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Aareon Smart World:

A Digital Ecosystem for Housing

An Aareal Bank Group company

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WE MANAGE IT FOR YOU

Paul O'Reilly: Account Management Team Leader





International Employées

2800 Housing Customers

Units Managed on Aareon Software

HIMMON

European Locations in 6 Countries

2

Context: Housing in the EU

Country	Social/Public	Private Rent	Owner
	Rent		Occupied
UK	18.2	17.6	64.2
Netherlands	33	7	60
Germany	4.2	50.4	45.4
France	17.4	21.9	57.7*
Sweden	19	19	40**



Country	Social/Public	Private Rent	Owner
	Rent		Occupied
UK	18.2	17.6	64.2
Netherlands	33	7	60
Germany	4.2	50.4	45.4
France	17.4	21.9	57.7*
Sweden	19	19	40**

*France also has 3% listed as 'other' **Sweden also has 22% of ownership through Tenant Co-Operatives.

CECODHAS Housing Europe's 2015 Report

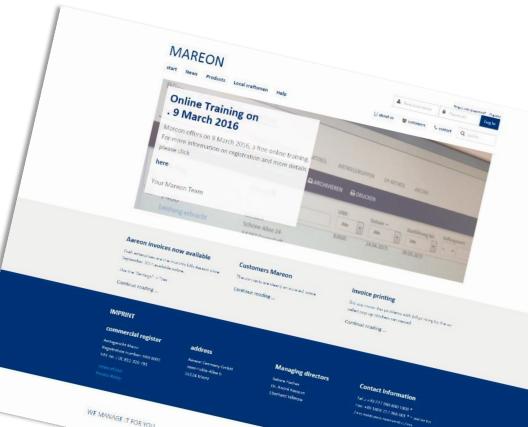


Diverse requirements from Housing Systems

But similar goals for Digitisation

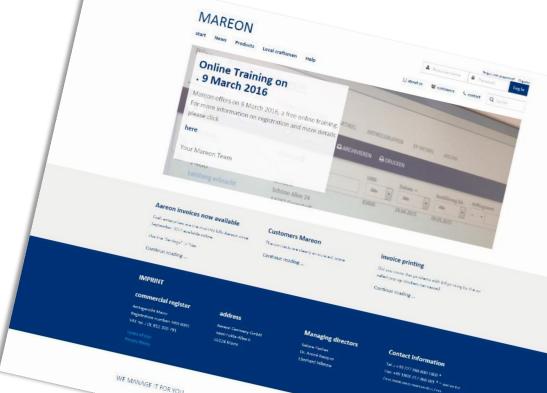
Aareon already had 13 years experience of web based B2B:

Mareon portal



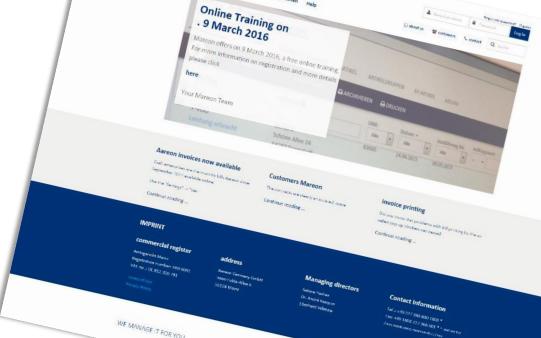
Aareon already had 15 years experience of web based B2B: Online Training on . 9 March 2010 The Mareon portal is used Housing providers and 8500 tradesr Customers Mareon in Germany mill- bill printing by the WE MANAGE IT FOR YOU

The Mareon portal is a responsive web site, enabling access for any party on any device 24/7



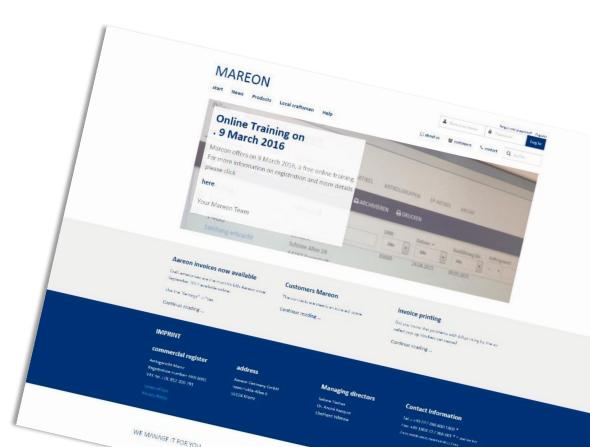
The Mareon portal enables automated exchange of repair orders, and online invoicing, saving 8 euros per unit per

year



Which, if you have 150,000 units, adds

up!



