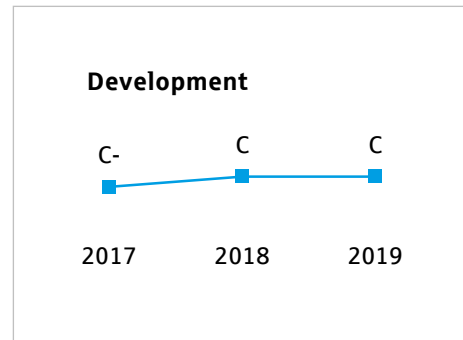


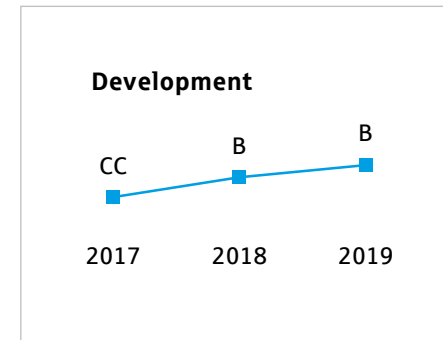
Helaba's sustainable business orientation reflected in sustainability ratings



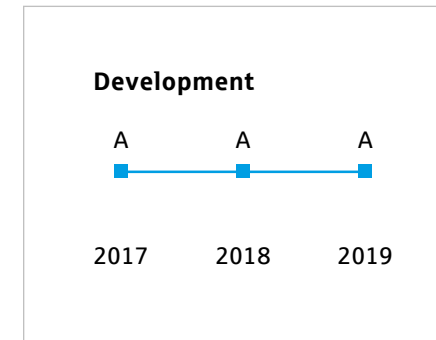
- Rating score: C (Prime)
- Rating scale: from D- to A+
- Among the top 20 % in the peer group of 138 banks
- Rating score B- for partial rating "Social & Governance"



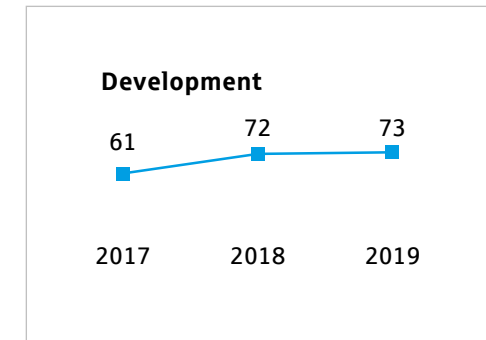
- Rating score: B (Positive)
- Rating scale: from D to AAA
- Among the top 5 in the peer group of 25 banks
- Rating score BBB (Positive) for partial rating "Mortgage bonds"



- Rating score: A
- Rating scale: from CCC to AAA
- Ranked in the upper midfield in the peer group
- Top-Score for partial rating "Financial Product Safety"



- Rating score: 73 points
- Rating scale: 1 to 100 points
- Among the top 15% in the peer group of 345 banks
- 81 points for partial rating "Environment"



As of May 2019