

# Transparency Template Lettres de Gage publiques

Luxembourg

**NORD/LB Luxembourg S.A. Covered Bond Bank**

Reporting Date: 31/03/26

Cut-off Date: 31/03/26



**Covered Bond Bank  
Luxembourg**

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1. Basic Information

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| Field Number                                     | 1. General Facts                            |  |                                |                     |                                   |
|--|---|--|--------------------------------|---------------------|-----------------------------------|
| G.1.1.1  | Country                                     | Luxembourg                                       |                                |                     |                                   |
| G.1.1.2  | Issuer Name                                 | NORD/LB Luxembourg S.A. Covered Bond Bank        |                                |                     |                                   |
| G.1.1.3  | Link to Issuer's Website                    | <a href="http://www.nordlb.lu">www.nordlb.lu</a> |                                |                     |                                   |
| G.1.1.4  | Cut-off date                                | 31/03/26   |                                |                     |                                   |
| 2. Regulatory Summary                            |   |  |                                |                     |                                   |
| G.2.1.1  | <a href="#">UCITS Compliance (Y/N)</a>      | Y  |                                |                     |                                   |
| G.2.1.2  | <a href="#">CRR Compliance (Y/N)</a>        | N  |                                |                     |                                   |
| G.2.1.3  | <a href="#">LCR status</a>                  | ND4  |                                |                     |                                   |
| 3. General Cover Pool / Covered Bond Information |   |  |                                |                     |                                   |
| 1. General Information                           |   |  |                                |                     |                                   |
| G.3.1.1  | Total Cover Assets                          | Nominal (mn)                                     |                                |                     |                                   |
| G.3.1.2  | Outstanding Covered Bonds                   | 1,536,8  |                                |                     |                                   |
| G.3.1.3  | Total Cover Assets incl. Derivatives        | 1,194,8  |                                |                     |                                   |
| G.3.1.4  | Outstanding Covered Bonds incl. Derivatives | 1,552,2  |                                |                     |                                   |
| OG.3.1.1   | Cover Pool Size [NPV]                       | 1,208,8  |                                |                     |                                   |
| OG.3.1.2   | Outstanding Covered Bonds [NPV]             | 1,635,5  |                                |                     |                                   |
|  |   | 1,194,5  |                                |                     |                                   |
| 2. Over-collateralisation (OC)                   |   |  |                                |                     |                                   |
| G.3.2.1  | OC (%)                                      | Legal  | Actual                         | Minimum Committed   | Purpose                           |
| G.3.2.2  | OC (%) incl. Derivatives                    | 2,0  | 28,62                          |                     | ND2                               |
| OG.3.2.2   | Optional information e.g. OC (NPV basis)    | 2,0  | 28,41                          |                     | ND2                               |
|  |   | 2,0  | 36,92                          |                     |                                   |
| 3. Cover Pool Composition                        |   |  |                                |                     |                                   |
| G.3.3.1  | Mortgages                                   | Nominal (mn)                                     | % Cover Pool                   |                     |                                   |
| G.3.3.2  | Public Sector                               | 0,0  | 0,00%                          |                     |                                   |
| G.3.3.3  | Shipping                                    | 1,486,8  | 96,75%                         |                     |                                   |
| G.3.3.4  | Substitute Assets                           | 0,0  | 0,00%                          |                     |                                   |
| G.3.3.5  | Other                                       | 50,0   | 3,25%                          |                     |                                   |
| G.3.3.6  | Total                                       | 0,0  | 0,00%                          |                     |                                   |
|  |   | 1,536,8  | 100,00%                        |                     |                                   |
| 4. Cover Pool Amortisation Profile               |   |  |                                |                     |                                   |
| G.3.4.1  | Weighted Average life (in years)            | Contractual (mn)                                 | Expected Upon Prepayments (mn) | % Total Contractual | % Total Expected Upon Prepayments |
|  |   | 5,6  |                                |                     |                                   |
|  | Residual Life (mn)                          |  |                                |                     |                                   |
|  | By buckets:                                 |  |                                |                     |                                   |
| G.3.4.2  | 0 - 1 Y                                     | 222,1  | ND1                            | 14,45%              |                                   |
| G.3.4.3  | 1 - 2 Y                                     | 172,7  | ND1                            | 11,24%              |                                   |
| G.3.4.4  | 2 - 3 Y                                     | 138,8  | ND1                            | 9,03%               |                                   |
| G.3.4.5  | 3 - 4 Y                                     | 300,2  | ND1                            | 19,53%              |                                   |
| G.3.4.6  | 4 - 5 Y                                     | 55,8   | ND1                            | 3,63%               |                                   |
| G.3.4.7  | 5 - 10 Y                                    | 362,3  | ND1                            | 23,58%              |                                   |
| G.3.4.8  | 10+ Y                                       | 284,9  | ND1                            | 18,54%              |                                   |
| G.3.4.9  | Total                                       | 1,536,8  | ND1                            | 100,00%             |                                   |