Aareon has also been involved with the istay@home project:

An EU funded assisted living project for older people:

Using smart technology and the portal to link housing and health:

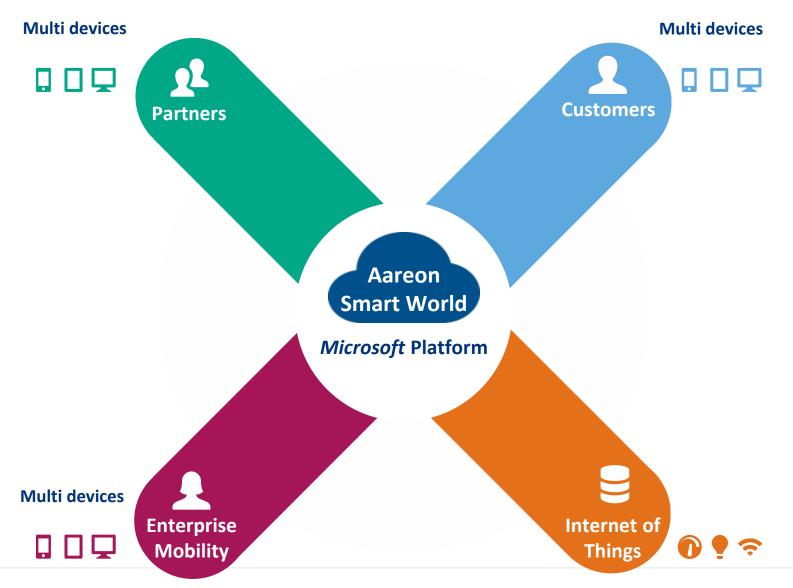
These experiences helped lead us to Aareon Smart World:

Aareon Smart World:

A Digital ecosystem for Housing Providers



Aareon Smart World











Seamless interaction with Business Partners









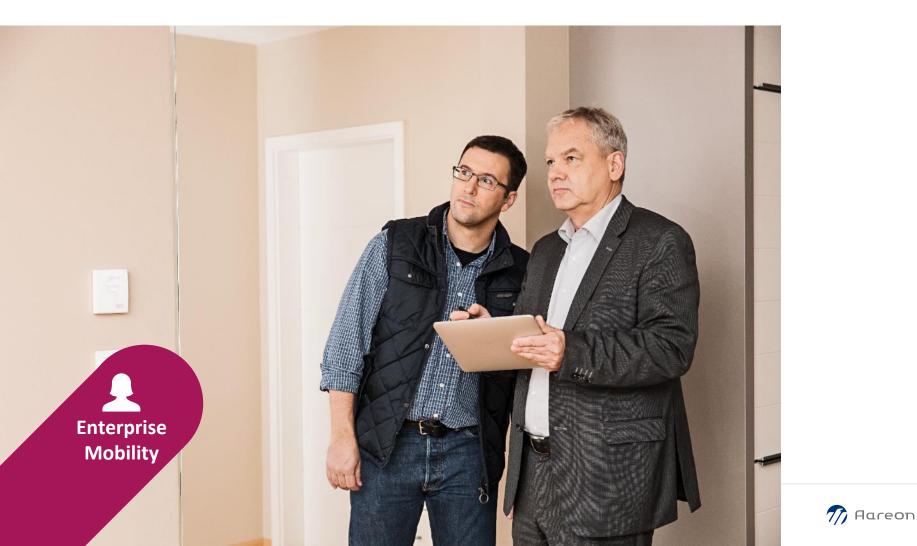
24/7 Customer Access on any device







Proactive field based working anytime, anywhere

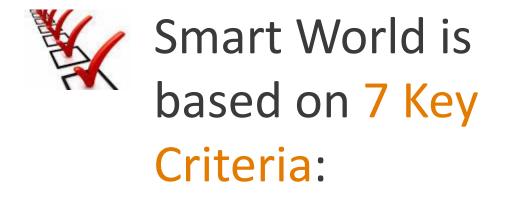




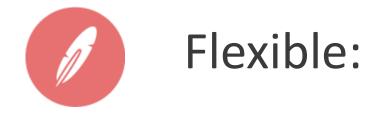
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Data from smart devices automating processes





