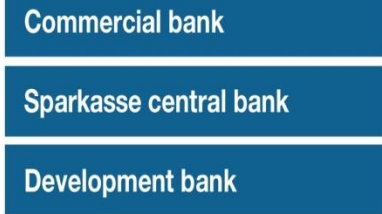




Real estate  
Corporates & Markets  
Retail & Asset Management  
Development business



| Key Financial Figures as of Dec. 31, 2025 |          |
|-------------------------------------------|----------|
| <b>Total assets</b>                       | € 202 bn |
| <b>CET1 ratio</b>                         | 16.7%    |
| <b>Total capital ratio</b>                | 22.0%    |
| <b>RWA</b>                                | € 56 bn  |
| <b>Leverage Ratio</b>                     | 5.4%     |
| <b>Liquidity Coverage Ratio</b>           | 164.0%   |
| <b>Net Stable Funding Ratio</b>           | 123.2%   |
| <b>Net profit before taxes</b>            | € 731 m  |

| Ownership structure             |                                                                    |
|---------------------------------|--------------------------------------------------------------------|
| <b>Total assets</b>             | 50.000% Savings Banks and Giro Association Hesse-Thuringia (SGVHT) |
| <b>CET1 ratio</b>               | 4.106% Savings Banks Association Westphalia-Lippe                  |
| <b>Total capital ratio</b>      | 4.106% Savings Banks and Giro Association of the Rhineland         |
| <b>RWA</b>                      | 8.212% Savings Banks Association (DSGV) as trustee <sup>1</sup>    |
| <b>Leverage Ratio</b>           | 30.075% State of Hesse                                             |
| <b>Liquidity Coverage Ratio</b> | 3.501% State of Thuringia                                          |
| <b>Net Stable Funding Ratio</b> |                                                                    |
| <b>Net profit before taxes</b>  |                                                                    |

## Helaba-Business Model

- Universal bank with integrated wholesale and retail portfolio
- Frankfurter Savings Bank (#5 in Germany) as 100% subsidiary, including direct banking activities
- Business model of a cohesive “single economic group” with savings banks in Hesse and Thuringia (S-Verbund)
- Integrated public development bank (with statutory guarantee)
- Conservative risk profile
- Groupwide business, risk and liquidity management
- Strong roots in core business regions

<sup>1</sup> Trustee for the Regional Savings Banks Support Funds and for the Deposit Reserve of the Landesbanks

## Helaba-Ratings (unguaranteed)

<https://www.helaba.com/int/information-for/investors/ratings/>

| Ratingagency                                                              | Moody's | Fitch  |
|---------------------------------------------------------------------------|---------|--------|
| <b>Outlook</b>                                                            | stable  | stable |
| <b>Issuer rating</b>                                                      | Aa2     | AA-    |
| <b>Short-term rating</b>                                                  | P-1     | F1+    |
| <b>Public Sector Pfandbriefe</b>                                          | Aaa     | -      |
| <b>Mortgage Pfandbriefe</b>                                               | Aaa     | -      |
| <b>Long-Term Deposit Rating / Long-Term Senior Unsecured <sup>1</sup></b> | Aa2     | AA-    |
| <b>Long-Term Junior Senior Unsecured <sup>2</sup></b>                     | A1      | A+     |

<sup>1</sup> Corresponds in principle to long-term senior unsecured debt acc.to §46f (5 and 7) KWG – with preferential right to repayment

<sup>2</sup> Corresponds in principle to long-term senior unsecured debt acc. to §46f (6) KWG – without preferential right to repayment

## Support Schemes

### National Support Schemes of the German S-Finance Group

Since the establishment of the Support Schemes of the Savings Banks Group neither has a customer of a member institution ever lost his deposits nor has a member institution ever defaulted on financial obligations.

|                            |                                                                                                                                                                                                              |
|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Member Institutions</b> | Members of the Savings Bank Group (Landesbanks, savings banks)                                                                                                                                               |
| <b>Inception</b>           | In the 1970s; since January 1, 2006 risk-oriented                                                                                                                                                            |
| <b>Protection</b>          | Institutional support                                                                                                                                                                                        |
| <b>Risk Management</b>     | <ul style="list-style-type: none"> <li>• Aim: To secure a sound risk management policy</li> <li>• Risk monitoring and early warning indicators</li> <li>• Risk-based calculation of contributions</li> </ul> |

## S-Finance Group Hesse-Thuringia

Closely integrated cooperation - Helaba Group and the 46 savings banks from Hesse and Thuringia

