



**For Europe's
real estate markets.**

Deutsche Hypo – NORD/LB Real Estate Finance

Deutsche Hypo NORD/LB Real Estate Finance.

Modern by tradition.

Deutsche Hypo - NORD/LB Real Estate Finance is NORD/LB's specialist real estate financier. As part of NORD/LB, we combine the strength of a universal bank with the specialist expertise of a dedicated commercial real estate financier.

For more than 150 years, we have supported professional real estate investors in Europe's leading markets. Our ambition is to provide local market insight, structured financing solutions and a clear focus on sustainable value creation.

We are here for you.



» Our task is to structure real estate financing in a way that appropriately reflects risk and remains robust, even in volatile market conditions. By making targeted use of different financing instruments and capital sources, we close funding gaps and develop tailored solutions across the entire property life cycle. «

Frank Schrader

Head of Deutsche Hypo – NORD/LB Real Estate Finance

» Successful origination requires a deep understanding of the market and specialist real estate expertise. We understand the specific characteristics of the asset classes and markets in which you invest, and we support you from early stage in structuring your projects. Sustainability is the foundation of every financing arrangement. It determines the quality, usability and long-term bankability of real estate. «

Ingo Martin

Head of Deutsche Hypo – NORD/LB Real Estate Finance Origination



» Deutsche Hypo stands for outstanding real estate expertise and a strong presence across Europe's leading markets. As the centre of excellence for commercial real estate finance within NORD/LB Group, it combines proximity to clients and markets with the financial strength, stability and funding capability of NORD/LB. This combination makes Deutsche Hypo a powerful partner for complex real estate financing transactions, providing the foundation to successfully seize opportunities in a dynamic market environment. «

Jörg Frischholz

CEO NORD/LB



Europe is our market.

Local expertise. European ambition.
One consistent approach.

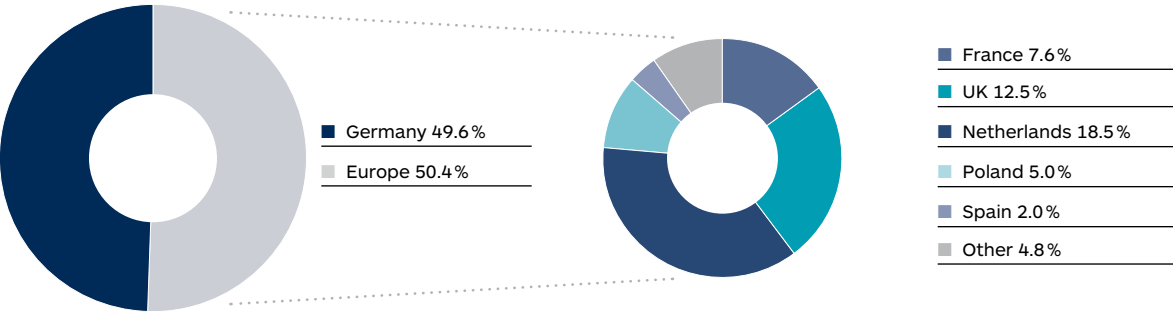
We operate where real estate markets offer depth, liquidity and long-term prospects. Our presence in Europe’s key metropolitan areas combines local market knowledge with a consistent financing philosophy.

This creates financing solutions that take national characteristics into account while also being scalable across Europe.

Our strategic target markets are Germany, France, the United Kingdom, Spain, the Netherlands, Poland, Scandinavia, as well as Belgium, Luxembourg and Austria.



Real estate portfolio by region



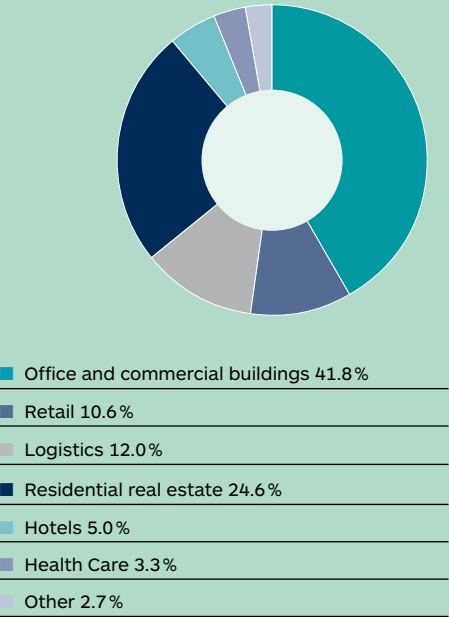
As of: 30.06.2026

Our asset classes.

We finance the following asset types:

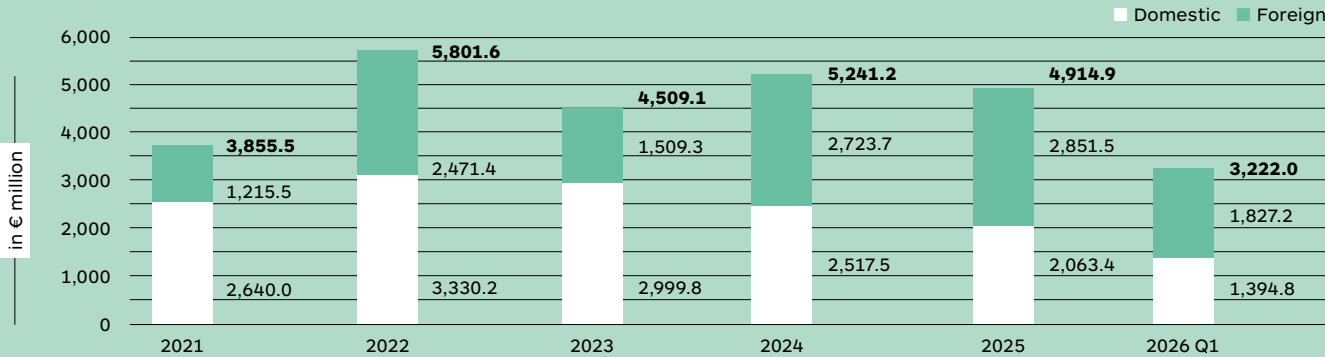
- // Office and commercial buildings
- // Retail
- // Hotels
- // Health Care
- // Residential
- // Logistics
- // Niche assets (e.g., last-mile logistic and light industrial)

Breakdown by property type



Total volume: 19,760.3 million € as of 30.06.2026

New real estate finance business domestic – foreign



As of: 30.06.2026

Our range of services.

- // **Financing for existing properties and acquisitions**
(including portfolio and bridge financing)
- // **Development and transformation financing**
(project developments and refurbishments)
- // **Structured financing and syndicated solutions**
(syndications, underwriting, club deals and fund-linked structures)
- // **Hedging instruments**
(derivatives, interest-rate and currency management)
- // **Joint venture “DHX”**
arranging mezzanine and subordinated capital as well as whole loans (stretched senior) for funds or investment companies in which institutional investors can invest



What you can expect from us.

- // Local market knowledge in Europe's leading real estate markets
- // Structuring and financing expertise
- // Reliable processes and short decision-making channels
- // Collaborative partnership on an equal footing
- // Tailored financing and pricing structures
- // Access to NORD/LB's broad product and service portfolio

Green Finance Products.

We incorporate sustainability considerations into a wide range of business decisions. Green Bonds and Green Loans are used to finance projects and initiatives selected in accordance with the criteria set out in our Green Funding Framework.

Green Finance.

Deutsche Hypo focuses on real estate projects with defined energy-efficiency and sustainability features. Through our lending products, we specifically finance real estate projects that meet the sustainability requirements set out in the Green Funding Framework or aim to achieve them through appropriate measures.

Sustainability-Linked Loans.

Our sustainability-linked loans reward the achievement of contractually defined sustainability targets for your project, for example through preferential financing terms.

Promotional loans and programs.

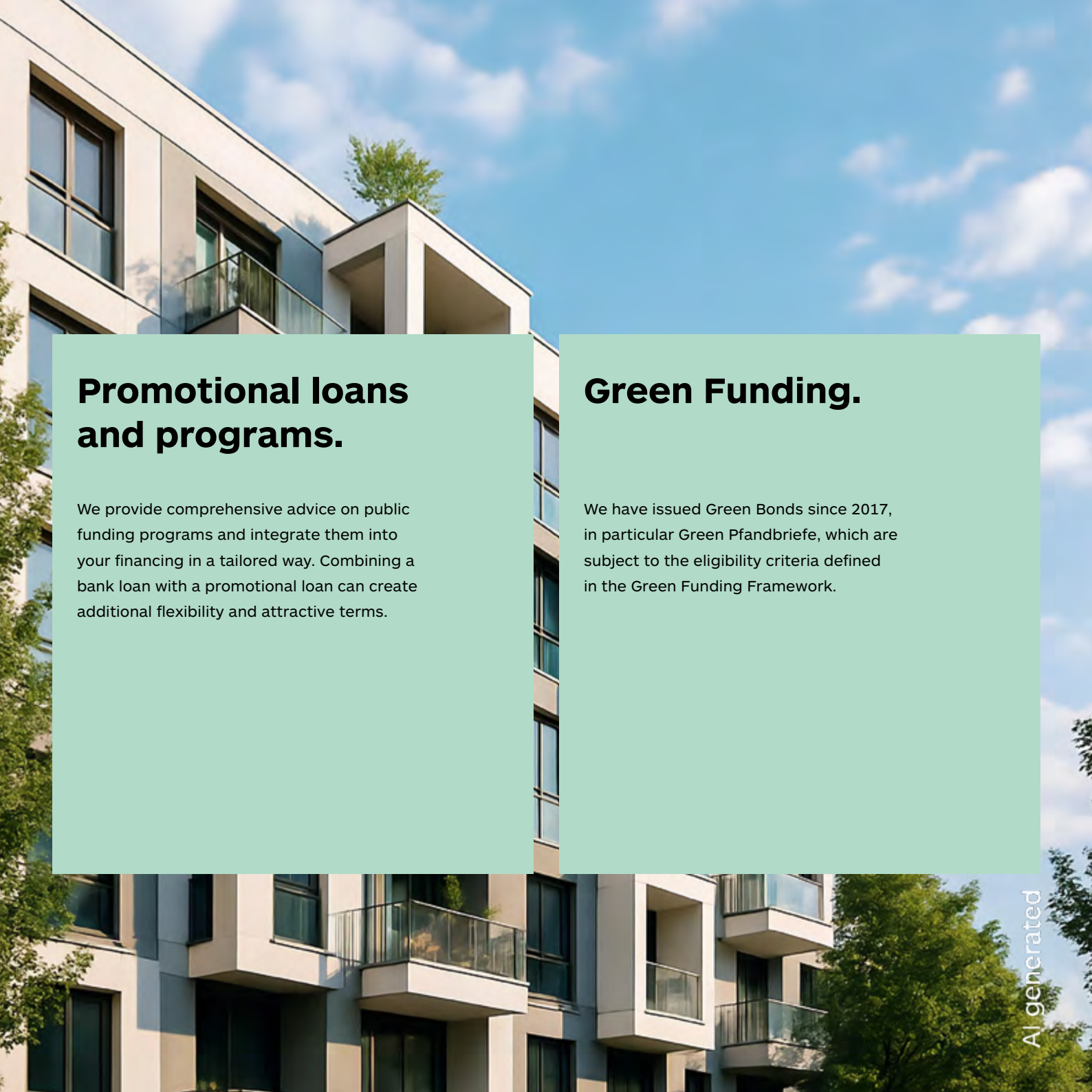
We provide comprehensive advice on public funding programs and integrate them into your financing in a tailored way. Combining a bank loan with a promotional loan can create additional flexibility and attractive terms.

