

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

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



Key Metrics

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



Leverage ratio

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



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR., %) OWN FUNDS	2,139	2,364	2,301	2,340	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,741	1,760	1,725	1,772	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,255	1,247	1,248	1,252	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A1.2	instruments) Retained earnings	412	463	463	463	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CPR
	A1.4		0	0	0	0	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A.1.5		114	114	114	114		
	A.1.6		0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A1.7		0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-1	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 30(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-43	-69	-37	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		0	0	0	0	C 01.00 [6470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [6472,c0010]	point (b) and 258 of CRR and Articles 36(1) point k) (iv) and 152(4) of CRR; Articles 36(1) point k) (iv) and 153(6) of CRR and Articles 36(1) point k) (iv) and 153(4) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entitles where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18		0	0	0	0	C 01.00 (40510,c0010)	Article 68 of CRR
	A.1.18A		0	0	0	0	C 01.00 (40513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 35(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A.1.19		-47	-22	-30	-20	C 01.00 (+0524,c0010)	Article 3 CSR
	A1.20		-23	0	0	0	C 01.00 (+0529,c0010)	
	A1.21		0	0	0	0	CA1 (1.1.1.6 + 1.1.1.6 + 1.1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (49220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRIR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	217	226	215	218	C 01.00 (r0530,c0010)	Article G1 of CFSR
	A.2.1	Additional Tier 1 Capital instruments	217	226	215	218	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	Ō	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,958	1,986	1,940	1,989	C 01.00 (49/30,00010)	Article 25 of CFFR
	A4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	181	379	361	351	C 01.00 (x0750,c0010)	Article 71 of CPR
	A4.1	Tier 2 Capital instruments	178	375	358	349	C 01.00 (r0760,c6010) + C 01.00 (r0890,c0010)	
			2.0	3/3		343	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		3	3	3	2	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		0	0	0	0	C 01.00 (r0800,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0800,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	10,912	10,644	11,255	11,390	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.96%	16.53%	15.33%	15.56%	GA3(1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.94%	18.66%	17.24%	17.47%	CA3 (3)	-
resolución as persou	C.3	TOTAL CAPITAL RATIO (transitional period)	19.60%	22.21%	20.44%	20.55%	GA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,741	1,760	1,725	1,772	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.96%	16.53%	15.33%	15.56%	A.2.4+MIN(A.4+A.2.2-A.4.3,0],0]] [D.13(8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATL due to IFRS 9 transitional arrangements	0	0		0	C 05.01 (19440,c0029)	
Memo items	F	Adjustments to 71 due to IFRS 9 transitional arrangements	0	0		0	C 05.01 (19440,c0030)	
	F			0	0			
		Adjustments included in RWAs due to IFRS 9 translitional arrangements ed on bank's supervisory reporting. Therefore, any capital instruments that are not sligible from a regulatory point of view a	0		0	0	C 05.01 (r9440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	9,983	9,574	10,194	10,344	C 02.09 (n0440, c0019) (-C 07.00 (n0690, c12205, s601) + C 07.00 (n0110, c12205, s601) + C 07.700 (n0130, c0220, s601) + C 08.001 (n0400, c0260, s602) + C 08.00 (n0470, c0260, s602) + C 08.00 (n0470, c0260, s602) + C 08.00 (n0470, c0260, s602) + C 08.001 (n0400, s602)
Of which the standardised approach	1,228	1,033	996	994	C02.00 (r0060, c0010)-{C07.00 (r0090, c0220, s001) + C07.00 (r0110, c0220, s001)+ C07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	4,953	4,669	5,150	5,202	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, s002) + C 08.01 (r0060, c0280, s002)]
Of which the advanced IRB (AIRB) approach	3,548	3,465	3,575	3,680	C 02.00 (r0310, c0010)- [C 08.01 (r0040, c0260, s001)+ C 08.01 (r0050, c0260, s001)+ C 08.01 (r0060, c0260, s001)]
Of which equity IRB	114	258	332	332	C 02.90 (H0420, C0010)
Counterparty credit risk (CCR, excluding CVA) ⁵	82	94	87	84	C 07.00 (r0090, cd220, s001) + C 07.00 (r0110, cd220, s001) + C 07.00 (r0130, cd220, s001) + C 08.01 (r0040, cd280, s002) + C 08.01 (r0050, cd280, s002) +
Credit valuation adjustment - CVA	287	283	279	266	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, c0601);12.5+C 20.00 (6010,c0450);12.5+MAX(C 24.00(6010,c0090),C 24.00(6010,c0100),C 24.00(6010,c0100);12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	525	660	660	660	C 02.00 (r0590, c0010)
Of which basic indicator approach	525	660	660	660	C 02.00 (r0000, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	35	34	35	37	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,912	10,644	11,255	11,390	

