

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.



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,391	1,414	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	1,316	1,337	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,001	1,012	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	instruments) Retained earnings	291	305	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) 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	30	35	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6		0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.5	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters	0	0		
					C 01.00 (r250,c010) C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-5	-5		of CCR
	A.1.9	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	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-1	0	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 (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 379(1) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 153(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
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transactial period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-10	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	1	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1	0	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	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	1	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-1	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,316	1,337	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	75	77	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	62	49	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	13	28	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) - C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	5,524	5,813	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CADITAL DATE	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.83%	22.99%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.83%	22.99%	CA3 (3)	•
0774	C.3	TOTAL CAPITAL RATIO (transitional period)	25.18%	24.33%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,316	1,337	[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)	23.83%	22.99%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,316	1,337	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,316	1,337	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	38,395	38,910	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	38,395	38,910	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.4%	3.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.4%	3.4%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(min EUR)	4.029	F 176
Risk exposure amounts for credit risk	4,928	5,176
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	4,928	5,176
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	327	324
Risk exposure amount for operational risk	269	313
Other risk exposure amounts	0	0
Total Risk Exposure Amount	5,524	5,813

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



Market Risk

									,,,,													
	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018		As of 31/12/2017						As of 30/06/2018												
			VaR (Memoral	ndum item)	STRESSED VaR ((Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK FAL CHARGE		PRICE RISKS CHARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	DEFAL MIGRAT	EMENTAL ULT AND TION RISK LL CHARGE		PRICE RISKS CHARGE FOR	СТР	
	TOTAL RISK EXPOSURE AMOUNT	TAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	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 (SVaR	12 WEEKS AVERAGE MEASURE	S LAST MEASURE				
(mln EUR) Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	ŏ	ŏ	ŏ	ő	ŏ	ő							ŏ	o o	ő	ő		4		4		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0		4		4		4
Equities	0	0	0	0	0	0							0	0	0	0		4		4		
Of which: General risk	0	0	0	0	0	0							0	0	0	0		4		4		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0		4		4		
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0		4		4		
Commodities risk	U	U O	U	0	0	U								U	U .	U		4	4	_		
Total	0	0			0			. 0					1 0				1 0		10	. 0	0	. 0



Credit Risk - Standardised Approach

Münchener Hypothekenbank eG

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions
	(min EUR, %)								
	Central governments or central banks	882	1,050	13		515	655	11	1
	Regional governments or local authorities	3.775	3.801	5		3.638	3.655	5	
	Public sector entities	334	334	4		397	397	4	
	Multilateral Development Banks	77	77	0		79	79	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	38	31		40	40	31	
	Corporates	458	276	276		524	333	332	
	of which: SME	53	25	24		65	49	49	
	Retail	4	3	2		5	4	3	
	of which: SME	1	0	0		2	1	0	
Consolidated data	Secured by mortgages on immovable property	96	95	38		121	108	42	
	of which: SME	40	39	14		32	27	10	
	Exposures in default	40	13	19	27	41	13	19	28
	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)	143	143	82		140	140	87	
	Equity	116	116	116		116	116	116	
	Securitisation	0	0	0		0	0	0	
	Other exposures	6	6	6		6	6	6	
	Standardised Total	5,993	5,951	591	27	5,622	5,546	657	28

(4) 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).

			Standardised Approach										
			As of 31/12	2/2017		As of 30/06/	2018						
		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	377	396	0		23	38	0					
	Regional governments or local authorities	3.536	3.562	0		3.401	3.418	0					
	Public sector entities	224	224	4		284	284	4					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	37	37	31		39	39	31					
	Corporates	46	16	16		68	32	32					
	of which: SME	41	13	13		17	3	2					
	Retail	4	3	2		5	3	2					
	of which: SME	1	0	0		2	1	0					
GERMANY	Secured by mortgages on immovable property	87	85	34		112	99	39					
	of which: SME	40	39	14		32	27	10					
	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)	139	139	80		136	136	85					
	Equity	116	116	116		116	116	116					
	Securitisation								4				
	Other exposures Standardised Total ²	0	0	0		0	0	0					

Pictigate exposure, unitie Exposure value, is reported before belong into account any effect due to credit conversion factors or credit risk imagestion techniques (e.g., substitution effects).