### S-Finance Group Hesse-Thuringia Business Model

- Joint risk management
- Full market coverage (retail and wholesale business) as well as a clear allocation of customer responsibility and product ranges
- Regional reserve fund in the amount of € 525 m in addition to existing nationwide voluntary support mechanisms. It will be dissolved in instalments on a linear basis over a period of probably eight years starting in 2025. At the same time building up the additional fund that has been newly established under the Sparkassen-Finanzgruppe's Protection Scheme

### Facts and Figures of the Savings Banks in Hesse & Thuringia 2024

- Total assets € 154 bn
- Operating result after valuation € 1.5 bn
- 19,972 employees
- 1,179 locations

### Regional Reserve Fund in Hesse and Thuringia

First integrated Reserve Fund with joint liability of the Landesbank and the savings banks. The Regional Reserve Fund complements the national support systems and exists independently of them. Starting in 2025, it is expected to be dissolved down linearly over eight years, while simultaneously the new supplementary fund of the Sparkassen-Finanzgruppe's Protection Scheme is being built up.

|                            |                                                                                                                                                                                                                                                                           |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Member Institutions</b> | Helaba and 46 savings banks in Hesse and Thuringia                                                                                                                                                                                                                        |
| <b>Inception</b>           | January 1, 2004                                                                                                                                                                                                                                                           |
| <b>Legal Basis</b>         | Legally binding public law with direct claims of investors against the Reserve Fund                                                                                                                                                                                       |
| <b>Dual Protection</b>     | Direct creditor protection (for the first time in Germany) + institutional support                                                                                                                                                                                        |
| <b>Risk Management</b>     | <ul style="list-style-type: none"> <li>• Aim: Secure a sound risk management policy</li> <li>• Uniform risk strategy, binding for all institutes</li> <li>• Risk monitoring and early warning indicators</li> <li>• Risk committee with intervention authority</li> </ul> |



Funding: Strong regional engagement as success factor and anchor of stability

## Funding Strategy

- Continued matched funding of new business
- Further expansion in strong position among German investors, particularly within the Savings Banks Finance Group, and targeted growth in international investor base
- Focus on Helaba's sound "credit story" in and outside Germany
- Positioning Helaba as a fully sustainable bank in the perception of investors

## Funding Volume

|                     | Covered  | Unsecured | Total     |
|---------------------|----------|-----------|-----------|
| <b>2025</b>         | € 3.6 bn | € 13.6 bn | € 17.2 bn |
| <b>2026 planned</b> | € 4.0 bn | € 8.6 bn  | € 12.6 bn |

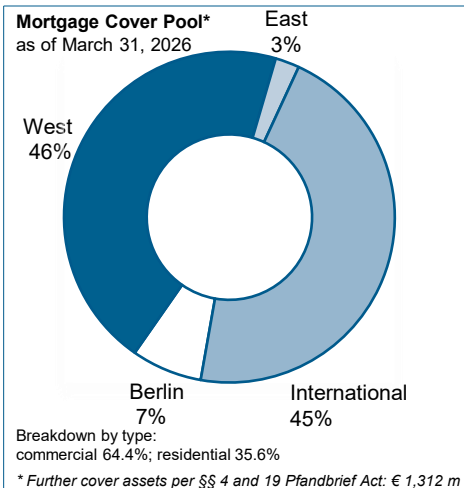
## Funding Programmes

- EUR 35 bn Euro Medium Term Note Programme
- Domestic issuance (Basisprospekt)
- EUR 10 bn Euro-CP/CD Programme
- EUR 6 bn NEU CP (former French CD Programme)
- USD 5 bn USCP Programme

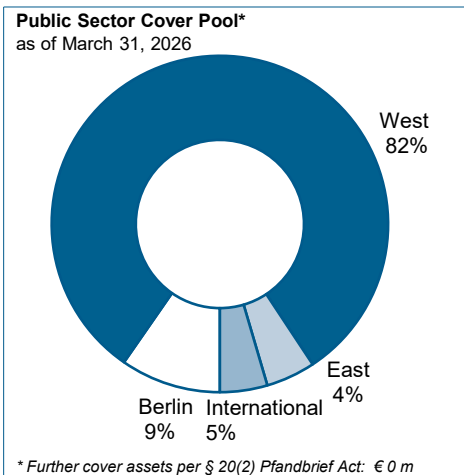
## Medium and Long Term Funding Landesbank Hessen-Thüringen Girozentrale

