

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

Münchener Hypothekenbank eG

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,419	1,517	1,532	1,558	C 01.00 (r020,c010)	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	1,419	1,517	1,532	1,558	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,534	1,633	1,645	1,672	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,534	1,633	1,645	1,672	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,572	1,676	1,689	1,711	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,572	1,676	1,689	1,711	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	7,573	7,350	7,608	7,919	C 02.00 (r010,c010)	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	7,573	7,350	7,608	7,919	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.73%	20.64%	20.14%	19.67%	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	18.73%	20.64%	20.14%	19.67%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.26%	22.21%	21.62%	21.11%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.26%	22.21%	21.62%	21.11%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	20.75%	22.81%	22.20%	21.60%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.75%	22.81%	22.20%	21.60%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	45,170	45,497	47,179	46,742	C 47.00 (r300,c010)	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	3.40%	3.59%	3.49%	3.58%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Münchener Hypothekenbank eG

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,534	1,633	1,645	1,672	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,534	1,633	1,645	1,672	C 47.00 (r310,c010)	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	45,170	45,497	47,179	46,742	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	45,170	45,497	47,179	46,742	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.4%	3.6%	3.5%	3.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.4%	3.6%	3.5%	3.6%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Münchener Hypothekenbank eG

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021 1,689	As of 30/06/2021	C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying						Articles 9(115) and 72 of Clot Article 50 of CBR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,419	1,517	1,532	1,558	C 01.00 (r020,c010)	
	A.1.1	instruments)	1,078	1,137	1,152	1,182	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	332	347	347	347	C 01.00 (r130,c010) C 01.00 (r180,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0		
	A.1.4	Other Reserves	35	55	55	55	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CBR
	A.1.5	Funds for general banking risk Minority interest given recognition in CET1 capital	35	0	0	0	C 01.00 (r210,c010) C 01.00 (r230,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CRR Article 84 of CRR
	A.1.0	Adjustments to CET1 due to prudential filters	0	0	0	0		Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.7		-11	-4	-4	-4	C 01.00 (r250,c010) C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 32 to 35 of and 36 (1) point (i) of CHH Articles 4(113), 36(1) point (io) and 37 of CHH. Articles 4(115), 36(1) point (io) and 37 point (a) of COR
	A.1.9	(·) Intangible assets (including Goodwil) (·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTIs.	-11				C 01.00 (r370.c010) + C 01.00 (r340,c010)	of CDR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (·) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0	0	0	0	C 01.00 (r390,c010)	Articles 4(19), 36(1) point (e) and 41 of CRR
	A.1.11 A.1.12	(-) Defined benefit pension fund assets (-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(222), 36(1) point (iii) and 42 or Clot Articles 4(222), 36(1) point (ii) and 44 of CRR
	A.1.12	(-) Recipiocal closs induings in Certi Capital (-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	
	A.1.13	(-) Excess deduction from A11 items over A11 Capital	U	0	0	0		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 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	$\label{eq:states} \begin{array}{l} \mbox{Add}(36), \mbox{3d}(1) \mbox{point} (k) \mbox{(i)} \mbox{ad}(1) \mbox{ad}(k) \mbox{(i)}, \mbox{Ad}(1) \mbox{point} (k) \mbox{(i)}, \mbox{(i)} \mbox{ad}(1) \mbox{point} (k) \mbox{(i)}, \mbox{(i)} \mbox{ad}(1) \mbox{(i)} \mbox{(i)}$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 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 (r480,c010)	Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3) and 79 of GRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	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 (r500,c010)	$\label{eq:4} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of GRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-15	-18	-18	-3	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	-18	C 01.00 (r529,c010)	
	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 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	116	116	113	114	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	116	116	113	114	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,534	1,633	1,645	1,672	C 01.00 (r015,c010)	Article 25 of ORR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	37	44	44	39	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	11	8	6	5	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		27	36	38	34	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 11.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.100 \; (r950,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	7,573	7,350	7,608	7,919	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
- ALQOANEMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.73%	20.64%	20.14%	19.67%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.26%	22.21%	21.62%	21.11%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.75%	22.81%	22.20%	21.60%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,419	1,517	1,532	1,558	[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)	18.73%	20.64%	20.14%	19.67%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
1)The fully loaded CET1 ratio is an es	timate calcul	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re sed on the formulae stated in column "CORPP CODP" – please note that this might lead to differences to ful	oulatory point of view at the rec	oortion date are not taken into a	count in this calculation			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Münchener Hypothekenbank eG

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	6,781	6,521	6,770	6,967	C 02.00 (1946, c010) -{C 07.00 (1990, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1950, c260, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1940, c260, s002) - C 08.01 (1950, c260, s002), + C 08.01 (1950, c260, s002), - C 08.01 (1950, c250, s002), - C 08.01 (1950, c250), - C 08.01 (1950, c250), - C 0
Of which the standardised approach	1,199	1,140	1,203	1,255	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,183	2,933	3,047	3,128	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	2,294	2,351	2,383	2,462	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	125	127	127	101	C 07.00 (r96), c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c2
Credit valuation adjustment - CVA	269	268	277	378	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	39	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	39	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	٥	٥	C 19.00_010_601*12.5+C 20.00_010_450*12.5+H4X(C 24.00_010_060,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	375	411	411	411	C 02.00 (R590, c010)
Of which basic indicator approach	375	411	411	411	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	22	23	23	24	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	7,573	7,350	7,608	7,919	

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 CCR and Securitisations)' section.



EBA LURCEAR

2021 EU-wide Transparency Exercise Market Risk

Market Kisk Münchener Hypothekenbank eG

	SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREN DEFAUI MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITAL 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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020		As of 30/09/2020 As of 3						As of 31/1	2/2020											
Traded Debt Instruments Of which: General risk Of which: Specific risk Equites Of which: General risk Of which: General risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	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	0 As of 31/03/2021	0 As of 30/06/2021	0	0	0	0 As of 31/	0/03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 0	0 0 0 0 0 39 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 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	0	39	0	0	0	0	0	0	0	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 OV1 template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Münchener Hypothekenbank eG

					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	1.672	1,673	0		530	530	0	
	Regional governments or local authorities	2,516	2,525	0		2,400	2,407	0	
	Public sector entities	315	315	3		250	250	2	
	Multilateral Development Banks	78	78	ō		77	77	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	327	327	0		332	332	0	
	Corporates	750	719	678		868	797	651	
	of which: SME	629	586	586		763	678	573	
	Retail	9	8	6		12	10	8	
Consolidated data	of which: SME	0	0	0		0	0	0	
	Secured by mortoaces on immovable property of which: SME	215	210	88		165 105	162 104	62	
	or which: SME Exposures in default	130	129	30		35	35	10	0
	Items associated with particularly high risk	72	72	110	0	25	35		
	Covered bonds	10				12	12		
	Claims on institutions and comprates with a ST credit assessment	0	ō	ō		0	0	0	
	Collective investments undertakings (CIU)	143	143	100		143	143	102	
	Equity	210	210	210		209	209	209	
	Other exposures	4	4	4		1	1	1	
	Standardised Total ²	6,312	6,285	1,199	1	5,069	4,999	1,140	1
		(1) Original exposure, unlike Ex	osure value, is reported befo	e taking into account any effect	t due to credit conversion facto	ers or credit risk mitigation techn	iques (e.g. substitution effect	s).	

sure, unlike booksive value, is reported before taking into account any effect due to credit conver-Total dises not include the Secutarization excition unlike in the results reine to the 2019 eventse

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	12/2020	
	(mh EJR, %)	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
	Central governments or central banks Regional governments or local authorities	1,262 2,385	1,262 2,394	0		119 2,271	119 2,278	0	
	Public sector entities Multilateral Development Banks International Organisations	196 0	195 0	3		133	133 0	2	
	Institutions Corporates	327 75	327 83	0		332 60	332 70	0	
	of which: SME Retail of which: SME	63 2	37 2	37 1		57 2	32 2	26 2	
GERMANY	Secured by mortoaces on immovable property of which: SME	215 130	210 129	88 58		165 106	162 104	62 40	
	Exposures in default Items associated with particularly high risk Covered bonds	2	2	3	0	2	2	3	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 139 210	0 139 210	0 97 210		0 139 209	0 139 209	0 99 209	
	Boultv Other exposures Standardised Total ²	210	210	210	1	209	109	1	

¹⁰ Obtained ensource, write (because value, is recorder tables tables tables tables can an effect due to cost of our effect due to cost of our effect due to cost our effect due t ŕ

		Standardised Approach										
			As of 30	/09/2020			As of 31	/12/2020				
	(min E.K. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²			
SWITZERLAND	Control accounter of control backs (Account accounter accounter backs) Accounter accounter backs) Accounter accounter backs) Accounter accounter backs) Institutions (or a shared) of accounter accounter accounter back (or accounter accounter accounter back (Backs) ()) Encounter in offent Backs accounter accounter with a 17 ()) Control accounter and consorter with a 17 ()) Control accounter accounter accounter with a 17 ()) Control accounter accounter accounter with a 17 ()) Control accounter acco	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			- 0							
	Standardised Total ²				0				0			

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			Standardised Approach									
			As of 30)	09/2020			As of 31	/12/2020				
	(mh 886, %)	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			
	Central governments or central banks	0	0	0		0	C	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0		0				
	International Organisations	ő	0	0		ő	c c	0				
	Institutions	0	0	ō		0	0	0				
	Corporates	0	0	0		0	c	0				
	of which: SME	0	0	0		0	C	0				
	Retail of which: SME	0	0	0		0	0	0				
LUXEMBOURG	or which: SME Secured by mortgages on immovable property	0	0	0		0						
	of which: SME	0	0	0		0						
	Exposures in default	0	0	ō	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	c	0				
	Covered bonds	0	0	0		0	C	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU) Equity	1		3		4	4	3				
	Other exposures	0	0	0		0						
	Chandrastical Tabal ²			-	0	-						

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		Original Expanse* Exposure Value* Rak exposure smooth precisions* Original Exposure* Exposure Value* Rak exposure smooth precisions* 0							
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control enversements or control basis Reconcellencement levels Multitation of local antibutitation Multitation of local antibutitation Multitations Control of local antibutitation Multitations Control of local antibutitation of exhibit 2015 Reconstruct in disfull Reconstruct								
I	Standardised Total ²				3				3
		⁽¹⁾ Orioinal exposure, unlike Er ⁽²⁾ Total value adjustments an exposures, but includes gene	provisions per country of cou						



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Münchener Hypothekenbank eG

					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	/12/2020				
	(min File %)	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			
NETHERLANDS	Central exerementaria or central hanks. Received exercements of local anthonities Pacification contents and Received and Received Banks Institutions Institutions of anthonis Stations of anthonis Stations of anthonis Stations of anthonis Stations Second to Anotheris Stations of anthonis Stations Second Stations and Anotheris anthonis All Constant Banks Constant Banks				•				•			
1		(2) Total value adjustments an	provisions per country of cou		t due to credit conversion facts curistisation exposures, addition							
		exposures, bot incluses general orest risk adjustments. Standardised Approach										

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control and evenements or control backs Readout a convention of local activations Packs, each or extitutes Packs, each or extitutes Packs, each or extitutes Institutions Corporates Institutions Corporates Institutes Corporates Institut	0 22 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 92 0 0 0 0 2 8 0 0 0 0 0 0 0 0 0 0 0 0 0	0 60 0 255 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Other exposures Standardised Total ²	0			0	0	U U		

¹⁰ Oteral essenses, while Ensures value, is remorted they taken the source and the taken the source and th

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control anovements or control basis Recipical anovements and Recipical anovements basis Recipications Recip				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardized Total ²								

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					Standardise	ised Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
	(min E.R. %)	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	
Country of Counterpart 8	Control account of control backs Androinal account of backs Androinal account of backs International Control backs International Constraints International Constraints Internatio				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	

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					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min 505, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Catrial accomments or catrial backs Records overcomments or local authorities Parallelitor of Local Records of Local Records of Local Exercisions Exercisions Records of Local Records o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				0
	Standardised Total ²				0				0

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					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min 505, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	C	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0			
	Multilateral Development Banks International Organisations	0	0	0		0			
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	C	0	
	of which: SME	0	0	0		0	C	0	
Country of	Retail of which: SME	0	0	0		0	0		
	Secured by mortgages on immovable property	0	0			0			
Counterpart 10	of which: SME	0	0	0		0	0		
	Exposures in default	0	0	0	0	0	C	0	0
	Items associated with particularly high risk	0	0	0		0	C	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

¹⁰ Obtain allocates, utilità ficazione value, la recordet allere tatilo into accourte aut effet da la locali conventi fectore condit dal educatione intervisione in au adultatione effetta.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Münchener Hypothekenbank eG

					Standardise	ed Approach				
			As of 31,	/03/2021			As of 30,	06/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(min EUR, %) Central governments or central banks	1,655	1,655	0		985	985	0		
	Regional governments or local authorities	2,56 2,552 0 2,504 2,511 0								
	Public sector entities	278	278	2		279	279	2		
	Multilateral Development Banks	80	80	0		88	88	2		
	International Organisations	0	0	0		0	0	0		
	Institutions	360	360	0		317	317	0		
	Corporates	836	818	675		794	777	640		
	of which: SME	795	743	628		756	705	595		
	Retail	1/	13	10		22	1/	13		
Consolidated data	of which: SME Secured by mortgages on immovable property	226	220	0		258	255	100		
	of which: SMF	161	158	62		191	235	100		
	Exposures in default	36	36	54	0	36	36	53		
	Items associated with particularly high risk	36	36	54		36	36	54		
	Covered bonds	12	12	0		33	33	0		
	Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	143	143	112		141	141	181		
	Eaulty	209	209	209		209	209	209		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²	6,434	6,414	1,203		5,703 tors or credit risk mitigation tech	5,684	1,255	1	

Criginal exposure, unlike exposure value, is reported before taking into account any effect due to credit convexi (2) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
			As of 31,	03/2021			As of 30,	/06/2021	
	(mh EJR, %)	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
	Central governments or central banks	1.248	1,248	0		579	579	0	
	Regional governments or local authorities	2,416	2,423	0		2,375	2,382		
	Public sector entities	161	161	- 2		161	161	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	360	360	0		317	317	0	
	Corporates	80	79	44		70	69	36	
	of which: SME	77	42	35		67	32	27	
	Retail	2	2	2		3	3	2	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMAN	Secured by mortgages on immovable property	226	220	86		258	255		
	of which: SME	161	158	62		191	189	75	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	2	2	3		2	2	3	
	Covered bonds	12	12	0		33	33	0	
	Claims on institutions and corporates with a ST credit assessment	170	139	109		141	141	181	
	Collective investments undertakings (CIU)	139	209	209		141 209	209	181 209	
	Eouity	209	209	209		209	209	209	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								

Opinal opposet, unlike Eposete value, i importe tables tables into account any effect due to post conversion factors or credit nin importen tablespace (e.g., substitution effects).
 Of that values adjustments for advances of contrastry excludes toos for socialisation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the
 conserves. but includes social cash dis distributions

		Standardised Approach							
			As of 31,	/03/2021			As of 30	/06/2021	
	(m) £88. %)	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
SWITZERLAND	Control encourances or control backs Recorded encourances of local authorities Recorded and the local authorities Recorded and Development Backs Institutions Institutions Institutions Institutions Institutions Recorded and Institution and Institutions Recorded and Institution and Institutions Calculus on Institutions and Institutions Institutions Calculus on Institutions and Institutions Ins	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²								

Column and provide the process of the process

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh 2.96, %)	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
LUXEMBOURG	Cathol account of a control banks Readoral account of banks Readoral account of banks Publisher account Banks Institutions Catholicase Catholi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²				0				0

Open of openess, make Expenses values, a supported before taking takes to make the rest of contrast methods that the rest openess. The take the rest openess, which is a substrate the rest openess. The take the rest openess is taken to a support of takes to rest openess. The take the rest openess is taken to a support of takes to rest openess. The take the rest openess is taken to a support of takes to rest openess. The take the rest openess is taken to a support of takes to rest openess. The take the rest openess is taken to a support of takes to rest openess. The take the rest openess is taken to a support of take to a support of take to a support of taken to a suppor

		Standardized Approach									
			As of 31/	03/2021			As of 30	/06/2021			
	(min EUR, %))	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 an provisions ²		
UNITED STATES	Contral documentaria or central basis Record concernments or central basis Record concernments of contral automatics Multitutery Devices Healthanes Contral automatics of the second contral automatics Facilitations Control for central contral automatics of extra 2005 Record for Automatics of Internative Automatics of extra 2005 Records in automatics of Internative Automatics Records for Automatics of Automatics Records for Automatics of Automatics of extra 2005 Records for Automatics of Automatics Records for Automatics Records for Automatics Records for Automatics Automatics Control Internative Automatics Records for Automatics Records	0 0 0 7533 718 0 0 0 0 0 3 4 3 4 0 0 0 0 0 0 0 0 0 0 0	0 0 0 725 701 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Q	0 0 8 0 722 688 688 0 0 0 0 35 34 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardised Total ²				4						
			d provisions per country of cou			tors or credit risk mitigation ted anal valuation adjustments (AVA					

(1) Organia exposure, unaise reposure value, is negranic brane using im account any erricit due to track convenient satters or creat mix magazine locality isolation of (2) Table adjustments and provides per country of counterparty excludes these for securidisation exposures, additional valuation adjustments (AVA6) and other own funds rec exposures, but includes general credit risk adjustments.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Münchener Hypothekenbank eG

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
		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	
	Realonal oovernments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	a	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
-	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	a	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	ō	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	U	0		0	0		0
		(1) Original conserves unlike i	wanted to be in constant had	ine taking into propunt you off	ect due to credit conversion fact	ner er rendit sick mitjentine toch	cisues (e.e. substitution effor	*0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect dwa to readi convension factors or credit nik mitigation techniques (e.g., substitution effects).
(2) Tacif and a adjustments and providences per country of country part excludes these for securitation exposures, additional valuation adjustments (RMs) and other own funds reductions related to the measures but induces and credit disk adjustments.

		Standardised Approach								
			As of 31,	/03/2021			As of 30,	06/2021		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
SPAIN	Cardia anomenania properta funciona di consi Relacida anomenania Public ando molitica Public ando molitica Della constanza di constanza Internativa di constanza di constanza Internativa di constanza di anomena da estato Martino di constanza di anomena da estato Constanza di andia da da estato Constanza di anomena da di constanza estato Relato Constanza di anomena da di constanza estato Martino di constanza di constanza da di constanza Relato Nata estato Martino da da				•	0 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

() Original exposing, while Exposer value, a month before taking on accurate on the Exposer on the second of the indication of the indications while the terminants before and condition of the indications while the terminants before and condition of the indications while the terminants before and condition of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminant before and the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions while terminants before and conditions while the terminants before and conditions while the terminants before and conditions while terminants before and terminants b

					Standardise	d Approach						
			As of 31	/03/2021			As of 30,					
	(m)n F1(P = 44,)	Original Exposure ⁴	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			
Country of Counterpart 7	Control eventments or neutral backs Recordance exercements of local authorities authorities of local authorities Records and authorities Benefations Benefations Benefations Benefations Control authorities Record for Authorities of local Benefations Control for Authorities Control for					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			• • •			

(1) Organ expense, whe Expense value, a reporter labor barries that any effect on the control convertient free forms or mail or integration tabulance (EAR) and the mail table tables and the control convertient free forms or mail or integration tables (EAR) and the rest tables related to the concernse. In the down or relation of tables and tables the second tables or participant states and partnerse (EAR) and the rest tables related to the concernse. In the down or relation of tables and tables and tables tables and tables and tables and tables and tables related to the concernse. In the down or relation of tables and tables related to the concernse. In the down or relation of tables and tabl

					Standardist	id Approach			
			As of 31,	/03/2021			As of 30,	06/2021	
	(mh £88, %)	Original Exposure ⁴	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
	Central oovernments or central banks Realonal oovernments or local authorities Public sector entities Multilateral Develooment Banks	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0	0 0 0 0	0 0 0	
	International Oroanisations Institutions Corporates of which: SME	000000000000000000000000000000000000000	0 0 0	0 0 0		0	0000	000000000000000000000000000000000000000	
Country of Counterpart 8	Retail of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Excosures in default Items associated with particularly high risk Covered bonds Calains on institutions and coreorates with a ST credit assessment	0 0 0	0 0 0	0	0	0	0 0 0	0	0
	Collective investments undertakinos (CIU) Eoultv Other exoosures	0	0	0		0	0 0 0	0	

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					Standardise	d Approach						
			As of 31	/03/2021			As of 30					
	(mh £88, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 9	Control oversensense or control banks Records oversensense or local authorities Publisher Control authorities Records and Control authorities Records and Control authorities Records and Control authorities of authorities Record of profiles Control of public Control authorities of authorities of authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and authorities and author				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Standardised Total ²				0				0			

Control of the second sec

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	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
Country of Counterpart 10	Cathol assessments or cathol backs Records an exercution of local authorities and listic assessment Backs Hallitation Constantions Eartholitations Eartholitations Constantiation Constantiations Eartholitations Constantiation Constantiation Relations of which Still Earconnel is colorable Resources for a choice and constantiation choice Constantiation Constantiations Eartholitations and constantiation (Cliff) Collisions in collisions Collisions (Cliff) Constantiations Collisions (Cliff) Constantiations Collisions (Cliff) Constantiations Collisions (Cliff) Collisions Collisions (Cliff) Collisions Collis				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²				0				

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist converting on early relative behaviour (e.g., a shaftschort effect); (2) Takin value adjustments and providers converting on contriguent exclusion torus or cosist relative adjustments (Hol) and ther can funds reductives related to the expansive, bit holding end cosist adjustments.



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	and a		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Institutions	0 792	0	0 792	0 256	0	0	0 767	0	0 767	0 255	0	0
	Corporates	11,464	110	11.285	3.052	ő	34	12.016	74	11.808	2.804	0	37
	Corporates - Of Which: Specialised Lending	651	0	650	154	0	1	580	0	578	97	0	0
	Corporates - Of Which: SME	8,657	110	8,534	2,305	0	31	9,025	74	8,897	1,999	0	34
	Retail	29,463	91	29,463	2,294	292	74	30,090	98 98	30,090	2,351	323 323	72
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	29,463 3,834	91 28	29,463 3.834	2,294	292 89	/4 22	30,090 3.900	98	30,090 3.900	2,351	323	72
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si		63	25.629	1.873	202	52	26.190	70	26.190	1.927	232	51
	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	U
	Equity Other non credit-obligation assets	0	0	0	105	0		0	0	0	97	0	
	IRB Total ²				5,708						5,508		

System
 System

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original Exposure ¹ Exposure Value ¹ Value ² Value ² Value ² Risk exposure amount Additional Exposure ² Value ² V							amount	Value adjustments and			
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted	· inde		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	330	0	330	184	0	0	334	0	334	187	0	0
	Corporates	7,148 283	18	7,078	1,892	0	9	7,510	10	7,394 283	1,699 47	0	9
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	4,928	18	4,892	52	0	0	283	10	283 5.131	4/	0	0
	Corporates - Ut Which: SME Retail	4,928 24,537	18	4,892 24.537	1,332	285	/ 66	25.143	10	5,131 25.143	1,120	315	
	Retail - Secured on real estate property	24,537	88	24,537	1,911	285	66	25,143	96	25,143	1,972	315	64
	Retail - Secured on real estate property - Of Which: SME	3.699	27	3.699	404	89	21	3,765	28	3,765	408	91	20
GERMANY	Retail - Secured on real estate property - Of Which: non-St	20.838	61	20.838	1.506	195	45	21.378	68	21.378	1.564	225	44
	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
1	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												
		(1) Original expose	are. unlike Exposu	re value, is reporte	d before taking into accour	nt any effect due t	to credit conversion	factors or credit r	isk mitiaation techn	niques (e.a. substi	tution effects).		

						IRB Ap	proach					
			As of :	30/09/2020					As of :	31/12/2020		
	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
entral governments	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	1	0	1	0	0	0
	3	0	3	2	0	0	3	0	3	1	0	0
tes - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
tes - Of Which: SME	3	0	3	2	0	0	3	0	3	1	0	0
	4,926	2	4,926	384 384	7	7	4,946	2	4,946	380 380	7	7
Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4,926	2	4,926	389			4,946	2	4,946	380		
Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SI	4,791	0	4 791	367	-	1	4.812	2	4.812	363	1	1
Qualifying Revolving		-	1,7 21	-	0	ć	4,011	-	-,012	303	ć	,
Other Retail	ő	0	ő	ő	0	ő	0	ő	ő	0	ő	0
Retail - Other Retail - Of Which: SME	ő	0	0	0	0	0	0	ő	0	0	0	0
Retail - Other Retail - Of Which: non-SME	ó	ō	ō	0	ō	ō	ō	ō	ō	o	ō	ō
	0	0	0	0	0	0	0	0	0	0	0	0
igation assets												
	issets	0 ssets	0 0 ssets	ssets 0 0 0	ssets 0 0 0 0 0	Interview 0	Delto mail O	and count register of model has also all 0	Out Out O <td>Main Cold Read Of Main Cold State 0</td> <td></td> <td>Interview 0</td>	Main Cold Read Of Main Cold State 0		Interview 0

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(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	0 2.111	0 33	0 2.099	0 508	0	0	0 2.306	33	0 2.268	0 495	0	0
		2,111 255	33	2,099	508	0	10	2,305	33	2,268	495	0	11
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1.777	33	253	405	0	0	209	33	208	32 380	0	11
	Retail	1,///	33	1,767	1400	0	9	1,922	33	1,000	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-St	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	U	0	0	0	0	0	U	0	0
	Other non credit-obligation assets IRB Total												-
					d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Original Exposure ¹		Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	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	5	0	5	2	0	0	4	0	4	2	0	0
	Corporates	31	0	31	10	0	0	32	0	32	8	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31	0	31	10	0	0	32	0	32	8	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
onities shiftes	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	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
		0	0	0	0		0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0			Ť			0			Ŭ		
	IRB Total		1						1				1
		(1) Original export	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit	risk mitigation tech	niques (e.a. substi	tution effects).		-

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original Exposure ⁴ Exposure Risk exposure amount Value Of which: Cf which: Cf which: provisions					Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment	
	(min EUR, %)	Value ¹ and							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	3	0 27	3	1	0	0	3	0	3	1	0	0
	Corporates	634	27	620 56	151	0	1	681	0			0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	56 578	27	564	11 140	0	0	56	0			0	0
	Retail	3/6	27	304	140	0		330	0	530	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	ő	0	0	0
	Retail - Secured on real estate property - Of Which: SMI	0	0	0	0	0	0	0	0	Largestite (system) Of write (schurts) Of write (schurts) 0 0 0 0 0 3 1 0 0 5% 12 0 0 5% 12 0 0 5% 12 0 0 0 0 0 0	0	0	
NETHERLANDS	Retail - Secured on real estate property - Of Which: non		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
	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	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure	Value ¹		Value adjustments and
	(min EUR, 56)		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	88	0	88	14	0	0	88	0	88	14	0	0
	Corporates	595	0	552	173	0	1	591	0	575	170	0	1
	Corporates - Of Which: Specialised Lending	31	0	31	8	0	0	31	0	31	6	0	0
	Corporates - Of Which: SME	435	0	413	124	0	1	454	0	453	121	0	1
	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
SIAIN	Retail - Secured on real estate property - Of Which: non-	57 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	0
1	Other non credit-obligation assets											4	
	IRB Total												
		(1) Original export	are, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.g. subst	tution effects).		

		ікі арргоасп											
				As of	30/09/2020					As of	31/12/2020		
		Original	Original Exposure ¹ Exp		Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· inde		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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	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
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /	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	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	0
	Other non credit-obligation assets												<i>(</i>
	IRB Total												6

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	Ū	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	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	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	U	0	0	0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central bar Institution	iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	ő	ő	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-St	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	0	0	0	0
	IRB Total													

¹⁰ Original executes unlike Execute value. Is recorded before taking into account any effect due to credit conversion factors or credit risk mitication techniques (e.e. substitution effects).

							IRB AF	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	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 Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	ő	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	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	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	0
	Other non credit-obligation assets												
	IRB Total												



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• and to		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0 289	0	0	0	0	0	0	0	0
	Institutions	695	0	695		0	0	595	0	595	247	0	0
	Corporates Corporates - Of Which: Specialised Lending	11,984 7.083	76 53	11,804 6.961	2,884	0	42	12,551 7,273	81 59	12,331 7.171	2,982	0	38
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,770	23	2,754	1,529	0	23	3.123	23	3,050	1,589	0	19
	Retail	30.519	97	30,519	2,383	319	10	31.127	97	31.127	2.462	320	10
	Retail - Secured on real estate property	30,519	97	30,519	2,383	319	67	31,127	97	31,127	2,462	320	70
	Retail - Secured on real estate property - Of Which: SME	3.961	28	3.961	408	90	17	4.037	26	4,037	429	83	19
Consolidated data	Retail - Secured on real estate property - Of Which: non-SP		69	26.557	1.975	229	49	27.090	71	27.090	2.032	236	51
	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	
	Other non credit-obligation assets				138						122		
	IRB Total ²				5,694						5,813		

(1) Drightal 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 effects). (2) RB Total does not include the Secutariation position unlike in the results prior to the 2019 exercise.

				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %i)		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	331	0	331	185	0	0	325	0	325	179	0	0
	Corporates Corporates - Of Which: Specialised Lending	7,365	11	7,252 2,729	1,701	0	8	7,754	11	7,631 2,942	1,809	0	9
	Corporates - Of Which: Specialised bending Corporates - Of Which: SME	2,783	11	2,729	634	0	3	2,987	11	2,742	565	0	3
	Retail	25.658	94	25.658	2.021	310	60	26.185	94	2,737	2.091	310	63
	Retail - Secured on real estate property	25,658	94	25.658	2.021	310	60	26,185	94	26,185	2.091	310	63
	Retail - Secured on real estate property - Of Which: SME		28	3.830	392	89	17	3.906	26	3.906	414	83	19
GERMANY	Retail - Secured on real estate property - Of Which: non-	21,828	66	21,828	1,629	221	43	22,280	68	22,280	1,677	227	44
	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	0
													-
	IRB Total										niques (e.g. substitutio		

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	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	0	0	0	0	0	0	2	0	2	1	0	0
	Corporates	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	U	3	0	3	1	0	0
	Retail	4,860	3	4,860 4,860	362 362	9	7	4,941	4	4,941	371	10	7
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4,860 131	3	4,860	362	9		4,941 131		4,941 131	371	10	
SWITZERI AND	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-S		0	4,729	346	1	, i	4.810	0	4,810	355	1	1
	Retail - Qualifying Revolving	4,729	3	9,729	340	3	6	9,810	3	4,610	333	9	<i>,</i>
	Retail - Other Retail	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ő	ő	ő	0	ő	0	0	ő	0	ő	0	ő
	Retail - Other Retail - Of Which: SHE	ő	ő	ő	0	ő	0	0	0	ő	0	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets				-		-		-	-			
	IRB Total												
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substituti	on effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Valoc		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	2,352 2.259		2,324	514	0	12	2,447	35	2,408	523 467	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,259	35	2,231	472	0	12	2,2/8	35	2,257	46/	0	12
	Corporates - Or Which: SME Retail	40	0	40	13	0	0	11/	0	98	26	0	0
	Retail - Secured on real estate property	0	0	0	0	ő	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	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-S	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	0	0	0
	Other non credit-obligation assets												1
	IRB Total												
		(1) Original ex	oosure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	

(mb 108, %) stral banks and cost al governments	Original	Exposure ¹	As of 1 Exposure Value ¹	81/03/2021 Risk exposure	amount	Value			As of 3	30/06/2021		
	Original		Exposure	Risk exposure	amount	Value						
						adjustments	Original	Exposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments
stral banks and central governments		defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	0	0	0	0	0	0	0	0	0	0	0	0
titutions	5	0	5	2	0	0	1	0	1	0	0	0
rporates	33	0	33	9	0	0	33	0	33	9	0	0
Corporates - Of Which: Specialised Lending	33	0	33	9	0	0	33	0	33	9	0	0
	0	0	0	0			0	0	0	0	0	0
	0	0	0	0			0	0	0	0	0	0
	0	0	0	0			0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	0
	0	ő	0	0	ő	0	ő	0	0	0	0	0
	0	0	0	0	0	0	0	0	0		0	ő
	ő	ő	ő	0	ő	ő	ő	ő	0	ō	ő	ő
er non credit-obligation assets											-	
3 Total												
	Retail - Qualifying Reventing Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME non credit-obligation assets tai	Real - Secured or scale design-periory Real - Secured or rule design-periory Real - Secured or rule design-periory, - 07 Which: sole Real - Could's periodic Real - Could's periodic Real - Could's Color Real - 07 Which: sole Real - - 07 Which:	Real - Secure on seal establishing proving - p	Refail Secure on seal sets report/ Basel 0 0 0 0 Refail Secure of on all attace preverty 0	Real -Sourced on total catalography 0	Real - Sound on tradit shapenty 0 <t< td=""><td>Real - Socied in seal standard property 0</td><td>Real -Secured or and additionation (C) (bits) 0<!--</td--><td>Real-Secured or total classification speech (~ 01 bits) 0</td><td>Real -Sourced on their Adapting 0 <t< td=""><td>Relat-Secured on rail distate property 0</td><td>Add: Scored of and adding towary 0 <th< td=""></th<></td></t<></td></td></t<>	Real - Socied in seal standard property 0	Real -Secured or and additionation (C) (bits) 0 </td <td>Real-Secured or total classification speech (~ 01 bits) 0</td> <td>Real -Sourced on their Adapting 0 <t< td=""><td>Relat-Secured on rail distate property 0</td><td>Add: Scored of and adding towary 0 <th< td=""></th<></td></t<></td>	Real-Secured or total classification speech (~ 01 bits) 0	Real -Sourced on their Adapting 0 <t< td=""><td>Relat-Secured on rail distate property 0</td><td>Add: Scored of and adding towary 0 <th< td=""></th<></td></t<>	Relat-Secured on rail distate property 0	Add: Scored of and adding towary 0 <th< td=""></th<>



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %i)		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	2	0	2 716	1	0	0	6 767	0	6	2	0	0
	Corporates Corporates - Of Which: Specialised Lending	718	0	609	178	0	1	610	0	752 608	186 133	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	612 23	0	23	132	0	1	510	0	608	133	0	1
	Retail	25	0	13	0	0	0	0	0	0	13	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SP	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	U	0	0	0	0	0	U	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of :	30/06/2021		
		Origina	l Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e 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	36	0	36	5	0	0	36	0	36	5	0	0
	Corporates	629	0	628	188	0	1	628	0	627	180	0	1
	Corporates - Of Which: Specialised Lending	568	0	568	163	0	1	567	0	567	156	0	1
	Corporates - Of Which: SME Retail	17	0	17	7	0	0	17	0	17	7	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: S			0	0	0	0	0		0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: a		ő	0	0	ő	0		ő	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	ő	0	0	ő	0	0	0	0
	Retail - Other Retail	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	o i	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	0	ō	0	ō	ō	0	ō	ō	0	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original e	xposure, unlike Er	qosure value, is i	reported before taking i	nto account any	effect due to cre	dit conversion fa	ctors or credit ris	sk mitigation tech	hniques (e.g. substitutio	in effects).	

							IRB Ap	proacn					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	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
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /	Retail - Secured on real estate property - Of Which: non-SP	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	U	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	°
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Country of Counterpart 8	Central lavies, and cathof governments Instructional Corporates - 0° Which: Specialized panding Corporates - 0° Which: Specialized panding Corporates - 0° Which: Specialized panding - 0°	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	000000000000000000000000000000000000000
	Other non credit-obligation assets	0			0		0			0	Ű	0	Ū
	IRB Total												

(1) Original 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 effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail 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	0	0	0	0	0	0		0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0		0	0	0	0	0
	Retail - Qualifying Revolving	, in the second s	ő	0	0		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	0	ő	0	0	0	0	ő	0	0	0	0	ő
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0
1	Equity	0	ő	ő	0	ő	0	ő	0	0	0	0	ő
	Other non credit-obligation assets	-			-					-	-		-
	IRB Total												

(1) Original 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 effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	Ō	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	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
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart to	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	0	0	0	0	0	0	0	0	U	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 Equity	0	0	0	0	0	0	0	0	0	ő	0	0
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total									-			-
					eported before taking i								



						М	ünchener Hypothekenbar	nk eG						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0 12	0 12	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		59 104	59 104	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [0	0 0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more		26 15 0	26 15 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [41	41	ō	ō	0	Ö	0	ō	ŏ	0	ō	0	0
[2Y - 3Y [Bulgaria													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total														
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y]	Cyprus													
[3Y - 5Y] [5Y - 10Y] [10Y - more Total														
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic	32 0	32 0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more	4	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [32	32	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Denmark													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Estonia													
[5Y - 10Y [[10Y - more Total														
Iotal	1													



						M	ünchener Hypothekenbar	nk eG						
							As of 31/12/2020							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off bala	ice sheet	
	(mln EUR)			On balance si	neer				Deriva	uves				
												Off-balance st	eet exposures	
								Derivatives with pos	itive 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	exposure amount
Í 0 - 3M Í		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 107 0 0 107	0 0 107 0 0 107	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	France	0 0 25 0 102 58 0 196	0 0 25 0 102 68 0 196			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0							0
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Germany	0 117 104 9 253 466 1,350 2,299	0 117 104 9 253 466 1,350 2.299											
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia		4,433			¥								
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [SY-10Y] [5Y-10Y] [10Y-more Total	Italy													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Mi	ünchener Hypothekenbar	nk eG						
							As of 31/12/2020							
				0	h	Direc	ct exposures					051		
	(mln EUR)			On balance sl	heet				Deriva	lives		Off balar	nce sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 50 0 50 0 50	0 0 0 50 0 50 50		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[3M - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						M	ünchener Hypothekenbar	nk eG						
							As of 31/12/2020	1						
				On balance s	haat	Dire	ct exposures		Deriva	tives		Off balar	ice sheet	
	(mln EUR)				neet				Deriva	lives				
												Off-balance st	eet exposures	
								Derivatives with pos	itive 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	exposure amount
(0.20)		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 40 0 0 0 0 40	0 40 0 0 0 0 40	0 0 0 0 0		0 0 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-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein													
131' 201' 100' - more Total 10 - 3M 1 13M - 1Y 1 13M - 1Y 1 12Y - 2Y 1 12Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10V' - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
10041 [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Canada													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						M	ünchener Hypothekenbar	nk eG						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with pos	itive 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	exposure amount
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [5Y-10Y] [10Y-more	Japan													
107 - more Total 10 - 3M f 13M - 1Yf 13Y - 2Yf 13Y - 2Yf 13Y - 2Yf 15Y - 10Yf 10Y - more Total 10 - 3M f 13M - 1Yf 13M - 1Xf 13M -	U.S.													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						М	ünchener Hypothekenba	nk eG						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	1
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

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 "Othes".

(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). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.



						М	ünchener Hypothekenbar	nk eG						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					chilough pront of loss	comprehensive income								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	11 37 21	11 37	0	0 0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		21 102 171	21 102 171	0	0	0	0	0 0 0	0	0	0	0	0	0
[0-3M[[3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	, , , , , , , , , , , , , , , , , , ,
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	25 15	25 15	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0 40	0 0 40	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 [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Bulgaria													
Total														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[2Y - 3Y [3Y - 5Y 5Y - 10Y 10Y - more Total	Cyprus													
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]		31 0	31 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [-	31	31	0 0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Denmark													
[3Y - 5Y [[5Y - 10Y]	Denmark													
[10Y - more Total [0 - 3M [[2M - 1Y]														
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Estonia													
[3Y - 5Y [[5Y - 10Y] [10Y - more														
f 10Y - more Total	1													



						М	ünchener Hypothekenbar	nk eG						
							As of 30/06/2021							
				On balance s	haat	Dire	ct exposures		Deriva	hivee		Off halo	ice sheet	_
	(min EUR)			On balance s	neet				Deriva	tives		Off balar	ice sneet	-
												Off-balance st	eet exposures	
				[1	1		Derivatives with pos	sitive 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	exposure amount
[0 - 3M [0	0	0	0	0	0	0	0	0	0	Û	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 25 82 0 0 0	0 0 25 82 0 0 107			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [France	26 0 143	26 0 143	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y] [10Y - more	_	28 0 196	28 0 196	0	0	0	0 0 0	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Germany	0 138 60 217 133 490 1,369 2.407	0 138 60 217 133 490 1,369	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0		100 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia	2.402	2.407	0	0	0	0	0	0	0	100	0	0	2
Total [0-3M[13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Y[[5Y-10Yf [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Italy													
1001 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						M	ünchener Hypothekenbar	nk eG						
							As of 30/06/2021							
				On balance sl	ieet	Dire	ct exposures		Derivat	tives		Off balar	ce sheet	
	(min EUR)			on balance si					Deriva					
								Derivatives with pos	tivo fair value	Deviuntings with	negative fair value	Off-balance sh	eet exposures	
								Derivatives with pos		Derivatives with	negauve fait value			
			Total country amount of											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)											exposure amount
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Lithuania													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg													
[5Y - 10Y] [10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Malta													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Netherlands													
131 - 311 15Y - 10Y 1 10Y - more Total														
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Poland													
131 - 511 157 - 1071 107 - more Total 1 3M - 171 1 3M - 171 1 3Y - 271 1 3Y - 571 1 5Y - 1071 1 5Y - 1071		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 51 0 51	0 51 0 51	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 [[3M - 1Y [[1Y - 2Y [51	51		0	Ū	U	U	,	J	0		j	, , , , , , , , , , , , , , , , , , ,
[0 - 3M [Romania													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [[5Y - 10Y [Slovakia													
10Y - more	Jordana													
10-3M [13M-1Y [1Y-2Y [12Y-3Y [13Y-5Y [15Y-10Y [10Y-memory	Slovenia													
15Y - 10Y I [10Y - more Total	-													



						м	ünchener Hypothekenbar	nk eG						
							As of 30/06/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
				[Derivatives with pos	itive 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	exposure amount
ΓΟ-3ΜΓ Γ3Μ-1ΥΓ		0	0	0	0	0	0 0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	41 0 0 0 0 41	41 0 0 0 41	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		**											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 2Y - 3Y	Liechtenstein													
137 - 381 157 - 1071 107 - more Total 10 - 381 138 - 171 127 - 371 137 - 571 137 - 571 137 - 571 107 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada													
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



						м	ünchener Hypothekenbar	nk eG						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	_
												Off-balance sl	neet exposures	
					1			Derivatives with pos	itive 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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Table	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland													
I O - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [5Y - 10Y] [0 - 3M] [3M - 1Y] [3M - 1Y]	Middle East													
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [5Y - 5Y f [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						М	ünchener Hypothekenba	nk eG						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	
												Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others													

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 sovereign exposures is and 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 "Chers".

(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). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (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.

Lath America: Argentina, Baltie, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Casta Rica, Ominica, Dominica, Dominica, Dominica, Casta Rica, Ominica, Casta Rica, Casta Rista Rica, Casta Rica, Casta

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Münchener Hypothekenbank eG

								As of 30	09/2020															As of 31	/12/2020							
		carrying amoun							Accumulated imp			nges in fair val			Maximum amount of the guarantee that can be considered	amount		i canying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EJR)	Nuclearing Of adults of ad								Performing	Of which: exposions with forbearance measures	Of which: Instruments with significant increase in oradit risk since initial recognition but not crudit- impaired (Stage 2)	Non-perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	context of the CDVID-19			Performing	Of which: exposures with forbeasinge molecures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance melaiunes	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant monitoria	65	65	0	۰	٥	٥	٥	۰	0	٥	0	0	۰	٥	۰	٥	0	0	0	۰	0	0	0	٥	0	٥	۰	٥	0	0	٥	0
of which: Households	0	0	0	٥	٥	0	٥	0	0	0	٥	0	0	0	٥	0	0	0	0	٥	0	0	0	٥	0	0	0	0	0	0	0	۰
of which: Collateralised by residential immovable property	۰	٥	0	٥	٥	٥	٥	۰	0	٥	0	0	۰	٥	۰	٥	0	0	٥	۰	0	0	0	٥	۰	٥	۰	٥	0	0	0	۰
of which: Non-financial corporations	65	65	0	٥	٥	٥	٥	۰	0	٥	0	0	٥	٥	۰	٥	0	0	٥	۰	0	0	0	٥	•	٥	۰	٥	0	0	0	۰
of which: Small and Medium-sized Enterprises	۰	0	0	۰	٥	۰	٥	۰	0	٥	0	0	۰	٥	۰	٥	0	0	٥	۰	0	٥	0	٥	۰	٥	٥	٥	0	0	٥	0
of which: Collateralised by commercial immovable property	65	65	0	٥	٥	۰	0	۰	٥	٥	٥	0	۰	٥	٥	٥	٥	۰	٥	٥	٥	٥	0	٥	۰	٥	٥	٥	٥	0	٥	0

								As of 30	09/2020															As of 31	/12/2020							
	Gross	carrying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sanying amount							Accumulated imp		ulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform							Non-performi			ļ						Non-performin				Performing							
(min EuR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	performing
Loans and advances with sopined EBA-compliant monatoria	295	289	0	0	6	٥	5	1	٥	٥	٥	1	٥	1	٥	1	354	346	٥	0		0	7	1	٥	0	0	1	٥	1	٥	3
of which: Households	215	210	0	۰	5	۰	4	1	0	٥	٥	1	۰	1	۰	1	212	206	٥	۰	6	0	5	1	۰	0	0	1	٥	٥	0	2
of which: Collateralised by residential immovable property	213	208	0	0	5	٥	4	1	0	٥	٥	1	0	1	0	1	210	204	٥	0	6	0	5	1	0	0	0	1	0	٥	٥	2
of which: Non-financial corporations	80	79	0	0	1	0	1	۰	0	٥	٥	0	0	٥	٥	0	142	140	٥	0	2	0	2	٥	0	0	0	٥	0	٥	0	1
of which: Small and Medium-sized Enterprises	80	79	0	0	1	0	1	0	٥	0	٥	٥	0	٥	٥	0	77	75	0	0	2	0	2	0	0	0	0	0	0	0	٥	1
of which: Collateralised by commercial immovable property	7	7	0	۰	٥	0	0	۰	٥	0	٥	٥	۰	0	۰	٥	71	71	0	۰	٥	0	٥	0	٥	0	۰	0	0	٥	٥	۰

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(win EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increates in credit risk since initial not credit- intpained (Stage 2)	Non perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but net credit- impained (Stage 2)		ng Of which: exposures with forbuirrance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee necetived in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant intrasise in credit risk since initial recognition but not credit- itryained (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	٥	٥	0	۰	0	۰	٥	٥	٥	0	٥	٥	•	٥	٥	٥	٥	٥	٥	۰	٥	۰	٥	٥	٥	٥	۰	٥	٥	0	۰	۰
of which: Households	۰	٥			0			۰	٥			٥				0	٥	۰			٥			٥	0			٥				0
of which: Collateralised by residential immovable property	۰	٥			0			۰	٥			٥				0	٥	۰			٥			٥	0			٥				0
of which: Non-financial corporations	0	٥	0	٥	0	0	٥	0	0	0	0	٥	0	٥	0	0	0	0	٥	0	٥	٥	٥	٥	0	٥	0	٥	٥	0	٥	0
of which: Small and Medium-sized Enterprises	0	٥			٥			0	0			٥				0	٥	٥			٥			٥	٥			٥				0
of which: Collateralised by commercial immovable property	0	٥			0			٥	0			0				0	٥	•			0			٥	0			0				0



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Münchener Hypothekenbank eG

								As of 31,	/03/2021															As of 30	/05/2021							
		carrying amount							Accumulated imp						Maximum amount of the guasimtee that can be considered	Gross canying amount	Gross	carrying amount							Accumulated imp			anges in fair vals			Maximum amount of the guarantee that can be considered	e Gross carryin amount
(min 138)		Performing	Of which: expositions with forbearance materianes	Of which: Instruments with significant increase in ceedt risk since initial nicognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: expositions with forbearance measures	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: saposures with forbaaranoa measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the costact of the COVID-19 crisis	Inflows to nat- performing exposures		Performing	Of which: exposures with forbeasinge meakures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)	Non-perform	ing Of which: exposions with forbarrince measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in owdit risk since initial necognition but not credit- impained (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant moratoria	0	٥	٥	۰	٥	۰	٥	0	٥	0	۰	0	0	٥	٥	٥	٥	۰	٥	۰	٥	٥	۰	٥	۰	٥	۰	٥	0	0	٥	۰
of which: Households	0	0	٥	۰	0	0	٥	0	0	0	0	0	0	0	0	0	0	۰	٥	٥	0	0	0	0	0	0	۰	0	0	0	0	٥
of which: Collateralised by residential immovable property	۰	0	٥	۰	0	۰	0	0	0	٥	0	0	۰	٥	0	0	٥	۰	0	٥	٥	٥	۰	0	۰	٥	0	٥	٥	۰	0	۰
of which: Non-financial corporations	۰	٥	٥	۰	0	۰	0	0	٥	٥	٥	0	۰	٥	0	0	٥	۰	0	۰	٥	0	۰	٥	۰	0	٥	٥	٥	۰	0	۰
of which: Small and Medium-sized Enterprises	۰	0	٥	0	0	۰	0	0	0	٥	0	0	۰	٥	0	0	٥	۰	0	0	٥	٥	٥	٥	۰	0	٥	٥	٥	۰	0	۰
of which: Collateralised by commercial immovable property	۰	٥	٥	٥	٥	٥	0	0	٥	0	0	٥	٥	٥	٥	٥	٥	۰	٥	۰	٥	٥	0	٥	٥	٥	۰	٥	0	٥	٥	٥

									(03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated imp			anges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform			ļ	Performing			Non-perform			ļ			Performing										Non-perform				
(min EUR)			Of which: exposures with forbearance measures	Of which: h Enstruments with significant increates in credit risk since initial recognition but not ovelt- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis				Of which: exposures with forbeasance measures	Of which: h Enstruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	348	329	0	۰	9	0	5	1	0	0	۰	1	۰	1	0	1	342	309	0	۰	32	0	6	1	٥	0	۰	1	0	1	0	24
of which: Households	209	203	0	0	6	٥	4	1	٥	٥	٥	1	٥	1	٥	1	205	298	٥	0		0	5	1	٥	٥	٥	1	0	1	0	2
of which: Collateralised by residential immovable property	207	200	0	۰	6	0	4	1	0	0	۰	1	۰	1	0	1	204	196	0	٥		0	5	1	۰	0	۰	1	0	1	0	2
of which: Non-financial corporations	138	135	0	۰	2	0	1	٥	0	0	۰	٥	۰	0	0	0	136	111	0	٥	24	0	1	0	۰	0	۰	0	0	0	0	22
of which: Small and Medium-sized Enterprises	76	74	0	0	2	٥	1	٥	0	0	٥	٥	٥	0	0	0	74	72	0	0	2	0	1	0	0	0	٥	0	0	0	0	0
of which: Collaboralised by commercial immovable property	68	68	0	۰	0	۰	٥	٥	0	٥	۰	0	۰	٥	0	٥	65	46	0	۰	23	0	۰	٥	٥	0	۰	0	0	٥	0	22

								As of 31	/03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guasantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform						Performing			Non-perform	-						Non-perform				
(min EUR)			Of which: expositives with forbearance measures	Of which: Instrumental with significant increates in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: astruments with significant increase in credit risk since initial nicognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	۰	0	٥	۰	٥	٥	٥	0	0	0	0	٥	۰	0	0	0	٥	0	٥	۰	0	0	٥	٥	0	0	۰	0	٥	۰	0	0
of which: Households	٥	٥			٥			0	٥			٥				٥	0	0			٥			٥	٥			٥				•
of which: Collaboralised by residential immovable property	۰	٥			٥			0	0			٥				٥	0	0			0			٥	0			0				۰
of which: Non-financial corporations	0	0	0	٥	٥	0	0	0	0	0	0	0	٥	٥	0	0	0	0	0	0	0	0	٥	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	٥			٥			٥	0			0				٥	0	٥			٥			٥	0			٥				۰
of which: Collaboralised by commercial immovable property	•	٥			٥			0	0			0				0	٥	0			0			0	0			0				•

