

# Negotiable Commercial Paper

(Negotiable European Commercial Paper - NEU CP)<sup>1</sup>

Trade name of the notes defined in article D.213-1 of the French monetary and financial code

## Not guaranteed programme

INFORMATION MEMORANDUM	
Name of the programme	LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA), NEU CP (ID Programme 1729)
Name of the issuer	LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA)
Type of programme	NEU CP
Writing language	English
Programme size	6 000 000 000 EUR
Guarantor(s)	Not applicable
Rating(s) of the programme	Rated by Fitch Ratings Moody's
Arranger(s)	Société Générale
Introduction advisor	None
Legal advisor	None
Issuing and paying agent(s) (IPA)	SOCIETE GENERALE
Dealer(s)	LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA) BNP PARIBAS CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK ING BANK NV SOCIETE GENERALE
Date of the information memorandum (dd/mm/yyyy)	04/06/2024

Drawn up pursuant to articles L. 213-0-1 to L. 213-4-1 of the French monetary and financial code

A copy of the information memorandum is sent to:

<sup>1</sup>Trade name of the notes defined in article D.213-1 of the French monetary and financial code

**BANQUE DE FRANCE**  
**Direction générale de la stabilité financière et des opérations (DGSO)**  
**Direction de la mise en œuvre de la politique monétaire (DMPM)**  
**S2B-1134 Service des Titres de Créances Négociables (STCN)**  
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**The Banque de France invites investors to read the general terms and conditions for the use of information related to negotiable debt securities:**

<https://www.banque-france.fr/fr/strategie-monetaire/marches/titres-creances-negociables>

**Information marked « Optional » may not be provided by the issuer because French regulations do not require it**

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#### MiFID II product governance / Professional investors and Eligible Counterparties only target market

Solely for the purposes of the Issuer's product approval process in respect of a particular NEU CP issue, the target market assessment in respect of any of the NEU CP to be issued off this Programme has led to the conclusion that: (i) the target market for the NEU CP is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the NEU CP to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the NEU CP (a "distributor") should take into consideration the Issuer's target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the NEU CP (by either adopting or refining the Issuer's target market assessment) and determining appropriate distribution channels.

#### Risks in connection with legal procedures and authorities under banking legislation in the event of a crisis of a credit institution

The banking supervisory authority is entitled, even before the institution of insolvency proceedings, to impose obligations on a credit institution that restrict its business operations and to take any other action (up to the closure of the credit institution for business operations) if the financial situation of this credit institution gives rise to doubts as to its compliance with capital and liquidity requirements on a permanent basis. The fact that any such measure is taken by the banking supervisory authority may result in material adverse consequences for the economic situation of the creditors of the credit institution concerned, in particular as a result of an adverse influence on the prices (quotations) of the financial instruments issued by this credit institution, or on the ability of the credit institution to refinance itself. The resolution authority has further-reaching powers in particular if, in its opinion, the continued existence of the credit institution is jeopardized. In relation to the Issuer, this inter alia means that the competent resolution authority may require in such a situation that claims for payments owed (including, but not limited to) under the NEU CP are converted into Tier 1 capital instruments of the Issuer or permanently reduced down to zero (so-called "Bail-in"). To offset any existing equity shortfall, it is possible in this connection that, first, instruments belonging to Tier 1 capital, thereafter instruments belonging to Tier 2 capital – which include liabilities of the Issuer from subordinated notes –, will be used and permanently reduced down to zero or converted into Tier 1 instruments of the Issuer. In addition, to the extent that such instruments are not sufficient to offset any existing equity shortfall, NEU CP qualifying as eligible liabilities in accordance with the minimum requirements for own funds and eligible liabilities within the meaning of Regulation (EU) No 806/2014 as amended from time to time (hereinafter referred to as "Eligible Liabilities") and, in addition, also any other NEU CP issued under the Information Memorandum may be permanently reduced down to zero or converted into Tier 1 instruments of the Issuer in line with their ranking in insolvency. In connection with such a Bail-in, the terms and conditions of the NEU CP may also be changed to the disadvantage of the holders (e.g. the maturity may be extended or any rights of termination may be excluded). In this case, the holders do not have any claim against the Issuer for payment in accordance with the original terms and conditions. The extent to which liabilities of the Issuer resulting from the NEU CP may become the subject of a Bail-in depends on a number of factors which cannot be influenced by the Issuer. Thus, the Bail-in may – outside of insolvency proceedings – result in material adverse effects on the rights of the holders, up to the loss of a predominant part or all of the capital invested.

#### Insolvency risk

Investors are exposed to the risk of an insolvency of the Issuer. In the event of the institution of insolvency proceedings over the assets of the Issuer, investors may assert their claims only as unsecured creditors in accordance with the provisions of the German Insolvency Code (Insolvenzordnung) and the German Banking Act (Kreditwesengesetz). In such a situation, investors must expect that only part of their invested capital will be repaid. There is a risk of a total loss of the invested capital.

## 1. DESCRIPTION OF THE ISSUANCE PROGRAMME

**Articles D. 213-9, 1° and D 213-11 of the French monetary and financial code and Article 6 of the Order of 30 May 2016 and subsequent amendments**

<b>1.1</b>	<b>Name of the programme</b>	LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA), NEU CP (Programme ID 1729)
<b>1.2</b>	<b>Type of programme</b>	NEU CP
<b>1.3</b>	<b>Name of the issuer</b>	LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA)
<b>1.4</b>	<b>Type of issuer</b>	Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code
<b>1.5</b>	<b>Purpose of the programme</b>	In order to meet the general funding needs of LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA) (the "Issuer", "Helaba" or the "Bank") and its subsidiaries, the Issuer will issue NEU CP from time to time, in accordance with Articles L. 213-1 to L. 213-4-1 and D. 213-1 to D. 213-14 of the French monetary and financial code and all applicable regulations.
<b>1.6</b>	<b>Programme size (maximum outstanding amount)</b>	6 000 000 000 EUR  six billion EUR or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
<b>1.7</b>	<b>Form of the notes</b>	NEU CP are issued in bearer form and recorded in the books of authorized intermediaries (book entry system) in accordance with French laws and regulations. No physical document will be issued in respect of the NEU CP.
<b>1.8</b>	<b>Yield basis</b>	<p>The remuneration is unrestricted.</p> <p>Benchmark indice(s) :</p> <p>The variable/adjustable rates are indexed to the usual rates of the money markets.</p> <p>Compensation rules(s) :</p> <p>Remuneration is unrestricted. However, if the Issuer issues NEU CP with remuneration linked to an index or an index clause, the Issuer shall only issue NEU CP with remuneration linked to usual money market indexes, such as but not restricted to: EURIBOR or €ster.</p> <p>NEU CP rates may be negative based on fixed rates or changes in the usual money market indexes applicable to the calculation of compensation.</p> <p>In any case, remuneration formulas shall not result in below par redemption, including for NEU CP with a negative rate.</p> <p>NEU CP issues will be subject to unconditional at par redemption.</p> <p>The Issuer may not issue NEU CP with potentially variable principal payments. At their maturity date, the principal of the NEU CP shall always equal par.</p> <p>In the case of an issue of NEU CP embedding an option of repurchase, the conditions of remuneration of such NEU CP</p>

