




Asset Class	Risk Class	Asset Type	Volume	Location	Criteria	
 Office	Core	<ul style="list-style-type: none"><li>– Project developments</li><li>– Existing buildings</li></ul>	> EUR 30 m	<ul style="list-style-type: none"><li>– Major Capital cities &amp; top tier regional cities with focus on BeNeLux/ Austria</li><li>– Central/ established sub-markets with focus on BeNeLux/ Austria</li></ul>	<ul style="list-style-type: none"><li>– Share- &amp; Asset Deals</li><li>– (Pre-) occupancy rate &gt; 70%</li><li>– Long-term leases</li><li>– Good covenant tenants</li></ul>	<ul style="list-style-type: none"><li>– Index-adjusted rental income: index- or inflation-linked adjustments</li><li>– Forward Commitment/ Purchase</li><li>– Forward Funding (milestone payments) in individual cases possible</li></ul>
 Residential	Core	<ul style="list-style-type: none"><li>– Project developments</li></ul>	> EUR 25 m	<ul style="list-style-type: none"><li>– Major Capital cities &amp; top tier regional cities with focus on BeNeLux/ Austria</li><li>– Central/ established sub-markets with focus on BeNeLux/ Austria</li></ul>	<ul style="list-style-type: none"><li>– Share- &amp; Asset Deals</li><li>– &gt; 80% share of residential usage</li><li>– Focus on sustainability in line with EU-taxonomy</li><li>– Positive demographic trend</li></ul>	<ul style="list-style-type: none"><li>– Strong regional economics and infrastructure</li><li>– Very good to good micro location</li><li>– Forward Commitment/ Purchase</li><li>– Forward Funding (milestone payments) in individual cases possible</li></ul>
 Urban Quarters	Core	<ul style="list-style-type: none"><li>– Project developments</li></ul>	> EUR 20 m	<ul style="list-style-type: none"><li>– Major Capital cities &amp; top tier regional cities with focus on BeNeLux/ Austria</li><li>– Central/ established sub-markets with focus on BeNeLux/ Austria</li></ul>	<ul style="list-style-type: none"><li>– Share &amp; Asset Deals</li><li>– &gt; 40% share of residential usage</li><li>– &gt; 80% (pre-) occupancy on commercial uses</li><li>– Sustainable urban quarters with mixed usage (residential, office, retail, nursery)</li></ul>	<ul style="list-style-type: none"><li>– Holistic utilization and mobility concepts</li><li>– Good covenant tenants</li><li>– Long-term leases commercial</li><li>– Forward Commitment/ Purchase</li><li>– Forward Funding (milestone payments) in individual cases possible</li></ul>

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