

Bank Name	Münchener Hypothekenbank eG
LEI Code	529900GM944JT8YIRL63
Country Code	DE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,666	1,690	1,690	1,741	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,666	1,690	1,690	1,741	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,876	1,893	1,890	1,955	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,876	1,893	1,890	1,955	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,911	1,950	1,992	2,190	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,911	1,950	1,992	2,190	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	8,916	8,916	9,013	9,843	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,916	8,916	9,013	9,843	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.69%	18.96%	18.75%	17.68%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.69%	18.96%	18.75%	17.68%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.04%	21.24%	20.97%	19.86%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.04%	21.24%	20.97%	19.86%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.44%	21.87%	22.11%	22.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.44%	21.87%	22.11%	22.25%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	52,309	50,840	51,188	53,379	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.59%	3.72%	3.69%	3.66%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,876	1,893	1,890	1,955	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,876	1,893	1,890	1,955	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	52,309	50,840	51,188	53,379	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	52,309	50,840	51,188	53,379	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.59%	3.72%	3.69%	3.66%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.59%	3.72%	3.69%	3.66%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Münchener Hypothekenbank eG

							COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,911	1,950	1,992	2,190	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)	1,666	1,690	1,690	1,741	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,258	1,255	1,256	1,258	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	382	412	412	412	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	55	SS	SS	114	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 38(1) point (1) (i) and 89 to 91 of CRR, Articles 36(1) point (s) (ii), 24(1) point (s) (ii), 24(1) point (s) (iii), 24(1) point (s) (iii) and 25% of CRR, Articles 36(1) point (s) (iii) and 25%(3) of CRR, Articles 36(1) point (s) (iv) and 153(6) of CRR and Articles 36(1) point (s) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Addice 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-4	-9	-11	-20		Article 3 CRR
		(-) Additional deductions of CET1 Capital due to Article 3 CRR					C 01.00 (r0524,c0010)	Article 3 CHR
	A.1.20	CET1 capital elements or deductions - other	-23	-23	-23	-23	C 01.00 (r0529,c0010)	•
	A.1.21 Transitional adjustments		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	209	203	201	214	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	209	203	201	214	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,876	1,893	1,890	1,955	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	36	57	102	235	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	47	177	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		35	57	55	58	$\begin{array}{c} \text{C o1.00 } \left(\text{e0340,c0010} \right) + \text{C 01.80} \\ \left(\text{e0320,c0010} \right) + \text{C 01.00 } \left(\text{e0430,c0010} \right) + \text{C} \\ \text{01.00 } \left(\text{e0440,c0010} \right) + \text{C 01.00 } \left(\text{e0450,c0010} \right) \\ + \text{C 01.20 } \left(\text{e0450,c0010} \right) + \text{C 01.00} \left(\text{e0450,c0010} \right) \\ + \text{C 01.20 } \left(\text{e0450,c0010} \right) + \text{C 01.00} \left(\text{e0470,c0010} \right) + \text{C} \\ \text{01.50 } \left(\text{e0470,c0010} \right) + \text{C 01.00 } \left(\text{e0470,c0010} \right) + \text{C} \\ \text{01.50 } \left(\text{e0470,c0010} \right) + \text{C} \\ \text{01.50 } \left(\text{e0470,c0010} \right) + \text{C} \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
							(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	8,916	8,916	9,013	9,843	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.69%	18.96%	18.75%	17.68%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.04%	21.24%	20.97%	19.86%	CA3 (3)	•
CET1 Combal	C.3	TOTAL CAPITAL RATIO (transitional period)	21.44%	21.87%	22.11%	22.25%	CA3 (5) [A1-A1.13-A1.21+MIN(A.2+A1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,666	1,690	1,690	1,741	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0))	*
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.69%	18.96%	18.75%	17.68%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a re- cord on the formulae chiefel in column "CORES CODE", places note that this might lead to difference to full						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CET1 capital ratio published by the participating banks e.g. in their Filler 3 disclosure