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| 5. Maturity of Covered Bonds                   |   | Initial Maturity (mn)         | Extended Maturity (mn)       | % Total Initial Maturity | % Total Extended Maturity |
|--|---|-------------------------------|------------------------------|--------------------------|---------------------------|
| G.3.5.1  | Weighted Average life (in years)                            | 5,2                           | ND1                          |                          |                           |
|  | Maturity (mn)   |                               |                              |                          |                           |
|  | By buckets:   |                               |                              |                          |                           |
| G.3.5.2  | 0 - 1 Y   | 35,0                          | ND1                          | 2,93%                    |                           |
| G.3.5.3  | 1 - 2 Y   | 528,2                         | ND1                          | 44,21%                   |                           |
| G.3.5.4  | 2 - 3 Y   | 0,0                           | ND1                          | 0,00%                    |                           |
| G.3.5.5  | 3 - 4 Y   | 37,6                          | ND1                          | 3,15%                    |                           |
| G.3.5.6  | 4 - 5 Y   | 70,0                          | ND1                          | 5,86%                    |                           |
| G.3.5.7  | 5 - 10 Y  | 287,0                         | ND1                          | 24,02%                   |                           |
| G.3.5.8  | 10+ Y   | 237,0                         | ND1                          | 19,84%                   |                           |
| G.3.5.9  |   |                               |                              |                          |                           |
| G.3.5.10                                       | Total   | 1.194,8                       | ND1                          | 100,00%                  |                           |
| 6. Covered Assets - Currency                   |   | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]         | % Total [after]           |
| G.3.6.1  | EUR   | 767,2                         | 1.103,2                      | 49,92%                   | 71,07%                    |
| G.3.6.2  | USD   | 538,2                         | 422,0                        | 35,02%                   | 27,18%                    |
| G.3.6.3  | GBP   | 159,9                         | 20,8                         | 10,40%                   | 1,34%                     |
| G.3.6.4  | NOK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.5  | CHF   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.6  | AUD   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.7  | CAD   | 25,0                          | 0,0                          | 1,62%                    | 0,00%                     |
| G.3.6.8  | BRL   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.9  | CZK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.10                                       | DKK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.11                                       | HKD   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.12                                       | KRW   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.13                                       | SEK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.14                                       | SGD   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.6.15                                       | Other   | 46,6                          | 6,3                          | 3,03%                    | 0,40%                     |
| G.3.6.16                                       | Total   | 1.536,8                       | 1.552,2                      | 100,00%                  | 100,00%                   |
| 7. Covered Bonds - Currency                    |   | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before]         | % Total [after]           |
| G.3.7.1  | EUR   | 1.140,4                       | 974,9                        | 95,45%                   | 80,65%                    |
| G.3.7.2  | USD   | 0,0                           | 233,9                        | 0,00%                    | 19,35%                    |
| G.3.7.3  | GBP   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.4  | NOK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.5  | CHF   | 54,4                          | 0,0                          | 4,55%                    | 0,00%                     |
| G.3.7.6  | AUD   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.7  | CAD   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.8  | BRL   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.9  | CZK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.10                                       | DKK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.11                                       | HKD   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.12                                       | KRW   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.13                                       | SEK   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.14                                       | SGD   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.15                                       | Other   | 0,0                           | 0,0                          | 0,00%                    | 0,00%                     |
| G.3.7.16                                       | Total   | 1.194,8                       | 1.208,8                      | 100,00%                  | 100,00%                   |
| 8. Covered Bonds - Breakdown by interest rate  |   | Nominal (mn)                  |                              | % Covered Bonds          |                           |
| G.3.8.1  | Fixed coupon  | 1.081,4                       |                              | 90,51%                   |                           |
| G.3.8.2  | Floating coupon   | 0,0                           |                              | 0,00%                    |                           |
| G.3.8.3  | Other   | 113,4                         |                              | 9,49%                    |                           |
| G.3.8.4  | Total   | 1.194,8                       |                              | 100,00%                  |                           |
| OG.3.8.1                                       | Zero coupon   | 113,4                         |                              | 9,49%                    |                           |
| 9. Covered Bonds - Breakdown by Repayment Type |   | Nominal (mn)                  |                              | % Covered Bonds          |                           |
| G.3.9.1  | Bullet / interest only                                      | 1.194,8                       |                              | 100,00%                  |                           |
| G.3.9.2  | Amortising  | 0,0                           |                              | 0,00%                    |                           |
| G.3.9.3  | Other   | 0,0                           |                              | 0,00%                    |                           |
| G.3.9.4  | Total   | 1.194,8                       |                              | 100,00%                  |                           |
| OG.3.9.1                                       |   |                               |                              |                          |                           |
| 10. Substitute Assets - Type                   |   | Nominal (mn)                  |                              | % Substitute Assets      |                           |
| G.3.10.1                                       | Cash  | 0,0                           |                              | 0,00%                    |                           |
| G.3.10.2                                       | Exposures to/guaranteed by governments or quasi governments | 0,0                           |                              | 0,00%                    |                           |
| G.3.10.3                                       | Exposures to central banks                                  | 0,0                           |                              | 0,00%                    |                           |
| G.3.10.4                                       | Exposures to credit institutions                            | 50,0                          |                              | 100,00%                  |                           |
| G.3.10.5                                       | Other   | 0,0                           |                              | 0,00%                    |                           |
| G.3.10.6                                       | Total   | 50,0                          |                              | 100,00%                  |                           |

