



Your Partner for European real estate markets

Deutsche Hypo – NORD/LB Real Estate Finance

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. For more than 150 years 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.



» 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

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

Head of Real Estate Finance Origination



» Real estate financing with our Deutsche Hypo brand is a core business segment of NORD/LB, where we focus specifically on the topic of sustainability. With our Green Loans and GreenBonds, we have established a green value chain from financing to securitization. «

Jörg Frischholz

CEO NORD/LB



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, the Netherlands, Poland, Spain and Austria. as well as parts of Scandinavia.



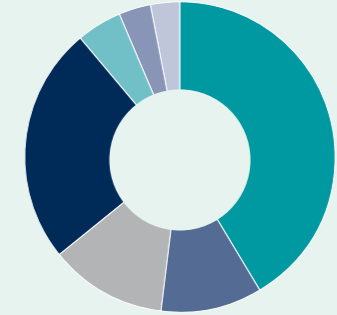
Unsere Assetklassen.

We finance the following asset types:

- // Office and commercial buildings
- // Retail
- // Hotels
- // Health Care
- // Residential
- // Logistics
- // Niche assets (e.g., last-mile logistic and light industrial)

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.

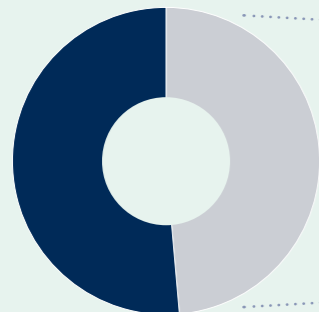
Breakdown by property type



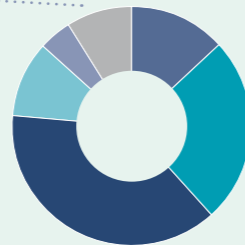
- Office and commercial buildings 41,4%
- Retail 10,7%
- Logistics 12,1%
- Residential real estate 24,7%
- Hotels 4,8%
- Health Care 3,4%
- Other 2,9%

Total volume: 19.760,3 million € as of 31.03.2026

Regional breakdown



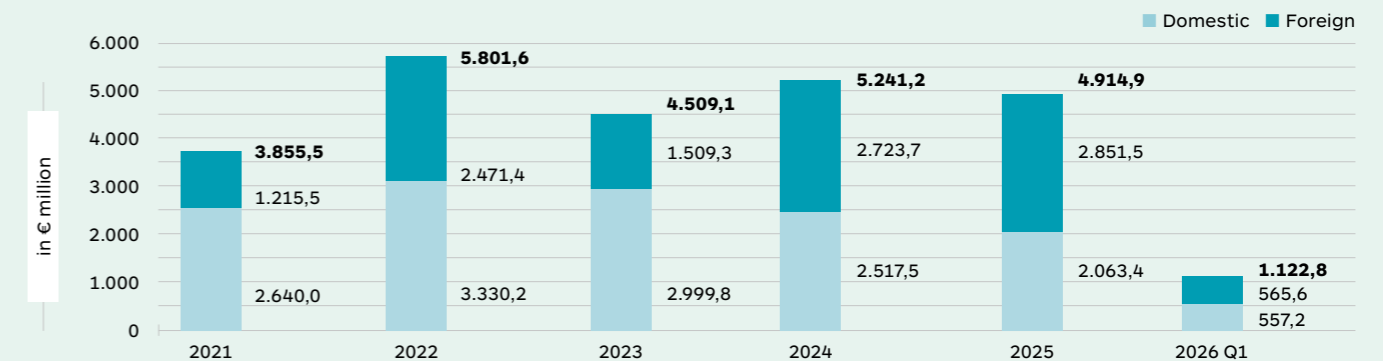
- Germany 51,6%
- Europe 48,4%



- France 6,4%
- UK 12,2%
- Netherlands 18,4%
- Poland 5,0%
- Spain 2,1%
- Other 4,3%

As of: 31.03.2026

New real estate finance business domestic – foreign



As of: 31.03.2026

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.

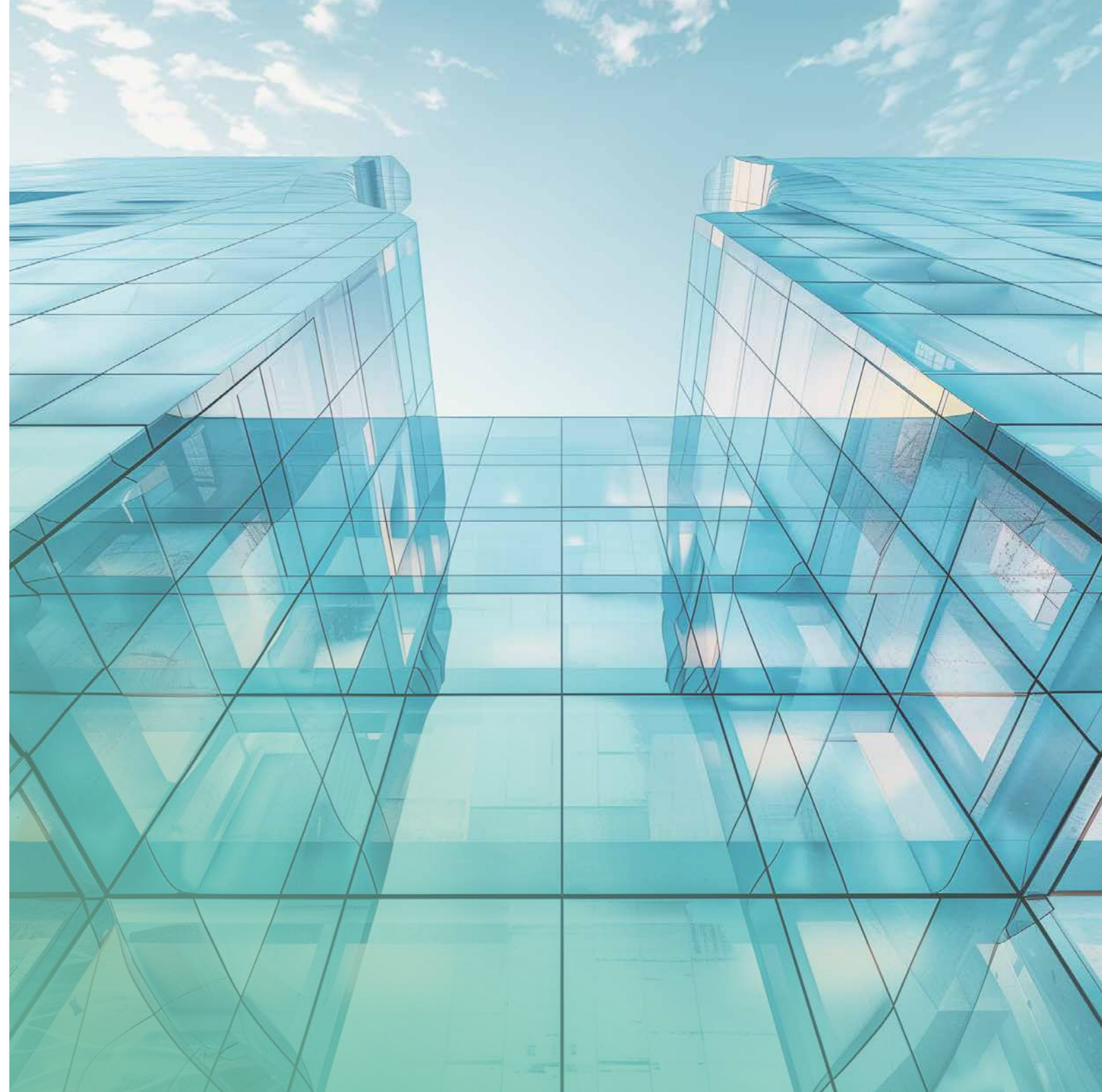
Besides traditional products, Deutsche Hypo – NORD/LB Real Estate Finance also offers innovative approaches in commercial real estate finance. From a strategic cooperation with insurance companies and pension funds as well as the structuring of credit funds, we integrate financially strong financing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

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
- // Access to the entire product portfolio offered by NORD/LB as a universal bank



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.

