

Investor Relations-Information

Hanover, 28. April 2026

Updated capital ratios as of 31 December 2025

NORD/LB Norddeutsche Landesbank published its 2025 Annual Report today. Subsequent to the preparation of the annual financial statements, various matters came to light that necessitated an update to the regulatory capital ratios.

The updated ratios are as follows:

- Common Equity Tier 1 (CET1) ratio: 18.25% (previously 17.63%)
- Total Capital Ratio: 21.72% (previously 21.20%)

The update is attributable to two effects:

A reassessment of operational risk and credit risk led to an increase in risk-weighted assets (RWA) of €1.1 billion, bringing total RWA to €40.9 billion (previously €39.8 billion) as of 31 December 2025.

Following approval of the annual financial statements by the Supervisory Board and the Owners' Meeting, the Group's earnings for the second half of 2025 have been retrospectively recognised as regulatory capital. This has a positive effect on the regulatory capital ratios of 108 basis points.

About NORD/LB

NORD/LB Norddeutsche Landesbank is one of the leading German commercial banks. The core business segments include business with corporate customers, private and commercial customers including private banking as well as structured finance in the energy and infrastructure sector, and commercial real estate finance. The bank is headquartered in Hanover, Brunswick and Magdeburg and has branches in Bremen, Oldenburg, Hamburg, Schwerin, Duesseldorf, Frankfurt and Munich. Outside Germany NORD/LB is represented by a Pfandbrief Bank (NORD/LB Covered Bond Bank) in Luxembourg and branches in London and New York.

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