Overview of Risk exposure amounts

Münchener Hypothekenbank eG

		RWAs			1
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	8,071	8,002	8,081	8,927	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	1,471	1,238	1,188	1,860	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	3,252	3,286	3,389	3,423	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	3,204	3,337	3,370	3,487	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	82	82	85	80	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s001) + C 08.01 (r0050, c0226, s001) + C 08.01 (r0050, c0226, s002) + C 08.01 (r0050, s0026, s0026, s002) + C 08.01 (r0050, s0026, s0026, s0026, s002) + C 08.01 (r0050, s0026,
Credit valuation adjustment - CVA	281	275	289	278	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19 00 (4010, 0501)*12.5+C 20.0 (4010, d+50)*12.5+MAX(C 24.00(4010, d+090),C 24.00(4010, d+00),C 24.00(40
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	452	525	525	525	C 02.00 (+0590, c0010)
Of which basic indicator approach	452	525	525	525	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	31	33	33	34	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	8,916	8,916	9,013	9,843	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise Market Risk

	SA					I	М									IM						
			VaR (Memoran	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	ndum item)	STRESSED VaR (M	emorandum item)	INCREM DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE R	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	ő	ő	ő	0	0							0	ő	ő	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	Ö	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Soecific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	ő	Ö	l ő	0	ő	0							0	0	ő	0						
Total	0	0	0	n	0	0	0	0	0	0	0	0	_		-	•	0	0	0	0	^	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31;	/12/2022	
	(min BUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks Regional governments or local authorities	1,719 2,707	1,771 2,659	0		592 2,639	643 2,589	0	
	Public sector entities Multilateral Develooment Banks	236 105	236 105	2 8		207 103	207 103 30	2 8	
	International Organisations Institutions Corporates	30 775 1,061	30 775 1,044	93 852		30 545 866	545 872	105 656	
	of which: SME Retail	976 31	926 28	783 21		792 29	767 27	588 20	
Consolidated data	of which: SME of which: SME of which: SME	381 268	371 262	130 90		475 350	467 347	160 116	
	Exposures in default Items associated with particularly high risk Covered hourts	42 35 224	42 35 774	42 52	0	1 2 225	0 2 225	0 3	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 141	0	11 0		0 140	0 140		
	Equity Other exposures	206 0	206 0	207 0		207 0	207 0	207 0	
	Standardised Total ³	7,693 (1) Original exposure, unlike Exposure valu	7,666	1,552	13	6,061	6,057	1,320	26

**Charge descens while flowers was a sworted before takes not assure or effect due to cent or could not institution between its, a shallbufue effect).

**Standards for dies on the order has translation and use that is result and the high translation or the high translation of the high translation or the high translation of the high translation or the high translat

					Standardised A	pproach								
			As of 30/09	2022			As of 31,	/12/2022						
	(min Filit %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
GERMANY	Comit or governments or comit sharing. Reciscular overnments or local arthritises Public south emittee. Reciscular overnments of local arthritises Public south emittee. Institution of consentations Institution	1,5737 12,577 100 0 0 272 22 21 3 3 0 9 9 9 10 10 10 10 10 10 10 10 10 10 10 10 10	1,572 2,581 110 0 721 51 13 3 6 86 43 2 169 0 141	0 0 0 0 0 2 1 10 2 0 30 13 3 2 0 0 125 2 2 2 2 2 2 2 2 2 3 3 2 3 2 3 3 2 3 3 3 4 3 3 3 3	0	456 2,552 108 0 436 21 1 1 88 33 0 2 169 0 140 0	4555 2,552 108 108 108 108 108 108 108 108 108 108	0 2 0 71 23 4 2 0 31 11 0 3 3 3						
	Standardised Total ²	Ů		Ü	1			Ů						

Orbinial executes unlike Execute value, is recented before taking into account any effect due to credit convenion factors or credit nik mistation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securits

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit raik adjustments.											
					Standardised A	proach							
			As of 30/09	2022			As of 31;	12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks International Organisations	0	0	0		0	0	0					
	Institutions	12	12	2		5	5	1					
	Corporates of which: SME	0	0	0		0	0	0					
CHITTEDI AND	Retail of which: SME	0	0	0		0	0	0					
SWITZERLAND	Secured by mortoaces on immovable property of which: SME	7	7	2		6	6	2					
1	Exposures in default	0	ă	0	0	0	ő	ő	0				
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Contective investments undertakings (CLO) Equity Other exposures	0	ū	0									
	Standardised Total ²				0				0				

O'Chrisnid excessor. un'ille Excessor value, in recordat before talaire inte account any effect due to codit convenion factions or codit nis relization techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.

		(2) Total value adjustments and provision	ns per country of counterparty	excludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	/2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²
LUXEMBOURG	Central conventionate or central banks (and 0.0 %) (in the central c	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²								

		(a) your manus allowances are provided by Contracting and Administration of Contracting Administration and Contracting Admin												
					Standardised A	pproach								
			As of 30/09/	2022			As of 31,	/12/2022						
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %) Central governments or central banks													
	Central governments or central banks Regional governments or local authorities	0	0	0		0								
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	994	952	0 812		61 821	61 798	12 619						
	Corporates of which: SME	994	952	812 773		821 786	798 762							
	Retail	0.00	,,,	,,,		700	702							
LINETED CTATES	of which: SME	0	i i	ō		ō	ō	ō						
UNITED STATES	Secured by mortgages on immovable property	220	219	77		318	317	105						
	of which: SME	220	219	77		318	317	105						
	Exposures in default	42	42	42	0	0		0	0					
	Items associated with particularly high risk Covered bonds	32	32	49		0		0						
1	Claims on institutions and corporates with a ST credit assessment		0	0										
	Collective investments undertakings (CIU)	0	i i	ō		ō	ō	ō						
	Equity	0	0	0		0	0	0						
	Other exposures	0	0	0		0								
l	Standardised Total ²				12				25					

"Détaind assours utilise Docume value, in recorded before takins into account any effect due to credit convenion factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but reducins general credit risk adjustments.

EBA 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Münchener Hypothelenbank eG

	Handicies Hypotholesiaanik ed								
					Standardised Ap	proach			
			As of 30/09/	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Region Public Committee Co	orates onto: 198 which 198 which 198 which 208 whi	42 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

(ii) Princial accessors cells in Processor value is consisted before taking into accessor and effort due to make different accessors cells in the accessor and effort and to make different forth and expenditure forth and expenditure for the accessor and the admittant to behavior as forth (2) Total value adjustments and provisions per country of counterparty excludes those for socialisation exposures but includes general credit risk adjustments.

					Standardisc	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(min PID %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	621	672	0		769	821	0	
	Regional governments or local authorities	3,181	3,131	0		3,621	3,571	0	
	Public sector entities	208	208	2		217	217	2	
	Multilateral Development Banks	104	104	8		105	105	0	
	International Organisations	30	30	0		30	30	0	
	Institutions	540	540	97		455	455	91	
	Corporates	760	769	629		1,056	1,062	884	
	of which: SME	687	666	563		961	939	788	
	Retail	109	43	32		108	42	28	
Consolidated data	of which: SME	1	0	0		82	16	9	
Consolidated data	Secured by mortgages on immovable property	428	423	153		1,373	1,368	525	
	of which: SNE	303	300	108		1,224	1,220	469	
	Exposures in default	1	0	0	0	48	48	71	
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	217	217	8		217	217	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	133	133	134		141	141	131	
	Equity	207	207	207		196	196	197	
	Other exposures	0		0		0			
	Standardised Total ²	6,540	6,478	1,273	22	8,339	8,276	1,940	25
		(1) Original exposure, unlike Ex (2) Standardised Total does no (3) Only the most relevant cou- calculated as of last quarter.	t include the securitisation pos	ition unlike in the results prior to	the 2019 exercise.				oosure,

