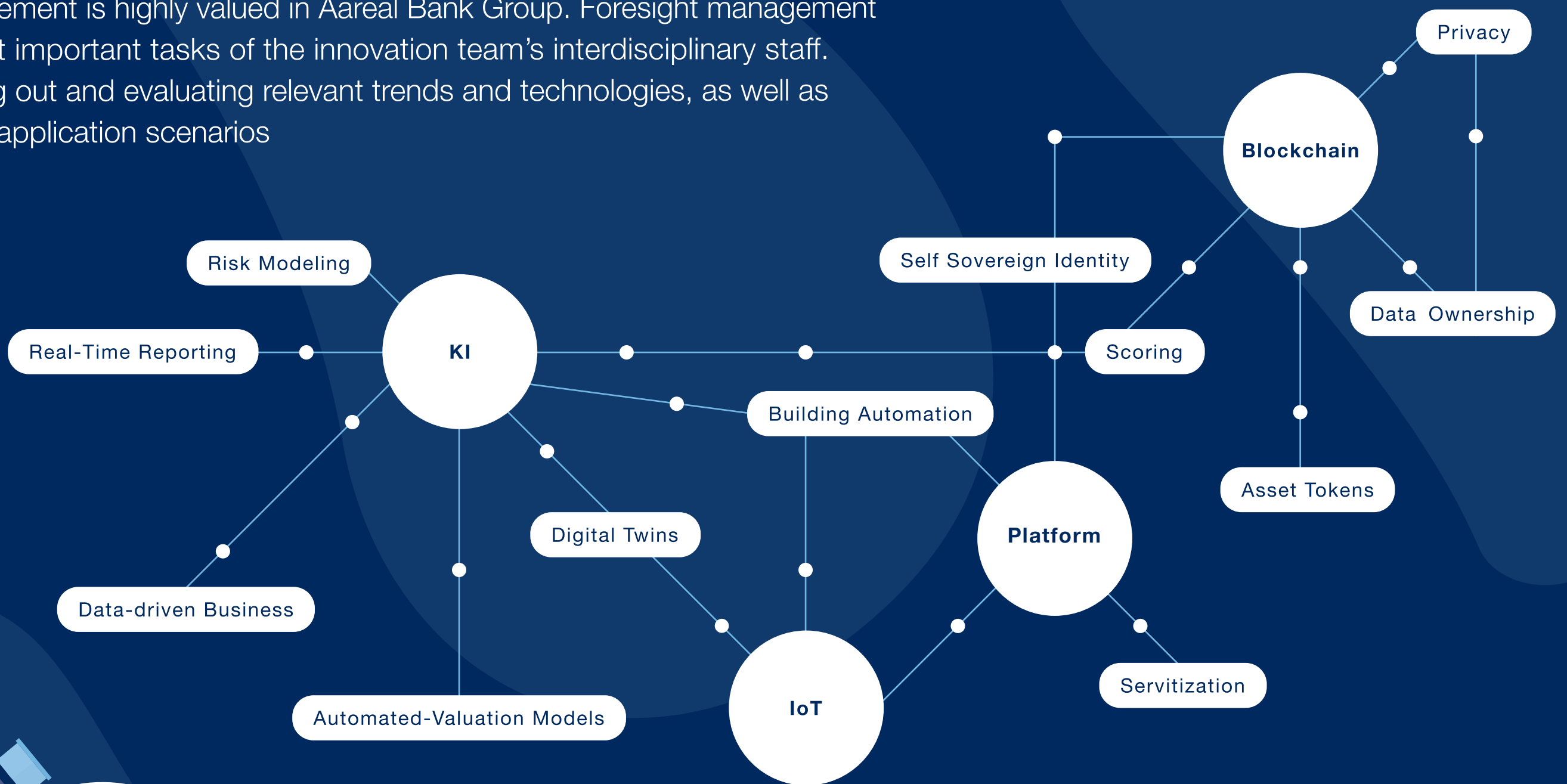


Foresight management

Seeking out trends and technologies

Innovation management is highly valued in Aareal Bank Group. Foresight management is one of the most important tasks of the innovation team's interdisciplinary staff. It includes seeking out and evaluating relevant trends and technologies, as well as deriving potential application scenarios



1

Reflection & analysis



Relevant trends are identified in the reflection & analysis phase. The key question is: **Are the identified trends presenting opportunities or risks for Aareal Bank Group's business model?**

2

Review & evaluation



The relevance of the identified trends is specified in the review & evaluation phase. The key question is: **How can the opportunities determined be exploited or the risks reduced?**

3

Recommendations & measures



In the recommendations & measures phase, ideas and proposals for implementation are developed. In focus here: **How can the identified trends translate into innovative services.**