Green Funding.

We have issued Green Bonds since 2017, in particular Green Pfandbriefe, which are subject to the eligibility criteria defined in the Green Funding Framework.

**NORD/LB
Sustainability
ranking**

MSCI	BBB (December 2024)
ISS ESG	C Prime (July 2025)
Sustainalytics	22.0/medium-risk (September 2025)
Sustainable Fitch	2 (October 2025)



Our references.



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



OLIVIA PRIME B
Type of property: Office
Location: Gdansk
Customer: OLIVIA PRIME B SP. Z O.O.
Financing volume: EUR 39 million
Green Building: BREEAM Excellent



Care home portfolio
Type of property: Care homes
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: EUR 25.5 million
Green Building: BREEAM Excellent



Leopoldstrasse
Type of property: Office
Location: Munich
Customer: SICORE Real Assets GmbH
Financing volume: EUR 50 million
Green Building: DGNB Gold



Groningensingel 51
Type of property: Living
Location: Arnhem
Customer: Holland Immo Group
Financing volume: EUR 29.1 million

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



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

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



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



Your contacts / Germany.

Our employees combine extensive real estate and market expertise with many years of experience across their respective asset classes and strong language skills. We also have a deep understanding of the legal and regulatory frameworks in each market in which we operate. We are committed to building long-term, resilient and sustainable business relationships, and look forward to working with you to make your project a success.

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

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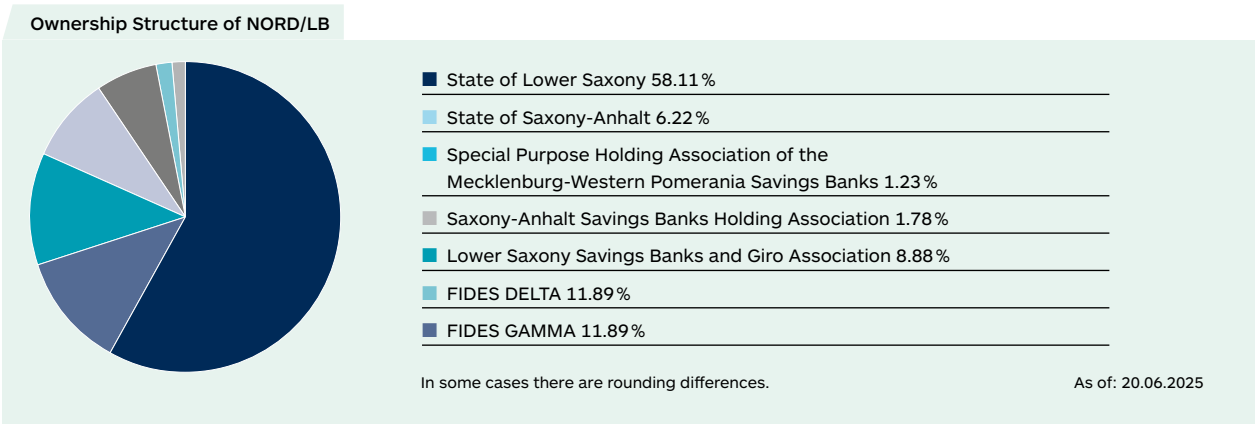
You can find all contact persons
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NORD/LB: an overview.

- // With total assets of € 132.2 billion (as of: 30.06.2026) 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 80 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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