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| 11. Substitute Assets - Country  |   | Nominal (mn)                                     | % Substitute Assets |                 |
|--|---|--|---------------------|-----------------|
| G.3.11.1   | Domestic (Country of Issuer)  | 0,0  | 0,00%               |                 |
| G.3.11.2   | Eurozone  | 50,0   | 100,00%             |                 |
| G.3.11.3   | Rest of European Union (EU)   | 0,0  | 0,00%               |                 |
| G.3.11.4   | European Economic Area (not member of EU)                               | 0,0  | 0,00%               |                 |
| G.3.11.5   | Switzerland   | 0,0  | 0,00%               |                 |
| G.3.11.6   | Australia   | 0,0  | 0,00%               |                 |
| G.3.11.7   | Brazil  | 0,0  | 0,00%               |                 |
| G.3.11.8   | Canada  | 0,0  | 0,00%               |                 |
| G.3.11.9   | Japan   | 0,0  | 0,00%               |                 |
| G.3.11.10  | Korea   | 0,0  | 0,00%               |                 |
| G.3.11.11  | New Zealand   | 0,0  | 0,00%               |                 |
| G.3.11.12  | Singapore   | 0,0  | 0,00%               |                 |
| G.3.11.13  | US  | 0,0  | 0,00%               |                 |
| G.3.11.14  | Other   | 0,0  | 0,00%               |                 |
| G.3.11.15  | Total EU  | 0,0  |                     |                 |
| G.3.11.16  | Total   | 50,0   | 100,00%             |                 |
| 12. Liquid Assets  |   | Nominal (mn)                                     | % Cover Pool        | % Covered Bonds |
| G.3.12.1   | Substitute and other marketable assets                                  | 0,0  | 0,00%               | 0,00%           |
| G.3.12.2   | Central bank eligible assets  | 299,0  | 19,46%              | 25,02%          |
| G.3.12.3   | L1  | 254,0  | 16,53%              | 21,26%          |
| G.3.12.4   | L2A   | 0,0  | 0,00%               | 0,00%           |
| G.3.12.5   | Other   | 0,0  | 0,00%               | 0,00%           |
| G.3.12.6   | Total Amount of Liquid Assets in the Cover Pool                         | 324,0  | 21,08%              | 27,11%          |
| 13. Bond List  |   |  |                     |                 |
| G.3.13.1   | Bond list   | <a href="#">5. "Outstanding Lettres de Gage"</a> |                     |                 |
| 14. Derivatives & Swaps  |   |  |                     |                 |
| G.3.14.1   | Derivatives in the cover pool [notional] (mn)                           | 1.636,3  |                     |                 |
| G.3.14.2   | Type of interest rate swaps (intra-group, external or both)             | 1.080,4  |                     |                 |
| G.3.14.3   | Type of currency rate swaps (intra-group, external or both)             | 555,9  |                     |                 |
| 4. References to Capital Requirements Regulation (CRR)   |   |  |                     |                 |
| 129(7)   |   | Row  | Row                 |                 |
| NORD/LB CBB believes that, at the time of issuance its relevant covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 575/2013. Please note, that the question whether or not exposures in form of covered bonds are LCR-eligible is a matter to be determined by a relevant investor. The issuer does not accept any responsibility in this regard. |   |  |                     |                 |
| G.4.1.1  | (i) Value of the cover pool outstanding covered bonds:                  | 33   |                     |                 |
| G.4.1.2  | (i) Value of covered bonds:   | 34   |                     |                 |
| G.4.1.3  | (ii) Geographical distribution:   | 48 Public Sector Assets                          |                     |                 |
| G.4.1.4  | (ii) Type of cover assets:  | 50   |                     |                 |
| G.4.1.5  | (ii) Loan size:   | 18 Public Sector Assets                          |                     |                 |
| G.4.1.6  | (ii) Interest rate risk - cover pool:                                   | 130 Public Sector Assets                         |                     |                 |
| G.4.1.7  | (ii) Currency risk - cover pool:  | 109  |                     |                 |
| G.4.1.8  | (ii) Interest rate risk - covered bond:                                 | 161  |                     |                 |
| G.4.1.9  | (ii) Currency risk - covered bond:                                      | 135  |                     |                 |
| G.4.1.10   | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) | 17 Glossary                                      |                     |                 |
| G.4.1.11   | (iii) Maturity structure of cover assets:                               | 63   |                     |                 |
| G.4.1.12   | (iii) Maturity structure of covered bonds:                              | 86   |                     |                 |
| G.4.1.13   | (iv) Percentage of loans more than ninety days past due:                | 181 Public Sector Assets                         |                     |                 |
| 5. References to Capital Requirements Regulation (CRR)   |   |  |                     |                 |
| 129(1)   |   |  |                     |                 |
| G.5.1.1  | Exposure to credit institute credit quality step 1 & 2                  | 161 Public Sector Assets                         |                     |                 |
| 6. Other relevant information  |   |  |                     |                 |

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## 2. Public Sector Assets

Reporting in Domestic Currency

EUR

### CONTENT OF TAB 2

#### 1. Public Sector Assets

| Field Number                      | 1. Public Sector Assets            |                       |                     |                                 |
|-----------------------------------|------------------------------------|-----------------------|---------------------|---------------------------------|
| <b>1. General Information</b>     |                                    |                       |                     | <b>Reporting Date: 31/03/26</b> |
| PS.8.1.1                          | Number of public sector exposures  | 154                   |                     | Cut-off Date: 31/03/26          |
| <b>2. Size Information</b>        |                                    |                       |                     | <b>% Public Sector Assets</b>   |
| PS.8.2.1                          | Average exposure size (000s)       | Nominal<br>9.978,9    | Number of Exposures |                                 |
| By buckets (mn):                  |                                    |                       |                     |                                 |
| PS.8.2.2                          | Up to EUR 10mn                     | 172,7                 | 44,0                | 11,24%                          |
| PS.8.2.3                          | More than EUR 10mn up to EUR 100mn | 1.235,8               | 47,0                | 80,42%                          |
| PS.8.2.4                          | More than EUR 100mn                | 128,2                 | 1,0                 | 8,35%                           |
| PS.8.2.17                         | Total                              | 1.536,8               | 92                  | 100,00%                         |
| <b>3. Breakdown by Asset Type</b> |                                    |                       |                     | <b>% Public Sector Assets</b>   |
| PS.8.3.1                          | Loans                              | Nominal (mn)<br>614,1 |                     | 39,96%                          |
| PS.8.3.2                          | Bonds                              | 922,6                 |                     | 60,04%                          |
| PS.8.3.3                          | Other                              | 0,0                   |                     | 0,00%                           |
| PS.8.3.4                          | Total                              | 1.536,8               |                     | 100%                            |
| <b>4. Breakdown by Geography</b>  |                                    |                       |                     | <b>% Public Sector Assets</b>   |
| PS.8.4.1                          | <u>European Union</u>              | 53,27                 |                     |                                 |
| PS.8.4.2                          | Austria                            | 2,22                  |                     |                                 |
| PS.8.4.3                          | Belgium                            | 0,00                  |                     |                                 |
| PS.8.4.4                          | Bulgaria                           | 0,00                  |                     |                                 |
| PS.8.4.5                          | Croatia                            | 0,00                  |                     |                                 |
| PS.8.4.6                          | Cyprus                             | 0,00                  |                     |                                 |
| PS.8.4.7                          | Czech Republic                     | 0,00                  |                     |                                 |
| PS.8.4.8                          | Denmark                            | 0,00                  |                     |                                 |
| PS.8.4.9                          | Estonia                            | 0,00                  |                     |                                 |
| PS.8.4.10                         | Finland                            | 0,00                  |                     |                                 |
| PS.8.4.11                         | France                             | 0,80                  |                     |                                 |
| PS.8.4.12                         | Germany                            | 33,91                 |                     |                                 |
| PS.8.4.13                         | Greece                             | 0,00                  |                     |                                 |
| PS.8.4.14                         | Netherlands                        | 4,09                  |                     |                                 |
| PS.8.4.15                         | Hungary                            | 0,00                  |                     |                                 |
| PS.8.4.16                         | Ireland                            | 3,44                  |                     |                                 |
| PS.8.4.17                         | Italy                              | 1,30                  |                     |                                 |
| PS.8.4.18                         | Latvia                             | 0,00                  |                     |                                 |
| PS.8.4.19                         | Lithuania                          | 0,00                  |                     |                                 |
| PS.8.4.20                         | Luxembourg                         | 1,63                  |                     |                                 |
| PS.8.4.21                         | Malta                              | 0,00                  |                     |                                 |
| PS.8.4.22                         | Poland                             | 2,63                  |                     |                                 |
| PS.8.4.23                         | Portugal                           | 0,00                  |                     |                                 |

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|   |  |                               |                               |
|---|--|-------------------------------|-------------------------------|
| PS.8.4.24                               | Romania  | 0,00                          |                               |
| PS.8.4.25                               | Slovakia   | 0,00                          |                               |
| PS.8.4.26                               | Slovenia   | 0,00                          |                               |
| PS.8.4.27                               | Spain  | 3,25                          |                               |
| PS.8.4.28                               | Sweden   | 0,00                          |                               |
| PS.8.4.29                               | <u>European Economic Area (not member of EU)</u> | 0,00                          |                               |
| PS.8.4.30                               | Iceland  | 0,00                          |                               |
| PS.8.4.31                               | Liechtenstein                                    | 0,00                          |                               |
| PS.8.4.32                               | Norway   | 0,00                          |                               |
| PS.8.4.33                               | <u>Other</u>                                     | 46,73                         |                               |
| PS.8.4.34                               | United Kingdom                                   | 10,40                         |                               |
| PS.8.4.35                               | Switzerland                                      | 0,00                          |                               |
| PS.8.4.36                               | Australia  | 0,00                          |                               |
| <b>4. Breakdown by Geography</b>        |  | <b>% Public Sector Assets</b> |                               |
| PS.8.4.37                               | Brazil   | 0,00                          |                               |
| PS.8.4.38                               | Canada   | 9,26                          |                               |
| PS.8.4.39                               | Japan  | 0,41                          |                               |
| PS.8.4.40                               | Korea  | 0,00                          |                               |
| PS.8.4.41                               | New Zealand                                      | 0,00                          |                               |
| PS.8.4.42                               | Supranational                                    | 0,00                          |                               |
| PS.8.4.43                               | US   | 26,67                         |                               |
| PS.8.4.44                               | Other  | 0,00                          |                               |
| <b>5. Breakdown by domestic regions</b> |  | <b>% Public Sector Assets</b> |                               |
| PS.8.5.1                                | TBC at a country level                           | ND1                           |                               |
| <b>6. Breakdown by Interest Rate</b>    |  | <b>% Public Sector Assets</b> |                               |
| PS.8.6.1                                | Fixed rate                                       | 61,22%                        |                               |
| PS.8.6.2                                | Floating rate                                    | 29,74%                        |                               |
| PS.8.6.3                                | Other  | 9,04%                         |                               |
| <b>7. Breakdown by Repayment Type</b>   |  | <b>% Public Sector Assets</b> |                               |
| PS.8.7.1                                | Bullet / interest only                           | 45,78%                        |                               |
| PS.8.7.2                                | Amortising                                       | 54,22%                        |                               |
| PS.8.7.3                                | Other  | 0,00%                         |                               |
| <b>8. Breakdown by Type of Debtor</b>   |  | <b>Nominal (mn)</b>           | <b>% Public Sector Assets</b> |
| PS.8.8.1                                | Sovereigns                                       | 97,8                          | 6,37%                         |
| PS.8.8.2                                | Regional/federal authorities                     | 488,1                         | 31,76%                        |
| PS.8.8.3                                | Local/municipal authorities                      | 274,2                         | 17,84%                        |
| PS.8.8.4                                | Others   | 676,6                         | 44,03%                        |
| PS.8.8.5                                | Total  | 1.536,8                       | 100%                          |
| OPS.8.8.8                               | o/w Exposure to financial institutions           | 132,4                         | 11,08%                        |