| Products                             | Year-end 2023<br>€ m | Year-end 2024<br>€ m | Year-end 2025<br>€ m |
|--------------------------------------|----------------------|----------------------|----------------------|
| 1. Covered Funding*                  | 25,248               | 23,749               | 23,853               |
| 1.1. Mortgage Pfandbriefe            | 7,016                | 5,233                | 4,828                |
| 1.2. Mortgage Namenspfandbriefe      | 190                  | 155                  | 201                  |
| 1.3. Public Sector Pfandbriefe       | 8,563                | 9,550                | 10,639               |
| 1.4. Public Sector Namenspfandbriefe | 9,479                | 8,811                | 8,184                |
| 2. Loans / Schuldscheine             | 27,385               | 18,964               | 19,217               |
| 3. Development Funds                 | 9,648                | 8,940                | 9,092                |
| 4. Unsecured Funding                 | 37,432               | 34,368               | 32,918               |
| 5. Subordinated Liabilities          | 3,198                | 3,628                | 3,099                |
| <b>Total</b>                         | <b>102,911</b>       | <b>89,649</b>        | <b>88,179</b>        |

\* Outstandings according final maturity date



|                               | m €           | %           |
|-------------------------------|---------------|-------------|
| <b>Germany</b>                | <b>7,821</b>  | <b>54.9</b> |
| <b>Berlin</b>                 | <b>933</b>    | <b>6.6</b>  |
| <b>West</b>                   | <b>6,518</b>  | <b>45.7</b> |
| Hesse                         | 2,826         | 19.8        |
| Bavaria                       | 1,385         | 9.7         |
| North Rhine-Westphalia        | 1,135         | 8.0         |
| Baden-Wuerttemberg            | 393           | 2.7         |
| Hamburg                       | 284           | 2.0         |
| Lower Saxony                  | 167           | 1.2         |
| Rhineland-Palatinate          | 123           | 0.9         |
| Schleswig-Holstein            | 110           | 0.8         |
| Saarland                      | 83            | 0.5         |
| Bremen                        | 12            | 0.1         |
| <b>East</b>                   | <b>370</b>    | <b>2.6</b>  |
| Saxony-Anhalt                 | 103           | 0.8         |
| Saxony                        | 78            | 0.5         |
| Brandenburg                   | 76            | 0.5         |
| Mecklenburg-Western Pomerania | 63            | 0.4         |
| Thuringia                     | 50            | 0.4         |
| <b>International</b>          | <b>6,427</b>  | <b>45.1</b> |
| USA                           | 1,950         | 13.7        |
| Poland                        | 1,171         | 8.2         |
| France                        | 1,176         | 8.3         |
| Nordics                       | 688           | 5           |
| BeNeLux                       | 766           | 5           |
| United Kingdom                | 317           | 2.2         |
| Czech Republic                | 270           | 1.9         |
| Austria                       | 89            | 0.6         |
| <b>Total</b>                  | <b>14,248</b> | <b>100</b>  |



|                               | m €           | %           |
|-------------------------------|---------------|-------------|
| <b>Germany</b>                | <b>28,594</b> | <b>94.6</b> |
| <b>Berlin</b>                 | <b>2,862</b>  | <b>9.4</b>  |
| <b>West</b>                   | <b>24,625</b> | <b>81.5</b> |
| Hesse                         | 10,272        | 34.0        |
| North-Rhine-Westphalia        | 8,341         | 27.6        |
| Lower Saxony                  | 1,912         | 6.3         |
| Bavaria                       | 1,034         | 3.4         |
| Others                        | 3,067         | 10.1        |
| <b>East</b>                   | <b>1,107</b>  | <b>3.7</b>  |
| Mecklenburg-Western Pomerania | 195           | 0.7         |
| Thuringia                     | 360           | 1.2         |
| Saxony                        | 315           | 1.1         |
| Others                        | 237           | 0.7         |
| <b>International</b>          | <b>1,620</b>  | <b>5.4</b>  |
| Belgium                       | 548           | 1.8         |
| Austria                       | 344           | 1.1         |
| France                        | 279           | 0.9         |
| Switzerland                   | 253           | 0.8         |
| United Kingdom                | 79            | 0.3         |
| Others                        | 117           | 0.4         |
| <b>Total</b>                  | <b>30,214</b> | <b>100</b>  |

## Further Information:

- General information: <https://www.helaba.com/int/>
- Annual Reports: <https://www.helaba.com/int/information-for/investors/publications/>
- Cover pool according to §28 Pfandbrief Act: <https://www.helaba.com/media/docs/int/informations-for/investors/funding/covered-bonds/cover-register-reports>
- Contact Debt Investor Relations: [Nadia.Landmann@helaba.de](mailto:Nadia.Landmann@helaba.de); Tel. +49 69 / 91 32 - 18 69

