



## **Excellent prospects for your success.**

Deutsche Hypo – NORD/LB Real Estate Finance. NORD/LB  
centre of competence in commercial real estate financing.



# Deutsche Hypo NORD/LB Real Estate Finance.

State-of-the-art out of tradition.

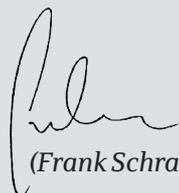
Deutsche Hypo – NORD/LB Real Estate Finance  
is the centre of competence of Norddeutsche Landesbank  
for the financing of commercial real estate.  
As experienced specialists based in Hanover,  
we support professional real estate customers in Germany and,  
for more than the last 30 years,  
in other core European markets as well.

Thanks to our wide product range,  
we have the right solution for your project.  
Our employees are here to help you.

**We are looking forward to meeting you.**

DEUTSCHE HYPO

“With our experience and market expertise, we are able to handle complex financing requirements. Our financing solutions are geared toward your individual needs. Reliability, superior quality and customer satisfaction are our major areas of focus.”



(Frank Schrader)



**Frank Schrader**

Head of Real Estate Finance

“We can support you with your financing transactions in Europe’s key real estate markets. Put our local know-how, highly developed structuring skills and specified expertise in development projects to work for you.”



(Ingo Martin and Ralf Vogel)



**Ingo Martin**

Head of Real Estate Finance  
Continental Europe



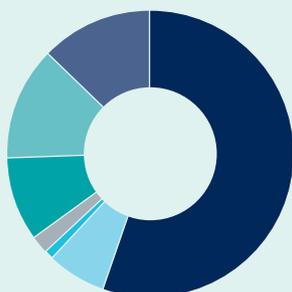
**Ralf Vogel**

Head of Real Estate Finance  
Germany

## NORD/LB.

Deutsche Hypothekenbank (Actien-Gesellschaft) was integrated into Norddeutsche Landesbank in Hanover as of 1 July 2021. Following the merger, the commercial real estate financing business remains a key business field within the NORD/LB Group, and the “Deutsche Hypo” brand, which is well-established on the market, is being continued. With total assets of € 120 billion, NORD/LB Norddeutsche Landesbank is one of Germany’s leading commercial banks. Its majority shareholder is the federal state of Lower Saxony.

### Ownership Structure of NORD/LB



■ State of Lower Saxony	55.1%
■ State of Saxony-Anhalt	6.7%
■ Special Purpose Holding Association of the Mecklenburg-Western Pomerania Savings Banks	1.3%
■ Saxony-Anhalt Savings Banks Holding Association	1.9%
■ Lower Saxony Savings Banks and Giro Association	9.5%
■ FIDES DELTA	12.7%
■ FIDES GAMMA	12.7%

In some cases there are rounding differences.

## NORD/LB – Leading universal bank in the heart of northern Germany:

- // Landesbank for the federal states of Lower Saxony and Saxony-Anhalt
- // Central bank for savings banks for Lower Saxony, Saxony-Anhalt  
and Mecklenburg-Western Pomerania
- // State savings bank for the Braunschweig region with more than 90 branches

## Engages in the business areas:

- // Commercial real estate financing  
(via Deutsche Hypo – NORD/LB Real Estate Finance)
- // Corporate customers
- // Structured finance in the sector of energy and infrastructure
- // Aviation finance
- // Capital markets business
- // Private and commercial customers

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The NORD/LB Group consists of:

**NORD/LB**

 **Braunschweigische  
Landessparkasse**  
Ein Unternehmen der NORD/LB

**NORD/LB**  
Covered Bond Bank  
Luxembourg

## Our core markets.

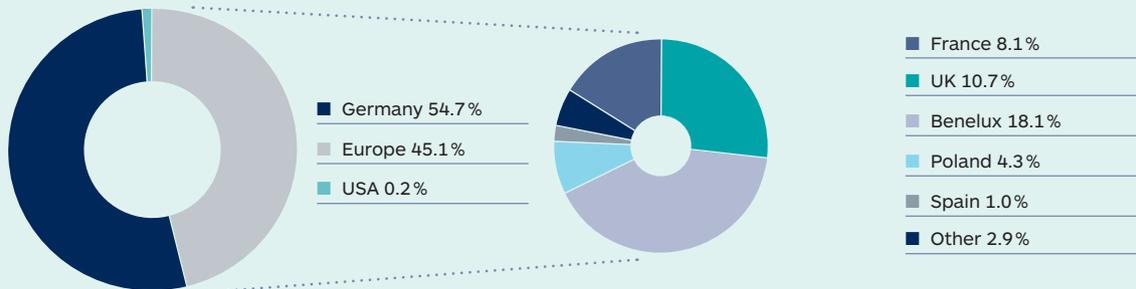
We have a local presence in the most important real estate markets!