# NORD/LB Luxembourg S.A. Covered Bond Bank Transparency Template

| <b>9. Breakdown by Ratings</b>  |                      | <b>Nominal (mn)</b>           | <b>% Public Sector Assets</b> |
|---------------------------------|----------------------|-------------------------------|-------------------------------|
| PS.8.9.1                        | AAA                  | 262,8                         | 17,10%                        |
| PS.8.9.2                        | AA+                  | 136,2                         | 8,86%                         |
| PS.8.9.3                        | AA                   | 109,1                         | 7,10%                         |
| PS.8.9.4                        | AA-                  | 81,0                          | 5,27%                         |
| PS.8.9.5                        | A+                   | 201,1                         | 13,09%                        |
| PS.8.9.6                        | A                    | 79,3                          | 5,16%                         |
| PS.8.9.7                        | A-                   | 297,3                         | 19,34%                        |
| PS.8.9.8                        | BBB+                 | 103,3                         | 6,72%                         |
| PS.8.9.9                        | BBB                  | 170,8                         | 11,12%                        |
| PS.8.9.10                       | BBB-                 | 71,3                          | 4,64%                         |
| PS.8.9.11                       | sub IG               | 24,6                          | 1,60%                         |
| PS.8.9.14                       | Total                | 1.536,8                       | 100,00%                       |
| <b>10. Non-Performing Loans</b> |                      |                               |                               |
| PS.8.10.1                       | % NPLs               | 0,00                          |                               |
| <b>11. Concentration Risks</b>  |                      | <b>% Public Sector Assets</b> |                               |
| PS.8.11.1                       | 10 largest exposures | 37,56%                        |                               |

# NORD/LB Luxembourg S.A. Covered Bond Bank Transparency Template

## 3. Glossary

The definitions below reflect the national specificities

| Field Number          | 1. Glossary - Standard Harmonised Items   | [Insert Definition Below]  |
|-----------------------|---|--|
| HG.1.1                | OC Calculation: Actual  | (assets - liabilities) / liabilities   |
| HG.1.2                | OC Calculation: Legal minimum   | 2% net present value and 2% nominal  |
| HG.1.3                | OC Calculation: Committed (voluntary commitment)  |  |
| HG.1.4                | Interest Rate Types   | fixed, floating, zero  |
| HG.1.5                | Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]   | (contractual) amortisation profile   |
| HG.1.6                | Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.] | (contractual) maturity of covered bonds  |
| HG.1.7                | LTVs: Definition  | ND2  |
| HG.1.8                | LTVs: Calculation of property/shipping value  | ND2  |
| HG.1.9                | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits   | ND2  |
| HG.1.10               | LTVs: Frequency and time of last valuation  | ND2  |
| HG.1.11               | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant   | ND2  |
| HG.1.12               | Hedging Strategy (please explain how you address interest rate and currency risk)   | Interest rate risk and currency risk within the cover pool will be monitored and derivatives will be used to manage them.  |
| HG.1.13               | Non-performing loans  | total amount of payments in arrears by at least 90 days  |
| OHG.1.1               | NPV assumptions (when stated)   | net present value includes interest and principal obligations<br>The rating selection is based on the worst external bond rating (either Moody's or S&P). If no external bond rating exists, the worst external issuer rating will be used (either Moody's or S&P).  |
| OHG.1.2               | Rating assessment   | In the absence of an external bond or external issuer rating (by either Moody's or S&P) the issuer's/borrower's internal rating will be selected using an approved rating tool.<br>If neither an external nor an internal rating exists, the exposure will be rated by applying an internal rating bypass methodology to determine the credit quality of the relevant transaction. However, these creditworthiness ratings do not comply with the Basel III rules. |
| 2. Reason for No Data |   | Value  |
| HG.2.1                | Not applicable for the jurisdiction   | ND1  |
| HG.2.2                | Not relevant for the issuer and/or CB programme at the present time   | ND2  |
| HG.2.3                | Not available at the present time   | ND3  |
| HG.2.4                | Only applying for some / not applying for all   | ND4  |

# NORD/LB Luxembourg S.A. Covered Bond Bank Transparency Template

| 3. Glossary - Extra national and/or Issuer Items |   | [Insert Definition Below]   |
|--|---|---|
| HG.3.1   | <b>Other definitions deemed relevant</b>        |   |
| G.3.12.2   | Central bank eligible assets                    | Marketable assets accepted by ECB   |
| G.3.12.3   | L1  | level 1 liquid assets within the meaning of Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions, with the exception of covered bonds issued by the bank  |
| G.3.12.4   | L2A   | level 2A liquid assets within the meaning of Commission Delegated Regulation (EU) 2015/61 of 10 October 2014 to supplement Regulation (EU) No 575/2013 of the European Parliament and the Council with regard to liquidity coverage requirement for Credit Institutions, with the exception of covered bonds issued by the bank   |
| G.3.12.6   | Total Amount of Liquid Assets in the Cover Pool | Sum of all liquid assets that are either central bank eligible assets or Level 1 or Level 2A liquid assets  |
| PS.8.1.1   | Number of public sector exposures               | Information provided per single credit exposure   |
| PS.8.2.1   | Average exposure size (000s)                    | Information provided per single credit exposure   |
| PS.8.2.2   | Up to EUR 10mn                                  | Information provided per single debtor  |
| PS.8.2.3   | More than EUR 10mn up to EUR 100mn              | Information provided per single debtor  |
| PS.8.2.4   | More than EUR 100mn                             | Information provided per single debtor  |
| E.3.1.1  | Weighted Average Seasoning (months)             | Based on Report Date minus Issue Date of the asset  |
| E.3.1.2  | Weighted Average Maturity (months)              | Based on Maturity of an asset - Report Date (without consideration of repayments)   |
| G.3.4.1  | Weighted Average Life                           | Based on Maturity of an asset - Report date (with consideration of repayments)  |
| G3.1.2.  | Applicable Grandfathering Rule                  | <p>The legal basis is on the one hand the "Law of 05 April 1993 on the financial sector, article 12" incl. its amendments until July 07, 2022. In addition, the "Law of December 08, 2021 on the issuance of covered bonds" has been published, which takes effect from July 08, 2022.</p> <p>The Lettres de Gage of NORD/LB Covered Bond Bank have all been issued prior to July 08, 2022. As the Bank will not issue any new Lettres de Gage from the existing cover pools as of this date, the transitional provisions of Article 41 of the Law of 08 December 2021 will apply to these outstanding Lettres de Gage. This means that all outstanding Lettres de Gage will continue to retain their status as covered bonds under Directive (EU) 2019/2162 (EU Covered Bond Directive) until their respective maturity dates.</p> |

## 4. Harmonised Transparency Template - Optional ECB Repo Disclosure

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

### CONTENT OF TAB 4

1. Additional information on the programme
2. Additional information on the swaps
3. Additional information on the asset distribution

Reporting Date: 31/03/26  
Cut-off Date: 31/03/26

| Field Number  | 1. Additional information on the programme |                                |                               |                  |               |     |
|---|--|--------------------------------|-------------------------------|------------------|---------------|-----|
|   | Transaction Counterparties                 | Name                           | Legal Entity Identifier (LEI) |                  |               |     |
| E.1.1.1   | Sponsor (if applicable)                    | ND2                            | ND2                           |                  |               |     |
| E.1.1.2   | Primary originator(s)                      | ND2                            | ND2                           |                  |               |     |
| E.1.1.3   | Servicer                                   | ND2                            | ND2                           |                  |               |     |
| E.1.1.4   | Back-up servicer                           | ND2                            | ND2                           |                  |               |     |
| E.1.1.5   | BUS facilitator                            | ND2                            | ND2                           |                  |               |     |
| E.1.1.6   | Cash manager                               | ND2                            | ND2                           |                  |               |     |
| E.1.1.7   | Back-up cash manager                       | ND2                            | ND2                           |                  |               |     |
| E.1.1.8   | Account bank                               | NORD/LB Girozentrale, Hannover | DSNHHQ2B9X5N6OUJ1236          |                  |               |     |
| E.1.1.9   | Standby account bank                       | ND2                            | ND2                           |                  |               |     |
| E.1.1.10  | Account bank guarantor                     | ND2                            | ND2                           |                  |               |     |
| E.1.1.11  | Trustee                                    | Ernst & Young S.A.             | ND2                           |                  |               |     |
| E.1.1.12  | Cover Pool Monitor                         | Ernst & Young S.A.             | ND2                           |                  |               |     |
| OE.1.1.1  |  |                                |                               |                  |               |     |
| OE.1.1.2  |  |                                |                               |                  |               |     |
| OE.1.1.3  |  |                                |                               |                  |               |     |
| OE.1.1.4  |  |                                |                               |                  |               |     |
| OE.1.1.5  |  |                                |                               |                  |               |     |
| OE.1.1.6  |  |                                |                               |                  |               |     |
| OE.1.1.7  |  |                                |                               |                  |               |     |
| OE.1.1.8  |  |                                |                               |                  |               |     |
| 2. Additional information on the swaps              |  |                                |                               |                  |               |     |
|   | Swap Counterparties                        | Legal Entity Identifier (LEI)  | Type of Swap                  |                  |               |     |
| E.2.1.1   | Norddeutsche Landesbank Girozentrale       | DSNHHQ2B9X5N6OUJ1236           | Cross-Currency, Interest Rate |                  |               |     |
| 3. Additional information on the asset distribution |  |                                |                               |                  |               |     |
| 1. General Information                              |  |                                |                               |                  |               |     |
|   | Residential Loans                          | Commercial Loans               | Public Sector Assets          | Shipping Loans   |               |     |
| E.3.1.1   | Weighted Average Seasoning (months)        | ND2                            | ND2                           | 157,97           | ND2           |     |
| E.3.1.2   | Weighted Average Maturity (months)         | ND2                            | ND2                           | 93,20            | ND2           |     |
| 2. Arrears  |  |                                |                               |                  |               |     |
|   | % Residential Loans                        | % Commercial Loans             | % Public Sector Assets        | % Shipping Loans | % Total Loans |     |
| E.3.2.1   | <30 days                                   | ND2                            | ND2                           | 0,00             | ND2           | ND3 |
| E.3.2.2   | 30-<60 days                                | ND2                            | ND2                           | 0,00             | ND2           | ND3 |
| E.3.2.3   | 60-<90 days                                | ND2                            | ND2                           | 0,00             | ND2           | ND3 |
| E.3.2.4   | 90-<180 days                               | ND2                            | ND2                           | 0,00             | ND2           | ND3 |
| E.3.2.5   | >= 180 days                                | ND2                            | ND2                           | 0,00             | ND2           | ND3 |

## 5. Outstanding Lettres de Gage

Reporting in Domestic Currency

EUR

### CONTENT OF TAB 5

1. Registered Lettres de Gage
2. Bearer Lettres de Gage

Reporting Date: 31/03/26  
Cut-off Date: 31/03/26

| 1. Registered Lettres de Gage |                |                |          |                  |               |        |               |     |  |
|-------------------------------|----------------|----------------|----------|------------------|---------------|--------|---------------|-----|--|
| ISIN                          | Amount         | Amount Euro    | Currency | Date of Issuance | Maturity Date | Coupon | Interest Type | LCR |  |
| NAPF00000001                  | 25.000.000,00  | 25.000.000,00  | EUR      | 15.06.2007       | 01.07.2038    | 4,91   | fixed         | -   |  |
| NAPF00000002                  | 13.178.324,78  | 13.178.324,78  | EUR      | 18.06.2007       | 18.06.2027    | 0,00   | Zero          | -   |  |
| NAPF00000004                  | 50.000.000,00  | 50.000.000,00  | EUR      | 03.09.2007       | 02.09.2033    | 4,80   | fixed         | -   |  |
| NAPF00000006                  | 5.000.000,00   | 5.000.000,00   | EUR      | 12.10.2007       | 12.10.2027    | 3,50   | fixed         | -   |  |
| NAPF00000010                  | 33.303.649,07  | 33.303.649,07  | EUR      | 21.02.2008       | 21.02.2033    | 0,00   | Zero          | -   |  |
| NAPF00000011                  | 1.270.000,00   | 1.270.000,00   | EUR      | 29.02.2008       | 01.03.2032    | 0,00   | Zero          | -   |  |
| NAPF00000012                  | 4.800.000,00   | 4.800.000,00   | EUR      | 29.02.2008       | 01.03.2032    | 0,00   | Zero          | -   |  |
| NAPF00000013                  | 6.370.000,00   | 6.370.000,00   | EUR      | 29.02.2008       | 01.03.2032    | 0,00   | Zero          | -   |  |
| NAPF00000014                  | 27.375.114,31  | 27.375.114,31  | EUR      | 29.02.2008       | 01.03.2032    | 0,00   | Zero          | -   |  |
| NAPF00000019                  | 5.000.000,00   | 5.000.000,00   | EUR      | 27.01.2009       | 24.02.2031    | 3,96   | fixed         | -   |  |
| NAPF00000035                  | 27.146.074,98  | 27.146.074,98  | EUR      | 13.08.2009       | 13.08.2029    | 0,00   | Zero          | -   |  |
| NAPF00000036                  | 5.000.000,00   | 5.000.000,00   | EUR      | 13.08.2009       | 13.08.2026    | 5,30   | fixed         | -   |  |
| NAPF00000037                  | 15.000.000,00  | 15.000.000,00  | EUR      | 13.08.2009       | 13.08.2026    | 5,30   | fixed         | -   |  |
| NAPF00000039                  | 1.500.000,00   | 1.500.000,00   | EUR      | 15.09.2009       | 14.09.2029    | 4,51   | fixed         | -   |  |
| NAPF00000043                  | 15.000.000,00  | 15.000.000,00  | EUR      | 25.11.2009       | 25.11.2030    | 4,50   | fixed         | -   |  |
| NAPF00000045                  | 1.000.000,00   | 1.000.000,00   | EUR      | 18.12.2009       | 18.12.2029    | 4,32   | fixed         | -   |  |
| NAPF00000048                  | 50.000.000,00  | 50.000.000,00  | EUR      | 22.11.2010       | 22.11.2030    | 3,50   | fixed         | -   |  |
| NAPF00000054                  | 5.000.000,00   | 5.000.000,00   | EUR      | 07.07.2011       | 07.07.2031    | 4,55   | fixed         | -   |  |
| NAPF00000055                  | 5.000.000,00   | 5.000.000,00   | EUR      | 07.07.2011       | 07.07.2031    | 4,55   | fixed         | -   |  |
| NAPF00000056                  | 5.000.000,00   | 5.000.000,00   | EUR      | 07.07.2011       | 07.07.2031    | 4,55   | fixed         | -   |  |
| NAPF00000057                  | 500.000,00     | 500.000,00     | EUR      | 07.07.2011       | 07.07.2031    | 4,55   | fixed         | -   |  |
| NAPF00000073                  | 10.000.000,00  | 10.000.000,00  | EUR      | 05.11.2012       | 05.11.2027    | 2,77   | fixed         | -   |  |
| NAPF00000077                  | 14.000.000,00  | 14.000.000,00  | EUR      | 10.06.2014       | 10.06.2039    | 2,70   | fixed         | -   |  |
| NAPF00000078                  | 20.000.000,00  | 20.000.000,00  | EUR      | 03.07.2014       | 03.07.2034    | 2,57   | fixed         | -   |  |
| NAPF00000079                  | 19.000.000,00  | 19.000.000,00  | EUR      | 03.07.2014       | 03.07.2034    | 2,55   | fixed         | -   |  |
| NAPF00000080                  | 15.000.000,00  | 15.000.000,00  | EUR      | 09.07.2014       | 09.07.2026    | 2,07   | fixed         | -   |  |
| NAPF00000082                  | 8.000.000,00   | 8.000.000,00   | EUR      | 24.07.2014       | 24.07.2029    | 2,17   | fixed         | -   |  |
| NAPFCB000004                  | 25.000.000,00  | 25.000.000,00  | EUR      | 10.12.2015       | 10.12.2035    | 1,77   | fixed         | -   |  |
| NAPFCB000006                  | 10.000.000,00  | 10.000.000,00  | EUR      | 17.02.2016       | 17.02.2037    | 1,44   | fixed         | -   |  |
| NAPFCB000007                  | 30.000.000,00  | 30.000.000,00  | EUR      | 17.02.2016       | 17.02.2037    | 1,44   | fixed         | -   |  |
| NAPFCB000010                  | 45.000.000,00  | 45.000.000,00  | EUR      | 10.11.2016       | 10.11.2038    | 1,52   | fixed         | -   |  |
| NAPFCB000011                  | 3.500.000,00   | 3.500.000,00   | EUR      | 10.11.2016       | 10.11.2038    | 1,52   | fixed         | -   |  |
| NAPFCB000012                  | 1.000.000,00   | 1.000.000,00   | EUR      | 10.11.2016       | 10.11.2038    | 1,52   | fixed         | -   |  |
| NAPFCB000013                  | 500.000,00     | 500.000,00     | EUR      | 10.11.2016       | 10.11.2038    | 1,52   | fixed         | -   |  |
| NAPFCB000014                  | 30.000.000,00  | 30.000.000,00  | EUR      | 25.11.2016       | 25.09.2036    | 1,36   | fixed         | -   |  |
| NAPFCB000015                  | 30.000.000,00  | 30.000.000,00  | EUR      | 17.02.2017       | 15.12.2034    | 1,58   | fixed         | -   |  |
| NAPFCB000017                  | 25.000.000,00  | 25.000.000,00  | EUR      | 19.09.2017       | 24.11.2038    | 1,72   | fixed         | -   |  |
| NAPFCB000019                  | 25.000.000,00  | 25.000.000,00  | EUR      | 23.05.2018       | 23.05.2040    | 1,79   | fixed         | -   |  |
| NAPFCB000022                  | 1.000.000,00   | 1.000.000,00   | EUR      | 18.09.2018       | 18.09.2042    | 2,01   | fixed         | -   |  |
| NAPFCB000023                  | 5.000.000,00   | 5.000.000,00   | EUR      | 25.09.2018       | 25.09.2042    | 2,03   | fixed         | -   |  |
| NAPFCB000024                  | 5.000.000,00   | 5.000.000,00   | EUR      | 22.10.2018       | 24.10.2044    | 2,00   | fixed         | -   |  |
| NAPFCB000027                  | 5.000.000,00   | 5.000.000,00   | EUR      | 30.11.2018       | 30.11.2048    | 2,09   | fixed         | -   |  |
| 2. Bearer Lettres de Gage     |                |                |          |                  |               |        |               |     |  |
| ISIN                          | Amount         | Amount Euro    | Currency | Date of Issuance | Maturity Date | Coupon | Interest Type | LCR |  |
| CH0030943903                  | 50.000.000,00  | 54.383.293,45  | CHF      | 23.05.2007       | 23.05.2033    | 3,19   | fixed         | -   |  |
| XS2113935212                  | 12.000.000,00  | 12.000.000,00  | EUR      | 07.02.2020       | 30.09.2037    | 0,54   | fixed         | -   |  |
| XS2186093410                  | 500.000.000,00 | 500.000.000,00 | EUR      | 10.06.2020       | 10.06.2027    | 0,01   | fixed         | 1B* |  |

\*Disclaimer LCR:

We believe that this bond would satisfy the eligibility criteria for its classification as a Level 1 or Level 2 asset in accordance with Chapter 2 of the LCR delegated act at the time of its issuance and based on transparency data published by NORD/LB CBB. Please note however that whether or not a bond is a liquid asset for the purposes of the Liquidity Coverage Ratio under Regulation (EU) 575/2013 is a matter to be ultimately determined by a relevant investor as well as by its relevant supervisory authority. As a consequence, NORD/LB CBB does not accept any responsibility in this regard.