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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		
	Regional governments or local authorities	0	26	0		26	26	0	
	Regional governments or local authorities Public sector entities	26	26	5		26	26	5	
	Multilateral Development Banks	0	0	0		U	0	0	
	International Organisations	0	U	0		0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	0	2	2		2	2	2	
	of which: SME	3	,	,		3	,	0	
	Retail	, i	0	0		1	1	0	
	of which: SME	0	, and	0				0	
SWITZERLAND	Secured by mortgages on immovable property	o o	i i	3			9	3	
SWITZLKLAND	of which: SME	0	, i	,		0	n	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	o o	o o	0		0	o o	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

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

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

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

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

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

**Original exposure value (e.g. substitution effects).

**Original exposure

* How store adjustments any provinces yet clustery to contribute of the security contributed and population, adjustment provinces and contributed and the security contributed and the securit													
					Standardis	ed Approach							
			As of 31/12/2017 As of 30/06/2018										
	(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				
	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	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
LUXEMBOURG	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 Covered bonds	0	0	0		0	0	0					
		0	0	0		0	0	0					
I	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0		0					
I	Equity	4	4	2		4	4	2					
I	Securitisation	U		0			U	U					
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²	Ů			0	<u> </u>			0				

¹⁰ Chajanal exposume, unlike Exposume value, in a Sanda Francisco III Cold.
10 Chajanal exposume, unlike Exposume value, in Counterparty excludes those for security any effect due to credit conversion factors or credit risk militopation techniques (e.g., substitution effects).
10 Total value adjustments and convisions oer counter of counterparty excludes those for securitisation exocurses, additional valuation adjustments. AVVel and other own funds reductions related to the exocurses, but includes centeral credit risk adjustments.



Credit Risk - Standardised Approach

Münchener Hypothekenbank eG

				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
					Standardis	sed Approach			
			As of 31/1:	2/2017			As of 30/06	/2018	
		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	99	99	0		98	98	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	103	103	0		104	104	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	50	50	50		50	50	50	
	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	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						4
	Other exposures	0	- 0	0		0	0	0	
	Standardised Total ²				0				

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

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		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 54	0 54	0		0 51	0 51	0	
	Public sector entities	54	54	0		51	51	0	
	Multilateral Development Banks	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	ō		0	0	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	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 once value is reported before taking into account any effect due to credit conversion factors or credit risk m				0				0

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of creating and conscious external process. A position of conscious exposure value, is reported before standard not extend any effect due for conscious conscious external process, assistanteed exposure value, is reported before standard not extend any effect due for the conscious extending exposure extending exposure recommendation extending exposure exposure value, is reported before extending exposure extending exposure exposure value, is reported before extending exposure exposure value, is reported before extending exposure extending exposure exposure value, is reported before extending exposure extending exposure exp

					Standardis	ed Approach				
			As of 31/12/2017 As of 30/06/2018							
	(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	
	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	ō	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		
	of which: SME	0	0	0		0	0	0		
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		
	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 Collective investments undertakings (CIU)	0		0		U	0	0		
	Equity	0	0	0		0	0	0		
	Securitisation	U		0		0	U	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0	Ů	Ů		0	

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/1:	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen 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	
In In	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	207	180	180		252	222	222	
	of which: SME	12	12	12		252	47	47	
	Retail	12	12	12		-10	7/	7/	
	of which: SME	0	0	0		0	0	0	
NITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
MILDSIAILS	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	13	18	27	41	13	19	28
	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	6	6	6		6	6	6	
	Standardised Total ²				27				2

¹⁰ Chairul exposure, unlike Exposure value for counterparty excludes those for securistication exposures, additional valuation adjustments (AWIo) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AWIo) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Münchener Hypothekenbank eG

Standardised Approach As of 31/12/2017 As o	f 30/06/2018 Value ¹ Risk expo	
As of 31/12/2017 As o	Risk expo	
Original Exposure * Exposure Value* Risk exposure amount Value adjustments and provisions * Original Exposure* Exposure		and provisions
(min BUR, %) Central governments or central banks 0 0 0 0	0	0
Regional governments or local authorities 0 0 0 0	0	0
Public sector entitles 0 0 0	0	0
Multilateral Development Banks	0	0
International Organisations 0 0 0	0	0
Institutions 0 0 0 0	0	0
Corporates 0 0 0 0	0	0
of which: SME	0	0
Retail 0 0 0 0	0	0
Country of of which: SME 0 0 0 0	0	0
	0	0
Counterpart 8 Secured by moragages on immovatore property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Collective investments undertakings (CIU) 0 0 0	0	0
Equity 0 0 0 0	0	0
Securitisation Securitisation		
Other exposures 0 0 0 0 0	0	0

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	U	0		0	0	U	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		0	0	0	
C	of which: SME	0	,	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	1 0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	ō	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

Thingsid reposure, unitie Exposure value; protect before injury records the control conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(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
	Central governments or central banks		0	^			^	^	
	Regional governments or local authorities	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		Ů	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	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach Münchener Hypothekenbank eG

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted ⁽²⁾	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	1,488	0	1,468	406	0	0	1,568	0	1,553	399	0	0
	Corporates	8.362	49	8.217	2.323	0	10	8.674	34	8.552	2.431	0	10
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	5.613	49	5.566	1.531	0	10	6.008	34	5.966	1.690	0	10
		24,091	54	24,091	1,515	178		24,833	47	24,833	1,578	155	9
	Retail - Secured on real estate property	24.091	54	24.091	1.515	178	9	24.833	47	24.833	1.578	155	9
Consultational date	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	3,364	20	3,364	305	67	4	3,439	16	3,439	304	53	4
Consolidated data	Retail - Secured on real estate property - Or Which: non- Retail - Qualifying Revolving	20,727	34	20,727	1,211	111	5	21,394	31	21,394	1,274	102	5
	Retail - Qualifying Revolving Retail - Other Retail	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	0	0	0	0	0	0	0	0	0	0		0
\$	Retail - Other Retail - Of Whitch: hon-smc	0	0	0	0	0	0	0	0	0	0	Ü	0
	Securitisation	0	0	0	0	U	0	0	U	0			0
	Other non credit-obligation assets	0		U	93		0	0		0	111		-
	IRB Total				4,337						4,519		

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure Exposure Value ¹		Risk expo	Risk exposure amount		Original Exposure ¹		Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and 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	593	0	593	213	0	0	661	0	661	214	0	0
	Corporates	5,921	5	6,470	1,679	0	1	6,007	4	6,565	1,694	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3.536	5	4.082	1.034	0	1	3.771	4	4.374	1.138	0	1
	Retail	19,771	52	19,771	1,323	172	8	20,397	46	20,397	1,382	150	9
	Retail - Secured on real estate property	19.771	52	19.771	1.323	172	8	20.397	46	20.397	1.382	150	9
	Retail - Secured on real estate property - Of Which: SME	3,245	19	3,245	296	66	4	3,318	16	3,318	296	53	4
GERMANY	Retail - Secured on real estate property - Of Which: non-	16,525	32	16,525	1,027	106	5	17,079	30	17,079	1,086	97	4
	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 Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Expo	osure ¹	Exposure	Risk exposure 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
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		50	0	50	10	0	0	1	0	1	0	0	0
	Corporates		1	0	0	0	0	0	0	0	0	0	0	0
		rporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		rporates - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0
	Retail		4,320	2	4,320	193	6	0	4,436	2	4,436	196	5	0
	Re	etail - Secured on real estate property	4.320	2	4.320	193	6	0	4.436	2	4.436	196	5	0
C147777501 4410		Retail - Secured on real estate property - Of Which: SME	118	0	118	9	1	0	122	0	122	8	0	0
SWITZERLAND	_	Retail - Secured on real estate property - Of Which: non-	4,202	2	4,202	184	5	0	4,315	2	4,315	188	5	0
		etail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Re	etail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	E-miles	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisatio	_	0	0	0	0	0	0	0	0	0	0	0	-
		n edit-obligation assets												
	Other non cr													

								IRB Approx	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	re amount Value adjustments		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
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	125	0	125	26	0	0
	Corporal		1,099	0	307	126	0	0	1,213	0	360	134	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	895	0	225	69	0	0	1,002	0	230	86	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
LUXEMBOURG		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 Securities		0	0	0	0	0	0	0	0	0	0	0	0
		on credit-obligation assets												
	IRB Tota	al											1	



Credit Risk - IRB Approach Münchener Hypothekenbank eG

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(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	86	0	66	18	0	0	82	0	67	18	0	0
	Corporates	295	13	307	119	0	2	309	13	324	122	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	275	13	293	113	0	2	277	13	297	112	0	2
	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
FRANCE	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	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure 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 Institut	banks and central governments	0 259	0	0 259	0 70	0	0	0 213	0	0 213	0 53	0	0
	Corpora		214	0	259	92	0	0	213	0	253	92	0	0
		Corporates - Of Which: Specialised Lending	0	ő	0	0	0	ő	0	0	0	0	ő	ő
		Corporates - Of Which: SME	159	0	171	60	0	0	139	0	151	40	ō	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
SPAIN		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 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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securiti		0	0	0	0	0	0	0	0	0	0	0	ů
		on credit-obligation assets												
	IRB Tot													

							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original Exposure ¹		Exposure Value ¹			Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	367	31	338	104	0	8	383	17	384	130	0	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	310	31	304	91	0	8	320	17	311	92	0	8
	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 Wi		0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Wi	ich: 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	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

	IRB Total		
(i) Original exposure, unlike Exposure value, is reported bef	fore taking into account any effect due to credit conversion factors or credit risk mitigation to	chniques (e.a. substitution effec	ets).

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	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	7	0	7	2	0	0	5	0	5	2	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	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: SN		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: no	n- 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach Münchener Hypothekenbank eG

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	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	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
Country of Counterpart 8	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	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR	t, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governmen	nts	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: Special	lised 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 est		0	0	0	0	0	0	0	0	0	0	0	0
		n real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		n real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolvi	ng	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 Reta		0	0	0	0	0	0	0	0	0	0	0	0
		ail - 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 Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		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
C		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	U	0	0	0	0	0	0	0	0		0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0			
	Equity	Retail - Other Retail - Of Which: Hull-SME	U	0	0	0	0	0	0	0			"	1 0
	Securitis	ation		, and	0		, i	Ü		0	Ů			-
		n credit-obligation assets												
	IRB Tota													



		Münchener Hynothekenbank eG												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
					<u> </u>	1					<u> </u>			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	exposure amount
				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			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0 49	0 49	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [123 173 21	123 173 21	0 0	0	0 0	0 0	0	0	0	0 0	0	0	0
[3M - 1Y [[1Y - 2Y [2 50 0	2 50	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 0 42	0 0 42	0	0	0	0 0	0	0	0 0	0	0	0	
[10Y - more		0 115	0 115	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Bulgaria													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Cyprus													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Czech Republic	34 0	34 0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 34	34	0	0	0	0	0	0	0	0	0	0	1
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Denmark													
[10Y - more Total														
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
12Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Estonia													
l 10Y - more Total														



	General govern	ments exposures by country of Münchener Hypothekenbank eG												
		MUDICHENER HYDOTREKENDANK eG					As of 30/06/2018							
						Dira	ct exposures							1
						Dile	ct exposures					orr. I		_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	adding fallengeling	David and in a control	the follows			
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
			Total carrying amount of									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure unioune
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Finland	0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y I 15Y - 10Y I		110 0	110 0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [110 0	110 0	0	0	0	0	0	0	0	0	0	0	0
TO - 3M		0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y I	France	0 26	0 26 176	0	0	0	0	0	0	0	0	0	0	
		176 0 202	0 202	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [31 3	31	0	0	0	0	0	0 25	0	15 0	0	0	, and the second
[1Y - 2Y [[2Y - 3Y [Germany	98 138	98 138 225 1,189	0	0	0	0	0	0	0	25 0	0	0	
[3Y - 5Y [5Y - 10Y	,	225 1,189 1,740	1,189 1,740	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [3,425	3,425	Ů	Ö	0	0	0	146 171	0	/b 116	ŏ	0	4
「3M - 1Y「 「1Y - 2Y「														
[2Y - 3Y [[3Y - 5Y]	Croatia													
[5Y - 10Y [10Y - more Total														
[0 - 3M [[3M - 1Y [
f 1V - 2V f	Greece													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [dieece													
710Y - more Total F 0 - 3M F														
[0 - 3M [3M - 1Y [1Y - 2Y														
1 2Y - 3Y I 13Y - 5Y I	Hungary													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [Ireland													
f10Y - more Total														



	concran govern	Münchener Hynothekenbank eG												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount		11011310113	
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Notional amount	Carrying amount	Nodoliai allodiic			
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 8 0	0 8 0	0	0	0	0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Italy	0 0 0	0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0	0 0 0	0	0 0 0	0 0 0	
[10Y - more		0 8	0 8	0 0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Latvia													
[3Y - 5Y [5Y - 10Y [10Y - more	Latvia													
Total [0 - 3M [
[1Y - 2Y [Lithuania													
[5Y - 10Y [
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [Luxembourg													
[5Y - 10Y [[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 2Y [
[3Y - 5Y [5Y - 10Y	Malta													
Total														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Netherlands													
[3Y - 5Y 5Y - 10Y 10Y - more Total														
[0 - 3M [[3M - 1Y [0 43	0 43	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Poland	20 0 0	20 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
		0 0 64	0 0 64	0 0	0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	9
				-									-	



		Münchener Hynothekenbank eG					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Dick weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at	f which Figure 1					Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Portugal	0 0 0 0 0 51 0	0 0 0 0 0 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	3.	31	Ü			Ü	,	Ü	v	v		ŭ	J
Total [0 - 3M	Slovakia													
Total	Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	0 0 10 0 41 0 0 51	0 0 10 0 41 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total	Sweden	31	51	v	, and the second	, and the second	U	Ü		J	U	J	U	J
Total	United Kingdom													



		Münchener Hynothekenbank eG												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				nea for trading	through profit or loss	comprehensive income	amortised cost							
Γ 0 - 3M Γ														
[0 - 3M [Iceland													
[2Y - 3Y	Iceland													
[10Y - more Total [0 - 3M [[3M - 1Y]														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Liechtenstein													
[5Y - 10Y [10Y - more	-													
Total [0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Norway													
f 10Y - more														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [Australia													
I O a 3M F														
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Canada													
110Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 [1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Hong Kong													
[5Y - 10Y [10Y - more Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Japan													
Total														



	Concran govern	Münchener Hynothekenhank eG												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with po	citivo fair valvo	Doniumtives with	negative fair value			
								Derivatives with po	sitive fair value	Derivatives with	i negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [U.S.													
[5Y - 10Y [10Y - more Total														
I U * 3M L														
[3M - 1Y [China													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Switzerland	26 0	26 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Switzenand	0	0	0	0	0	0	0	0	0	0	0	0	
		26	26	0	0	0	0	0	0	0	0	0	0	5
[3M - 1Y [[1Y - 2Y [Other advanced economies													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [non EEA													
Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Other Central and eastern Europe countries non EEA													
[5Y - 10Y [10Y - more Total	1													
[0 - 3M [3M - 1Y [
[1Y - 2Y [Middle East													
[10Y - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y	1													
[2Y - 3Y [Latin America and the													
[3Y - 5Y [5Y - 10Y [10Y - more	Caribbean													
Total														



General governments exposures by country of the counterparty

	General govern	Münchener Hynothekenbank eG												
		MULCIPIE TVDOTTERETDATK EST					As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 3M - 1Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Africa													
[0 - 3M [Others													

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the exposures of the exposures to the exposures to exposure t

(5) Rediand countries not exported separately not one TEAL Stratel. Known Rediands.

Rediands.

Other advanced non EEAL Stratel. Known, PK Mecadonia, Mortenegro, Serbia and Turkey,
Other CEF one EEA. Hibania, Bosnia and Herzeoprina, PK Mecadonia, Mortenegro, Serbia and Turkey,
Middle Sest: Barran. Diltod. Iran. Iran. Jordan. Kurvalt. Lebanon. Libra. Ornan. Catar. Saud. Arabia. Sudian. Svria. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltod. Iran. Iran. Jordan. Kurvalt. Lebanon. Libra. Ornan. Catar. Saud. Arabia. Sudian. Svria. United Arab Emirates and Yemen.

Middle Sest: Barran. Diltod. Iran. Iran. Jordan. Kurvalt. Lebanon. Libra. Ornan. Catar. Saud. Arabia. Sudian. Periad.

Middle Sest: Barran. Diltod. Iran. Iran. Jordan. Kurvalt. Lebanon. Libra. Ornan. Catar. Saud. Arabia. Sudian. Periad.

Middle Sest: Barran. Diltod. Iran. Iran. Jordan. Kurvalt. Lebanon. Libra. Ornan. Catar. Saud. Arabia. Sudian. Periad.

Middle Sest: Barran. Diltod. Iran. Iran. Jordan. Kurvalt. Lebanon. Libra. Ornan. Catar. Sudian. Middle Arabia. Sudian. Periad.

Middle Sest: Barran. Diltod. Iran. Iran. Jordan. Kurvalt. Lebanon. Libra. Ornan. Catar. Sudian. Arabia. Sudian. Periad. Middle Arabia. Sudian. Sudian.