We focus on direct business with professional real estate investors. We offer tailored financing concepts and support. We invest in high-quality properties, which we finance in close collaboration with our clients.

Deutsche Hypo – NORD/LB Real Estate Finance concentrates on regions with a large property stock and a positive long-term outlook and properties with a good tenant structure and stable cash flow. The strategic target markets for Deutsche Hypo – NORD/LB Real Estate Finance are Germany, the UK, France, Benelux, Poland, Spain and Austria.



### Regional breakdown



As of: 31.12.2020

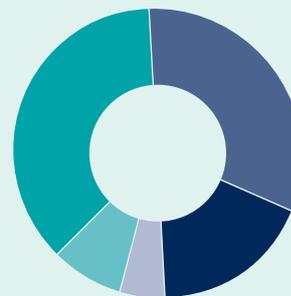
## Our asset classes.

We finance the following asset types:

- // Office and commercial buildings
- // Retail
- // Hotels
- // Multi-storey residential
- // Logistics

Deutsche Hypo's multi-lingual team has a wealth of market experience and prides itself on its asset-based expertise and local legal knowledge in each of its core markets.

Breakdown by property type



- Office and commercial buildings 37.5%
- Retail 30.7%
- Residential real estate 19.7%
- Hotels 7.3%
- Other 4.8%

**Total volume: € 11,863 million as of 31.12.2020**

New real estate finance business domestic – foreign



## Our references.



### Quartier Heidestrasse

**Type of property:** Urban district development with four mixed-use properties (residential, office and commercial space along with a hotel)

**Location:** Berlin

**Customer:** Aggregate Holdings S.A.; project developer TAURECON Real Estate Consulting GmbH

**Financing volume:** € 296 million

**Green Building**



### Am Tacheles

**Type of property:** Office, residential and retail property

**Location:** Berlin

**Customer:** pwr development

**Green Building:** LEED Platinum



### Logistik Kerpen Dietz

**Type of property:** Logistics property

**Location:** Kerpen

**Customer:** A property company of Dietz AG

**Financing volume:** Mid eight figures

**Green Building**

## The Cradle



©INTERBODEN Group/HPP Architects, bloomimages

**Type of property:** Office building  
**Location:** Düsseldorf Media Harbour  
**Customer:** INTERBODEN Group  
**Financing volume:** Mid eight figures  
**Green Building**

## Woodwork



©L'Etoile Properties

**Type of property:** Office building  
**Location:** Paris  
**Customer:** A joint venture of L'Etoile Properties and a US investor  
**Green Building:** HQE Très Performant (*sought*)

## FOUR Frankfurt – T2



©Groß & Partner

**Type of property:** Residential building  
**Location:** Frankfurt  
**Customer:** An SPV of Groß & Partner  
**Green Building:** German Sustainable Building Council (DGNB) platinum certification

## The Hague Kneuterdijk



©UBM Development AG

**Type of property:** Hotel  
**Location:** The Hague  
**Customer:** UBM Development AG  
**Financing volume:** € 32.4 million  
**Green Building:** BREEM In-Use certificate (*sought*)

## Our product range.

Are you planning to invest in real estate?  
Talk to us about your ideas. Together we can develop  
the right financing strategy for your project.

### **Our products at a glance:**

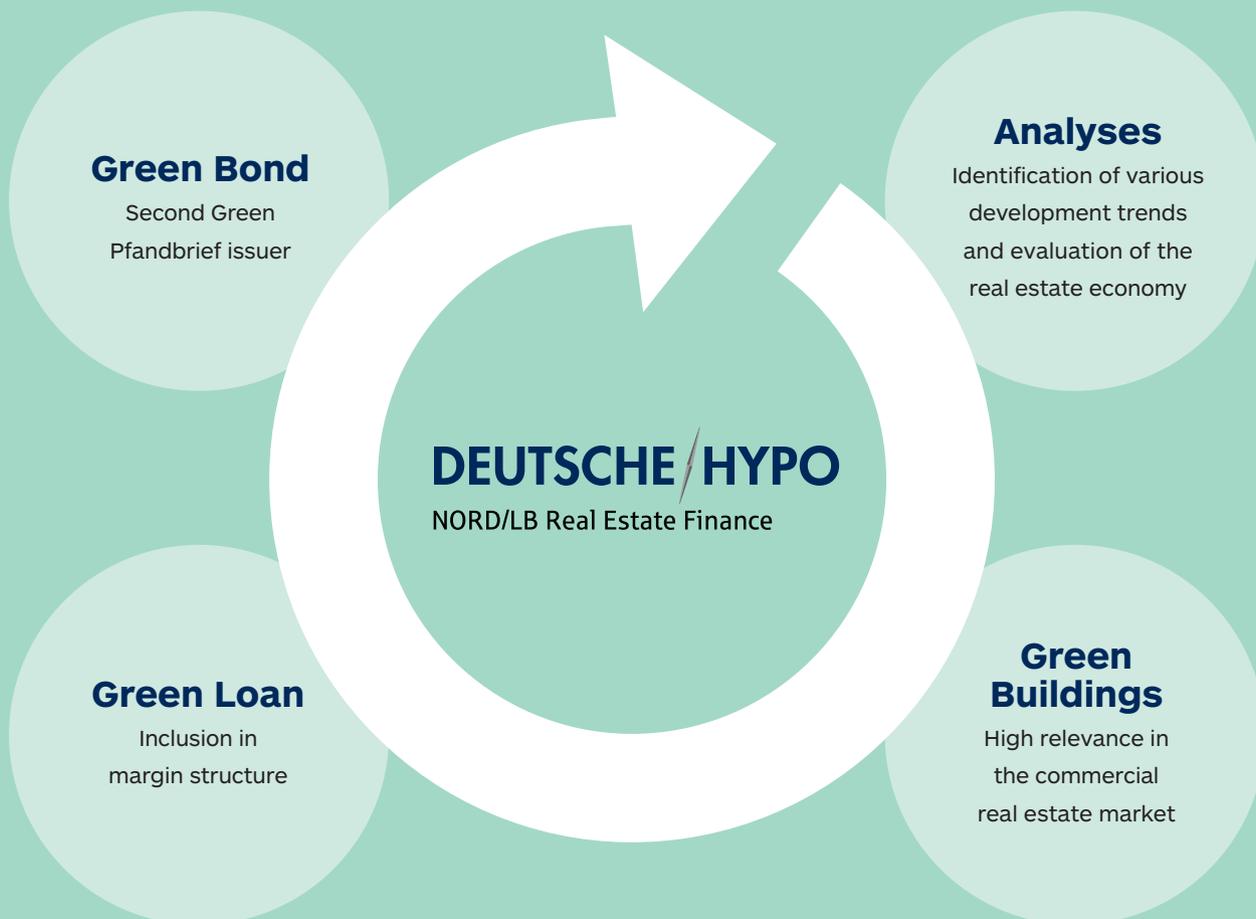
- // Medium to long-term financing of existing properties
- // Interim financing
- // Financing of development projects
- // Financing of refurbishments
- // Portfolio financing
- // Acquisition financing
- // Structuring
- // Syndication/underwriting
- // Derivatives

### **What you can count on:**

- // Professional and individual support
- // Comprehensive market and industry knowledge
- // Local know-how
- // Tailored financing and term structures
- // Quick approval process and fast implementation for finance
- // Reliability and continuity
- // Constructive collaboration on an equal footing
- // All options offered by a universal bank thanks to our integration into NORD/LB

Besides traditional products, Deutsche Hypo – NORD/LB Real Estate Finance also offers innovative approaches in commercial real estate finance. From a strategic cooperation with insurance companies and pension funds as well as the structuring of credit funds, we integrate financially strong financing partners. This is why we can also realise transactions of considerable magnitude. This will benefit you.

# Green Banking.



# Sustainability.

Sustainability is a top priority for us. With the establishment of Green Bonds and Green Loans, this important topic is now a part of both the assets and liabilities sides of our balance sheet.

