



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Münchener Hypothekenbank eG
<b>LEI Code</b>	529900GM944JT8YIRL63
<b>Country Code</b>	DE

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

2024 EU-wide Transparency Exercise

Key Metrics

Münchener Hypothekenbank eG

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	1,741	1,760	1,725	1,772	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,741	1,760	1,725	1,772	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,958	1,986	1,940	1,989	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,958	1,986	1,940	1,989	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,139	2,364	2,301	2,340	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,139	2,364	2,301	2,340	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	10,912	10,644	11,255	11,390	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,912	10,644	11,255	11,390	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.96%	16.53%	15.33%	15.56%	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	15.96%	16.53%	15.33%	15.56%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.94%	18.66%	17.24%	17.47%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.94%	18.66%	17.24%	17.47%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.60%	22.21%	20.44%	20.55%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.60%	22.21%	20.44%	20.55%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	54,209	53,894	54,018	54,084	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.61%	3.68%	3.59%	3.68%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

Münchener Hypothekbank eG

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,958	1,986	1,940	1,989	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,958	1,986	1,940	1,989	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	54,209	53,894	54,018	54,084	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	54,209	53,894	54,018	54,084	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.61%	3.68%	3.59%	3.68%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.61%	3.68%	3.59%	3.68%	[A.2]/[B.2]	



2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Münchener Hypothekbank eG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	9,983	9,574	10,194	10,344	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	1,228	1,033	996	994	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	4,953	4,669	5,150	5,202	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	3,548	3,465	3,575	3,680	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	114	258	332	332	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	82	94	87	84	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	287	283	279	266	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	525	660	660	660	C 02.00 (r0590, c0010)
Of which basic indicator approach	525	660	660	660	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	35	34	35	37	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,912	10,644	11,255	11,390	

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

<sup>2</sup> 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.

2024 EU-wide Transparency Exercise  
Market Risk  
Münchener Hypothekbank eG

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	LAST MEASURE		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	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	201	201	0	0	270	270	0	0
	Regional governments or local authorities	4,247	4,247	0	0	4,248	4,248	0	0
	Public sector entities	176	176	2	0	167	167	2	0
	Multilateral Development Banks	106	106	0	0	104	104	0	0
	International Organisations	49	49	0	0	49	49	0	0
	Institutions	486	486	82	0	382	382	108	0
	Corporates	314	342	269	248	274	274	213	0
	of which: SME	276	271	226	218	218	218	176	0
	Retail	71	71	25	0	103	63	26	0
	Secured by mortgages on immovable property	1,139	1,139	441	1,179	1,179	1,167	451	0
	of which: SME	979	964	376	0	976	974	382	0
	Exposures in default	1	1	0	0	1	1	0	0
	Exposures associated with particular high risk	75	75	58	0	75	75	58	0
	Covered bonds	219	219	0	0	219	219	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	145	145	183	119	119	119	119	0
Equity	103	103	233	123	123	123	123	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total <sup>4</sup>	7,686	7,646	1,210	1	7,761	7,684	1,171	1	

<sup>1</sup> 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).

<sup>2</sup> Discontinued Total does not include the securitisation portfolio under the results prior to the 2012 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparty covering up to 5% of total originations or Top 10 countries ranked by origin exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	43	43	0	0	43	43	0	0
	Regional governments or local authorities	4,048	4,048	0	0	4,042	4,042	0	0
	Public sector entities	121	121	2	0	119	119	2	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	49	49	0	0	49	49	0	0
	Institutions	452	452	72	0	346	346	88	0
	Corporates	295	292	229	242	242	242	183	0
	of which: SME	238	229	190	187	183	183	134	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1,511	1,511	39	1,561	1,561	1,561	46	0
	of which: SME	919	919	253	920	920	920	259	0
	Exposures in default	0	0	0	0	0	0	0	0
	Exposures associated with particular high risk	75	75	58	0	75	75	58	0
	Covered bonds	177	177	0	0	177	177	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	145	141	183	114	114	114	119	0
Equity	103	103	233	129	129	129	129	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total <sup>4</sup>	7,686	7,646	1,210	1	7,761	7,684	1,171	1	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	3	3	3	3	3	3	3	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	3	3	3	3	3	3	3	0
	Secured by mortgages on immovable property	58	58	0	0	58	58	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Exposures associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LUXEMBOURG	Central governments or central banks	23	23	0	0	23	23	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	41	41	35	30	29	24	24	0
	of which: SME	41	41	35	30	29	24	24	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Exposures associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Exposures associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total <sup>4</sup>	0	0	0	0	0	0	0	0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NETHERLANDS		0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	7	7	4	0	14	14	7	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Corporates on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised total <sup>(4)</sup>	7	7	4	0	14	14	7	0

(1) Original exposure, unless Exposure value, is reported before taking into account effective financial collateral cover and reduction of credit risk mitigation techniques (e.g. substitution effects).

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



	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>Consolidated data</b>								
Central governments or central banks	541	302	0		363	420	0	
Regional governments or local authorities	4,526	4,427	0		4,642	4,544	0	
Public sector entities	369	369	0		344	344	0	
Multilateral Development Banks	325	325	0		326	326	0	
International Organisations	51	51	0		51	51	0	
Institutions	568	568	203		523	523	96	
Corporates	252	279	217		260	285	226	
of which: SME	215	213	177		204	202	169	
Retail	75	34	20		70	31	21	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	1,110	1,209	434		1,066	1,061	418	
of which: SME	901	901	302		835	835	322	
Exposures in default	2	2	0		2	2	0	
Exposures in default	75	38	38		75	39	38	
Items associated with particular high risk	203	203	28		469	469	26	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	129	129	129		130	130	130	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>8,870</b>	<b>8,462</b>	<b>8,462</b>	<b>0</b>	<b>9,263</b>	<b>9,263</b>	<b>8,877</b>	<b>0</b>

(1) Original exposure, unless 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) Standardised Total does not include the securitisation portfolio unless the results pertain to the 2024 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>GERMANY</b>								
Central governments or central banks	251	251	0		54	54	0	
Regional governments or local authorities	4,488	4,488	0		4,538	4,538	0	
Public sector entities	120	120	0		121	121	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	322	322	81		480	480	74	
Corporates	244	244	187		218	241	122	
of which: SME	193	191	159		182	181	151	
Retail	1	1	1		1	1	1	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	862	862	306		865	864	372	
of which: SME	847	847	305		847	847	362	
Exposures in default	1	1	0		1	1	0	
Exposures in default	71	38	38		71	38	38	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	258	258	7		278	278	9	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	92	92	85		95	95	85	
Equity	129	129	129		130	130	130	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>6,062</b>	<b>6,062</b>	<b>6,062</b>	<b>0</b>	<b>6,813</b>	<b>6,813</b>	<b>6,817</b>	<b>0</b>

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>SWITZERLAND</b>								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	4	4	4		12	9	9	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>LUXEMBOURG</b>								
Central governments or central banks	25	25	0		25	25	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	29	29	29		28	28	28	
of which: SME	21	21	17		21	21	17	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>25</b>	<b>25</b>	<b>29</b>	<b>0</b>	<b>25</b>	<b>25</b>	<b>28</b>	<b>0</b>

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
<b>UNITED STATES</b>								
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1	1	0		0	0	0	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Exposures in default	0	0	0		0	0	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other securities	0	0	0		0	0	0	
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
NETHERLANDS		0	0	0	0	0	0	0	0
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	14	14	7	7	7	7	3	3
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures by default	0	0	0	0	0	0	0	0
	Items associated with verticible high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	30	30	3	3
	Issued on institutions and corporates with a SF credit assessment	0	0	0	0	0	0	0	0
	Collective investment undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	<b>Standardised total<sup>(2)</sup></b>	<b>14</b>	<b>14</b>	<b>7</b>	<b>7</b>	<b>37</b>	<b>37</b>	<b>3</b>	<b>3</b>

(1) Original exposure, unless Exposure value, is reported before taking into account the effect due to credit risk mitigation techniques (e.g. collateral effects).  
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
<b>Consolidated data</b>		0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	
Corporates		14,827	341	14,679	4,953	0	148	14,864	608	14,564	4,889	0	
Corporates - Of which: Specialised Lending		9,703	288	9,506	2,298	0	125	9,506	576	9,427	2,298	0	
Corporates - Of which: SME		3,172	22	3,124	1,089	0	21	3,007	24	2,982	1,042	0	
Retail		33,698	114	33,698	5,548	350	83	33,533	111	33,333	5,485	407	
Retail - Secured on real estate property		33,698	114	33,698	5,548	350	83	33,533	111	33,333	5,485	407	
Retail - Secured on real estate property - Of which: SME		4,209	31	4,209	896	91	22	4,252	36	4,252	833	100	
Retail - Secured on real estate property - Of which: non-SME		29,489	83	29,489	4,652	259	61	29,281	75	29,081	4,652	90	
Retail - Qualifying Revolving		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	
Retail - Other Retail - Of which: SME		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	
Other non-credit-obligation assets		52	0	52	140	0	0	89	0	89	140	0	
IRB Total <sup>3</sup>					8,795					8,648			

(1) Original exposures, unless 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) IRB Total disclosed includes the Securitized position unless in the results prior to the 2019 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
<b>GERMANY</b>		0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	
Corporates		8,223	55	8,138	2,195	0	14	8,203	97	8,107	2,268	0	
Corporates - Of which: Specialised Lending		3,474	45	3,437	730	0	5	3,482	76	3,447	793	0	
Corporates - Of which: SME		2,814	19	2,875	977	0	7	2,788	12	2,763	959	0	
Retail		28,263	112	28,263	3,039	344	74	27,923	127	27,823	2,977	397	
Retail - Secured on real estate property		28,263	112	28,263	3,039	344	74	27,923	127	27,823	2,977	397	
Retail - Secured on real estate property - Of which: SME		4,148	31	4,148	832	91	21	4,106	36	4,106	609	100	
Retail - Secured on real estate property - Of which: non-SME		24,115	81	24,115	2,407	253	53	23,817	91	23,717	2,368	297	
Retail - Qualifying Revolving		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	
Retail - Other Retail - Of which: SME		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	
Other non-credit-obligation assets		31	0	31	114	0	0	89	0	89	258	0	
IRB Total <sup>3</sup>													

(1) Original exposures, unless 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 Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
<b>SWITZERLAND</b>		0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	
Corporates		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	
Corporates - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	
Retail		5,435	2	5,435	509	6	9	5,810	4	5,810	508	9	
Retail - Secured on real estate property		5,435	2	5,435	509	6	9	5,810	4	5,810	508	9	
Retail - Secured on real estate property - Of which: SME		145	0	145	24	0	1	146	0	146	24	1	
Retail - Secured on real estate property - Of which: non-SME		5,294	2	5,294	485	6	8	5,463	4	5,463	483	8	
Retail - Qualifying Revolving		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	
Retail - Other Retail - Of which: SME		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	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

(1) Original exposures, unless 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 Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
<b>LUXEMBOURG</b>		0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	
Corporates		3,118	104	3,103	930	0	39	3,055	104	3,047	931	0	
Corporates - Of which: Specialised Lending		2,076	104	2,066	888	0	38	2,018	104	2,010	889	0	
Corporates - Of which: SME		142	0	137	63	0	1	152	0	152	44	0	
Retail		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	
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME		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	
Retail - Other Retail		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	
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	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

(1) Original exposures, unless 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 Approach											
		As of 30/09/2023						As of 31/12/2023					
		Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposures <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
(in EUR, %)	Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated					
<b>UNITED STATES</b>		0	0	0	0	0	0	0	0	0	0	0	
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	
Institutions		0	0	0	0	0	0	0	0	0	0	0	
Corporates		1,041	146	1,035	727	0	68	993	348	990	442	0	
Corporates - Of which: Specialised Lending		1,041	146	1,035	727	0	68	993	348	990	442	0	
Corporates - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	
Retail		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	
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of which: non-SME		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	
Retail - Other Retail		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	
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	
Other non-credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>													

(1) Original exposures, unless 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 Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions			
2024 ERM, %		Of which: covered	Of which: retained	Of which: retained	Of which: retained	Of which: covered	Of which: retained	Of which: retained	Of which: retained	Of which: retained	Of which: retained	
NETHERLANDS	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	759	749	270	3	754	754	279	4			
	Corporate - Of Which: Specialised Lending	690	681	230	3	688	688	240	4			
	Corporate - Of Which: SME	0	0	0	0	0	0	0	0			
	Retail	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property	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			
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0			
	Equity	0	0	0	0	0	0	0	0			
Other non-credit-obligation assets	0	0	0	0	0	0	0	0				
IRB Total												

<sup>(1)</sup> Original exposure, unless 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 Approach											
		As of 31/03/2024					As of 30/06/2024						
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives	Of which: securities	Of which: derivatives				
NETHERLANDS	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	755	0	755	254	0	4	755	0	755	255	0	3
	Corporate - Of Which: Specialised Lending	689	0	689	254	0	3	690	0	688	255	0	3
	Corporate - 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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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-eligible assets	0	0	0	0	0	0	0	0	0	0	0	0
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).













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Münchener Hypothekbank eG

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost																	
[ 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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		49	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Münchener Hypothekbank eG

As of 30/06/2024

Direct exposures														Risk weighted exposure amount	
On balance sheet												Off balance sheet			
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Middle East														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Latin America and the Caribbean														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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(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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP