		123	56	7,949	7,833		116	44			
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,142	985		156	63	1,112	704		408	313	1,126	550		576	524	936	560		376	295			
Of which instruments with LTV higher than 100%	1,457	154		1,303	912	1,195	74		1,121	660	1,072	73		999	622	1,169	74		1,096	732			
Accumulated impairment for secured assets	494	97	2	397	290	572	80	0	492	280	616	69	0	547	329	620	102	0	517	305			
Collateral																							
Of which value capped at the value of exposure	27,815	26,867	221	947	561	28,108	27,107	0	1,001	586	29,298	28,233	0	1,065	761	30,060	29,039	91	1,021	692			
Of which immovable property	27,610	26,684	221	926	539	27,906	26,926	0	980	565	28,201	27,158	0	1,044	740	28,890	27,890	91	1,000	671			
Of which value above the cap	428	402	1	26	26	485	452	22	33	30	679	621	0	58	47	810	769	0	41	2			
Of which immovable property	412	386	1	26	26	466	432	22	33	30	660	602	0	58	47	798	758	0	41	2			
Financial guarantees received	26	25	0	1	0	26	25	0	1	0	25	24	0	1	0	23	23	0	0	0			
Accumulated partial write-off	-150	4	0	-146	-21	-99	-4	0	-94	-11	-109	-4	0	-105	-26	-190	4	0	-186	-74			

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