

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.



2016 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	OWN FUNDS	1,372	1,116	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)	980	1,009	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)	696	709	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	284	284	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	15	23	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)	-8	-6	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 CCR
	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	(-) IRB shortfall of credit risk adjustments to expected losses	-29	-1	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	-3	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	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)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	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
OWN FUNDS Transitional period	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
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	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	22	3	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 (+/-)	22	3	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)	127	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	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	3	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	127	-3	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)	1,106	1,009	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	266	107	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	119	106	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	1	1	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)	
	A.4.3	Tier 2 transitional adjustments	146	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	5,674	5,721	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)	17.26%	17.64%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.49%	17.64%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.18%	19.50%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	957	1,009	[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)	16.87%	17.64%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Risk exposure amounts

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	5,163	5,109
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	5,163	5,109
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	329	382
Risk exposure amount for operational risk	182	229
Other risk exposure amounts	0	0
Total Risk Exposure Amount	5,674	5,721

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



2016 EU-wide Transparency Exercise Market Risk

	9	SA .					IM										IM						
	As of 31/12/2015	As of 30/06/2016		As of 31/12/2015								As of 30/06/2016											
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		MIGRATI	MENTAL LT AND ION RISK CHARGE		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Mitem)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	EXPOSURE EX	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	12 WEEKS AVERAGE MEASURE	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-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
raded 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						1	
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						i e	
quities	0	0	0	0	0	0							0	0	0	0						i e	
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							
oreign exchange risk	0	0	0	0	0	0							0	0	0	0						i	
ommodities risk	0	0	0	0	0	0							0	0	0	0	0						
īotal .	0	. 0	0	1 0	0	0	. 0	0	0	0	0	. 0	0	. 0	0	. 0	. 0	0	l O	1 0	0	, 0	



Credit Risk - Standardised Approach

Münchener Hypothekenbank eG

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	600	043			522	700		
	Regional governments or local authorities	603 4.639	913 4.671	14		522 4,474	793 4,504	14	
	Public sector entities	4,639 795	795	6		4,4/4 748	748	6	
	Multilateral Development Banks	263	263	0		132	132	0	
	International Organisations	203	203	0		0	0	0	
	Institutions	60	37	32		58	35	31	
	Corporates	525	380	380		480	336	336	
	of which: SME	60	44	44		74	59	59	
	Retail	3	3	2		4	2	2	
	of which: SME	0	0	0			0	0	
Consolidated data	Secured by mortgages on immovable property	87	86	35		84	84	34	
Corisonaatea aata	of which: SME	40	39	17		25	25	10	
	Exposures in default	124	80	108	44	76	43	64	33
1	Items associated with particularly high risk	5	5	7		5	5	7	
1	Covered bonds	ō	ō	o o		ō	ō	Ö	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	ō		0	0	0	
1	Equity	111	111	111		111	111	111	
1	Securitisation	0	0	0		0	0	0	
1	Other exposures	0	0	0		10	10	10	
1	Standardised Total	7,215	7,343	700	44	6,705	6,804	620	33

7,213 7,343 7
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).

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	13	50	0		15	47	0	
	Regional governments or local authorities	4.362	4.393	0		4.196	4.226	0	
	Public sector entities	4.362	666	5		619	619	5	
	Multilateral Development Banks	0	0.00	0		0.00	019	0	
	International Organisations	0	ő	0		0	0	0	
	Institutions	35	35	31		34	34	31	
	Corporates	29	9	8		27	8	8	
	of which: SME	19	3	3		16	1	1	
	Retail	2	2	1		4	2	2	
	of which: SME	0	0	0		1	0	0	
GERMANY	Secured by mortgages on immovable property	74	73	31		71	71	30	
	of which: SME	40	39	17		25	25	10	
	Exposures in default	2	1	1	1	1	0	0	1
	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	111	111	111		111	111	111	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

Ordinal 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).

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures.

					Standardise	d Approach						
			As of 31	12/2015			As of 30	/06/2016				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	28	28	6		28	28	6				
	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	3				3		0				
	Corporates of which: SME	3	3	3		3	3	3				
	or which: SME	0	0	0		U	0	0				
	of which: SME	1	0	0		U	0	0				
SWITZERLAND	Secured by mortgages on immovable property	13	13	5		42	13	5				
SWITZERLAND	of which: SME	13	13	0		13	13	0				
	Exposures in default	2	1	1	,	2	1		,			
	Items associated with particularly high risk	0	0	0		0	0	0	1			
	Covered bonds	ľ	0	ı ö		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	l ő		0	ı ö	0				
	Collective investments undertakings (CIU)	ľ	0	ő		0	ő	0				
	Equity	0	0	l ő		0	ı ö	0				
	Securitisation	, and the same of		Ů			Ů					
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				1				1			

					Standardise	d Approach				
			As of 31	/12/2015		As of 30/06/2016				
	(Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	62	62	0		63	63	0		
	Public sector entities	02	02	ő		03	0	0		
	Multilateral Development Banks	ů	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	26	26	26		25	25	25		
	of which: SME	0	0	0		0	-0	0		
	Retail	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
SPAIN	Secured by mortgages on immovable property	ō	ō	ō		ō	ō	ō		
0171211	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		
	Securitisation									
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

Oficinal exposure, unlike Exposure, les reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

		мипспепег нуротпекепрапк еG										
					Standardise	ed Approach						
			As of 31	/12/2015		As of 30/06/2016						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks											
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0		0		0		0				
	Institutions	0	ı ö	0		0	0	0				
	Corporates	o o	, o	0		0	, o	0				
	of which: SME	0	ő	0		0	ő	0				
	Retail	0	0	0		0	0	0				
	of which: SME	ō	ō	ō		ō	ō	ō				
LUXEMBOURG	Secured by mortgages on immovable property	0	0	0		0	0	0				
LOXE. IDOUTE	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	5	5	7		5	5	7				
	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				
	Securitisation											
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			

Sammatrides d'afficie (1) Original exposure, unilike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

					Standardise	d Approach				
			As of 31	/12/2015			As of 30	of 30/06/2016		
		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 provisions	
	(min EUR, %)									
	Central governments or central banks	73	73	0		72	72	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	129	129	0		129	129	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	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
ED 4410E	of which: SME	0	0	0		0	0	0		
FRANCE	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		
	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		
	Securitisation									
	Other exposures	0	0	0		0	0	0		
	Standardised Total ² osure value, is reported before taking into account any effect due to credit conversion factors or cr				0					

					Standardise	d Approach			
			As of 31,	12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	192	192	0		136	136	0	
	Regional governments or local authorities	39	39	0		38	38	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ALICTRIA	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	25	25	38	0	25	25	38	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	
	Securitisation	0	0	0		0	0	0	
	Other exposures	U	0	0		U	-	U	
	Standardised Total ² Design value is reported before taking into account any effect due to credit conversion factors or credit risk				0				0

¹⁰⁷ Original exposure, unlike Exposure used, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

107 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	341	341	341		297	297	297	
	of which: SME	41	41	41		58	58	58	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	95	53	68	42	49	17	25	32
	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	
	Securitisation								
	Other exposures	0	0	0		10	10	10	
	Standardised Total ²				42				32

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

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

		Muncher	ier Hypothek	enbank eG					
					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	ı ö	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	o o	l ő	0		0	ů	0	
	International Organisations	o o	ı ŏ	0		0	ő	0	
	Institutions	0	ı ö	ő		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	o o	ō	0		0	ō	0	
	Retail	0	0	0		0	0	0	
	of which: SME	ō	ō	ō		0	ō	ō	
NETHERLANDS	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

pocuments to the report of the property of the

					Standardise	d Approach			
			As of 31	12/2015			As of 30	/06/2016	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	l ő		0	0	0	
	Multilateral Development Banks	0	0	ı ö		0	0	0	
	International Organisations	0	0	l ő		0	0	ı ö	
	Institutions	1	1	1		1	1	1	
	Corporates	0	0	0		0	ō	0	
	of which: SME	0	0	0		0	0	0	
	Retail	ō	ō	ō		ō	ō	ō	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² Total standardised Total standard into account any effect due to credit conversion factors or credit rises.				0				0

⁽ii) Original exposure, unlike Exposure alone, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(ii) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

Total value adjustments and pro	visions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations 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	0		0	0	0	
Country of	of which: SME	o o	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	ő		0	ő	ő	
Counterpart 10	of which: SME	0	0	ō		0	0	0	
	Exposures in default	ō	ō	ō	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	
1	Securitisation								
	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 does not include Securistisation exposures



Credit Risk - IRB Approach Münchener Hypothekenbank eG

	í												
							IRB Ap	proach					
				As of 31	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	. 0	0	0	0
	Institutions	2,520	0	2,358	750	0	0	2,631	0	2,508	791	0	0
	Corporates	7,495	122	7,326	2,184	0	17	7,498	72	7,352	2,119	0	19
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5.251	121	5.154	1.567	0	17	5.533	72	5.423	1.621	0	19
	Retail	20.898	61	20.898	1.440	207	9	21.922	56	21.922	1.474	183	8
	Retail - Secured on real estate property	20.898	61	20.898	1.440	207	9	21.922	56 17	21.922	1.474	183	8
	Retail - Secured on real estate property - Of Which: SME	2,952	19	2,952	314	68	2	3,097		3,097	309	58	2
Consolidated data	Retail - Secured on real estate property - Of Which: non-	17,946	41	17,946	1,125	139	7	18,825	39	18,825	1,164	125	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0		0	0	
	Securitisation	0		- 0	89		0	0		0	0		0
	Other non credit-obligation assets										106		
	IRB Total				4,463						4,489		