## Green Bond.

Through an ecologically sustainable funding structure, NORD/LB also intends to meet the measurably growing demand of investors for investments in environmentally sustainable projects. Through the issuance of Green Bonds the Bank attempts to meet society's objective of reducing global warming in its role as a financial intermediary.

When issuing Green Bonds, Deutsche Hypo funds itself through bonds whose raised funds are used exclusively to finance energy-efficient (i. e. green) buildings. The Bank issues unsecured bonds as well as Pfandbriefe as Green Bonds. The Pfandbriefe it issues fulfil all requirements under the German Pfandbrief Act.

## Green Loan.

Following the successful implementation of the Green Bond, the Green Loan is the logical extension of the sustainability concept in Deutsche Hypo's core business. This "green financing" focuses on modern, sustainable and energy-efficient properties.

The green loan capability of the financing is assessed using a scoring model developed in-house. Our customers benefit from preferential terms as part of a Green Loan.

Feel free to contact us and learn more about the advantages of Green Loan financing.

### Sustainability ratings

#### Ratings

MSCI A

ISS ESG C+ Prime

# Our publications.

We do not keep our know-how to ourselves.  
So that you can participate in our experience and expertise,  
we publish:

// The Deutsche Hypo Real Estate Climate report, which presents the results of a monthly survey of real estate experts

// The Deutsche Hypo REECOX, which reflects the development of the real estate economy in Germany, the UK, France, Poland, Spain and the Netherlands

// Regular market analyses on current developments in the real estate markets and in the real estate industry

**DEUTSCHE HYPO**  
**IMMOBILIENKLIMA**  
08-2021

**IMMOBILIENKLIMA IM AUGUST NAHEZU STABIL**

**MARKTBERICHT AUGUST 2021**

Im Rahmen der 164. Monatsbefragung bewerteten die rund 1.200 Immobilienexperten das Deutsche Hypo Immobilienklima um 0,3 % besser als noch im Vormonat. Somit wurde im August ein höherer stabiler Wert von 84,9 Punkten erreicht. Das Immobilienklima konnte gegenüber dem Vormonat um 2,2 % auf fast 100 Punkte steigen. Erreichte Höchstwerte hingegen das Energieeffizienzindex – nach einem Rückgang um 1,1 % gegenüber dem Juli-Index.

**Lüker-Lepmann, Heide von**

Das Immobilienklima ist sich nicht auch in der Corona-Pandemie sehr stabil – nach fast drei Jahren. Die meisten Marktexperten sind sich einig: Die Corona-Pandemie hat sich auf den Immobilienmarkt nicht so stark ausgewirkt, wie man erwarten würde. Die meisten Experten erwarten, dass sich der Markt in den nächsten Monaten wieder normalisieren wird. Die meisten Experten erwarten, dass sich der Markt in den nächsten Monaten wieder normalisieren wird.

**Markthoch**  
Dr. Frank Schwab

**REECOX**  
DEUTSCHE HYPO  
REAL ESTATE ECONOMY INDEX  
02-2021

**REECOX EURO SCORE REACHES NEW ALL-TIME HIGH**

After performing particularly well in the previous quarter, the trend in the REECOX index continues to be positive. The index reached a new all-time high of 261.2 in the second quarter of 2021, driven by the strong recovery in the real estate market in Germany, the UK, France, Poland, Spain and the Netherlands.

**DEUTSCHE HYPO REECOX-EYE**

**Real Estate Economy Index (REECOX) 2007-2021**

**261.2**

**DEUTSCHE HYPO**  
NORDLB Real Estate France  
**NORD LB**

**Niederlande.**  
Immobilienmarkt im Zeichen konjunktureller Belebung.

© Fotostudio

Available in German and partly in English on our website: [www.deutsche-hypo.de](http://www.deutsche-hypo.de)

# Together we can achieve great things.

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With Deutsche Hypo – NORD/LB Real Estate Finance you can rely on a partner who will use all its experience and expertise to achieve success for you. We rise to the challenge of achieving more for our customers. This is how we became one of Germany's leading real estate financing banks. Our specialists will offer you a high level of know-how, flexibility and service. At the same time, great emphasis is placed on acting as a partner. We believe in strong, long-term business relationships and look forward to making your project a success with you. After all: **Your success is our benchmark.**

**We will find the right financing solution for you. Come and talk to us.**

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**Norddeutsche Landesbank**

– Girozentrale –

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