35





Flexible: Customisable user interface to meet diverse needs





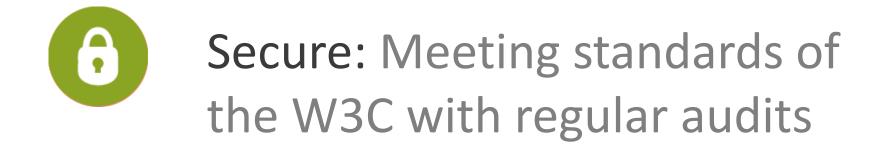




Automated: To make business processes more efficient











High Performing:



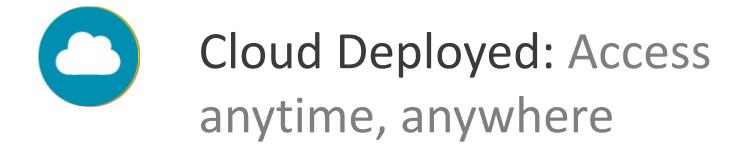


High Performing: To provide a scalable approach without service interruption













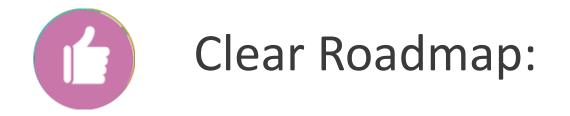
European:





European: Based on experience of 2800 customers









Clear Roadmap: 3 annual releases with increasing functionality



It is now rolling out in Germany, France, Netherlands

A central portal for use by all stakeholders in the Landlord's business

The Tenant:

The Tenant: Invoices, receipts, payments online via portal



The Tenant: Social Media for the locali

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The Tenant: Online management of repairs and appointments

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The Tenant: Instant energy usage data and accurate billing

The Landlord: Digital channel to manage relations

The Landlord: Collaboration with suppliers



The Landlord: Smart Management of Assets

The Business Partner:



The Business Partner: Remove the paper trail and optimise processes

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The Business Partner: Simple, instant online invoicing

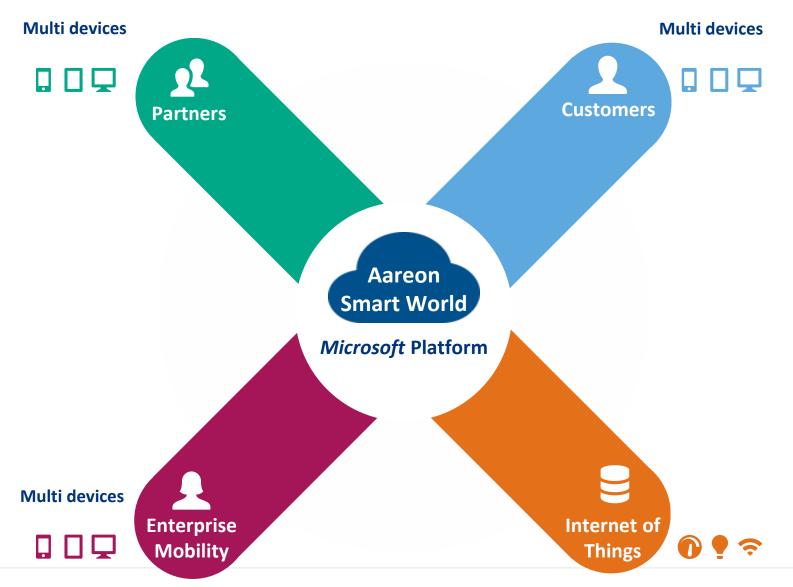


The Business Partner: Real time planning based on demand

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