IRB Total

soure, 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,	12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure 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	528	0	528	226	0	0	715	0	715	291	0	0
	Corporates	5.522	95	5.810	1.492	0	7	5.565	44	5.876	1.490	0	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,706	94	3,995	1,039	0	7	3,748	44	4,095	1,053	0	8
	Retail	16,646	58	16,646	1,234	200	9	17,637	53	17,637	1,278	177	8
	Retail - Secured on real estate property	16.646	58	16.646	1.234	200	9	17.637	53	17.637	1.278	177	8
	Retail - Secured on real estate property - Of Which: SME	2.822	19	2.822	304	67	2	2.978	17	2.978	301	58	2
GERMANY	Retail - Secured on real estate property - Of Which: non-	13,824	39	13,824	929	133	7	14,659	37	14,659	977	118	5
	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2015					As of 30/	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	254	0	254	53	0	0	199	0	199	41	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	4,203	2	4,203	199	5	0	4,284	3	4,284	196	6	0
	Retail - Secured on real estate property	4,203	2	4,203	199	5	0	4,284	3	4,284	196	6	0
	Retail - Secured on real estate property - Of Which: SME	119	0	119	9	0	0	119	0	119	8	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	4,084	2	4,084	191	5	0	4,166	3	4,166	188	6	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												4

							IRB Ap	proach					
				As of 31	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	562	0	562	158	0	0	462	0	462	141	0	0
	Corporates	178	0	163	68	0	0	174	0	183	80	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	115	0	99	40	0	0	154	0	163	70	0	0
	Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
CD 4 ***!	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	0	0	0	0	0	0
SPAIN		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 Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	U	0	U	0	0	0	0	0	0	0	0	0
		U	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	U	0	U	0	0	0	U	0	0	U	0	
	Other non credit-obligation assets												
	IRB Total												_
	IRB Total reported before taking into account any effect due to credit conversion factors or credit risk mitigation												

Credit Risk - IRB Approach Münchener Hypothekenbank eG

								IRB Ap	proach					
					As of 31,	12/2015					As of 30/	06/2016		
			Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure 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
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	200	0	200	42	0	0
	Corporate		779	0	306	131	0	0	830	0	261	109	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	. 0	0	0
		Corporates - Of Which: SME	538	0	148	60	0	0	709	0	162	68	0	0
	Retail		1	0	1	0	0	0	0	0	0	. 0	0	0
		Retail - Secured on real estate property	1	0	1	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
LUXEMBOURG		Retail - Secured on real estate property - Of Which: non-	1	0	1	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
	Securitisa													
		credit-obligation assets												
nal exposure unlike Exposure value is reno	IRB Total													

							IRB Ap	proach					
				As of 31,	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	184	0	147	43	0	0	155	0	122	32	0	0
	Corporates	252	11	245	134	0	1	218	12	218	99	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	188	11	188	108	0	1	218	12	218	99	0	2
	Retail	5	0	5	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	3	0	3	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
	Securitisation												
	Other non credit-obligation assets											_	
	IRB Total												

IRB Total

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/	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure 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	137	0	137	94	0	0	147	0	147	90	0	0
	Corporates	189	0	152	61	0	0	184	0	151	61	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	189	0	152	61	0	0	184	0	151	61	0	0
	Retail	5	0	5	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	5	0	5	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-	2	0	2	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2015					As of 30	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9	0	9	5	0	0	8	0	8	4	0	0
	Corporates	5	0	0	0	0	0	5	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	5	0	0	0	0	0	5	0	0	0	0	0
	Retail	18	0	18	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	18	0	18	2	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	16	0	16	2	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total ted before taking into account any effect due to credit conversion factors or credit risk mitigation												



Credit Risk - IRB Approach Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of 31	12/2015					As of 30/	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	65	0	65	16	0	0	18	0	18	6	0	0
	Corporates	278	16	262	127	0	9	273	16	284	111	0	10
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	264	16	230	113	0	9	265	16	254	101	0	10
	Retail	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	2	0	2	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
	Securitisation Other non credit-obligation assets												
	IRB Total												

	i													
		IRB Approach												
		As of 31/12/2015						As of 30/06/2016						
				Exposure Risk expos Value ¹	ure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and		
(min EUR, %)			Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	303	0	303	68	0	0	287	0	287	60	0	0	
	Corporates	35	0	230	83	0	0	0	0	230	87	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	196	63	0	0	0	0	230	87	0	0	
	Retail	5	0	5	2	0	0	0	0	0	0	0	0	
UNITED KINGDOM	Retail - Secured on real estate property	5	0	5	2	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	4	0	4	1	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	
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

IRB Total

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

		IRB Approach												
		As of 31/12/2015						As of 30/06/2016						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	
Country of Counterpart 10	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	
	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-	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 Securitisation	0	0	0	0	0	0	0	0	0	0	0	-	
	Other non credit-obligation assets													
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation													