

| 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

| (mln EUR, %) | As of 31/03/2020 | As of 30/06/2020 | COREP CODE | REGULATION |
|--|------------------|------------------|--|---|
| Available capital (amounts) | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 1,421 | 1,421 | C 01.00 (r020,c010) | Article 50 of CRR |
| Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 1,421 | 1,421 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 1,539 | 1,539 | 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 | 1,539 | 1,539 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 1,589 | 1,575 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 1,589 | 1,575 | 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-weighted assets (amounts) | | | | |
| Total risk-weighted assets | 7,381 | 7,653 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 7,381 | 7,653 | 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 | 19.25% | 18.57% | 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 | 19.25% | 18.57% | (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 | 20.85% | 20.10% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 20.85% | 20.10% | (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 | 21.53% | 20.59% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 21.53% | 20.59% | (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 ratio | | | | |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital | 44,360 | 45,843 | 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 | 3.47% | 3.36% | C 47.00 (r340,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (mln EUR, %) | As of 31/03/2020 | As of 30/06/2020 | COREP CODE | REGULATION |
|-----|---|------------------|------------------|---------------------|---|
| A.1 | Tier 1 capital - transitional definition | 1,539 | 1,539 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 1,539 | 1,539 | C 47.00 (r310,c010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 44,360 | 45,843 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 44,360 | 45,843 | C 47.00 (r290,c010) | CRR |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 3.5% | 3.4% | C 47.00 (r340,c010) | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 3.5% | 3.4% | C 47.00 (r330,c010) | |



Capital

| | | (mln EUR, %) | As of 31/03/2020 | As of 30/06/2020 | COREP CODE | REGULATION |
|--|------------|--|------------------|------------------|---|--|
| | A | OWN FUNDS | 1,589 | 1,575 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 1,421 | 1,421 | C 01.00 (r020,c010) | Article 50 of CRR |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 1,076 | 1,080 | 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 | 332 | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 0 | 0 | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.4 | Other Reserves | 0 | 0 | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 35 | 35 | C 01.00 (r210,c010) | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | C 01.00 (r230,c010) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | 0 | 0 | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -10 | -11 | C 01.00 (r300,c010) + C 01.00 (r340,c010) | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of C |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | C 01.00 (r370,c010) | Articles 36(1) point (c) and 38 of CRR |
| | A.1.10 | | 0 | 0 | C 01.00 (r380,c010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.11 | (-) Defined benefit pension fund assets | 0 | 0 | C 01.00 (r390,c010) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | C 01.00 (r430,c010) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| - | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | | C 01.00 (r440,c010) | Article 36(1) point (j) of CRR |
| | 7.11.20 | () =Xeess deduction () in () i = Xeess deduction () in | | | | |
| | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 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) | |
| | A.1.14.1 | | 0 | 0 | C 01.00 (r460,c010) | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | C 01.00 (r480,c010) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 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 | C 01.00 (r500,c010) | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| OWN FUNDS | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | C 01.00 (r510,c010) | Article 48 of CRR |
| Transitional period | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | -12 | -15 | C 01.00 (r524,c010) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | C 01.00 (r529,c010) | - |
| | A.1.21 | Transitional adjustments | 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 | C 01.00 (r220,c010) | Articles 483(1) to (3), and 484 to 487 of CRR |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 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 | 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) | 118 | 117 | C 01.00 (r530,c010) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 118 | 117 | C 01.00 (r540,c010) + C 01.00 (r670,c010) | |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | C 01.00 (r720,c010) | |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | | C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) | |
| | A.2.4 | Additional Tier 1 transitional adjustments | 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) | 1,539 | 1,539 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 50 | 37 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 17 | 14 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| | A.4.2 | Other Tier 2 Capital components and deductions | 33 | 23 | C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010) | |
| | A.4.3 | Tier 2 transitional adjustments | 0 | 0 | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010) | |
| OWN FUNDS | В | TOTAL RISK EXPOSURE AMOUNT | 7,381 | 7,653 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| REQUIREMENTS | B.1 | Of which: Transitional adjustments included | 0 | 0 | C 05.01 (r010;c040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 19.25% | 18.57% | CA3 {1} | - |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 20.85% | 20.10% | CA3 {3} | - |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 21.53% | 20.59% | CA3 {5} | - |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 1,421 | 1,421 | [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) | 19.25% | 18.57% | [D.1]/[B-B.1] | - |
| TUITY TUALUEU | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 0 | 0 | C 05.01 (r440,c010) | |
| runy loaueu | | | <u></u> | | + | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | C 05.01 (r440,c020) | |
| Memo items | F | Adjustments to AT1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | | C 05.01 (r440,c020) C 05.01 (r440,c030) | |