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

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 Münchener Hypothekenbank eG

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	SA						М									IM						
			VaR (Memorandu	um item)	STRESSED VaR	(Memorandum item)		TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	lemorandum item)	INCREMEN AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVoRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	09/2023									As of 31/1	2/2023					
Traded Debt Instruments Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	o o	0	0	ō	0	0							o o	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							ů	0	0	0						
Total	0	0	0	ō	0	ō	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach															
			As of 30/09/2	023		As of 31/12/2023											
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions								
	(minESR, %) Central dovernments or central banks	201	251			279	329										
	Regional governments or local authorities	4547	4.495			4.509	4.460										
	Public sector entities	170	170	2		167	167	2									
	Multilateral Development Banks	106	105	0		104	104	0									
	International Organisations	40	49	0		40	40	0									
	Institutions	496	495	93		592	502	109									
	Corporates	314	342	269		245	274	213									
	of which: SME	274	272	226		218	215	178									
	Retail	77	35	26		105	40	30									
Consolidated data	of which: SME Secured by mortrialis on immovable property	1.139	1.136	441		1.170	1.167	457									
	of which: SME	970	965	376		976	274	382									
	Exposures in default	1	1	1	0	2	2	2									
	Items associated with particularly high risk	75	38	58		75	38	58									
	Covered bonds	217	217	8		217	217	8									
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0									
	Collective investments undertakings (CIUI)	141	141	183		114	114	119									
	Equity	165	165	230		129	129	129									
	Other exposures						- 1	1									
	Standardised Total				4		Streefund the 2016 7,000 7,000 7,000 1,3310 6										

Standardised Approach	Standardised A				
As of 31/12/2023		023	As of 30/09/		
The adjustments and Original Exposure* Exposure Value* Risk exposure amount producted. **The adjustments and producted***		Risk exposure amount	Exposure Value	Original Esposure [†]	Into EUE, NJ
75 75 0 4422 4422 0		0	41	41	Central governments or central banks Regional governments or local authorities
2 119 119 2		2	121	121	Public sector entities
				0	Multilateral Development Banks
0 0			0	0	International Ordanisations
					Institutions
2 2 2 2		190	229	230	
		l ô		2	
323 1.043 1.042 429		393	1.011	1.014	
352 929 928 358		352	912	914	of which: SME
0 1 1 1 0		0		0	Exposures in defiault
58 75 38 58		58	38	75	Items associated with particularly high risk
3 177 177 3		3	177	177	Covered bands
0 0			0		
230 129 129 129		230	165	165	
220 220 220 346 1 100 100 100 100 100 100 100 100 100 100	0	229 190 2 0 393 392 0 58 3 0	912 0 38	914 0 75	Multimate Development Basis Beneficial development Germans Ger

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central sovernments or central banks	0		0			0		
	Regional governments or local authorities			0			0		
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	2	2	2		2	2	2	
	of which: SME		0	0			0	0	
	Retail	52	10	8		81	16	12	
SWITZERLAND	of which: SME								
	Secured by morbiales on immovable property of which: SME								
	of which: SME Exposures in default			0			0		
	Items associated with particularly high risk			0	_				
	Covered bonds			0			0		
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CRII)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0				0	0	
	Standardised Total ²								

			Standardised Approach									
			As of 30/09/2	023			As of 31.	12/2023				
	(min EUR, No	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²			
LUXEMBOURG	Chesting procession or entitle lands Authorized commonship or entitle lands Authorized commonship or entitle lands Authorized commonship or entitle lands Authorized Chesting or ent	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 25: 35: 30: 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		25 0 0 0 0 0 0 20 20 0 0 0 0 0 0 0 0 0 0	200 0 0 0 0 0 0 222 220 0 0 0 0 0 0 0	0 0 0 0 24 24 24 0 0 0 0 0 0	0			
	Standardised Total ²				0				0			

		(2) Total value adjustments and provisions per country of country party excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised Ap	proach					
			As of 30/09/2023 As of 31/12/2023								
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minSSR, %) Central sovernments or central banks	0		0		0	0	0			
	Resional sovernments or local authorities	0		0			0				
	Public sector entities Multilateral Development Banks			0			0				
	International Organisations			0			0				
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail			0			0				
UNITED STATES	of which: SME Secured by mortglages on immovable property			0			0				
	of which: SME			0			0				
	Exposures in default			0	0		0				
ĺ	Items associated with particularly high risk	0	0	0			0				
ĺ	Covered bands		0	0		0	0	0			
ĺ	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRII)	0	0	0			0				
ĺ	Equity	0		0			0				
ĺ	Other exposures										
	Standardised Total ²										

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Münchener Hypothekenbank eG								
			As of 30/09/2		Standardised Ap	proach	As of 31.	*******	
			AS 01 30/09/2	1023			AS 01 31	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
NETHERLANDS	Central comments or control banks Auditor control control Militaria Construent Banks Militaria Construent Banks Militaria Construent Banks Militaria Construent Banks Militaria Construent Militaria Mili	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 0 0 0 0 0 0	0	0 0 0 24 0 0 0 0 0 0	0 0 0 14 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Collective investments undertakings (CRA Equity Other exposures Standardised Total	0	·	0	0	0	0	0	0

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	ed Approach			
				03/2024			As of 30	06/2024	
	(min DUR, No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central dovernments or central banks	541	592	0		369	420	0	
	Regional governments or local authorities	4,536 168	4,487			4,643 144	4,594 144		
	Public sector entities Multilateral Development Banks	100	205	2		106	105	2	
	International Organisations	51	51			51	51	0	
	Institutions	568	568	103		523	525	96	
	Corporates	252	279	217		250	285	226	
	of which: SME	215	213	177		204	202	160	
	Retail	75	34	25		76	33	25	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortsiales on immovable property	1,110	1,309	434		1,066	1,065	418	
	of which: SME	903	903	352		835	835	322	
	Exposures in default	2 75	2 38	2 50		75	2	2 50	0
	Items associated with particularly high risk	393	393	26		469	493	36	
I	Covered bonds Claims on institutions and corporates with a ST credit assessment	393	393	40		460	403		
	Collective investments undertakinds (CIU)	92	92	85		98	as as	85	
	Equity	129	129	129		130	130	130	
	Other exposures	0	0	0		0		0	
	Standardised Total ³	600.8	8.048	1.083		8.011	7.959	1.077	5

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	IntelDAR, No	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	251	251	0		54	54	0	
	Regional governments or local authorities	4,645	4,449	0		4,556	4,558	0	
	Public sector entities	120	120	2		121	121	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	522	522	81		480	480	74	
	Corporates	216	244	187		219	247	192	
	of which: SME	192	291	159		182	181	151	
	Retail	2	2	2		2	2	2	
GERMANY	of which: SME	982	982	386		945	944	372	
	Secured by mortgages on immovable property of which: SHE	847	962	328		787	705	302	
	Exposures in default	1	1	1		1	100	1	
	Hems associated with particularly high risk	75	38	50		75	39	46	
	Covered bonds	258	258	7		278	278	9	
	Claims on institutions and corporates with a ST credit assessment		0					0	
	Collective investments undertakings (CIU)	92	92	85		98	98	85	
	Equity	129	129	129		130	130	130	
	Other exposures		0	0		0	0	0	
	Standardised Total ²				4				

		Standardised Approach As of 30100/2024 As of 30100/2024												
			As of 31	03/2024			As of 30	/06/2024						
	train DJR. No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
SWITZERLAND SA	control developments or central salaria to the development or central salaria both sector entities both sector entities different entitle different	0 0 0 0 3 5 5 11 0 0 0 0	0 0 0 0 0 0 10 10 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	.0	0 0 1 1 2 2 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0						

		(a) to a time aspection a stupe	ventora per Cauray Cr. Caurayan	, account a control account account	reposures out includes general cred	arrint aquarrena.			
					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(minU.S. No	Original Exposure ^L	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ^L	Exposure Value ^k	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control generation of color backs and color ba	23 0 0 0 0 0 0 22 22 22 20 0 0 0	25 0 0 0 0 0 0 29 21 21 0 0 0 0 0	0 0 0 0 0 0 25 27 27 0 0 0 0 0	۰	25 0 0 0 0 0 0 28 22 2 2 2 0 0 0 0 0 0 0 0	22 0 0 0 0 0 28 22 2 2 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 2 2 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		(2) Total value adjustments and provisions per country of counterparty rescholes flowed for securitation exposure to be include a general countries and provisions per country of counterparty rescholes flowed from exposure to the countries and permanents. Standard forced Approach													
					Standardise	ed Approach									
			As of 31	03/2024			As of 30	/06/2024							
	emin DJR. Ni	Original Exposure ¹	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
UNITED STATES Satisfied Control of Control	white demonstrates or control leaves device of the control leaves	0 0 0 1 1 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0						

elba | European Banking | 2024 EU-wide Transparency Exercise | Credit Risk - Standardised Approach

	Munchener Hypothexenbank eG								
					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	3/06/2024	
	train DJR. Ni	Original Exposure ⁶	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 devenements or central banks Resional covernments or local authorities Public section entities Multilateral Development Banks	0 0 0	0 0 0	0 0		0	0	0 0	
	International Organisations Institutions Consociates of which: SME	0 14 0	0 14 0	0 7 0		7	7	3	
NETHERLANDS	Retail of which: SME Secured by martiales on immovable preparty of which: SME Exposures in default	0	0	0		0	0	0 0	0
	Hems associated with carticularly high risk Covered bonds Claims on institutions and covorates with a ST credit assessment Collective investments understation (CIU)	0	0 0 0	0 0		0 30 0	0 30 0	30 0	
	Equity Other exposures Standardised Total ²	0	0	0	•	0	0	0 0	0

Credit Risk - IRB Approach

Münchener Hunothekenbank eß

										IRB Approach													
							IRB Ap	proach															
				As of	30/09/2023					As of	31/12/2023												
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments										
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions										
	Central banks and central governments	0	ON MUNICU	0	0	04140140	0		ONINDING	0		0	0										
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0										
	Corporates	14,827	341	14,679	4,953	0	148	14,664	608	14,506	4,669	0	194										
	Corporates - Of Which: Specialised Lending	9,703	318	9,608	3,298	0	125	9,508	576	9,427	2,998	0	179										
	Corporates - Of Which: SME	3,172	22	3,124	1,089	0	21	3,007	24	2,982	1,042	0	13										
	Retail	33,696	114	33,698	3,548	350	83	33,533	131	33,533	3,465	407	103										
	Retail - Secured on real estate property	33,696	114	33,698	3,548	350	83	33,533	131	33,533	3,465	407	103										
Consolidated data	Retail - Secured on real estate property - Of Which: SME	4,289	31	4,289	656	91	22	4,252	36	4,252	633	109	26										
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	29,408	83	29,408	2,892	260	62	29,281	95	29,281	2,831	298	77										
	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	31	0	31	114	0		89	0	89	258	0											
	Other non credit-obligation assets				140						149												
	IRB Total ²	_			8,755						8,540												

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

10 Only the most reject count not record the sectors account or Total destination possess unascept in the resistance or the 2014 sectors.

10 Only the most reject count from a disclosined. These have been selected under the following raise. Countries of counterparts covering up to 55% of total destination excounter or Total Discountries assisted by orbital excountry.

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8.223	55	8.138	2.195	0	14	8.203	97	8.107	2.266	0	18
	Corporates - Of Which: Specialised Lending	3,474	45	3,437	730	0	5	3,482	78	3,447	793	0	7
	Corporates - Of Which: SME	2,914	10	2,871	977	0	7	2,788	12	2,763	950	0	9
	Retail	28,263 28,263	112 112	28,263 28,263	3,039	344 344	74	27,923 27,923	127 127	27,923 27,923	2,957 2,957	397 397	92 92
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	28,263 4,148	31	28,263 4.148	3,039 632	91	74 21	27,923 4.106	36	27,923 4.106	2,957 609	109	92 25
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	24.115	81	24.115	2.407	253	53	23.817	92	23.817	2.348	288	67
	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	۰	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0		0	0	0	0	
	Equity Other non credit-obligation assets	31		31	114		0	89	0	89	258		
1	IRS Total												

							IRB Ap	proach					
				As of	30/09/2023						31/12/2023		
		Original 8	ixposure ¹	Exposure Value ¹	Risk exposure amount		nount Value adjustments		posure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0		0	0	0	0	
	Corporates Corporates - Of Which: Specialised Lending	0		0	0	0	0		0				
	Corporates - Of Which: SME	0		0	0		0		0	0			
	Retail	5.435	2	5.435	509	6		5.610	4	5.610	508		11
	Retail - Secured on real estate property	5.435	2	5.435	509	6	9	5.610	4	5.610	508	9	11
01107777011110	Retail - Secured on real estate property - Of Which: SME	141	0	141	24	0	1	146	0	146	25	0	1
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	5,294	2	5,294	485	6	9	5,463	4	5,463	483	9	10
	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		
	Equity Other and coult obligation account	0		0	0	0	0		0	0			

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
LUXEMBOURG	Control Judius of crising powersmits institutions Corporate Corporate Corporate Corporate Corporate Corporate Matal Mata	0 0 3,118 2,976 142 0 0 0 0	0 0 104 104 0 0 0 0 0	0 0 3,103 2,986 137 0 0 0	0 0 930 863 63 0 0 0	0 0 0 0 0 0 0 0	0 0 39 38 1 0 0 0	0 3,055 2,918 102 0 0 0	0 0 104 104 0 0 0 0	0 0 3,047 2,910 102 0 0 0	0 0 931 889 44 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 53 53 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets IRB Tetal	0	0	0	0	0	0	0	0	0	0	0	

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1.041	146	1.035	727	0	68	993	348	990	0 442	0	91
	Corporates - Of Which: Specialised Lending	1,041	146	1,035	727	0	68	993	348	990	442	0	91
	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	
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-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
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
l	Retail - Other Retail - Of Which: non-SME Equity			0		0			0	0			0
	Other non credit-obligation assets			0	0				0				
	IRB Total												



Credit Risk - IRB Approach

Münchener Hunothekenbank et

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0		0	0	0	0	0
	Institutions Corporates	759		7.49	0 270	0	0	0 754	0	0 754	0 279	0	0 4
	Corporates Corporates - Of Which: Specialised Lending	759 690		749 681	270	0	3	754 688	0	754 688	279	0	4
	Corporates - Of Which: SME	650		661	230		3	000	0	000	240		1 1
	Retail	0		0	0	0	0		0	0		0	
	Retail - Secured on real estate property	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
NETHERLANDS	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	
	Equity Other non credit-obligation assets	0			U								-
	Other non-creat-acuguson assets IRB Total	_										-	_

Credit Risk - IRB Approach

Münchener Hynothekenhank eG

								IRBAp	proach					
												30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
				Of which:	Vitte		Of which:	and provisions		Of which:	Value		Of which:	and provisio
		(min EUR, %)		defaulted	0		defaulted			defaulted			defaulted	
	Central bar	nks and central governments		0	0			0	0	0		0		0
	Corporates		14.799	629	14.649	5.150		203	14.875	620	14.707	5.202		250
	Corporates	Corporates - Of Which: Specialised Lending	9.587	591	9.492	3,292	0	184	9.587	589	9.505	3.293		223
		Corporates - Of Which: SME	2.993	30	2,968	1.180	0	17	3.029	30	2,999	1.237	ō	25
	Retail		33.138	128	33.138	3,575	398	97	33.103	142	33.103	3.680	437	79
		Retail - Secured on real estate property	33,138	128	33,138	3,575	398	97	33,103	142	33,103	3,680	437	79
Consolidated data		Retail - Secured on real estate property - Of Which: SME	4,251	35	4,251	670	109	26	4,241	39	4,241	681	120	20
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	28,887	93	28,887	2,905	289	71	28,863	103	28,863	2,998	317	50
		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
	Equity		109	0	109	332			109	0	109	332 137		
		credit-obligation assets				141								
	IRB Total ²					9,198						9,351		

							IRB Ap	proach					
											30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Vidue		Of which: defaulted	and provisions
	Central banks and central governments institutions	0	0	0	0	0		0	0		0	0	0
	Corporates	8.306	103	8.208	2.481	0	22	8.436	95	8,338	2.586		25
	Corporates - Of Which: Specialised Lending	3,561	78	3,516	834	0	7	3,571	78	3,559	865	0	12
	Corporates - Of Which: SME	2,774	18	2,749	1,091	0	13	2,818	18	2,788	1,155	0	12
	Retail	27,868	125	27,868	3,104	388	87	27,822	139	27,822	3,211	428	72
	Retail - Secured on real estate property	27,868	125	27,868	3,104	388	87	27,822	139	27,822	3,211	428	72
GERMANY	Retail - Secured on real estate property - Of Which: SME	4,112	35	4,112	645	107	25	4,101	38	4,101	657	118	19
OLIH BUTT	Retail - Qualifying Revolving	23,756	90	23,756	2,458	281	63	23,722	100	23,722	2,554	309	52
	Potait - Quarrying nevering Botait - Other Botait												0
	Retail - Other Retail - Of Which: SME		0	0	0	0		1 0	0		0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0		0
	Equity	109	0	109	332	0		109	0	109	332	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
						131/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Vatue adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
		iks and central governments	0	0	0	0	0		0	0	0	0	0	0
	Institutions			0	0	0	0		0	0	0	0		0
	Corporates Corporates - Of Which: Specialised Lending			0	0		0		0	0		0		0
				0	0		0		0	0		0		0
	Retail		5.270	4	5,270	471	10	9	5.281	3	5.281	469	9	7
		Retail - Secured on real estate property	5,270	4	5,270	471	10	9	5,281	3	5,281	469	9	7
SWITZERI AND		Retail - Secured on real estate property - Of Which: SME	139	1	139	25	2	1	140	1	140	25	1	1
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-SME	5,131	3	5,131	446	8	9	5,141	3	5,141	444	8	7
		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
	Equity	Retail - Other Retail - Of Which: non-SME		0	0		0			0		0		0
		redit-obligation assets										U		0
	IRB Total	Team-configuration asserts												
	IIAD IOTAL													

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
LUXEMBOURG	Control Junior and carter growments institutions Corporation Corporation Corporation Corporation Corporation Corporation Corporation Corporation Restall Resta	0 0 3,058 2,851 128 0 0 0 0	0 105 105 0 0 0	0 3,050 2,855 128 0 0 0	0 982 879 52 0 0 0	0	0 53 53 0 0 0	0 3,044 2,859 150 0 0 0	0 108 108 0 0 0 0	0 3,029 2,844 150 0 0 0	0 0 970 838 64 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 52 51 0 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-abiligation assets IRB Total	ů	0	0	0	0	·	0	0	ů	0	ů	0

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0		0	0	0
	Institutions Corporates	1.020	362	1.016	538	0	97	983	361	979	0 522		0 116
	Corporates - Of Which: Specialised Lending	1,020	362	1,016	538		97	983	361	979	522		116
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail		0	0	0	0		0	0		0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0		0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-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
	Retail - Other Retail		0	0	0	0		0	0		0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME Equity												0
	Other non credit-obligation assets			0					0		0		
	IRB Total												
		(1) Original conce	um united Exposu	munico is manage	f before taking into accoun	new offers due to	contit convenient	eton or andt in	h militarina tachair	use to a substitut	ion officete)		

Credit Risk - IRB Approach

Münchener Hynothekenhank eG

								IRBAp	nrnach					
					As o	31/03/2024					Aso	of 30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	*****		Of which: defaulted	and provisions
		central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		755	0	755	294	0	4	755	0	750	295		3
		rporates - Of Which: Specialised Lending	689	0	689	254	0	3	690	0	686	255		3
	Retali			0	0			0	0	0		0		0
		tail - Secured on real estate property												
	PAGE 1	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-SME					0			0		0		
		tail - Qualifying Revolving					0			0		0		
		tail - Other Retail		0	0		0		0	0		0		0
		Retail - Other Retail - Of Which: SME		0			0		0	0		0		0
		Retail - Other Retail - Of Which: non-SME		0			0		0	0		0		0
	Equity			0	0	0	0	0	0	0	0	0	0	0
	Other non credit-of	bligation assets												
	IRS Total													

(1) Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk missation techniques (e.g. substitution effects).



General governments exposures by country of the counterparty

							lünchener Hypothekenban	k eG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	County / Region	financial assets	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	11 0 37 10 11 104	11 0 0 37 10 11 104			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 - 3M	Belgium	22 0 0 0 0	0 0 23 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria									-				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [110Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													
Total														



General governments exposures by country of the counterparty

						1	fünchener Hypothekenban	k eG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more	Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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] [3Y - 5Y] [1Y - 10Y] [10Y - more Total	France	21	0 0 5 26 0 0 0 0 25			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Germany	27 77 18 18 46 49 19 3,300 4,44	195 3,526	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[Croatia	300												
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													



General governments exposures by country of the counterparty

						1	fünchener Hypothekenban	k eG						
							As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	22	0 0 0 0 0 0 0 0 0 0 2 6 5 2 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	9
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	55 6 6	0 0 0 5 5 0 0 0 0	0	(0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 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													



General governments exposures by country of the counterparty

						1	Münchener Hypothekenban	k eG						
					_		As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	toungross carijing arroum o non-derivarive financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 10Y - more Total	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Spain													
[0 - 3M [Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0 - 3M[Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
Total	Norway													



General governments exposures by country of the counterparty

						1	lünchener Hypothekenban	k eG						
				_			As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0 - 3M [Canada													
[0 - 3M[Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

						·	lünchener Hypothekenban	ik eG						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
10tat 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Middle East													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean													
10 3M	Africa													
10 a 3 M I [3 M - 1 Y [Others	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

	Münchener Hypothekenbank eG													
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh		Derivat	tives		Off balan	ce sheet				
												Off-balance sh	eet exposures	
			Total carrying amount of non- derivative financial assets (net of short positions)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	6 33 5 2 21 122 134 184		0		0 0 0	0		0 0 0	0 0 0 0	0	0 0 0		
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-70re Total	Belgium	22 22 6 6 6 7 13	0 23 0 0 0 0 177 40	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0 - 3M[[3M - 1Y] [11Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

	Münchener Hypothekenbank eG													
		As of 30/06/2024												
						Dire	ct exposures							
	(mln EUR)			On balance si		Derivat	ives		Off balar	ice sheet				
										Off-balance sheet exposures				
			Total carrying amount of non-		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 · 3M[13M · 11f 12f · 27f 22f · 37f 13f · 57f 15f · 10ff 10f · 10ff 10f · 10ff 10f	Fintand	100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	France	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 33Y - 5Y 5Y - 10Y 10Y - more	Germany	3 6 5 100 367 194 3,917	194 7 3,917			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Creatia	-												
[0 - 3M[Greece													
[0 - 3M [Hungary													
[0 - 3M[Ireland													
[0 · 3M[italy													



General governments exposures by country of the counterparty

	Münchener Hypothekenbank eG													
As of 30/06/2024														
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												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)		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M[Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
10-3Mf 1 3M-1Yf [1Y-2Yf [2Y-3Yf	Luxembourg	21	0 0 0 0 0 0 0 0 0 2 5	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Malta	-				·				·		,		J
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Portugal	55	0 0 0 0 51 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Romania													_



General governments exposures by country of the counterparty

	Münchener Hypothekenbank eG													
		As of 30/06/2024												
						Dire	ct exposures							
	(mln EUR)			On balance si	neet					Off balance sheet				
					Non-derivative financial as					Off-balance sheet exposures				
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	financial assets	of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Stovakia													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain													
[0.3M] [3M-1Y] [11-2Y] [12Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0.3M] [3M-1Y] [11-2Y] [12Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [33-5Y] [53-10Y] [100'-more Total	Uechtenstein													
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

	Münchener Hypothekenbank eG													
		As of 30/06/2024												
						Dire	ct exposures							
	(mln EUR)			On balance sh		Off balance sheet								
												Off-balance sheet exposures		
					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region		Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0 - 3M [Canada													
[0 - 3M[Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

		Münchener Hypothekenbank eG												
		As of 30/06/2024												
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sh	eet exposures	
							Risk weighted exposure							
Residual Maturity	Country / Region	financial accets	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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean													
[0 - 3M [Africa													
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	0 0 0 0 0 0 55	0 0 0 0 0 0 51 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 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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