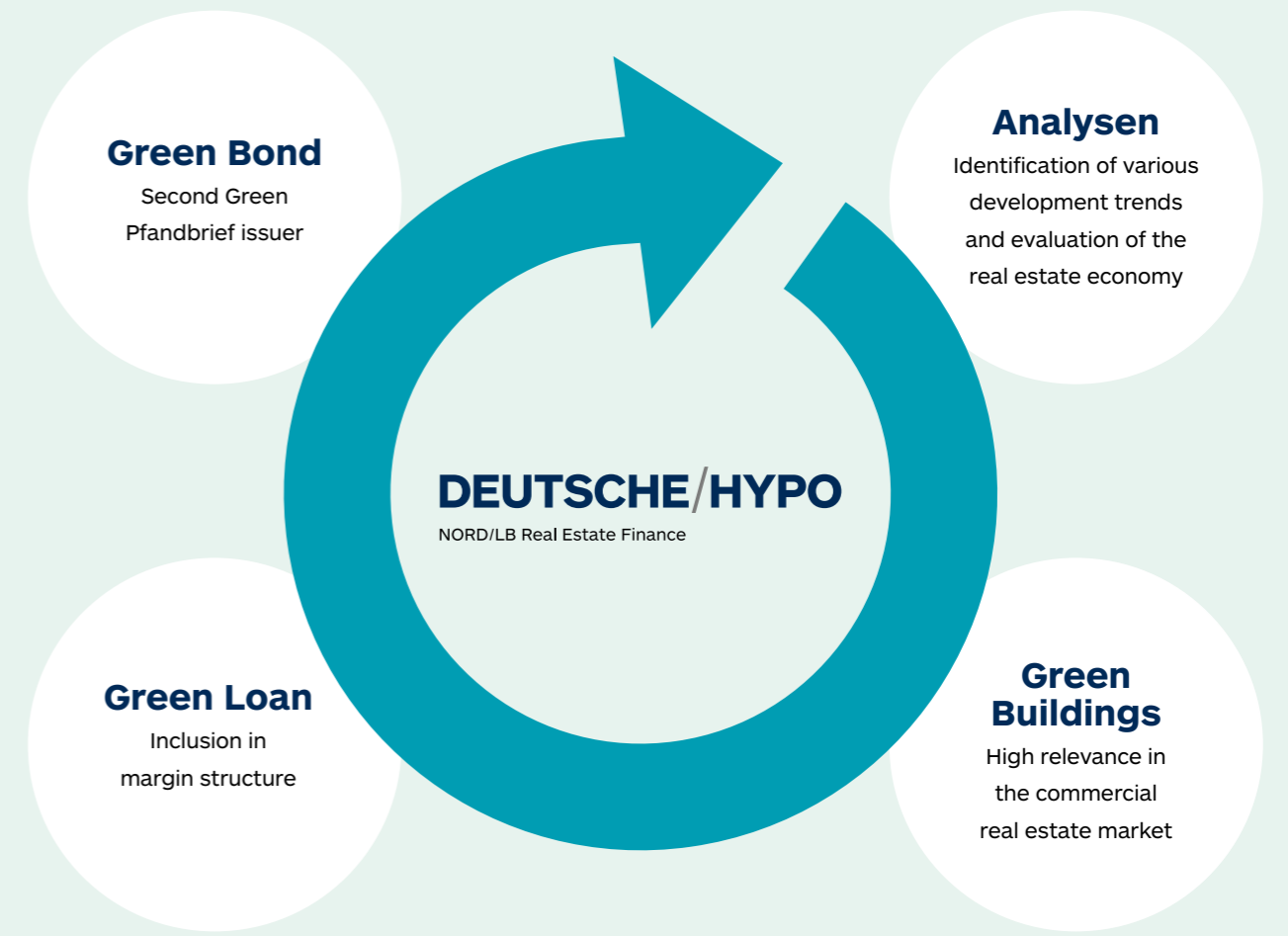
The green loan capability of the financing is assessed using a scoring model developed in-house. Our customers benefit from preferential terms as part of a Green Loan.

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

NORD/LB Nachhaltigkeits-ratings

MSCI	BBB (December 2024)
ISS ESG	C Prime (July 2025)
Sustainalytics	22,0/medium-risk (September 2025)
Sustainable Fitch	3 (October 2025)

Green Banking.



Green Bond

Second Green Pfandbrief issuer

Analysen

Identification of various development trends and evaluation of the real estate economy

DEUTSCHE/HYPO

NORD/LB Real Estate Finance

Green Loan

Inclusion in margin structure

Green Buildings

High relevance in the commercial real estate market

Our references.



Logistik-Portfolio

Type of property: Logistics
Location: Dombühl, Rheinau
Customer: bauwo Grundstücksgesellschaft mbH
Green Building: DGNB Gold



OLIVIA PRIME B

Type of property: Office
Location: Danzig
Customer: OLIVIA PRIME B SP. Z O.O.
Financing volume: 39 Mio. €
Green Building: BREEAM Excellent



Pflegeheim-Portfolio

Type of property: senior care facility
Location: Berlin-Pankow, Berlin-Lichtenberg, Lübeck-Marli
Customer: HBB Hanseatische Gesellschaft für Seniorenheime mbH & Co. KG



Max & Moore

Type of property: Office
Location: Amsterdam
Customer: Family Office
Financing volume: 25,5 Mio. €
Green Building: BREEAM Excellent



Leopoldstrasse

Type of property: Office
Location: Munich
Customer: SICORE Real Assets GmbH
Financing volume: 50 Mio. €
Green Building: DGNB Gold



Retail Park Portfolio

Type of property: Retail parks
Location: Swansea, Guiseley, Paisley
Customer: AshbyCapital
Financing volume: 98 Mio. €

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

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

// Newsletter from NORD/LB Research with market and financial analyses



Available in German and partly in English on our website:
www.deutsche-hypo.de

Subscribe to our newsletter:
www.nordlb.de/die-nordlb/research/research-newsletter



Your contacts / Germany.

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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Product and Sales Management



Real Estate Finance

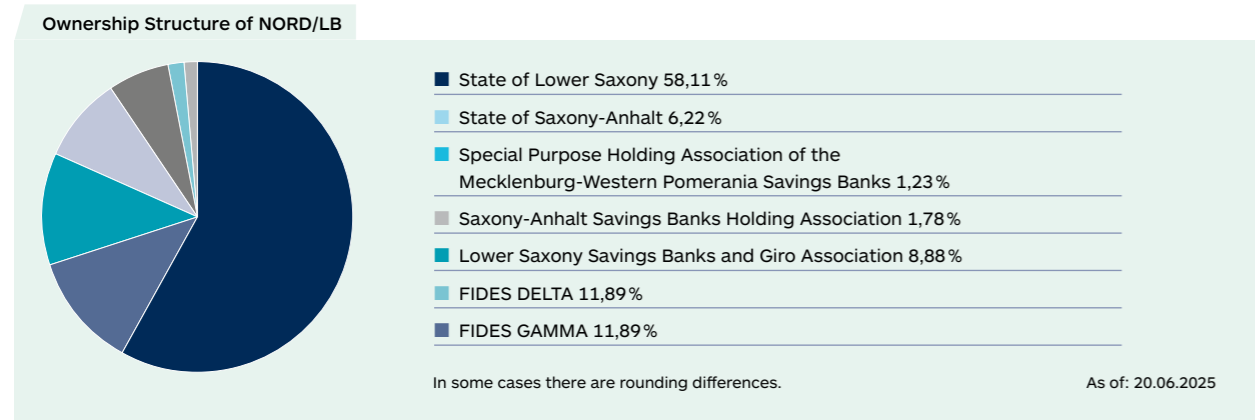
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Nord/LB: an overview.

- // With total assets of € 122,25 billion (as of: 31.12.2025) NORD/LB is one of the most important financial institutions in 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 83 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
- // Capital markets business
- // Private and commercial customers



The NORD/LB Group consists of:



Norddeutsche Landesbank

– Girozentrale –

Deutsche Hypo

NORD/LB Real Estate Finance

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