Overview of Risk exposure amounts

| | RW | As | |
|--|------------------|------------------|---|
| (mln EUR, %) | As of 31/03/2020 | As of 30/06/2020 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) ¹ | 6,601 | 6,837 | C 02.00 (r040, c010) -[C 07.00 (r090, 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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)] |
| Of which the standardised approach | 1,212 | 1,220 | 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 | 3,077 | 3,273 | 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 | 2,185 | 2,228 | 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 | C 02.00 (R420, c010) |
| Counterparty credit risk (CCR, excluding CVA) ² | 125 | 137 | C 07.00 (r090, 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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)] |
| Credit valuation adjustment - CVA | 260 | 283 | C 02.00 (R640, c010) |
| Settlement risk | 0 | 0 | C 02.00 (R490, c010) |
| Securitisation exposures in the banking book (after the cap) | 0 | 0 | C 02.00 (R470, c010) |
| Position, foreign exchange and commodities risks (Market risk) | 0 | 0 | C 02.00 (R520, c010) |
| Of which the standardised approach | 0 | 0 | C 02.00 (R530, c010) |
| Of which IMA | 0 | 0 | C 02.00 (R580, c010) |
| | | | C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 |
| Of which securitisations and resecuritisations in the trading book | 0 | 0 | |
| Large exposures in the trading book | 0 | 0 | C 02.00 (R680, c010) |
| Operational risk | 375 | 375 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 375 | 375 | C 02.00 (R600, c010) |
| Of which standardised approach | 0 | 0 | C 02.00 (R610, c010) |
| Of which advanced measurement approach | 0 | 0 | C 02.00 (R620, c010) |
| Other risk exposure amounts | 21 | 21 | C 02.00 (R630, c010) + C 02.00 (R690, c010) |
| Total | 7,381 | 7,653 | |

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.



Market Risk

| Vau (Mamarandum Itam) STUESSED Vau (Mamarandum Itam) Vau (Mamarandum Itam) | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|----------------------------|-----------------------|---|-----------------------|---|-----------------------|----------|------|------------------|---|-----------------|-----------------|---|--------------------------|--|---|---------------------|------|--|--------------------------------|-----------------|----------------------------------|
| Var (Memorandum item) Var (Memorandum item) STRESSED Var (Memorandum item) STRESSED Var (Memorandum item) ALL PRICE RISKS CAPITAL CHARGE CHARGE FOR CTP CHARGE FOR | | SA | | | | | I | М | | | | | | | IM | | | | | | | | |
| TOTAL RISK EXPOSURE AMOUNT | | | | VaR (Memorandum item) STRESSED VaR (Memorandum item) AND MIGRATION RISK CHARGE FOR CTP | | VaR (Memorandum item) STRESSED VaR (Memorandum item) DEFAULT AND MIGRATION RISK | | | | T AND ON RISK | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | | | | | | | | | | |
| As of 31/03/2020 As of 30/06/2020 As of 30/06/2020 Traded Debt Instruments Of which: General risk Of which: General risk As of 31/03/2020 As of 30/06/2020 As of 30/06/2020 O | (mln EUR) | TOTAL RISK EXPOSURE AMOUNT | | FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS | PREVIOUS | FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS | | AVERAGE | LASI | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | EXPOSURE AMOUNT | FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS | PREVIOUS DAY (VaRt-1) | FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS | LATEST AVAILABLE | 12 WEEKS AVERAGE | LAST | | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| Of which: General risk 0 0 0 0 0 0 0 0 0 0 | , | As of 31/03/2020 | As of 30/06/2020 | | | | As of 31/ | /03/2020 | | | | | | | | | As of 30/ | 06/2020 | | | | | |
| Equities 0< | Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange 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 | 000000000000000000000000000000000000000 | | | | | | |

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.



Credit Risk - Standardised Approach

Münchener Hypothekenbank EG

| | | | | | Standardise | ed Approach | | | | | |
|------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|--------------------------------|--|--|
| | | | As of 31 | /03/2020 | | As of 30/06/2020 | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments a provisions | | |
| | (mln EUR, %) Central governments or central banks | 770 | 772 | 0 | | 1 025 | 1,836 | 0 | | | |
| | Regional governments or local authorities | 2,691 | 2,703 | 6 | | 1,835 2,594 | 2,605 | | | | |
| | Public sector entities | 322 | 322 | 3 | | 325 | 325 | 3 | | | |
| | Multilateral Development Banks | 78 | 78 | | | 78 | 78 | | | | |
| | International Organisations | 0 | 10 | | | ⁷⁰ | 0 | | | | |
| | Institutions | 490 | 490 | | | 317 | 317 | | | | |
| | Corporates | 753 | 737 | 696 | | 740 | 711 | 670 | | | |
| | of which: SME | 618 | 586 | 586 | | 608 | 563 | 563 | | | |
| | Retail | 8 | 7 | 5 | | 9 | 8 | 6 | | | |
| | of which: SME | 0 | 0 | 0 | | | | | | | |
| onsolidated data | Secured by mortgages on immovable property | 249 | 246 | 106 | | 279 | 275 | 121 | | | |
| | of which: SME | 133 | 132 | 60 | | 167 | 166 | 76 | | | |
| | Exposures in default | 1 | 0 | 0 | 0 | 1 | 0 | 0 | | | |
| | Items associated with particularly high risk | 77 | 77 | 116 | | - 77 | 77 | 115 | | | |
| | 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) | 136 | 136 | 91 | | 145 | 145 | 117 | | | |
| | Equity | 185 | 185 | 185 | | 185 | 185 | 185 | | | |
| | Other exposures | 4 | 4 | 4 | | 4 | 4 | 4 | | | |
| | Standardised Total ² | 5,764 | 5,756 | 1,212 | 1 | 6,587 | 6,564 | 1,220 | | | |

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| | | | | | Standardise | ed Approach | | | | | | |
|---------|---|--------------------------------|-----------------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
| | | | As of 31/03/2020 As of 30/06/2020 | | | | | | | | | |
| | | 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 | | | |
| | (mln EUR, %) | | | | | | | | | | | |
| | Central governments or central banks | 358 | 360 | 0 | | 1,424 | 1,425 | 0 | | | | |
| | Regional governments or local authorities | 2,482 | 2,494 | 0 | | 2,465 | 2,475 | 0 | | | | |
| | Public sector entities | 207 | 207 | 3 | | 207 | 207 | 3 | | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 489 | 489 | 0 | | 317 | 317 | 0 | | | | |
| | Corporates | 93 | 95 | 67 | | 89 | 95 | 67 | | | | |
| | of which: SME | 44 | 30 | 29 | | 77 | 48 | 48 | | | | |
| | Retail | 2 | 2 | 2 | | 2 | 2 | 2 | | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| SERMANY | Secured by mortgages on immovable property | 249 | 246 | 106 | | 279 | 275 | 121 | | | | |
| | of which: SME | 133 | 132 | 60 | | 167 | 166 | 76 | | | | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Items associated with particularly high risk | 1 | 1 | 2 | | 2 | 2 | 4 | | | | |
| | 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) | 132 | 132 | 89 | | 141 | 141 | 113 | | | | |
| | Equity | 185 | 185 | 185 | | 185 | 185 | 185 | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Standardised Total ² | | | | 1 | | | | 1 | | | |

(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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | | | | Standardise | d Approach | | | | |
|-------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|
| | | | As of 31/ | 03/2020 | | As of 30/06/2020 | | | | |
| | (mln 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 and provisions ² | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Regional governments or local authorities | 29 | 29 | 6 | | 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 | 9 | 8 | 8 | | 8 | 7 | 7 | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| SWITZERLAND | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| SWITZERLAND | 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 | 0 | 0 | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| | Standardised Total ² | | | | 0 | | | | 0 | |

(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). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | exposures, but includes general credit risk adjustments. Standardicod Approach | | | | | | | | | | |
|------------|---|---|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|--|
| | | Standardised Approach | | | | | | | | | | |
| | | | As of 31 | /03/2020 | | As of 30/06/2020 | | | | | | |
| | | 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 | | | |
| | (mln EUR, %) | 0 | 2 | 0 | | 0 | 0 | 2 | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Multilateral Development Banks | 0 | 0 | | | 0 | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | | | 0 | 0 | 0 | | | | |
| | Institutions | 0 | 0 | | | 0 | 0 | 0 | | | | |
| | Corporates | | 0 | 0 | | 0 | 0 | | | | | |
| | of which: SME | | 0 | | | 0 | 0 | | | | | |
| | Retail | | 0 | | | 0 | 0 | | | | | |
| | of which: SME | | 0 | | | 0 | 0 | | | | | |
| LUXEMBOURG | Secured by mortgages on immovable property | | 0 | | | 0 | 0 | | | | | |
| | of which: SME | | 0 | | | 0 | 0 | | | | | |
| | Exposures in default | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 4 | 4 | 3 | | 4 | 4 | 3 | | | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Standardised Total ² | | | | 0 | | | | 0 | | | |
| | | (1) | | | <u> </u> | | | | • | | | |

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). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

| | | | | | Munichene Hypo | | | | |
|----------------|---|--|--|---|--|---|--|---|--|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31/ | /03/2020 | | | As of 30 | /06/2020 | |
| | | | 12212- | | | | 110 01 01 | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and |
| | | Original Exposure | Exposure value | KISK EXPOSUIE AIIIOUIIL | provisions ² | Original Exposure | Exposure value | kisk exposure amount | provisions ² |
| | (mln EUR, %) Central governments or central banks | 96 | 96 | 0 | | 95 | 95 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 103 0 | 103 0 | 0 | | 103 0 | 103 0 | 0 | |
| | International Organisations Institutions | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| | Corporates of which: SME | 14 | 14 | 14 | | 14 0 | 14 | 14 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| FRANCE | of which: SME Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Exposures in default | 0 0 | 0 0 | 0 0 | 0 | 0 0 | 0 0 | 0 0 | 0 |
| | Items associated with particularly high risk Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures Standardised Total ² | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | (1) Original exposure, unlike Exp | posure value, is reported before | taking into account any effect di | ue to credit conversion factors or stisation exposures, additional va | credit risk mitigation techniques | s (e.g. substitution effects). | lated to the | |
| | | exposures, but includes genera | al credit risk adjustments. | erparty excludes those for securi | susation exposures, additional va | idadon adjustments (AVAS) and | outer own runds reductions re | lated to the | |
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31/ | /03/2020 | | | As of 30 | /06/2020 | |
| | | | | | | | | | |
| | | 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 |
| | (mln EUR, %) | | | | provisions | | | | provisions |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks International Organisations | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| | Institutions Corporates | 0 612 | 0 595 | 0 595 | | 0 604 | 0 570 | 0 570 | |
| | of which: SME | 574 | 557 | 557 | | 531 | 515 | 515 | |
| LINITED CTATEC | Retail of which: SME | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| UNITED STATES | Secured by mortgages on immovable property of which: SME | 0 | 0 | 0 | | 0 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| | Equity Other exposures | 0 4 | 0 4 | 0 4 | | 0 | 0 4 | 0 | |
| | Standardised Total ² | (1) | 7 | 7 | 3 | 1 | 7 | 7 | 3 |
| | | (1) Original exposure, unlike Exp (2) Total value adjustments and | posure value, is reported before a | taking into account any effect di | ue to credit conversion factors or | credit risk mitigation techniques | s (e.g. substitution effects). | lated to the | |
| | | | provisions per country or counte | iparty excludes those for securi | susation exposures, additional va | idadon adjustinents (AVAS) and | other own fullus reductions re | iated to the | |
| | | exposures, but includes genera | al credit risk adjustments. | erparty excludes those for securi | | | other own runds reductions re | lated to trie | |
| | | exposures, but includes genera | al credit risk adjustments. | | Standardise | | | | |
| | | exposures, but includes genera | al credit risk adjustments. | 703/2020 | | | | 0/06/2020 | |
| | | exposures, but includes genera | al credit risk adjustments. | | Standardise | | | /06/2020 | Value adjustments and |
| | | exposures, but includes generation of the control o | al credit risk adjustments. | | | | | | Value adjustments and provisions ² |
| | (mln EUR, %) | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| | (mln EUR, %) Central governments or central banks Regional governments or local authorities | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| | Central governments or central banks Regional governments or local authorities Public sector entities | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Standardise Value adjustments and | ed Approach | As of 30 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | exposures, but includes genera | al credit risk adjustments. As of 31/ | / 03/2020 | Value adjustments and provisions ² | ed Approach | As of 30 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 703/2020 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions ² | Original Exposure ¹ O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | /06/2020 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² | Original Exposure ¹ One of the control of the con | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² 0 ue to credit conversion factors or | Original Exposure ¹ Original Exposure ¹ O O O O O O O O O O O O O O O O O O | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and provisions additional value to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provision exposures. | Original Exposure ¹ Original Exposure ¹ O O O O O O O O O O O O O O O O O O | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and provisions additional value to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provisions are to credit conversion factors or stisation exposures, additional value adjustments and provision exposures. | Original Exposure ¹ Original Exposure ¹ O O O O O O O O O O O O O O O O O O | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value additional value to credit conversion factors or stisation exposures. | Original Exposure ¹ Original Exposure ¹ O O O O O O O O O O O O O O O O O O | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| NETHERLANDS | Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| NETHERLANDS | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| | Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| Country of | Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Corporates of which: SME | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| Country of | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Recourse of which: SME Exposures in default Items associated with particularly high risk | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| Country of | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| Country of | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| Country of | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² Oue to credit conversion factors or exisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ² | Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| Country of | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity | Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or estisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ² | Original Exposure¹ Original Exposure¹ OOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |
| Country of | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O | As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount O O O O O O O O O O O O O O O O O O | Value adjustments and provisions ² O te to credit conversion factors or estisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ² | Original Exposure¹ Original Exposure¹ OOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO | Exposure Value Comparison of the state of t | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 Value adjustments and |



Credit Risk - Standardised Approach

Münchener Hypothekenbank EG

| | | | | | Transfer Trype | | | | |
|-----------------------------|---|---|---------------------------------|---|--|---|---|----------------------|---|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31 | /03/2020 | | | As of 30 | 0/06/2020 | |
| | | 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 |
| | (mln EUR, %) Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 0 | 0 0 | 0 | |
| | Multilateral Development Banks International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 8 | Secured by mortgages on immovable property of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default Items associated with particularly high risk | 0 | 0 | 0 | U | 0 | 0 | 0 | U |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 0 | 0 | 0 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) Equity | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| | Other exposures Standardised Total ² | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | (2) Total value adjustments and | provisions per country of count | | ue to credit conversion factors or stisation exposures, additional val | | | elated to the | |
| | | exposures, but includes gener | | | Standardise | | | | |
| | | | A621 | /02/2020 | Standardise | и Арргоасп | A 6 76 | 2/05/2020 | |
| | | | AS OT 31 | /03/2020 | | | AS OF 30 | 0/06/2020 | |
| | | 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 |
| | (mln EUR, %) Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| | Multilateral Development Banks International Organisations | 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 | |
| | of which: SME Retail | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| Country of Counterpart 9 | of which: SME Secured by mortgages on immovable property | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 | |
| Counterpart | of which: SME Exposures in default | 0 0 | 0 0 | 0 0 | 0 | 0 0 | 0 0 | 0 | 0 |
| | Items associated with particularly high risk Covered bonds | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | (a manhatitution officials) | | 0 |
| | | (2) Total value adjustments and exposures, but includes gener | provisions per country of count | сакіну інко ассоипт any effect di erparty excludes those for securis | ue to credit conversion factors or stisation exposures, additional val | credit risk miligation techniques luation adjustments (AVAs) and | (e.g. substitution effects). other own funds reductions re | elated to the | |
| | | exposures, but includes gener | ar create risk adjustments. | | Standardise | d Approach | | | |
| | | | As of 31 | /03/2020 | | | As of 30 | 0/06/2020 | |
| | | 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 |
| | (mln EUR, %) Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| | Multilateral Development Banks International Organisations | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 | |
| | Institutions Corporates | 0 0 | 0 0 | 0 0 | | 0 | 0 | 0 | |
| | of which: SME Retail | 0 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 10 | Secured by mortgages on immovable property of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default Items associated with particularly high risk | 0 | 0 | 0 | U | 0 | 0 | 0 | 0 |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) Equity | 0 0 | 0 0 | 0 0 | | 0 0 | 0 0 | 0 0 | |
| | Equity Other exposures Standardised Total ² | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | taking into account any effect du erparty excludes those for securi | ue to credit conversion factors or | | | | - |

(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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | | | | | | redit Risk - nchener Hyp | | | | | | |
|-------------------|--|--|--|--|---|--|---|--|---|--|---|--|---|
| | | | | As of 31, | /03/2020 | | IRB Ap | proach | | As of 30 | /06/2020 | | |
| | | Origina | Of which: | Exposure Value ¹ | Risk exp | osure amount Of which: | Value adjustments and | Original | Exposure ¹ Of which: | Exposure Value ¹ | Risk expo | osure amount Of which: | Value adjustments and |
| Consolidated data | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total ² | 0 959 11,109 656 8,163 28,626 28,626 3,732 24,894 0 0 0 | defaulted 0 0 82 0 82 78 78 78 29 49 0 0 0 0 0 | 0 957 10,929 653 8,044 28,626 28,626 3,732 24,894 0 0 0 | 0 298 2,904 144 2,107 2,185 2,185 405 1,779 0 0 0 0 126 5,512 | defaulted 0 0 0 0 0 256 256 94 162 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions 0 0 26 0 23 73 73 21 52 0 0 0 | 0 1,033 11,485 675 8,603 28,999 28,999 3,786 25,213 0 0 0 | defaulted 0 0 112 0 112 83 83 29 55 0 0 0 0 | 0 1,032 11,278 672 8,432 28,999 28,999 3,786 25,213 0 0 0 | 0 305 3,105 150 2,294 2,228 2,228 408 1,820 0 0 0 0 115 5,754 | defaulted 0 0 0 0 0 0 265 265 89 176 0 0 0 0 | provisions 0 0 33 0 31 74 74 22 53 0 0 0 0 |
| | | (2) IRB Total | does not include | the Secutarisati | ion position ur | nlike in the previou | is Transparency | exercises' resu | ilts. | 5 or credit risk? | inagadon techi | ilques (e.g. subsi | action enects). |
| | (mln EUR, %) | Origina | Of which: | As of 31, Exposure Value ¹ | /03/2020 Risk exp | osure amount Of which: defaulted | Value adjustments and provisions | Original | Exposure ¹ Of which: defaulted | As of 30 Exposure Value ¹ | 7/06/2020 Risk expo | Of which: | Value adjustments and provisions |
| GERMANY | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total | 0 360 7,111 270 4,710 23,600 23,600 3,592 20,007 0 0 | 0 0 18 0 18 76 76 76 29 47 0 0 0 | 0 360 8,176 438 5,642 23,600 23,600 3,592 20,007 0 0 | 0 189 1,995 74 1,331 1,800 1,800 388 1,411 0 0 0 | 0 0 0 0 0 0 248 248 93 155 0 0 0 | 0 0 8 0 6 66 66 21 45 0 0 0 | 0 345 7,317 291 4,995 24,020 24,020 3,650 20,370 0 0 | 0 0 18 0 18 81 81 29 52 0 0 0 | 0 345 8,338 451 5,865 24,020 24,020 3,650 20,370 0 0 0 | 0 191 2,149 80 1,471 1,846 1,846 391 1,455 0 0 0 | 0 0 0 0 0 0 257 257 88 169 0 0 0 | 0 0 8 0 7 67 67 21 46 0 0 0 |
| | | ⁽¹⁾ Original expo | sure, unlike Exposu | re value, is reporte | ed before taking | g into account any ef | | conversion factor | s or credit risk mit | igation techniques | (e.g. substitution | effects). | |
| SWITZERLAND | (mh EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total | 0 1 1 0 1 5,026 5,026 140 4,887 0 0 0 | Of which: defaulted 0 0 0 0 0 3 3 3 0 2 0 0 0 0 0 0 0 0 0 | Exposure Value ¹ 0 1 1 0 1 5,026 5,026 140 4,887 0 0 0 0 0 | 0 0 0 0 0 385 385 17 368 0 0 0 | Of which: defaulted 0 0 0 0 0 8 8 1 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions 0 0 0 0 7 7 7 1 7 0 0 0 0 0 0 | Original 0 1 1 0 1 4,979 4,979 136 4,843 0 0 0 0 0 | Exposure ¹ Of which: defaulted 0 0 0 0 2 2 2 0 2 0 0 0 0 0 s or credit risk mit | Exposure Value ¹ 0 1 0 0 4,979 4,979 136 4,843 0 0 0 0 | 0 0 0 0 0 382 382 17 365 0 0 0 | Of which: defaulted 0 0 0 0 7 7 1 7 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions 0 0 0 0 7 7 1 7 0 0 0 0 0 0 0 |
| | | | | | | | IRB Ap | proach | | | | | |
| | (mln EUR, %) | Original | Of which: | As of 31, Exposure Value ¹ | /03/2020 Risk exp | osure amount Of which: defaulted | Value adjustments and provisions | Original | Exposure ¹ Of which: defaulted | As of 30 Exposure Value ¹ | /06/2020 Risk expo | Of which: | Value adjustments and provisions |
| LUXEMBOURG | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total | 0 100 1,953 282 1,609 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 100 625 167 442 0 0 0 0 0 0 | 0 21 201 53 136 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 2 0 2 0 0 0 0 0 0 | 0 200 2,124 282 1,762 0 0 0 0 0 0 | 0 0 33 0 33 0 0 0 0 0 0 0 | 0 200 743 174 554 0 0 0 0 0 0 0 | 0 42 259 55 191 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 10 0 9 0 0 0 0 0 0 |
| | | ⁽¹⁾ Original expo | sure, unlike Exposu | re value, is reporte | ed before taking | into account any ef | | conversion factor | s or credit risk mit | igation techniques | (e.g. substitution | effects). | |
| | | Original | Exposure ¹ Of which: | As of 31, Exposure Value ¹ | /03/2020 Risk exp | osure amount Of which: | Value adjustments and | Original | Exposure ¹ Of which: | As of 30 Exposure Value ¹ | 7/06/2020 Risk expo | sure amount Of which: | Value adjustments and |
| FRANCE | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total | 0 49 504 0 492 0 0 0 0 0 0 0 0 | defaulted 0 0 13 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 47 465 0 453 0 0 0 0 0 0 0 0 | 0 12 175 0 172 0 0 0 0 0 0 0 0 | defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions 0 0 13 0 13 0 0 0 0 0 0 0 0 0 0 0 fect due to credit of | 0 48 479 0 467 0 0 0 0 0 0 0 | defaulted 0 0 13 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 47 439 0 427 0 0 0 0 0 0 0 0 | 0 14 167 0 164 0 0 0 0 0 0 0 0 | defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 13 0 13 0 0 0 0 0 0 0 0 |

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach Münchener Hypothekenbank EG

| Original Exposure Exposure Fish exposure amount Solutions Fish exposure Fish exposure Solutions Fish exposure Fish | Ins Cor Ret | Central banks and central governments nstitutions | Origi | Of which: | Exposure | | sure amount | | Original | Exposure ¹ | | | | Value |
|--|-------------------|--|--------------|-----------|----------|-----------|-------------|---|----------|-----------------------|----------|----------|--------------|--------------|
| Central banks and central governments 0 0 0 0 0 0 0 0 0 | Ins Cor Ret | Central banks and central governments nstitutions | Origi | Of which: | | Risk expo | sure amount | | Original | Exposure ¹ | | Diek eve | | Valu |
| Central banks and central governments | Ins Cor Ret | Central banks and central governments nstitutions | 0 | | - Value¹ | | | _ | | | | Risk exp | osure amount | adjustn |
| Institutions | Ins Cor Ret | nstitutions | 0 | | | | | | | | - Value⁺ | | | an provis |
| UNITED STATES Corporates | Ret | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| UNITED STATES Corporates - Of Which: Specialised Lending | Ref | Corporates | 4 | 0 | 4 | 1 | 0 | 0 | 4 | 0 | 4 | 2 | 0 | |
| UNITED STATES Corporates - Of Which: SME 0 0 0 0 0 0 0 0 0 | Ret | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| UNITED STATES Retail Secured on real estate property Of Which: SME O O O O O O O O O | Ref | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Note | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| UNITED STATES Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-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 | UNITED STATES | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Retail - Qualifying Revolving 0 | ONTIED STATES | Retail - Secured on real estate property - Of Which: SME | 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 </td <td></td> <td></td> <td>0</td> <td></td> | | | 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 0 The second control of the second control | | | 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 | |
| | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRB Total | Oth | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRE | RB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|--------------|--|--------|---------------------------|----------------------|------------|------------------------|----------------------|----------|------------------------|----------------------|----------|------------------------|---|
| | | | | As of 31 | /03/2020 | | | | | As of 30/ | 06/2020 | | |
| | | Origin | nal Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exp | osure amount | a |
| | (mln EUR, %) | | Of which: defaulted | - Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | - Value ¹ | | Of which: defaulted | ۱ |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Т |
| | Institutions | 2 | 0 | 2 | 1 | 0 | 0 | 4 | 0 | 4 | 1 | 0 | |
| | Corporates | 584 | 27 | 495 | 145 | 0 | 1 | 620 | 27 | 605 | 170 | 0 | |
| | Corporates - Of Which: Specialised Lending | 57 | 0 | 2 | 0 | 0 | 0 | 56 | 0 | 2 | 0 | 0 | |
| | Corporates - Of Which: SME | 527 | 27 | 479 | 140 | 0 | 1 | 564 | 27 | 571 | 163 | 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 | |
| NETHERI ANDC | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| NETHERLANDS | 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 | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|--------------------------|--|----------|------------------------|----------------------|------------|------------------------|----------------------|------------|------------------------|----------------------|------------|------------------------|----------------------|
| | | | | As of 31 | /03/2020 | | | | | As of 30, | /06/2020 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original I | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments |
| | (mln EUR, %) | | Of which: defaulted | - Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | - Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 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 7 | 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-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).

(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, | /03/2020 | | | | | As of 30/ | 06/2020 | | |
| | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original E | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments |
| | (mln EUR, %) | | Of which: defaulted | - Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 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 | |
| | Corporates - Of Which: SME | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail Coursed on your extension | 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 | |
| Country of Counterpart 8 | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured of real estate property - Of Which, Hon-SME Retail - Qualifying Revolving | 0 | 0 | 1 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 | |
| | Retail - Other Retail - Of Which: SME | 0 | | 1 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | ١ |
| | Retail - Other Retail - Of Which: non-SME | ľ | 0 | 1 0 | Ιŏ | 0 | 0 | 0 | 0 | Ιň | 0 | 0 | 0 |
| | Equity | ľ | | 1 0 | Ιŏ | 0 | 0 | 0 | 0 | Ιŏ | 0 | 0 | |
| | Other non credit-obligation assets | Ŭ | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|--------------------------|--|-------------|---------------------------|----------------------|----------|------------------------|------------------------|--------|---------------------------|----------------------|------------------|------------------------|----------------|
| | | | | As of 31 | /03/2020 | | | | | As of 30 | /06/2020 | | |
| | | Origin | nal Exposure ¹ | Exposure | Risk ex | posure amount | Value adjustments | Origir | nal Exposure ¹ | Exposure | Risk exp | osure amount | aujustment |
| | (mln 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 | (|
| | 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 | 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 9 | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | |
| country of counterpart 5 | Retail - Secured on real estate property - Of Which: non-SME | 0 | 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 | 1 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | | 0 | 0 | | 0 | 0 | | 1 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | | 0 | 0 | | 0 | 0 | 1 0 | 0 | 0 | |
| | Equity Other non credit-obligation assets | U | U | l v | U | U | U | U | U | U | J | U | |
| | IRB Total | | | | | | | | | | | | |
| | IKD TOTAL | (1) Ovini I | | | | | Control of the same 12 | | tors or credit risk mitig | | a a a de alta di | (f+-) | |

| | | | | | | IRB Ap | | | | | | |
|--|---|--|--|---|---|--|--|---|-----------------------------------|--|---|---|
| | | | As of 31 | /03/2020 | | | | | As of 30/ | /06/2020 | | |
| | Origin | al Exposure ¹ | Exposure | Risk expo | sure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| (mln EUR, %) | | Of which: defaulted | - Value ⁺ | | Of which: defaulted | provisions | | Of which: defaulted | - Value ⁻ | | Of which: defaulted | and provisions |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| titutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| porates | 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 |
| ail | 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 |
| ıity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ner non credit-obligation assets | | | | | | | | | | | | |
| 3 Total | | | | | | | | | | | | |
| | Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME | (mln EUR, %) Intral banks and central governments Intral banks and c | (min EUR, %) defaulted Intral banks and central governments 0 0 Corporates - Of Which: SME 0 0 Intral banks and central governments 0 0 Corporates - Of Which: SME 0 0 Retail - Secured on real estate property 0 0 Retail - Secured on real estate property - Of Which: SME 0 0 Retail - Qualifying Revolving 0 0 Retail - Other Retail 0 0 Retail - Other Retail - Of Which: SME 0 0 Retail - Other Retail - Of Which: non-SME 0 0 Intral banks 0 0 0 Intral banks 0 | (min EUR, %) (min Eur, white it is in the state property of the state property | Cof which: defaulted Cof which: defaulted | Cof which: Cof | Criginal Exposure Value Criginal Exposure Crig | Original Exposure Value Value Comment Value Value Comment Comment | Original Exposure Value Value | Comporates Com | Composition Composition | Composition Composition |



General governments exposures by country of the counterparty

| | | | | | | M | ünchener Hypothekenbanl | < EG | | | | | | |
|---|------------------|--|--|---------------------------------|--|---|-----------------------------------|-----------------------|-------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------------------|
| | | | | | | | As of 30/06/2020 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | ntives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | | | | Derivatives with pos | 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 | of which: Financial assets designated at fair value | of which: Financial assets at fair value through other | of willers. Fillaticial assets at | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| | | | | for trading | through profit or loss | comprehensive income | amortised cost | | | | | | | |
| [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [[2Y - 3Y [| Austria | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y [[5Y - 10Y [| Austria | 11 58 | 11 58 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total | | 102 172 | 102 172 | 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 [| | 0 3 0 | 0 3 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 | |
| [2Y - 3Y [[3Y - 5Y [| Belgium | 0 26 | 0 26 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | | 15 0 44 | 0 44 | 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 | Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Cyprus | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| Czech Republic | 32 0 0 0 0 0 | 32 0 0 0 0 0 32 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 [| Denmark | JZ | 32 | V | J | | J | | | J | J | J | J | |
| [0 - 3M [| Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | Įv | lünchener Hypothekenbar | | | | | | | |
|-------------------|------------------|--|---|--|--|---|--|--------------------|---|----------------------------|----------------------------|---------------------------------|---------------------------------|-------------------------------|
| | | | | | | Pi | As of 30/06/2020 | | | | | | | |
| | | | | 0.1.1 | | Dire | ct exposures | | | | | OSS In a land | | _ |
| | (mln EUR) | | 1 | On balance sh | 1eet | | | | Deriva | itives | | Off balar | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives witl | n negative fair value | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Finland | 0 0 0 0 0 25 83 0 | 0 0 0 0 25 83 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 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 [| France | 108 0 0 0 0 26 77 96 0 | 0 0 0 26 77 96 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | |
| [0 - 3M [| Germany | 25 105 142 63 245 470 1,452 2,503 | 25 105 142 63 245 470 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 3 |
| [0 - 3M [| Croatia | | | | | | | | | | | | | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| [0 - 3M [| Hungary | | | | | | | | | | | | | |
| [0 - 3M [| Ireland | | | | | | | | | | | | | |
| [0 - 3M [| Italy | | | | | | | | | | | | | |
| [0 - 3M [| Latvia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | Įv. | ünchener Hypothekenbar | | | | | | |
|---|------------------|--|--|--|--|---|--|--------------------------------|----------------------------|---------------------------------------|----------------------------|----------------------------|----------------------------------|
| | | | | | | | As of 30/06/2020 | | | | | | |
| | | | | | | Dire | ct exposures | | | | _ | | |
| | (mln EUR) | | | On balance she | eet | | | | Derivatives | | Off balar | ice sheet | |
| | | | | | | | | Derivatives with positive fair | value Derivatives v | vith negative fair value | Off-balance sh | eet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short | | | | | | | | | | Risk weighted exposure amount |
| | | | 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 Notion | al amount Carrying amoun | . Notional amount | Nominal | Provisions | |
| [0 - 3M [| 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 | | | | | | | | | | | | |
| [0 - 3M [| Netherlands | | | | | | | | | | | | |
| [0 - 3M [| Poland | | | | | | | | | | | | |
| [0 - 3M [| Portugal | 0 0 0 0 0 0 51 0 | 0 0 0 0 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 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 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 | | | | | | | | | | | | |
| [0 - 3M [| Slovakia | | | | | | | | | | | | |
| [0 - 3M [| Slovenia | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | ĮVI | ünchener Hypothekenbar | | | | | | | |
|-------------------|------------------|-------------------------------------|---|--|--|---|---|--------------------|--------------------------------------|----------------------------|----------------------------|---------------------------------|----------------------------|----------------------------------|
| | | | | | | P | As of 30/06/2020 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | 2001 | | _ |
| | (mln EUR) | | | On balance sho | eet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | Off-balance sh | eet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- | Total carrying amount of non-derivative financial | | | | | Derivatives with p | ositive fail value | Delivatives with | negative fail value | | | Risk weighted exposure amount |
| | | derivative financial assets | assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Spain | 0 0 0 41 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 0 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 | 0 0 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 [| Sweden | 72 | | | | | | | | | | | | |
| [0 - 3M [| United Kingdom | | | | | | | | | | | | | |
| [0 - 3M [| Iceland | | | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | | | | | | | | | | | | | |
| [0 - 3M [| Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | M | ünchener Hypothekenban | | | | | | | |
|-------------------------------|---|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2020 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | Total carrying amount of | | | | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M [| U.S. | | | | | | | | | | | | | |
| [0 - 3M [| China | | | | | | | | | | | | | |
| [0 - 3M [| Switzerland | | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [| Other advanced economies non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Middle East | | | | | | | | | | | | | |
| [0 - 3M [| Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

Münchener Hypothekenbank FG

| | | | | | | ľ | lünchener Hypothekenbanl | k EG | | | | | | | | | |
|-------------------|------------------|--|---|--|--|---|--|--------------------------------------|-------------------|--------------------------------------|-----------------------------|------------|-------------------------------|--|--|--|--|
| | | | As of 30/06/2020 | | | | | | | | | | | | | | |
| | | | Direct exposures | | | | | | | | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | Deriva | Off balance sheet | | | | | | | | |
| Residual Maturity | Country / Region | | | | | | | 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 | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount Notional amount | Nominal | Provisions | Risk weighted exposure amount | | | | |
| [0 - 3M [| Africa | | | | | | | | | | | | | | | | |
| [0 - 3M [| Others | | | | | | | | | | | | | | | | |

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the 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 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

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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, 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, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, 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.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

| | Number of obligors | Gross carrying amount | | | | | | | | Accumulated imp | pairment, accumu | ılated negative cha | nges in fair value due to credit risk | | | Gross carrying amount |
|---|-----------------------|-----------------------|------------|--|---|---|---|---|---|-----------------|--|---|---------------------------------------|---|--|-----------------------|
| (mln EUR) | | | Performing | 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 | | Performing | Of which: exposures with forbearance measures | Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2) | Non-performin | g Of which: exposures with forbearance measures | Of which: Unlikely to pay that are not past-due or past due <= 90 days | exposures |
| Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹) | 2,073 | 490 | | | | | | | | | | | | | | |
| Loans and advances subject to legislative and non-legislative moratorium (granted and active) | | 342 | 336 | 0 | 0 | 5 | 0 | 4 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 3 |
| of which: Households | | 198 | 194 | 0 | 0 | 4 | 0 | 3 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 3 |
| of which: Collateralised by residential immovable property | | 196 | 192 | 0 | 0 | 4 | 0 | 3 | 2 | 0 | 0 | 0 | 2 | 0 | 2 | 3 |
| of which: Non-financial corporations | | 144 | 143 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| of which: Small and Medium-sized Enterprises | | 79 | 78 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| of which: Collateralised by commercial immovable property | | 72 | 72 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.