		will be set at when the said NEU CP will be initially issued and shall not be further modified, including when such an embedded option of repurchase will be exercised.
<b>1.9</b>	<b>Currencies of issue</b>	Euro or any other currency authorized by applicable laws and regulations in force in France at the time of the issue
<b>1.10</b>	<b>Maturity</b>	<p>The NEU CP may be redeemed before maturity in accordance with the laws and regulations applicable in France. The early repayment option, if any, shall be explicitly specified in the confirmation form of any relevant issuance of NEU CP.</p> <p>The Issuer reserves the right to repurchase the NEU CP subject to, and in compliance with, applicable French laws and regulations.</p> <p>The NEU CP issued under the Programme may also carry one or more embedded option(s) of repurchase before the term (held by either the Issuer or the holder, or linked to one or several events not related to either the Issuer or the holder).</p> <p>An option of repurchase of NEU CP, if any, shall be explicitly specified in the confirmation form of any related issuance of NEU CP.</p> <p>In any case, the overall maturity of any NEU CP embedded with one or several of such clause, shall always – all options of repurchase included conform to laws and regulations in force in France at the time of the issue.</p> <p>The term (maturity date) of the NEU CP shall be determined in accordance with laws and regulations applicable in France, which imply that, at the date hereof, such term shall not be longer than one year (365 days or 366 days in a leap year), from the issue date.</p>
<b>1.11</b>	<b>Minimum issuance amount</b>	200 000 EUR or any other amount above the stated value (or equivalent amount in the relevant foreign currency)
<b>1.12</b>	<b>Minimum denomination of the notes</b>	By virtue of regulation (Article D 213-11 of the French monetary and financial code), the legal minimum face value of the commercial paper within the framework of this program is 200 000 euros or the equivalent in the currencies selected at the time of issuance
<b>1.13</b>	<b>Status of the notes</b>	<p>Senior Unsecured</p> <p>Information about the status of the notes :</p> <p>The NEU CP shall constitute direct, unsecured and unsubordinated obligations of the Issuer, ranking at least pari passu with all other current and future direct, unsecured, unguaranteed and unsubordinated indebtedness of the Issuer, except those which may be mandatorily preferred by law.</p>
<b>1.14</b>	<b>Governing law that applies to the programme</b>	French law
<b>1.15</b>	<b>Listing of the notes/Admission to trading on a regulated market</b>	<p>All, or part only, of the NEU CP issued under this Programme may be admitted to trading on Euronext Paris. Whether an issue of NEU CP is admitted to trading on Euronext Paris, it can be verified on the website of Euronext Paris at the following address:</p> <p><a href="https://live.euronext.com/en/products/fixed-income/lis">https://live.euronext.com/en/products/fixed-income/lis</a></p>
<b>1.16</b>	<b>Settlement system</b>	The NEU CP will be issued through Euroclear France.

1.17	<b>Rating(s) of the programme</b>	<p>Fitch Ratings :  <a href="https://www.fitchratings.com/entity/landesbank-hessen-thueringen-girozentrale-81203656#securities-and-obligations">fitchratings.com/entity/landesbank-hessen-thueringen-girozentrale-81203656#securities-and-obligations</a></p> <p>Moody's :  <a href="https://www.moodys.com/credit-ratings/Landesbank-Hessen-Thueringen-Girozentrale-credit-rating-370500/ratings/view-by-debt">moodys.com/credit-ratings/Landesbank-Hessen-Thueringen-Girozentrale-credit-rating-370500/ratings/view-by-debt</a></p> <p>Ratings can be reviewed at any time by the rating agencies. Investors are invited to refer to the websites of the agencies concerned for the current rating</p>
1.18	<b>Guarantor</b>	Not applicable
1.19	<b>Issuing and Paying Agent(s) (IPA) - exhaustive list -</b>	SOCIETE GENERALE
1.20	<b>Arranger</b>	Société Générale
1.21	<b>Placement method</b>	<p>Direct placement</p> <p>Dealer(s) :</p> <p>BNP PARIBAS  CREDIT AGRICOLE CORPORATE AND INVESTMENT BANK  ING BANK NV  SOCIETE GENERALE</p> <p>The Issuer may subsequently elect to replace any dealer, insure the placement himself, or appoint other dealers; an updated list of such dealers shall be disclosed to investors upon request to the Issuer</p>
1.22	<b>Selling restrictions</b>	<p>General selling</p> <p>No action has been taken or will be taken by the Issuer, each Dealer, any initial subscriber and any further holder of the NEU CP issued under the Programme that would or is intended to permit a public offering of the NEU CP or the possession or distribution of the Information Memorandum or any other document relating to the NEU CP in any country or jurisdiction where action for that purpose is required.</p> <p>The Issuer, each Dealer, any initial subscriber and any further holder of the NEU CP has undertaken, to the extent possible, to the best of its knowledge, to comply with all applicable laws and regulations in force in any country or jurisdiction in which it purchases, offers or sells the NEU CP or possesses or distributes the Information Memorandum or any other document relating to the NEU CP and to obtain any consent, approval or permission required by it for the purchase, offer or sale of NEU CP under the laws and regulations in force in any jurisdiction to which it is subject or in which it will make such purchases, offers or sales and neither the Issuer, nor any Dealer nor any initial subscriber nor any further holder shall have responsibility therefore.</p> <p>None of the Issuer, any Dealer, any initial subscriber or any further holder of the NEU CP will either offer, sell or deliver, directly or indirectly, any NEU CP or distribute the</p>

Information Memorandum or any other document relating to the NEU CP in or from any country or jurisdiction except under circumstances that will result in the compliance with any applicable laws and regulations and which will not impose any obligations on the Issuer.

#### France

The Issuer, each Dealer, any initial subscriber has represented and agreed, and any further holder of the NEU CP will be deemed to have represented and agreed on the date on which he purchases the NEU CP, to comply with applicable laws and regulations in force regarding the offer, the placement or the re-sale of the NEU CP or the distribution of the documents with respect thereto, in France.

#### United Kingdom

The Issuer, each Dealer, any initial subscriber has represented and agreed and any further holder of the NEU CP will be required to represent and agree, that:

(a) (i) it is a person whose ordinary activities involve it in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of its business, and (ii) it has not offered or sold and will not offer or sell any NEU CP other than to persons whose ordinary activities involve them in acquiring, holding, managing or disposing of investments (as principal or agent) for the purposes of their businesses or who it is reasonable to expect will acquire, hold, manage or dispose of investments (as principal or agent) for the purposes of their businesses where the issue of the any NEU CP would otherwise constitute a contravention of section 19 of the Financial Services and Markets Act 2000 (FSMA) by the Issuer;

(b) it has only communicated or caused to be communicated and will only communicate or cause to be communicated any invitation or inducement to engage in investment activity (within the meaning of section 21 of the FSMA) received by it in connection with the issue or sale of any NEU CP in circumstances in which section 21(1) of the FSMA does not apply to the Issuer; and

(c) it has complied and will comply with all applicable provisions of the FSMA with respect to anything done by it in relation to such NEU CP in, from or otherwise involving the United Kingdom.

#### United States of America

The NEU CP have not been and will not be registered under the Securities Act of 1933, as amended (the "Securities Act"), or any other laws or regulations of any state of the United States of America, and may not be offered or sold within the United States of America, or to, or for the account or benefit of, U.S. persons (as defined in accordance with Regulation S under the Securities Act) except in certain transactions exempt from the registration requirements of the Securities Act.

The Issuer, each Dealer, and any initial subscriber have represented and agreed, and any further holder of the NEU CP will be required to represent and agree, that they have not offered, sold or delivered, and will not offer, sell or deliver, whether directly or indirectly, any NEU CP within the United States of America or to, or for the account or benefit of, any U.S. person

(i) as part of their distribution at any time, and

(ii) otherwise until the day immediately following 40 days after the later of (y) the day on which such NEU CP are offered and (z) the issue date of such NEU CP (the "Distribution Compliance Period"). In addition, until the conclusion of the Distribution Compliance Period, an offer or sale of NEU CP within the United States of America by the Issuer, any Dealer, any initial subscriber or any further holder of the NEU CP, whether or not participating in the

		<p>offering, may violate the registration requirements of the Securities Act.</p> <p>The Issuer, each Dealer and any initial subscriber have also agreed, and any further holder of the NEU CP will be required to agree that they will send to each distributor, initial subscriber or person to which they sell the NEU CP during the Distribution Compliance Period a notice setting out the selling and offering restrictions of the NEU CP in the United States of America or to, or for the account or benefit of, US persons.</p> <p>The NEU CP will be offered and sold only outside the United States of America to persons other than US persons (as defined in accordance with Regulation S under the Securities Act).</p>
<b>1.23</b>	<b>Taxation</b>	The Issuer is not bound to indemnify any holder of the NEU CP in case of taxes which are payable under French law or any other foreign law in respect of the principal of, or the interest on, the NEU CP, except for any stamp or registration taxes payable by the Issuer under French law.
<b>1.24</b>	<b>Involvement of national authorities</b>	Banque de France
<b>1.25</b>	<b>Contact(s)</b>	<p>Landesbank Hessen-Thüringen Girozentrale  Neue Mainzer Strasse 52-58  D-60311 Frankfurt am Main</p> <p>Email: VL312000Doku@helaba.de  Tel : +49 69 91 32 – 2194</p>
<b>1.26</b>	<b>Additional information on the programme</b>	<p>The Issuer shall update in due time the Information Memorandum in accordance with the laws and regulations applicable for rated programmes of NEU CP.</p> <p>Annual update  The Issuer shall update each year its Information Memorandum within 45 days following the shareholders' annual general meeting, or the equivalent body, voting on the accounts for the last financial year.</p> <p>Permanent update  The Issuer shall immediately update its information memorandum following any change to the NEU CP under this Programme relating to:</p> <ul style="list-style-type: none"> <li>• the maximum amount of its outstanding NEU CP issues;</li> <li>• the Issuing and Paying Agent;</li> <li>• any new circumstance which may have a significant effect on the NEU CP or on the outcome of the issue programme.</li> </ul>
<b>1.27</b>	<b>Language of the information memorandum which prevails</b>	English



**2 DESCRIPTION OF THE ISSUER**

**Article D. 213-9, 2° of the French monetary and financial code and Article 7 of the Order of 30 May 2016 and subsequent amendments**

2.1	<b>Legal name</b>	LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA)
2.2	<b>Legal form/status, governing law of the issuer and competent courts</b>	<p>Legal form/status :</p> <p>Institution incorporated under German public law</p> <p>Governing law of the issuer :</p> <p>Monetary financial Institution // Credit institution, investment firm and CDC under the conditions set out in art. L 213-3.1 of the French Monetary and Financial Code</p> <p>Additional information regarding the governing law :</p> <p>The Issuer, which is a credit institution, was founded in the Federal Republic of Germany as a public law institution. It is incorporated under German public law and is subject to the jurisdictions of the courts of the Federal Republic of Germany. Helaba is a legal entity under public law. Within the scope of the "Single Supervisory Mechanism" (SSM: uniform mechanism for banking supervision in the Eurozone, which other EU countries may join as members on a voluntary basis), Helaba has since November 4, 2014 been subject to direct regulation and supervision by the European Central Bank ("ECB"). The basis for the assumption of direct supervision by the ECB over Helaba is the classification of Helaba as a "significant" institution. In its supervisory function, the ECB is supported by the Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht, "BaFin"), an independent authority with supervisory powers that has granted the Issuer its licence, as well as by Deutsche Bundesbank. In addition, Helaba is subject to state supervision by the Federal States of Hesse and Thuringia (Sections 2(1) and 12(1) of the State Treaty).</p> <p>Competent courts : Federal Republic of Germany</p>
2.3	<b>Date of incorporation</b>	01/01/1953
2.4	<b>Registered office or equivalent (legal address) and main administrative office</b>	<p>Registered office : Neue Mainzer Str. 52-58 60311 Frankfurt am Main</p> <p>GERMANY</p>
2.5	<b>Registration number, place of registration and LEI</b>	<p>Registration number : Commercial registers of Frankfurt am Main (HRA 29821) and Jena (HRA 102181)</p> <p>LEI : DIZES5CFO5K3I5R58746</p>
2.6	<b>Issuer's mission summary</b>	<p>The Bank shall in particular fulfil the functions of a central institution for the savings banks in the Federal States of Hesse, Thuringia and North Rhine-Westphalia and the functions of a municipal bank and a state bank in the</p>

Federal States of Hesse and Thuringia. The Bank may also take on the functions of a central institution for savings banks in other federal states of Germany. In its capacity as a central institution for savings banks, the Bank shall in particular manage the liquid funds of the savings banks in the Federal States of Hesse, Thuringia and North Rhine-Westphalia by means of an appropriate investment policy and shall extend appropriate liquidity facilities to the savings banks. In addition, in cooperation with the savings banks it shall be responsible for business operations arising within the savings banks' organisation. In its capacity as a municipal bank and state bank, the Bank shall conduct the banking operations of local authorities and local authority associations, of the Federal States of Hesse and Thuringia, of other corporations, institutions and foundations under public law as well as of enterprises associated with them and assist them in the realisation of their functions by means of its business operations. The Bank may perform trustee and public support functions for the Federal States of Hesse and Thuringia and other public authorities. In respect of public support schemes, particularly in the fields of housing and urban development, industry and commerce, agriculture and environmental protection, these functions shall be performed by divisions established within the Bank in Hesse and Thuringia in accordance with section 8 sub-section 4 of the Treaty of the Formation of a Joint Savings Banks Association Hesse-Thuringia. The Bank shall operate a Building and Loan Association (Bausparkasse), in particular in the Federal States of Hesse and Thuringia, in accordance with the provisions of the Building and Loan Association Act (Gesetz über Bausparkassen) known as "Landesbausparkasse Hessen-Thüringen" as a legally dependent institution. For the Building and Loan Association separate annual statements of account and a separate management report are to be prepared. The Bank may conduct banking operations of all kinds, perform other services and carry out other transactions customary in the banking industry insofar as such banking operations and other services and transactions are directly or indirectly conducive to fulfilling the Bank's purposes. Subject to this, the Bank may acquire equity interests, create its own independent institutions as well as acquire and dispose of developed and undeveloped real property and equivalent titles. The Bank shall be entitled to issue Pfandbriefe in accordance with the German Pfandbrief Act (Pfandbriefgesetz) and other bonds. Within the scope of its functions the Bank may become a member of associations and other organisations. The Bank's business shall be conducted on the basis of good commercial practice. In doing this, the Bank shall take into account general economic considerations and shall further promote the interests of the savings banks and local authorities. In view of the public nature of the Bank's tasks, the generation of profit shall not be the main object of its business operations.

Deposit Protection and Investor Compensation Scheme Helaba is a member of the Deposit Protection and Investor Compensation Scheme of the Sparkassen-Finanzgruppe (the "Scheme"). The aim of the Scheme is to ensure that the member institutions themselves are protected, in particular their liquidity and solvency. All savings banks, Landesbanks and home loan and savings associations (Landesbausparkassen) are members of this Scheme. In accordance with its memorandum and articles of association, the Scheme consists of a joint liability scheme of interconnected assets which are raised by the savings banks, the Landesbanks and Central Giro Institutions and Landesbausparkassen. In

		<p>the event of a crisis, liquidity and solvency of an institution can be protected by relevant support measures. Institutions affected by the crisis can thus be enabled to continue performing their obligations without restrictions. The ECB and BaFin notified the German Savings Banks Association (Deutscher Sparkassen- und Giroverband - "DSGV") in January 2020 of certain supervisory expectations regarding the subsequent evolution of the protection scheme. The general meeting of members of the German Savings Banks Association adopted a resolution concerning the refinement of the Sparkassen-Finanzgruppe's protection scheme back in August 2021. The correspondingly amended Statutes were adopted by the general meeting of members on 26 June 2023, implementing ECB and BaFin requirements in particular. Among other things, the risk monitoring system was improved and decision-making structures organised more effectively. Moreover, an additional fund is being created to protect the solvency and liquidity of the Sparkassen-Finanzgruppe institutions.</p> <p>In addition, there is the Reserve Fund of the Savings Banks and Giro Association Hesse-Thuringia, of which Helaba has become a member. Supplementing these Reserve Funds, Rheinischer Sparkassen- und Giroverband - ("RSGV") and Westfälisch-Lippischer Sparkassen- und Giroverband ("SVWL") each have established an additional reserve fund in favour of Helaba within the scope of their share taken in the ordinary capital of Helaba (4.75% each) in 2012.</p>
2.7	<p><b>Brief description of current activities</b></p>	<p>For comparative information on the results of the two last financial periods in the main business areas of Helaba: please refer to pages 136, 137 and 140 to 141 of the 2023 Annual Report.</p> <p>Business model of the Group</p> <p>Helaba is a credit institution organised under public law, with a commitment to operating sustainably; its long term strategic business model is that of a full service bank with a regional focus, a presence in carefully selected international markets and a very close relationship with the Sparkassen-Finanzgruppe. One key aspect of Helaba's business model is its legal form as a public law institution. Helaba operates as a for profit entity in line with the applicable provisions of the Charter and the Treaty of the Formation of a Joint Savings Banks Association Hesse Thuringia. The Treaty and the Charter establish the legal framework for Helaba's business model. Other factors central to this business model are Helaba's status as part of the Sparkassen-Finanzgruppe with its institutional protection scheme, the distribution of tasks between Sparkassen, Landesbanken and other S-Group institutions, the large stake in Helaba owned by the Sparkassen organisation and Helaba's retention and expansion of its activities in the S-Group and public development and infrastructure business. Helaba serves its clients in three functions: as a commercial bank, as a Sparkasse central bank and as a development bank. As a commercial bank, Helaba operates in Germany and abroad. Helaba's hallmarks include stable, long term customer relationships. It works with companies, institutional clients and the public sector. Helaba is a Sparkasse central bank and S-Group bank for the Sparkassen in Hesse, Thuringia, North Rhine Westphalia and Brandenburg and, therefore, for around 40 % of all Sparkassen in Germany. It operates as a partner to the Sparkassen rather than as a competitor. Helaba and the S-Group Sparkassen in Hesse and Thuringia together constitute the Sparkassen-Finanzgruppe Hessen Thüringen, which follows a business model based on economic unity and a joint S-Group rating. Comprehensive</p>

co-operation and business agreements have been entered into with the Sparkassen and their associations in North Rhine Westphalia. In addition, there are sales co-operation agreements with the Sparkassen in Brandenburg. The agreements with the Sparkassen in North Rhine Westphalia and Brandenburg complement the S-Group Concept of the Sparkassen-Finanzgruppe Hessen Thüringen, which continues in its current form. Helaba's registered offices are situated in Frankfurt am Main and Erfurt and it has branches in Düsseldorf, Kassel, London, New York, Paris and Stockholm. The branches allow Helaba to strengthen its local presence close to customers and Sparkassen. The foreign branches also provide Helaba with access to the funding markets based on the US dollar and pound sterling. The organisation also includes representative and sales offices, subsidiaries and affiliates. In its capacity as the central development institution for Hesse, Helaba administers public sector development programmes through Wirtschafts und Infrastrukturbank Hessen (WIBank). As a dependent institution within Helaba, WIBank enjoys a direct statutory guarantee from the State of Hesse as permitted under EU law. WIBank's business activities are guided by the development objectives of the State of Hesse. Helaba also has stakes in a number of other development institutions in Hesse and Thuringia. In addition to Helaba, the business model includes further strong, well known brands (in some cases, legally independent subsidiaries) that complement the Group's product portfolio. Helaba is a market leader in the home loans and savings business in both Hesse and Thuringia through the legally dependent Landesbausparkasse Hessen Thüringen (LBS) and also helps the Sparkassen with the marketing of real estate through Sparkassen Immobilien Vermittlungs GmbH. Frankfurter Sparkasse, a wholly owned subsidiary of Helaba organised under German public law, is the leading retail bank in the Frankfurt am Main region. It also has a presence in the nationwide direct banking market through 1822direkt. Frankfurter Bankgesellschaft Group (FBG) provides Helaba's products and services for Savings Banks in private Group banking and in the wealth and asset management businesses. FBG, which operates as the private bank of the Sparkassen-Finanzgruppe, acquires high net worth customers in Germany through Sparkassen in the S-Group with which it has a collaboration agreement. In its role as a central partner for the Sparkassen, FBG offers the Family Office service, enhancing its range of professional advisory services in connection with all asset related matters, while its majority interest in consulting company Imap allows it to provide end to end advisory services for family owned businesses. Helaba Invest ranks as one of the leading investment companies in Germany in the institutional asset management field, administering and managing both securities and real estate. Its range of products includes special funds for institutional investors and retail funds as part of a management and/or advisory portfolio, comprehensive fund management (including reporting and risk management), advice on strategy and support for indirect investments. The GWH Group manages around 53,000 residential units and holds one of the largest residential real estate portfolios in Hesse. The group focuses on developing housing projects, managing and optimising residential property portfolios, and initiating and supporting residential real estate funds. The OFB Group is a full service group of companies in the fields of real estate project development, land development and the construction and project management of high value commercial real estate especially. It operates throughout Germany with a particular focus on the Rhine Main

region. Sustainability in the sense of environmental and social responsibility is an integral part of the binding Group wide business strategy, as is sustainability in the context of fair corporate governance, which means that the business activities of all Group companies are systematically oriented around these requirements.

Macroeconomic and sector specific conditions in Germany  
A slow growing world economy coupled with higher capital market rates and energy costs held back economic activity in 2023. On a seasonally adjusted basis, Germany's gross domestic product declined by 0.1 %. A recovery and growth of 0.8 % are expected in 2024. Consumers are benefiting from high collectively agreed pay increases and transfers as well as falling inflation rates. Real incomes are likely to continue growing in 2024 and, as a result, private consumer spending should now increase following the significant decline in the previous year. The same is true of public sector consumption which has been impacted by the effects of rolling back COVID 19 assistance programmes. The slow acceleration of the industrial economy means that companies are likely to be cautious in their capital equipment spending so only slight growth is expected here. As a result of the recent decline in mortgage rates and the slower increase in construction prices, construction activity should at least stabilise during the course of the year. Foreign trade should recover and deliver a slightly positive contribution to growth. The rise in consumer prices in Germany is slowing significantly. Inflation may well reach around 3 % on average in 2024 after last year's 5.9 %. Energy and raw materials are less expensive but high wage settlements are having a negative effect. The departure of the baby boomer generation from the labour market is exacerbating the shortage of qualified labour and increasing wage pressures. Taken together with climate protection measures, these effects are adding to price pressures. Digitalisation is affecting more and more aspects of society and the economy in a process that accelerated further during the COVID 19 pandemic of the past few years. It affects marketing channels, products and transactions in particular but also the exchange and use of data. Moreover, largely due to mobile working practices, there has been significant growth in the use of digital media in the collaboration within and between companies. The worsening labour shortage is also prompting companies to drive ahead with the digitalisation of their processes. Platforms are extremely important, especially for banking business with large and globally active corporate customers. For some time, derivative platforms have enabled currency hedges to be effected using standardised processes, lending portals arrange funding for small and medium sized corporate customers through banks or directly through institutional investors, and banks analyse their customer data in search of more effective ways of offering products. For example, artificial intelligence (AI) has the potential to change many aspects of society and the economy, as can already be seen in areas such as the automotive industry, healthcare and the financial sector. Neural networks, for example, are being used in the financial sector to prevent fraud, enhance the trading algorithm and manage risk. Investment in AI technologies and the training of AI specialists is increasing worldwide, indicating growing awareness of the transformational power of AI. At the same time, new challenges are arising in respect of data protection and security as well as with regard to the ethical guidelines for the use of AI. In the European Union, this is currently regulated by the EU AI Act to ensure that the AI systems used there are safe,

transparent, traceable, non-discriminatory and environmentally friendly. In light of these developments, Helaba has established a Bank wide programme that will enable it to benefit from the opportunities of AI while simultaneously addressing the challenges presented by the technology's rapid evolution. The use of online services is continuing to increase in the private customer business and most banks with a branch network now offer their customers a similar service portfolio to direct banks. Payment models such as pay per use or request to pay are just two examples of the digital developments for corporate customers. Moreover, the market is seeing an increase in blockchain activities aimed at identifying faster and less costly new ways of sharing data. This may result in the development of new products and the improved efficiency of existing products. For example, it will facilitate the automated initiation and execution of transactions in line with previously defined terms. This will yield efficiency gains and deliver new options for both corporate customers and the Sparkassen. Compared with the rest of the world, advanced regulation such as the German Electronic Securities Act (eWPG) and the EU's Markets in Crypto Assets Regulation (MiCAR) make Germany and the EU ideal locations for efficiently leveraging the advantages of this technology. Moreover, the European Commission's draft legislation on the digital euro published in June 2023 and the resulting decision by the ECB in October to start the around two year preparatory phase for the digital euro are further measures aimed at developing future business models. En route to a climate neutral economy, ESG data are becoming increasingly important, not least because they are required by regulations such as the EU Taxonomy Regulation or the CSRD. Making these data available for broader use is providing new business opportunities, for example via platform solutions. The Helaba Regulatory Group (within the meaning of the KWG and the CRR), together with its affiliated subsidiaries Frankfurter Sparkasse and Frankfurter Bankgesellschaft (Deutschland) AG, is among the banks classified as "significant" and therefore subject to direct supervision by the ECB. The ECB sent the Helaba Regulatory Group a letter dated 14 December 2022 notifying it of findings of the Supervisory Review and Evaluation Process (SREP). In 2023, Landesbank Hessen Thüringen Girozentrale accordingly had to satisfy, on a consolidated basis, an SREP total capital requirement of 10.0 % (including an additional capital requirement (Pillar 2) of 2.0 %, which must consist of at least 56.25 % CET1 capital and 75 % Tier 1 capital). The general meeting of members of the German Savings Banks Association (DSGV) adopted a resolution concerning the refinement of the Sparkassen-Finanzgruppe's protection scheme back in August 2021. The correspondingly amended Statutes were adopted by the general meeting of members on 26 June 2023, implementing ECB and BaFin requirements in particular. Among other things, the risk monitoring system was improved and decision making structures organised more effectively. Moreover, an additional fund is being created to protect the solvency and liquidity of the Sparkassen-Finanzgruppe institutions. It must be contributed over a period of at least eight calendar years starting in 2025. The results of the EU stress test performed by the EBA and the ECB in 2023 were published on 28 July 2023. Although the crisis scenarios were far more stringent compared with the 2021 stress test, the theoretical discounts applied to Helaba's Tier 1 capital remained roughly the same, evidence of the Bank's resilience. The results of the stress test were taken into account when calculating the individual regulatory own

funds in the SREP. In 2024, a cyber resilience stress test will be conducted for all the banks under supervision. Its results will be used to calculate the SREP score for 2024.

Key developments in the regulatory and sector specific frameworks were as follows: EU implementation of Basel IV. In October 2021, the European Commission published its legislative proposals for the amendment of the EU Capital Requirements Regulation (CRR III) and Capital Requirements Directive (CRD VI), whereby the requirements of Basel IV (also known as the finalisation of Basel III) are to be implemented in the EU. In December 2023, the Permanent Representatives Committee of the Council and the European Parliament Committee on Economic and Monetary Affairs agreed the final legal texts of the EU banking package (CRR III / CRD VI). Following formal adoption by the EU Council and the European Parliament, they are expected to be published in the Official Journal of the European Union at the end of the second quarter of 2024. The requirements must be applied from 1 January 2025. Helaba has regularly taken part in impact studies and factored the results from these studies into its medium-term planning on an ongoing basis.

EU Action Plan: Financing Sustainable Growth. In 2021 and 2022, delegated acts (DAs) were published in respect of the economic activities for the first two environmental objectives (substantial contribution to climate change mitigation and climate change adaptation) of the Taxonomy Regulation and assessment criteria were defined for determining when these economic activities are sustainable within the meaning of the EU Taxonomy. Detailed disclosures of taxonomy alignment in respect of these economic activities were required to be published from 31 December 2023. In 2023, the EU Commission published further requirements for the other four environmental objectives: sustainable use and protection of water and marine resources, transition to a circular economy, pollution prevention and control and protection and restoration of biodiversity and ecosystems. It also added further economic activities for the first two environmental objectives. The taxonomy eligibility of these activities had to be reported in 2023 and 2024. Helaba has established projects to implement the action resulting from this requirement. The EU Commission published the EU Green Bond Standard (EUGBS) on 30 November 2023. In order to be classified as sustainable in accordance with this standard, bonds must satisfy defined criteria – including activities that conform to the EU Taxonomy. The application of the standard is voluntary and is intended to complement established market standards.

ECB Guide on climate related and environmental risks. The 13 expectations in relation to climate related and environmental risks set out in the ECB Guide were specified in greater detail in 2022 with the publication of the consolidated findings of the cross sector thematic review, which include examples of best practice. Helaba has established a project in order to take the action required by the ECB Guide and the thematic review. The requirements of the EBA concerning disclosures regarding ESG risks in accordance with Article 449a CRR were satisfied in the Helaba Regulatory Group's 2022 Disclosure Report. The additional requirements for the 2023 and 2024 disclosure reports are currently being prepared. The expectations described in the ECB Guide on climate related and environmental risks have been factored into the current SREP decision, from a qualitative standpoint, but have not led to any additional capital requirements. Corporate Sustainability Reporting Directive (CSRD). The CSRD, which significantly extends the scope of mandatory sustainability reporting as regards both the companies affected and the

content required, entered into force on 5 January 2023. The companies concerned must publish short-, medium- and long-term, science-based sustainability targets and meet mandatory reporting standards that cover all three dimensions of sustainability (environment, social, governance), consider the entire upstream and downstream value chain and address strategy, implementation and performance measurement. On 31 July 2023, the EU Commission adopted the European Sustainability Reporting Standards (ESRS) developed by the European Financial Reporting Advisory Group (EFRAG). The CSRD is first required to be applied by Helaba as at 31 December 2024. Implementation began in 2023 with a comprehensive materiality analysis and will continue in 2024.

**German Act on Corporate Due Diligence in Supply Chains**The German Act on Corporate Due Diligence in Supply Chains (Lieferkettensorgfaltspflichtengesetz – LkSG), which came into force on 1 January 2023 obligates the companies falling within its scope of application to respect human rights by complying with defined due diligence requirements. Helaba and the subsidiaries under its control fall within this law's scope of application. To ensure implementation of the requirements arising from the LkSG, Helaba has created the roles of Human Rights Officer and two Human Rights Coordinators. They monitor compliance with the due diligence obligations mandated by the LkSG via instruments such as the Supplier Code of Conduct. In December 2023, Helaba published its policy statement in compliance with the LkSG.

**Review of the quality of own funds instruments**The scope of the audit procedures conducted by the regulatory authorities as part of the Europe wide supervisory investigation of the quality of banks' own funds instruments includes the 1998 and 2005 capital contributions of the Federal State of Hesse that form part of Helaba's Common Equity Tier 1 (CET 1) capital. A working group of Helaba and its owners is working on a concept in which the aspects addressed by the supervisory authorities are no longer relevant. Helaba's CET 1 capital remains more than adequate. At meetings held in December 2023, Helaba's corporate bodies approved the key aspects of the concept. The supervisory authorities have been informed about the ongoing process.

**Minimum Requirements for Risk Management (MaRisk)** On 29 June 2023, the German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht – BaFin) published the 7th MaRisk amendment (BaFin Circular 05 / 2023 (BA)), implementing in particular the European Banking Authority (EBA) Guidelines on Loan Origination and Monitoring dated 29 May 2020. The clarifications were applied upon publication. A transitional period for effecting the changes applied until 1 January 2024. The changes were implemented.

**Digital Operational Resilience Act (DORA)**The Digital Operational Resilience Act (DORA) came into force in the European Union on 16 January 2023. Its main goal is to strengthen the digital resilience of companies in the finance sector and make them better prepared for potential cyberattacks and information and communications technology (ICT) incidents. The 24-month implementation phase will run until 16 January 2025, by which time the financial companies affected will have to have implemented the requirements. A gap analysis was performed at Helaba in summer 2023 as the basis for initiating an implementation project aimed at consolidating the implementation requirements identified into action areas that will be worked through on a risk-oriented basis.



2.8	<b>Capital</b>	<p>2 509 000 000,00 EUR</p> <p>Decomposition of the capital :  As mentioned on pages 138 and 202 of the 2023 Annual Report of the Helaba Group, as at 31 December 2023 the Issuer has a subscribed and fully paid capital of Euro 2,509 million.  The subscribed capital of Euro 2,509 million comprises the share capital of Euro 589 million paid in by the owners in accordance with the Charter and the capital contributions of Euro 1,920 million paid by the Federal State of Hesse.</p>
2.8.1	<b>Amount of capital subscribed and fully paid</b>	2 509 000 000,00 EUR
2.8.2	<b>Amount of capital subscribed and not fully paid</b>	0 EUR
2.9	<b>List of main shareholders</b>	<p>References to the relevant pages of the annual report or reference document :</p> <p>As mentioned on pages 3 and 202 of the 2023 Annual Report of the Helaba Group, as at 31 December 2023 the share capital of the Issuer was split as follows :</p> <p>Shareholders :</p> <p>Sparkassen- und Giroverband Hessen-Thüringen (68.85 %)  State of Hesse (8.10 %)</p>
2.10	<b>Regulated markets on which the shares or debt securities of the issuer are listed</b>	Not applicable
2.11	<b>Composition of governing bodies and supervisory bodies</b>	<p>References to the relevant pages of the annual report where the composition of governing bodies and supervisory bodies is provided :</p> <p>The composition of the executive board appears on page 270 and the composition of the corporate bodies appears on pages 302 to 305 of the 2023 Annual Report of the Helaba Group.</p> <p>Sven Ansorg, Member of the Supervisory Board  Jens Druyen, Deputy Member of the Supervisory Board  Petra Barz, Deputy Member of the Supervisory Board  Nicole Gerhold, Deputy Member of the Supervisory Board  Ute Opfer, Deputy Member of the Supervisory Board  Dr. Sascha Ahnert, Member of the Supervisory Board  Dr. Annette Beller, Member of the Supervisory Board  Christian Blechschmidt, Member of the Board of Public Owners  Oliver Klink, Member of the Supervisory Board</p>

Wolfgang Schuster, Member of the Supervisory Board

Dr. Heiko Wingenfeld, Member of the Supervisory Board

Frank Lortz, Member of the Supervisory Board

Michael Boddenberg, Second Vice-Chairman of the Supervisory Board

Dr. Hartmut Schubert, Member of the Supervisory Board

Thorsten Derlitzki, Fourth Vice-Chairman of the Supervisory Board

Frank Beck, Member of the Supervisory Board

Dr. Werner Henning, First Vice-Chairman of the Supervisory Board

Reinhard Faulstich, Deputy Member of the Supervisory Board

Andreas Bausewein, Deputy Member of the Supervisory Board

Jürgen Schüdde, Deputy Member of the Supervisory Board

Wilhelm Bechtel, Deputy Member of the Supervisory Board

Martin Bayer, Deputy Member of the Supervisory Board

Stefan Hastrich, Deputy Member of the Supervisory Board

Hans-Georg Dorst, Member of the Supervisory Board

Anita Schneider, Member of the Supervisory Board

Alexander Hetjes, Deputy Member of the Supervisory Board

André Schellenberg, Deputy Member of the Supervisory Board

Tarek Al-Wazir, Deputy Member of the Supervisory Board

Sigrid Erfurth, Deputy Member of the Supervisory Board

Dr. Werner Pidde, Deputy Member of the Supervisory Board

Karin-Brigitte Göbel, Member of the Supervisory Board

Dr. h. c. Sven-Georg Adenauer, Deputy Member of the Supervisory Board

Michael Bräuer, Deputy Member of the Supervisory Board

Katja Elsner, Deputy Member of the Supervisory Board

Thorsten Kiwitz, Member of the Supervisory Board

Christiane Kutil-Bleibaum, Member of the Supervisory Board

Annette Langner, Member of the Supervisory Board

Susanne Noll, Member of the Supervisory Board

Birgit Sahliger-Rasper, Member of the Supervisory Board

Thomas Sittner, Member of the Supervisory Board

Claus Kaminsky, Vice-Chairman of the Board of Public Owners

Michael Breuer, Member of the Board of Public Owners

Ingo Buchholz, Vice-Chairman of the Board of Public Owners

Heike Taubert, Vice-Chairwoman of the Board of Public Owners

Volker Bouffier, Member of the Board of Public Owners

Guido Braun, Member of the Board of Public Owners

Prof. Dr. Liane Buchholz, Vice-Chairwoman of the Board of Public Owners

Martina Feldmayer, Member of the Board of Public Owners

Stefan Reuß, Chairman of the Supervisory Board and Member of the Board of Public Owners

Dr. Hagen Pfeiffer, Member of the Supervisory Board

Frank Matiaske, Deputy Member of the Supervisory Board

Annette Theil-Deiningner, Deputy Member of the Supervisory Board

Winfried Becker, Deputy Member of the Supervisory Board

Dieter Zimmermann, Member of the Board of Public Owners

Thomas Groß, Member of the Executive Board, Chief Executive and Chief Financial Officer

Hans-Dieter Kemler, Member of the Executive Board

Frank Nickel, Member of the Executive Board

Tamara Weiss, Member of the Executive Board

Christian Schmid, Member of the Executive Board

Marcus Nähser, Member of the Supervisory Board

Robert Schopplich, Deputy Member of the Supervisory Board

Wolfgang Scheib, Deputy Member of the Supervisory Board

Sabine Thomsen, Deputy Member of the Supervisory Board

Christiane Genz, Deputy Member of the Supervisory Board

Martina Schweinsburg, Chairwoman of the Board of Public Owners

Karlheinz Ihrig, Member of the Board of Public Owners

Ulrich Krebs, Member of the Board of Public Owners

Klaus Moßmeier, Member of the Supervisory Board

Christian Rhino, Member of the Executive Board

		<p>Karolin Schriever, Fifth Vice-Chairwoman of the Supervisory Board and Vice-Chairwoman of the Board of Public Owners</p> <p>Klaus-Peter Schellhaas, Member of the Board of Public Owners</p> <p>Norbert Laufs, Deputy Member of the Supervisory Board</p> <p>Matthias Bergner, Deputy Member of the Supervisory Board</p>
<b>2.12</b>	<b>Accounting method for consolidated accounts (or failing that, for the annual accounts)</b>	<p>Accounting method for consolidated accounts :</p> <p>IFRS</p> <p>Accounting method for annual accounts :</p> <p>German Commercial Code (Handelsgesetzbuch)</p>
<b>2.13</b>	<b>Accounting year</b>	Starting on 01/01 ending on 31/12
<b>2.13.1</b>	<b>Date of the last general annual meeting of shareholders (or equivalent thereof) which has ruled on the last financial year accounts</b>	28/03/2024
<b>2.14</b>	<b>Fiscal year</b>	Starting on 01/01 ending on 31/12
<b>2.15</b>	<b>Auditors of the issuer, who have audited the issuer's annual accounts</b>	
<b>2.15.1</b>	<b>Auditors</b>	<p>Holder(s) :</p> <p>EY GmbH &amp; Co. KG Wirtschaftsprüfungsgesellschaft, Stuttgart, Office Eschborn/Frankfurt am Main, Mergenthalerallee 3-5 65760 Eschborn</p>
<b>2.15.2</b>	<b>Auditors report on the accuracy of the accounting and financial information</b>	<p>The Auditor's opinions appear on:</p> <ul style="list-style-type: none"> <li>·Page 296 of the 2022 Annual Report of the Helaba Group</li> <li>·Page 136 of the 2022 Annual Financial Report of Helaba</li> <li>·Page 293 of the 2023 Annual Report of the Helaba Group</li> <li>·Page 166 of the 2023 Annual Financial Report of Helaba</li> </ul>
<b>2.16</b>	<b>Other equivalent programmes of the issuer</b>	The Issuer has a EUR 10 billion – Commercial Paper, Certificate of Deposit Programme and a USD 5 billion – Commercial Paper Programme.
<b>2.17</b>	<b>Rating of the issuer</b>	<p>Fitch Ratings : <a href="https://fitchratings.com/entity/landesbank-hessen-thueringen-girozentrale-81203656">fitchratings.com/entity/landesbank-hessen-thueringen-girozentrale-81203656</a></p> <p>Moody's : <a href="https://moodys.com/cr/edit-ratings/Landesbank-Hessen-Thueringen-Girozentrale-credit-rating-370500/ratings/view-by-class">moodys.com/cr/edit-ratings/Landesbank-Hessen-Thueringen-Girozentrale-credit-rating-370500/ratings/view-by-class</a></p>
<b>2.18</b>	<b>Additional information on the issuer</b>	<p>Press release :</p> <p><a href="https://www.helaba.com/int/press">https://www.helaba.com/int/press</a></p>

### 3. CERTIFICATION OF INFORMATION

Articles D. 213-5 et D. 213-9, 4° of the French monetary and financial code and subsequent amendments

#### Certification of information of the issuer LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA)

3.1	Person(s) responsible for the information memorandum concerning the programme of LANDESBANK GIROZENTRALE (HELABA), NEU CP for the issuer	Mr Andreas Möller, Middle Office Clerk , LANDESBANK HESSEN-THÜRINGEN GIROZENTRALE (HELABA)
3.2	Declaration of the person(s) responsible for the information memorandum concerning the programme of LANDESBANK GIROZENTRALE (HELABA), NEU CP for the issuer	To the best of my knowledge, the information provided by the issuer in the financial documentation, including the French summary (if relevant) is accurate, precise and does not contain any omissions likely to affect its scope or any false or misleading information
3.3	Date (DD/MM/YYYY), place of signature, signature	04/06/2024, Frankfurt am Main

#### 4. INFORMATION CONCERNING THE ISSUER'S REQUEST OF THE STEP LABEL

An application for a STEP label for this Programme will be made to the STEP Secretariat in relation to the Notes eligible under the STEP Market Convention. Information as to whether the STEP label has been granted for this Programme in relation to such Notes may be made available on the STEP market website (initially [www.stepmarket.org](http://www.stepmarket.org)). This website is not sponsored by the Issuer and the Issuer is not responsible for its content or availability. Unless otherwise specified in this Information Memorandum, the expressions "STEP", "STEP Market Convention", "STEP label", "STEP Secretariat", and "STEP market website" shall have the meaning assigned to them in the Market Convention on Short-Term European Paper dated 19 October 2023 and adopted by ACI FMA and the European Money Markets Institute (as amended from time to time).

**APPENDICES**

Further to articles D.213-9 of the French monetary and financial code and L.232-23 of the French commercial code, financial information mentioned in Article D213-9 of the French monetary and financial code should be made available to any person upon request

<b>Appendice 1</b>	<b>Documents available to the shareholders annual general meeting or the equivalent<sup>2</sup></b>	<u>Annual general meeting 2024</u> Annual report for the financial year ended 31/12/2023 Social accounts for the financial year ended 31/12/2023  <u>Annual general meeting 2023</u> Annual report for the financial year ended 31/12/2022 Social accounts for the financial year ended 31/12/2022
<b>Appendice 2</b>	<b>Annual report Year 2024</b>	<a href="https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2023/annual-report-2023.pdf">https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2023/annual-report-2023.pdf</a>
<b>Appendice 3</b>	<b>Annual report Year 2023</b>	<a href="https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2022/annual-report-2022.pdf">https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2022/annual-report-2022.pdf</a>
<b>Appendice 4</b>	<b>Social accounts Year 2024</b>	<a href="https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2023/annual-financial-report-2023.pdf">https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2023/annual-financial-report-2023.pdf</a>
<b>Appendice 5</b>	<b>Social accounts Year 2023</b>	<a href="https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2022/annual-financial-report-2022.pdf">https://www.helaba.com/media/docs/int/investor-relations/publications/annual-reports/annual-reports-2022/annual-financial-report-2022.pdf</a>