					Standardise	Standardised Approach													
			As of 31,	03/2023			As of 30/	06/2023											
	(min BUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments an provisions ²										
	Central governments or central banks	464	464	0		610	610	0											
	Regional governments or local authorities	3,093	3,093	0		3,534	3,535	0											
	Public sector entities	109	109	2		118	118	2											
	Multilateral Development Banks	0	0	0		0	0	0											
	International Organisations	0	0	0		0	0	0											
	Institutions	475 20	475 50	70		410 296	410	69 255											
	Corporates	20	50	23		296 240	323 237	255 196											
	of which: SME Retail	ь в		14		240	237	196											
	of which: SME	83	19	19		82	19	11											
GERMANY	Secured by mortgages on immovable property	86	84	31		1,048	1.045	403											
	of which: SME	22	21	11		968	966	372											
	Exposures in default		0		0	0	0	0.0											
	Items associated with particularly high risk	2	2	3		2	2	3											
	Covered bonds	177	177	3		177	177	3											
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0											
	Collective investments undertakings (CIU)	133	133	134		141	141	131											
	Equity	207	207	207		196	196	197											
	Other exposures	0	0			0	0	0											
	Standardised Total ²				1														

1 [1] Original exposure, unlike Exposure value, in reported before taking into account any effect due to ondit convenien factors or oradit nick mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit nik adjustments.

		 года часка афрактивется или provisions per country or counterparty encuous most ret securitation deposition out including granter orient net adjustments. 												
					Standardisc	d Approach								
			As of 31,	03/2023			As of 30	/06/2023						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min BUR, %) Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	1	1	0		3	3	1						
	Corporates	3	3	3		2	2	2						
	of which: SME Retail	0						0						
	of which: SME	0				0		0						
SWITZERLAND	Secured by mortgages on immovable property	6	6	2		6	6	2						
	of which: SME	0				0		0						
	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakinos (CIU)	0		0		0		0						
	Equity	0	0			0	0	0						
	Other exposures Standardised Total ²	,												
	Standardised Total*													

(1) Original opposing, unlike Exposine value, is reported before taking into account any effect due to credit convenient for no routil risk intigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments a	nd provisions per country of co	unterparty excludes those for s	ecuntrisation exposums but inclu	des general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31	/03/2023			As of 30,	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments ar provisions ²
LUXEMBOURG	Combit de commencia de Combit de Com	25	225	000000000000000000000000000000000000000		25 0 0 0 0 3 3 3 3 3 0 0 0 0	25 0 0 0 0 0 0 22 22 22 0 0 0 0 0 0 0 0	0 0 0 0 2 26 26 0 0 0 0 0	
	Standardised Total ²								

	(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.												
				Standardise	d Approach								
		As of 31,	03/2023			As of 30	/06/2023						
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
(mh BUR, 46) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0						
Public sector entities Multilateral Develoment Banks International Organisations	0	0	0		0	0	0						
Institutions Corporates	1 716	1 696	0 593		0 722	703							
of which: SME Retail of which: SME	681 0 0	661 0	558 0 0		688 0 0	669	56S 0 0						
Secured by mortgages on immovable property of which: SNE Exposures in default	271 271	269 269	98 98		218 218	216 216	82 82 71						
Items associated with particularly high risk Covered bonds	0	0	0		0	0	0						
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0		0	0	0						
Other exposures Standardised Total ²	0	0	0	21			. 0	20					

21 (3 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit covered conservation factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in executivation exposures but includes general credit risk adjustments.

EBA ELISOPEAN BANKING AUTHORITY	2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Münchener Hypothekenbank eG								
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BUR. %) Central governments or central banks								
SPAIN	Regional prevenuence or local authorities Public sociale mellion Redic sociale Redictor investments out convolute with 5 T credit assessment Conference insultations and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and convolute with 5 T credit assessment Redictor investments and redictor inve	0 0 8 0 0 0 0 0 0 0 0 0	0 0 0 8 8 0 0 0 0 0 0 0	0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O

Credit Risk - IRB Approach

Münchener Hypothekenbank eG

								IRB Ap	proach					
					As of :	10/09/2022					As of 3	1/12/2022		
			Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	ments onginal Exposure*		Exposure Value ¹	Risk exposure	e amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		sanks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0 80	0	0	0	0	0	0	0	0	0	0
	Corporat	Corporates - Of Which: Specialised Lending	13,239 8.099	80 58	13,072 7,994	3,252 1.837	0	45 26	13,347 8.336	118 96	13,214 8,244	3,286 1.899	0	71
		Corporates - Of Which: SME	3.101	22	3.055	822	0	17	2,966	21	2.941	805	0	10
	Retail	cupation of Wilds. Sec	34.281	102	34.281	3.204	326	71	34.008	107	34.008	3.337	335	87
		Retail - Secured on real estate property	34,281	102	34,281	3,204	326	71	34,008	107	34,008	3.337	335	87
Consultation of data		Retail - Secured on real estate property - Of Which: SME	4,353	26	4,353	528	78	18	4,331	28	4,331	630	82	22
Consolidated data		Retail - Secured on real estate property - Of Which: non-Sf	29,928	77	29,928	2,676	248	54	29,677	79	29,677	2,706	253	65
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			. 0	0	0			0	0		0	0	
		n credit-obligation assets				144						141		
	IRB Tota	e ²				6,600						6,763		

(1) Original exposure, unlike Exposure value, is reported before taking nino account any effect due to overt convenient factors or oveid rais mitigation techniques (e.g. admittation effects).
(2) 1981 Talle dates cell include the Securitation production unlike in this receivable production to the 227 account.
(3) 10 Original techniques (e.g. admittation production unlike in the receivable production to the 227 account.)
(3) 10 Original techniques (e.g. admittation production effects) to the receivable production of the contrasparty according to the 1981 of that original exposure or Top 10 countries as admitted. The top the best admitted under the following print contrasparty according to 1981 of that original exposure or Top 10 countries assisted by original exposure, according to 1981 of that original exposure or Top 10 countries assisted by original exposure, according to 1981 of the 1981 original exposure or Top 10 countries assisted by original exposure, according to 1981 or 1981

		er or recicloration												
							IRB Ap	proach						
				As of	30/09/2022					As of	31/12/2022			
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	8,032	10	7,941	1,855	0	9	8,175	11	8,090	1,930	0	14	
	Corporates - Of Which: Specialised Lending	3,411 2,752	0	3,360 2.727	636 724	0	3	3,526 2.766	2	3,476 2.745	697 738	0	7	
	Corporates - Of Which: SME Retail	2,752	98	28.593	2.715	314	63	2,766	103	28,556	7.88 2.856	323	77	
	Retail - Secured on real estate property	28,593	98	28,593	2,715	314	63	28,556	103	28,556	2,856	323	77	
	Retail - Secured on real estate property - Of Which: SME		26	4,204	507	78	17	4.189	28	4.189	2,030 604	82	21	
GERMANY	Retail - Secured on real estate property - Of Which: non		72	24.390	2.207	236	46	24.367	75	24.367	2.252	240	55	
	Retail - Qualifying Revolving	0	0	0	0	0	o o	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	o o	0	ō	0	0	ō	0	0	ō	0	0	ō	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													

Dispinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect).

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original Exposure ¹		Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		3	0	3	1	0	0	3	0	3	1	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail		5,688	4	5,688	489	12	9	5,452	4	5,452	481	13	10
		Retail - Secured on real estate property	5,688	4	5,688	489	12	9	5,452	4	5,452	481	13	10
SWITZERI AND		Retail - Secured on real estate property - Of Which: SME	149	0	149	21	0	1	142	0	142	26	0	1
SWITZERDAND		Retail - Secured on real estate property - Of Which: non-Si	5,539	4	5,539	469	12	8	5,309	4	5,309	455	13	9
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets IRB Total													

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

	İ						IRB Ap	IRB Approach											
				As of	30/09/2022					As of	31/12/2022								
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure	Risk exposure	e amount	Value adjustments and						
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ^t		Of which: defaulted	provisions						
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0						
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0						
	Corporates	2,875	35	2,840	704	0	16	2,866	71	2,857	687	0	35						
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,600 224	35	2,586 203	601 68	0	15	2,718 97	71	2,714	607 45	0	34						
	Corporates - Ut Which: SME Retail	224	0	203	68	0		97	0	92			0						
	Retail - Secured on real estate property		0		0	0			0		0		0						
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0							
LUXEMBOURG	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-Si		0		0	0		0	0		0		0						
	Retail - Qualifying Revolving		0	0		0		0	0	0	0		0						
	Retail - Other Retail		0		0	0		0	0				0						
	Retail - Other Retail - Of Which: SME	ů.	0	0	0	0	0	n	n	0	0	0	0						
1	Retail - Other Retail - Of Which: non-SME	ő	0	0	0	0	0	n n	0	0	0	0	0						
	Equity		0	0	0	0	0	0	0	0	0	0	0						
1	Other non credit-obligation assets			Ů	-	Ů	ŭ	Ů		Ů		Ů							
1	IRB Total																		

(ii) Orisinal emosure, unlike Emosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Original Exposure ¹ Ex		Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposun	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ^t		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	32	0	32	0	0	0	32	0	32		0	
	Corporates - Of Which: Specialised Lending	32	0	32	í		0	32	0	32	í		
	Corporates - Of Which: SME	ő	ő	0	ó	ő	ő	0	ő	0	ó	ő	ő
	Retail	ō	0	ō	ō	ō	ō	ō	0	ō	0	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sr	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0		0	0	0		0		-
	IRB Total				d hadan belian her anno								

(0) Original executive, unlike Executive value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

EBA 2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	ı						IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	692	0	692	245	0	3	691	0	691	238	0	4
	Corporates - Of Which: Specialised Lending	583	0	583	200	0	3	603	0	603	203	0	4
	Corporates - Of Which: SME	69	0	69	19	0	0	48	0	48	11	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SIAIN	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0					0	0				0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ĺ	Retail - Other Retail - Of Which: non-SME		0	0	ň	0	0	0	0	0	ň	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0
ĺ	Other non credit-obligation assets		, i	Ů		Ů	ŭ		Ů	ŭ	-		حند
ĺ	IRB Total												

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ^s	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	13,343	115	13.195	3.389	0	72	13.502	113	13,380	3.423		70
	Corporates - Of Which: Specialised Lending	8,399	92	8,295	2.048	o o	51	8,498	91	8,409	2.082	0	50
	Corporates - Of Which: SME	2,974	22	2,941	781	ō	18	3,033	22	3.010	795	ō	18
	Retail	33,685	106	33,685	3,370	333	90	33,655	108	33,655	3,487	333	91
	Retail - Secured on real estate property	33,685	106	33,685	3,370	333	90	33,655	108	33,655	3,487	333	91
Consolidated data	Retail - Secured on real estate property - Of Which: SME	4,286	28	4,286	619	83	23	4,273	28	4,273	634	82	23
Corisonaatea data	Retail - Secured on real estate property - Of Which: non-Si	29,399	78	29,399	2,751	250	67	29,382	80	29,382	2,853	252	68
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0			0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0			0	0	0	0	0	
	Other non credit-obligation assets			-	133						157		
	IRB Total ²				6,892						7.066		

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8,030	15	7,942	1,917	0	14	8,124	13	8,063	1,938	0	14
	Corporates - Of Which: Specialised Lending	3,392 2,833	4	3,350	703 742		7	3,422 2.879	2	3,394	718	0	7
	Corporates - Of Which: SME Retail	28,347	10 102	2,801 28.347	742 2.878	322	79	28.240	10 105	2,856 28,240	751 2.968	324	80
	Retail - Secured on real estate property	28,347	102	28,347	2,878	322	79	28,240	105	28,240	2,968	324	80
	Retail - Secured on real estate property - Of Which: SME	4,148	28	4.148	593	83	22	4.133	28	4.133	607	82	22
GERMANY	Retail - Secured on real estate property - Of Which: non-SI		75	24.199	2.284	240	57	24.107	77	24.107	2.360	242	58
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	n n	0	0	0	0
	Retail - Other Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ō	0	ō	ō	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
SWITZERLAND	Control basks and contral preventments Extraction Corporate: Or Which Specialised Leading Corporate: Of Which Specialised Retail Retail - Secured on real settle property Retail - College - Secured on real settle property Retail - Secured on	0 0 3 0 3 5,338 5,338 5,338 5,200 0 0	0 0 0 4 4 0 4	0 0 3 0 3 5,338 5,338 138 5,200 0 0	0 0 1 0 1 493 493 26 467 0	0 0 0 0 0 11 11 0 11 0	0 0 0 0 111 11 10 0	0 0 0 5,415 5,415 140 5,275 0 0	0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5,415 5,415 140 5,275 0 0	0 0 0 0 519 519 27 492 0 0	990000000000000000000000000000000000000	0 0 0 0 111 11 10 0
	Other non credit-obligation assets IRB Total					-			-				

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0			0		0			0			
	Corporates - Of Which: Specialised Lending	2,992 2,916	65 65	2,977 2,901	785 740	0	37 37	3,030 2.955	66 66	3,023 2.947	795 754	0	36 36
	Corporates - Of Which: SME	2,910	0.0	2,901	10		3/	42	00	42	17	0	30
	Retail	0			0		0				0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

	•						IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0 32	0	32	0		0	0 33	0	0 33	0 13	0	0
	Corporates - Of Which: Specialised Lending	32		32	á		0	33		33	13	0	0
	Corporates - Of Which: SME	0	ő	ő	ó	ő	ő	0	ő	õ	0	ő	ő
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0			0		0	0		0	0	0	0
	Equity	0	0	0	0	0	0		0	0	0		0
	Other non credit-obligation assets IRB Total								-			-	
	IRB lotal												

EBA 2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	690	0	690	251	0	4	689	0	689	254	0	4
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	583 67	0	583 67	208 19	0	4	584 66	0	584 66	211 19		3
	Corporates - Ur Which: SME Retail	6/	0	6/	19	0	0	66	0	0	19	0	0
	Retail - Secured on real estate property	0	0		0		0			0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0	0	0	0		0
SPAIN	Retail - Secured on real estate property - Of Which: non-SI	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	. 0		0	0	0		0
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

						М	lünchener Hypothekenbar	nk eG						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Austria	11 11 2 21 10		0 0 0 0 0			0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Belgium		0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M [Bulgaria													
Total [0 - 3M [1 3M - 1 Y [1 1	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
10 - 3M	Estonia													



General governments exposures by country of the counterparty

						M	ünchener Hypothekenbar	nk eG						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
		General Institute assets	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	55 55 26 6 6	0 0 50 5 6 26 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M [Germany	228 9 33 54 1.466	6 1 228 9 9 337 543 1 1468	0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(
To - 3M	Croatia	2,22	4,331	·	v	U	J	v		Ū		Ū		
[0 - 3M [Greece													
Total	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						M	ünchener Hypothekenbar	nk eG						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Lithuania													
[0 - 3M [Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Malta													
Total	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Poland													
[0 - 3M	Portugal	50 50 50 50 50 50	0 0 0 0 0 5 0 0 5 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Slovenia													



General governments exposures by country of the counterparty

						Mi	ünchener Hypothekenbar	nk eG						
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
Total	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Liechtenstein													
Total	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

						• • •	инспенет пуроспекенові							
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Japan													
[0 - 3M [U.S.													
10 - 3M 13M - 1Y	China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
[0 - 3M [Other advanced economies non EEA													
10 tal 0 - 3M 3M - 1Y 13Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[37 - 5Y] [5Y - 10Y Total F 0 - 3M F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Münchener Hypothekenbank eG

							uncherier rrypotriekeribu							
							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M [Others	33	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0					

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booked in all the accounting portfolio (on-off balance sheet). Interpe
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Tobago, Uniqua, Venezuela, Art

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea,
- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

		Munchener Hypothekenbank eG												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
										Off-balance s	neet exposures			
			Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 11 0 3 0 0 21 102	0 11 0 36 0 21 102	0 0 0 0 0	(((((((((((((((((((0 0 0	((((((0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Belgium	20 20 20 20 20 20 20 20 20 20 20 20 20 2	0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0		0 0 0	(000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Bulgaria		25	v			,			v		·		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
Total Tota	Estonia													



General governments exposures by country of the counterparty

		Münchener Hypothekenbank eG												
		As of 30/06/2023												
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	tives		Off bala	nce sheet	
	Country / Region				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sl	neet exposures				
Residual Maturity		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	55 55 26 6 6	0 0 50 26 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[0 - 3M [Germany		0 225 46 128 401 337 2 419	0 0 0 0	0 0 0 0 0	(0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(
Total	Croatia	وتورد	5,223	v	v		J	·	Ü	Ū		Ū		
[0 - 3M [3M - 1Y [Greece													
Total	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

		As of 30/06/2023												
		Direct exposures												
				On balance s	hoot	Direc	ct exposures		Deriva	tivos		Off halar	nce sheet	+
	(mln EUR)			Oil balance s	neet.							Off-balance sh		
					Derivatives with po	sitive fair value	Derivatives with negative fair value		on balance si	leet exposures				
					January Man Pasatra Island						Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	
Total	Malta	23			U	U	v		U	U	U	Ü	U	· ·
[0 - 3M	Netherlands													
[0 - 3M [Poland													
Total	Portugal	51 51 52 53	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

		As of 30/06/2023												
						Direc	t exposures							
	() (() ()			On balance s	heet		et exposures		Deriva	tives		Off balar	ce sheet	ł
	(mln EUR)		Total carrying amount of non-derivative financial assets (net of short positions)		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sh					
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets			Non-derivative financial as									Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3m] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	Sweden													
[3M - 1Y [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
Total	Liechtenstein													
[3M - 1Y [Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [15Y - 10Y	Canada													
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

	Principles Typoureemails ex													
							As of 30/06/2023							
						Dire	ct exposures		Deriva					
	(mln EUR)			On balance sheet						Off balar	ice sheet			
										Off-balance sh	eet exposures			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[37 - 5Y] [5Y - 10Y Total F 0 - 3M F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 3Y - 5Y F 10Y - more	Latin America and the Caribbean													
Total														



General governments exposures by country of the counterparty

Münchener Hypothekenbank eG

							menerici riypotrickeriba							
			As of 30/06/2023											
						Direc	t exposures							
	(mln EUR)			On balance sl	heet					Off bala				
Residual Maturity	, , ,	Total annua consider annual of annual									Off-balance sheet exposures			
			Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value				
	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0					

Notes and definitions
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- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and News, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Tobago, Uniqua, Venezuela, Art

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Chana, Guinea,
- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP