

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

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,576	1,626	1,653	1,659	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,576	1,626	1,653	1,659	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,691	1,747	1,775	1,860	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,691	1,747	1,775	1,860	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,726	1,790	1,820	1,901	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,726	1,790	1,820	1,901	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	7,795	7,975	8,401	8,756	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had no been applied	7,795	7,975	8,401	8,756	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.21%	20.39%	19.68%	18.94%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.21%	20.39%	19.68%	18.94%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.69%	21.91%	21.13%	21.24%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.69%	21.91%	21.13%	21.24%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	22.14%	22.45%	21.66%	21.71%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.14%	22.45%	21.66%	21.71%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,506	48,451	49,382	52,073	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.56%	3.61%	3.59%	3.57%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,691	1,747	1,775	1,860	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,691	1,747	1,775	1,860	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	47,506	48,451	49,382	52,073	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	47,506	48,451	49,382	52,073	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.56%	3.61%	3.59%	3.57%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.56%	3.61%	3.59%	3.57%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Münchener Hypothekenbank eG

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		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	1,726	1,790	1,820	1,901	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,576	1,626	1,653	1,659	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,201	1,224	1,240	1,249	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	347	372	382	382	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	55	55	55	55	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-5	-1	-1	-1	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRP, Articles 36(1) point (k) (ii), 243(1) point (ii), (ii), 243(1) point (iii) and 378(3) of CRP, Articles 36(1) point (k) (iii) and 378(3) of CRP, Articles 36(1) point (k) (iii) and 378(3) of CRP, Articles 36(1) point (k) (iv) and 153(4) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 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	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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	0	0	C 01.00 (r0500,c0010)	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	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-4	-5	-4	-3	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-18	-18	-18	-23	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	115	121	122	201	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	115	121	122	201	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 01.00 (r0745,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 05.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,691	1,747	1,775	1,860	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	35	43	45	42	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	4	3	2	1	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		31	41	43	41	C 03.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	7,795	7,975	8,401	8,756	C 02:00 (+0010,±0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.21%	20.39%	19.68%	18.94%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.69%	21.91%	21.13%	21.24%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.14%	22.45%	21.66%	21.71%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,576	1,626	1,653	1,659	[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)	20.21%	20.39%	19.68%	18.94%	(0.1)/[8-8.1]	
Pully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re					1	l

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible 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" —clease note that this minht lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
		RW			
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	7,020	7,158	7,493	7,829	C 02.00 (10040, c0010) -[C 07.00 (10090, c0220, 5001) + C 07.00 (10110, c0220, 5001) + C 08.00 (10130, c0220, 5001) + C 08.01 (10090, c0220, 5002) + C 08.00 (100900, c0220, 5002) + C 08.00 (100900, 50020, 5002) + C 08.00 (100900, 50020, 5002) + C 0
Of which the standardised approach	1,206	1,136	1,401	1,444	C 02.00 (r0060, r0010)-[C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001)+ C 07.00 (r0130, r0220, s001)]
Of which the foundation IRB (FIRB) approach	3,164	3,269	3,184	3,323	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	2,535	2,613	2,764	2,919	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060 c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	97	93	97	96	C 07.00 (r0090, -d220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, -d2050, s001) + C 08.01 (r0050, -d2050, s001) + C 08.01 (r0040, -d2050, s001) + C 08.01 (r0040, -d2050, s002) + C 08.01 (r0040, -d2050, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0060, r0260, s00
Credit valuation adjustment - CVA	243	248	333	352	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c960)1*12.5+C 20.00 (r0010,cH50)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	411	452	452	452	C 02.00 (r0590, c0010)
Of which basic indicator approach	411	452	452	452	C 92.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	24	25	27	28	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	7,795	7,975	8,401	8,756	

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

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise Market Risk

Münchener Hypothekenbank eG

SA						М									IM						
		VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	RATION RISK	ALL PRICE	RISKS CAPIT FOR CTP	'AL CHARGE			andum item)	STRESSED VaR (I	Memorandum item)	DEFAU MIGRATI	LT AND ON RISK	ALL PRICE	RISKS CAPITAL FOR CTP		
TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)			FLOOR	12 WEEKS AVERAGE MEASURE	LASI	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)		12 WEEKS AVERAGE MEASURE	LAST	FLOOR		LAST EXP	TAL RISK (POSURE MOUNT
As of 30/09/2021	As of 31/12/2021				As of 30,	/09/2021									As of 31/1	2/2021					
0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0				0			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0				0
As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/0	*					
0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0	0 0 0 0 0 0 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 RISK EXPOSURE AMOUNT As of 30/09/2021 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT As of 30/09/2021 As of 31/12/2021 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT AUTHORITOR (mc) × AVERAGE OF PREVYOUS 60 WORKING DAYS (VARW9) As of 30/09/2021 As of 31/12/2021 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Val (Memorandum Rem) Val (Memorandum Rem)	Var (Memorandum Rem) STRESSED Var (Multiplication FACTOR (mo) x AVERAGE OF PREVIOUS 60 WORKING DAYS (Valled by 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS BD PREVIOUS B	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSED Var (Memorandum item) AND MILE CAPIT AND MILE CAPIT	TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS 09 WORKING DAYS (VARANS) As of 30/09/2021 As of 31/12/2021 As of 31/12/2021 As of 30/09/2021 As of 30/09/2021	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (m:) x AVERAGE OF PREVIOUS OF PREVIO	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (m:0) x AVERAGE OF PREVIOUS OD WORKING DAYS (Vallaus) As of 30/09/2021 As of 31/12/2021 As of 30/09/2021 As of 30/09/2021	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (m:) x AVERAGE OF PREVIOUS O	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) INCREMENTAL DEFAULT ALL PRICE RISKS CAPITAL CHARGE FOR CTP	TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE TO	TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mo) x AVERAGE OF PREVIOUS DE WORKING DAYS (VARAsys) TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS DE WORKING DAYS (VARAsys) TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS DE WORKING DAYS (VARAsys) TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS DE WORKING DAYS (VARAsys) TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS DE WORKING DAYS (VARAsys) TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS DAY PREVIOUS DE WORKING DAYS (VARAsys) TOTAL RISK EXPOSURE AMOUNT FACTOR (mo) x AVERAGE OF PREVIOUS DAY PREVIOUS	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSED Var (Memorandum item) All PRICE RISKS CAPITAL CHARGE FOR CTP TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 8D DAY (VaR:-1) PREVIOUS 6D DAY (Var:-1) PREVIO	Var (Memorandum item) STRESSED Var (Memorandum item) MULTIPLICATION CAPITAL CHANGE FOR CTP TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXPOSURE AMOUNT MULTIPLICATION PREVIOUS ON PREVIOUS ON PREVIOUS ON PREVIOUS ON PREVIOUS ON (Valit-1) PREVIOUS ON PREVIOUS	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSE	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSE	Var (Memorandum item) STRESSED Var (Memorandum item) STRESSED Var (Memorandum item) ALI PRICE RISKS CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Representation Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) STRESSED Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAPITAL CHARGE FOR CTP Var (Memorandum item) Multiplication Risk CAP	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) STRES	Var (Memorandum Rem) STRESSED Var (Memorandum Rem) ALL PRICE RISKS CAPITAL CHARGE FOR CTP

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



					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	1,508 2,505	1,508 2,511	0		913	913 2,454	0	
	Public sector entities	283	283	2		255	255	2	
	Multilateral Development Banks	91	91	5		90	90	5	
	International Organisations	30	30	0		30	30	0	
	Institutions	202	202	0		247	247	0	
	Corporates	737	722	595		714	698	573	
	of which: SME	698	649 22	549		671	622	524	
	Retail	29	22	16		31	25	19	
Consolidated data	of which: SME Secured by mortoages on immovable property	230	223	87		277	269	101	
	of which: SMF	155	150	59		188	185	70	
	Exposures in default	36	36	54	0	37	37	37	
	Items associated with particularly high risk	61	60	91	_	30	30	45	
	Covered bonds	33	33	0		67	67	0	
	Flaims on institutions and compresses with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	143	143	148		144	144	146	
	Equity	209	209	209		207	207	207	
	Other exposures	0	0	0		1		- 1	
	Standardised Total ²	6,096	6,073	1,206	1	5,490	5,466	1,136	

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(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	1,102	1,102	0		506	506	0	
	Regional governments or local authorities	2,374	2,381	0		2,319	2,326	0	
	Public sector entities	161	161	2		136	136	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	202	202 67	0		247	247	0	
	Corporates	66		34		30	50	20	
	of which: SME	63	30	25		25	12	9	
	Retail	2	4			3	4	4	
GERMANY	of which: SME	230	223	0		277	269	101	
	Secured by mortsages on immovable property of which: SME	155	223 150	8/		188	269	70	
	Exposures in default	155	150	39	0	27	37	37	0
	Items associated with particularly high risk	2	,	2		37	2,	37	
1	Covered bonds	33	33	l í		67	67		
	Claims on institutions and corporates with a ST credit assessment	0	0	ō		0	0	i i	
	Collective investments undertakings (CIU)	143	143	148		144	144	146	
1	Equity	209	209	209		207	207	207	
1	Other exposures	0	0	0		1	1	1	
	Standardised Total ²								1

As of 30 (99) 2621			exposures, but includes gener	ral credit risk adjustments.						
Original Exposure* Commission control (A. No.) Commission commission or control to below the commission of control (A. No.) Commission commission or control to below the commission of control (A. No.) Commission con						Standardise	ed Approach			
Control government or credit all basis and control and				As of 30	/09/2021			As of 31	/12/2021	
Control discontroller or control to black 0 0 0 0 0 0 0 0 0			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
Standardised Total 0	SWITZERLAND	Contral consuments or central habits Activated convenience to be althrolling Activated and the contral contr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes gene		unterparty excludes those for se	curesation exposures, accinons	al valuation adjustments (AVAs)	and other own runds reducted	a readed to the	
					Standardisi	ed Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ²	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
LUXEMBOURG	General communication (control (Mr. No.) General communication (control (Mr. No.) Public access of the administration Public access of the administration Institution (Cognitionium Institution) Institution (Cognitionium Institutionium Institutioni	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
I	Standardised Total ²								

		exposures, but includes gener	e deat risk sujustriking.								
					Standardisc	d Approach					
			As of 30,	09/2021	1 As of 31/12/2021						
	(role EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED STATES	Control decomments or control basis in Enterland Control decomments or build authorities to the Control of the Control of	0 0 0 0 0 0 0 669 633 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 654 619 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 5588 524 0 0 0 0 54 87 7 0 0	0	0 0 0 0 681, 646 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 559 555 50 0 0 0 0 0 0 0	0		

	Hullalelel Hypothekelidalik ed										
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	As of 31/12/2021			
	(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		
NETHERLANDS	Count of concernments for control shared clark, so, consideration and control	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²	(x) Original exposure, unlike E	opposure value, is reported before	e takino into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.o. substitution effects)				

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31,	/12/2021		
	(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	
Country of Counterpart 6	Control overmentate or centrol stanks Revisional overmentate or centrol stanks Revisional overmentate or local admirities Revisional overmentate Revisional overse description Revisional descr	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Standardised Total ²				0				0	

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).
(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31,	12/2021		
	(rein 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	
Country of Counterpart 7	Control commentation control basis in Control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

		exposures, but includes gene	exposures; but includes general credit risk adjustments.								
					Standardisc	d Approach					
			As of 30,	/09/2021		As of 31/12/2021					
		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 a 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 Multilateral Development Banks	0	0	0		0	0	0			
	Multilateral Development Banks International Organisations			0		0					
	Institutions	0	0	ō		ō	ō	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Country of	Retail of which: SME			0		0					
Counterpart 8	Secured by mortgages on immovable property	i i		0		0	i i	0			
Counterpart o	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				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0					
	Equity		i o	o o		o o	i i	, o			
	Other exposures			0		ō		0			
	Standardised Total ²										

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		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 an provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0	9	0		0	0	0	
	Multilateral Development Banks International Organisations					0	U		
	Institutions	i i				0	0		
	Corporates			0		ō	ō	i i	
	of which: SME	0		0		0	0	0	
Country of	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0	0	0	
Counterpart 9	Secured by mortoages on immovable property	0	9	0		0	0	0	
	of which: SME Exposures in default					0	U		
	Exposures in default Items associated with particularly high risk						0		
	Covered bonds	i i				Ö	ů o	o o	
	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	9	9	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total ²								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(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
Country of Counterpart 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of a regional government and a regional g	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



					Standardise	ed Approach				
			As of 31,	03/2022			As of 30/	06/2022		
	(min EUR. %)	Original Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Capacians* Value* Size exposure amount Value adjustments and provisions								
Consolidated data	Carbot development or control selects Regional government or both atthrofits Regional government or both atthrofits Regional government or both Regional gove	1,606 2,455 260 30 917 949 871 32 0 266 167 37 31	1,555 2,411 256 90 916 920 810 27 0 257 160 37 31 163	0 0 2 5 0 1655 747 685 20 9 9 3 3 3 7 4 4 6 6 6 2 0 0 1 6 6 1 6 1 6 1 6 1 6 1 6 1 6 1 7 7 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8	0	1,333 2,689 2,689 105 30 505 9800 32 0 336, 232 40 331 199 0	1,384 2,642 251 105 30 505 966 873 228 28 224 39 33 199 0	0 0 2 8 0 126 8 833 738 21 21 15 78 39 49 12	e	
İ	Collective investments undertakinos (CIU) Eouitv	143 207	143 207	164 207		141 207	141 207	158 208		
	Other exposures Standardised Total ²	7,182	7.142	1.498	2	6.890	6.885	1,540	2	

					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(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	1,203	1,203	0		1,188	1,188	0	
	Regional governments or local authorities	2,326	2,332	0		2,560	2,564	0	
	Public sector entities	136	136	2		136	136	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	861	861	139		456	456	102	
	Corporates	30	51	21		27	51	21	
	of which: SME	24	12	10		21	12	10	
	Retail	3	3	2		3	3	2	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIG BUTT	Secured by mortoages on immovable property	266	254	93		336	324	115	
I	of which: SME	167	160 37	58 37		232	224	78 39	
	Exposures in default	37	3/	3/	0	40	39	39	0
	Items associated with particularly high risk Covered bonds	2	2	3		129	129	3	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	92	92	2		129	129	2	
ı	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	143	143	164		141	141	158	
	Equity	207	207	207		207	207	208	
	Other exposures	107	0	107		0	107	0	
ı	Standardised Total ²	Ů			- 1	·			

		exposures, but includes gene		unseparty escucies those for se	cunsiation exposures, additions	i valuación adjuschients (AsiAs)	and other own runds reduction	is related to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		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 an provisions ²
SWITZERLAND	Committee of the Commit	0 0 0 6 3 3 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
1	Standardicad Total ²				0				

		exposures, but includes gene		anapaty escapes order for se	arisakon espoisies, assistra	racacci aqualinna (ArAs)	and devel dwill label reductor	a reaction to the			
					Standardise	ed Approach					
			As of 31	/03/2022			As of 30,	06/2022			
		Original Exposure ¹	Original Exposure* Expresses Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Value* Expresses Value* Risk exposure amount Value adjustments and Original Exposure*								
LUXEMBOURG	Con City, No. 1 City, No.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	a	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			
1	Charles Cond Young										

		exposures, but indutes general credit risk adjustments.									
					Standardise	d Approach					
			As of 31,	/03/2022			As of 30,	As of 30/06/2022			
	(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		
UNITED STATES	Central convermental or central statistic statistical convermental or beal sattlerifies statistical convermental or beal sattlerifies statistical productions to beautified statistical productions to beautified statistical convertible statistical	0 0 0 1 1 8822 847 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 832 7 9 0 0 0 0 0 0 0 2 882 882 0 0 0 0 0 0 0 0	0 0 0 0 710 675 0 0 0 0 43 0 0	0	0 0 0 0 916 879 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 7258 228 0 0 0 0 0 0 0 46 6			
	Standardised Total ²				8						



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Munchener Hypothexenbank ets											
					Standardise	d Approach						
			As of 31,	03/2022			As of 30	/06/2022				
		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			
	(mh RR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	Institutions Corporates of which: SME	13 0 0	13 0	0		0 0	0	0				
NETHERLANDS	Retail of which: SME Secured by mortoaces on immovable property	0	0	0		0	0	0				
	of which: SNE Exposures in default Items associated with earticularly high risk	0	0	0	0	0	0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity Other excessives Standardised Total ²	0	0	0	0	0	0	0	0			
•	(1) Original exposure, unlike Exposure value, is reported befree taking into account any effect due to could convenien factors or could nike milityation techniques (e.g. substitution effects).											

		(2) Total value adjustments and provisors per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures. But indices opened expert risk adjustments are country.								
					Standardise	d Approach				
			As of 31	/03/2022			As of 30	/06/2022		
	(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 an provisions ²	
Country of Counterpart 6	Count of conversaments for control and collections of control and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		

		exposures, but includes game							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		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
Country of Counterpart 7	Committee of the Commit	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				

(2) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien factor or credit nik mitigation techniques (e.g. substitution effects).

(2) Yould value adjustments and provisions per country of counterparty encloses those for excuritisation exposures, additional valuation adjustments (AVAs) and other own funds reduction related to the

		exposures, but includes gener		unserparty excuces those for se	curosation exposures, additiona	i valuación adjuschistics (AXAS)	and other own runds reduction	ts related to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		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	
	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 Corporates	0	0				0	0	
	of which: SME	0					0	0	
	Retail	ů ů				0	0	0	
Country of	of which: SME	ō	0	i i		i i	0	ō	
Counterpart 8	Secured by mortoages on immovable property	0	0			0	0	0	
Counterpart	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	
ĺ	Collective investments undertakinos (CIU)						0	0	
	Equity	0	0				0	0	
	Other exposures Standardised Total ²	,							

		exposures, but includes gene		uneparty encudes order for se	шино ерион, возсон	racacci aquacinina (ArAs)	and delet destricted recoulds	IS PERSON IN THE	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		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
	(mh EUR, %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Reaional governments or local authorities Public sector entities Multilateral Development Banks	0	0			0	0		
	Multilateral Development Banks International Organisations Institutions	0	0			0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	
l	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0		

		exposures, but includes gene		unerparty encusies order for se	Caranacon exposures, austron	e vacacon aquacinana (ArAs)	and delet dest lands reducted	IN PRINCE LO LINE	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		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 an provisions ²
	(min EUR. %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortoages on immovable property of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0	-	0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Eouity	0	0	0		0	0	0	
	Other exposures Standardiced Total ²	0	0		0		0		

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	0/09/2021					As of 3	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
	(min ELR _v %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	561	0	561	212	0	0	500	0	500	196	0	0
	Corporates	12,686 7.616	81 59	12,436 7,459	3,049 1.672	0	39 20	13,071 7.982	84 59	12,791 7,769	3,166 1.786	0	51
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3.055	23	3,001	1,6/2	0	20	3,003	25	2,957	1,786 764		18
	Corporates - Of Which: SME Retail	3,055	97	31.862	2.535	319	1/	3,003	103	32.661	764 2.613	337	18
	Retail - Secured on real estate property	31,862	97	31,862	2,535	319	70	32,661	103	32,661	2,613	337	74
	Retail - Secured on real estate property - Of Which: SME	4.107	25	4.107	437	80	10	4.188	26	4.188	444	83	10
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		72	27.755	2.102	239	51	28.473	77	78 473	2.169	254	54
	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	ō	ō	ō	ō	0	ō	0	0	ō	ō	ō	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	
	Other non credit-obligation assets				115						140		
	IRB Total ²				5,911						6,115		

(s) urgame reporters, urman Exposure wasts, a reported before table prints account any effect of all the credit connexion factors or credit risk militagion techniques (e.g., substitution effects).
(2) AB Tradit dons on effects with the Scientification report value line in the exalty prints to the 20th described.
(3) Child from our relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 195% of total original exposure or Top 10 countries ranked by original exposure.

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e 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	326	0	326	162	0	0	318	0	318	160	0	0
	Corporates - Of Which: Specialised Lending	7,842 3.188	10	7,677 3.093	1,848 618	0	9	8,089 3,307	12	7,907 3.186	1,829 594	0	11
	Corporates - Of Which: SME	2,724	10	2,694	618 710	0	3	2,885	12	3,186	730		1 1
	Corporates - Ut Which: SME Retail	2,729	94	2,694	2.145	312	62	27,281	99	2,842	2.202	377	65
	Retail - Secured on real estate property	26,768	94	26,768	2,145	312	62	27,281	99	27,281	2,202	327	65
	Retail - Secured on real estate property - Of Which: SME	3.974	25	3,974	417	80	18	4.045	26	4.045	427	83	19
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	22,795	69	22,795	1.729	232	44	23,236	73	23.236	1.774	264	46
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	0	0	0	0	0	ō	0	ō	0	0	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		l l
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		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	11	0	11	2	0	0	0	0	0	0	0	0
	Corporates	3	0	3	1	0	0	3	0	3	1	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Corporates - Ut Which: SME Retail	5.094	0	5.094	389	0		5.379		5.379	411	10	9
	Retail - Secured on real estate property	5,094	3	5,094	389	4	8	5,379	1 1	5,379	411	10	9
	Retail - Secured on real estate property - Of Which: Sh		3	134	16	,		143	0	143	17	10	,
SWITZERLAND	Retail - Secured on real estate property - Of Which: no		3	4,960	373			5.237		5.237	394	10	8
	Retail - Qualifying Revolving	9,960	3	4,500	3/3	,	ń	0,237	7	3,237	394	10	ů
	Retail - Other Retail		0	0	ů	0	0		0	o o	o o	0	0
	Retail - Other Retail - Of Which: SME	0	1 0	ı ö	0	0	0	l ő	0	o o	0	0	0
	Retail - Other Retail - Of Which: non-SME	o o	1 0	ŏ	i o	0	ő	l ő	0	ő	ō		ŏ
	Equity	0	1 0	0	o o	0	ō		0	ō	o o	0	ō
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e 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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	2,442	35	2,415	537	0	12	2,512	36	2,475	578	0	17
	Corporates - Of Which: Specialised Lending	2,306	35	2,289	471	0	12	2,431	36	2,394	530	0	17
	Corporates - Of Which: SME	101	0	91	37	0	0	35	0	35	13	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
LUXEMBOURG	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-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min ELR _c %)		Of which: defaulted	Value ^t		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	1	0	1	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	33 33	0	33	9	0	0	34 34	0	34 34	11 11	0	0
	Corporates - Of Which: SME	33	0	33	9	0	0	0	0	0	0		
	Retail	ő	ő	o o	ő	ő	ő	ő	ő	ő	ő	ő	ŏ
	Retail - Secured on real estate property	ō	ō	0	ō	ō	ō	0	0	ō	ō	ō	ō
LINUTED CTATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	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 Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets		0	0	U			0	0				
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of	30/09/2021		<u> </u>			As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 4.50		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12	0	12	4	0	0	14	0	14	4	0	0
	Corporates	824	0	807	182	0	1	809	0	797	202	0	2
	Corporates - Of Which: Specialised Lending	660	0	658	139	0	1	728	0	716	163	0	2
	Corporates - Of Which: SME	156	0	142	41	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
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INL ITILICIANUS	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											_	
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %) Central banks and central governments Institutions				• 4.50		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
			0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart o		Retail - Secured on real estate property - Of Which: non-Si	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
I		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
l		Retail - Other Retail - Of Which: non-SME	0		0	U	0	0	0	0	0	U	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

10 Criginal exposure, unlike Exposure value, is reported before baining into account any effect due to credit convenient factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
country or counterpart?	Retail - Secured on real estate property - Of Which: non-Sh			0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0			0	0	0		0			0
	Retail - Other Retail	0		0	U	0	0	0	0	0	U	0	0
	Retail - Other Retail - Of Which: SME			0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME			0		0			0	0			0
	Equity Other non-credit-obligation assets			0	U	0	0	0	0		U		0
	IRB Total				d before believe later assess								

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks 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
	Corporate	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
	Retail	corporates * Or Willot: SHE	0	0	0	0	0	0		0	0	0		0
	roccum	Retail - Secured on real estate property	0	0	0			0	0	0	0	0		0
		Retail - Secured on real estate property - Of Which: SME	0	0	0			0	0	0	0	0		0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Sh	ő	ő	o o	o o	ő	ő	ő	ő	ő	ő	ő	ő
		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks 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
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0		0
	Retail	Corporates * Or Willot: SHE			0	0	0	0		0	0			0
	Policiani	Retail - Secured on real estate property	0	0	0	0	0	0		0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ō	0	0	0	0	0	ō
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		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
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Retail	o o	0	0	n	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		
Country of Counterpart 10	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	
	Other non credit-obligation assets												
1	IRB Total												4

Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2022					As of 3	10/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions													
	Corporate	Corporates - Of Which: Specialised Lending	8.223	60	7,977	3,189 1.793		48 28	8,248	60	8.079	3,323 1.869	0	98
		Corporates - Of Which: SME	2,974	22	2,926	784	0	10	3,203	22	3,116	853	0	10
	Retail	copaeds - or whole are	33,304	99	33.304	2.764	322	72	34.008	100	34.008	2.919	323	22
	rectan	Retail - Secured on real estate property	33,304	99	33,304	2,764	322	73	34,008	100	34,008	2.919	323	72
		Retail - Secured on real estate property - Of Which: SME	4.259	24	4,259	461	77	19	4,326	24	4.326	477	75	18
Consolidated data		Retail - Secured on real estate property - Of Which: non-Si	29,045	75	29,045	2,303	245	54	29,681	76	29,681	2,442	248	55
		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	
		credit-obligation assets				143						142		
	IRB Total ²					6,091						6,384		

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		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		8,061	11	7,887	1,831	0	9	8,304	11	8,110	1,936	0	10
		Corporates - Of Which: Specialised Lending	3,371	1	3,240	593	0	2	3,393	1	3,293	626	0	3
		Corporates - Of Which: SME	2,798	10	2,767	731	0	5	3,060	10	2,973	807	0	5
	Retail		27,893	95	27,893	2,335	311	65	28,470	96	28,470	2,467	312	64
	F	tetail - Secured on real estate property	27,893	95	27,893	2,335	311	65	28,470	96	28,470	2,467	312	64
GERMANY		Retail - Secured on real estate property - Of Which: SME	4,116	24	4,116	444	77	18	4,182	24	4,182	460	75	17
GERMAINT		Retail - Secured on real estate property - Of Which: non-Si	23,778	71	23,778	1,891	233	46	24,288	72	24,288	2,007	237	46
		tetail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	F	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SMF	0	0	0	0	0		0	0	0	0		0

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			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	3	0	3	1	0	0	3	0	3	1	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0		0
	Corporates - Or Which: SME Retail	5.411	0	5.411	429	11		5.538		5,538	452	11	9
	Retail - Secured on real estate property	5,411	7	5,411	429	11	9	5,538	1 2	5,538	452	11	9
	Retail - Secured on real estate property - Of Wi		,	143	17		í	145	0	145	17		í
SWITZERLAND	Retail - Secured on real estate property - Of Wi		4	5.268	412	11		5.393	4	5.393	434	11	8
	Retail - Qualifying Revolving	0	0	0,200	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	ō	ō	0	ō	0	0	ō	ō	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	0	0	ō	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	· uice		Of which: defaulted	provisions		Of which: defaulted			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	2,757	36	2,680	611	0	17	2,796	36	2,766	677	0	18
	Corporates - Of Which: Specialised Lending	2,676	36	2,599	563	0	17	2,715	36	2,685	629	0	17
	Corporates - Of Which: SME	34	0	34	13	0	0	34	0	34	13	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
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXLIIDUUKG	Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	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	34	0	34	9	0	0	33	0	33	9	0	0
	Corporates - Of Which: Specialised Lending	34	0	34	9	0	0	33	0	33	9	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	ŏ	0		0	0	0	0	0		0		0
	Retail - Other Retail	ı	0	0	0	0	0	0	1 0	0	i i	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	ō	0	ō	ō	0	0	0	0	ō	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Münchener Hypothekenbank eG

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			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	818	0	809	207	0	2	787	0	781	193	0	2
	Corporates - Of Which: Specialised Lending	723	0	718 11	165	0	2	693 14	0	688 14	150		2
	Corporates - Of Which: SME Retail	15	0	11	1			14		19	5		0
		0	0	0	0	0		U	0	0	0	0	
	Retail - Secured on real estate property	0		0	0			0			0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0		0		0	0		0		0
THE THERE ITES	Retail - Secured on real estate property - Ut Which: non-si Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
	Retail - Other Retail	0	0				, a				0		0
	Retail - Other Retail - Of Which: SMF	0	0	0			, a				0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	ň	0	ů	0	0	0	n n		0
	Equity	0	0				, a				0		0
	Other non credit-oblication assets	-	Ů										
	IRB Total												

Original Exposure Toposure Superior Sup								IRB Ap	proach					
Country of Counterpart 6					As of :	31/03/2022					As of	30/06/2022		
Country of Counterpart 6 Read - Counterparts Country of Counterparts Country of Counterparts Country of Counterpart 6 Read - Country of Counterpart 6 Read - Country of Count			Original	Exposure ¹		Risk exposure	amount	adjustments	Original	Exposure ¹		Risk exposur	amount	Value adjustments
Country of Counterpart 6 Country of Counterpart 6 Read - Country of Country of Counterpart 6 Country of Country o		(min EUR, %)			Value		Of which: defaulted			Of which: defaulted	Value			provisions
Country of Counterpart 6 Country of Counterpart 7 Country of C			0	0	0	0	0		0	0	0	0	0	0
Corporate - Of White-Special desirency 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0		0	0		0		0	0		0
Real Country of Counterpart 6 Real Country of			0	0		0	0		0		0	0		0
Real Real Secure to real estate property 0 0 0 0 0 0 0 0 0			0	0		0	0		0		0	0		0
Country of Counterpart 6 Real - Secured on real estate property Of Which: SPE 0 0 0 0 0 0 0 0 0			0	0		0	0		0		0	0		0
Country of Counterpart 6 Read: - Source or neil existe procept - of Which: Self 0			0	0		0	0		0		0	0		0
Country of Counterpart 6 Real - Sound on real existe process, - Of Which row 50 Real - Office Place Office		Retail - Secured on real estate property		0		0	0		0		0	0		0
Reads - Qualifying Revoking 0<	Country of Countorpart 6			0		0	0		0		0	0		0
Real - Other head 0 0 0 0 0 0 0 0 0	Country or Counterpart o		0	0		0	0		0		0	0		0
Read - Chair Read - Cf Which: SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0		0	0		0		0	0		0
Retail - Other Retail - Of Which: non-SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0			0	0		0	0		0		0	0		0
Other non credit-obligation assets			0	0		U	0		0		0	U		0
			0	0	0	0	0	0	0	0	0	0	0	0
and rotes		IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	· unoc		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central ba	nks 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
	Corporate		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
	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
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0
country or counterpart?		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0			0	0	0	0	0	0	0	0
			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
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	0	0	0	0	0	0
	Other pen	credit-obligation assets		0	0			0	0		0	U		J
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	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 Retail	0	0	0	0	0	0	0	0	0	0	0	0
		0	0		0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
country or counterpart o			0	0				0	0		0	0	0
	Retail - Qualifying Revolving 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	0	0
	Retail - Other Retail - Of Which: non-SME Equity		0	0		0		0	0				0
	Other non credit-obligation assets	,	,								,	-	Ů
	IRB Total											_	
	IRB Total										nniques (e.g., substitutio		

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0			0			0		0
	Retail	corporates - or winds are		0	0	0			0	0	0	0		0
	- Colom	Retail - Secured on real estate property		0		0			0	0	0	0		0
		Retail - Secured on real estate property - Of Which: SME		0	0	0			0	0	0	0		0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-St	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	0
		Retail - Qualifying Revolving		0	0	0	0	0	o	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks 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
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0		0	0		0	0	0	0	0	0
	Retail	Corporates - Ur Wnich: SME	0	0	0	0	0	0	0	0	0	0	0	0
	roccum	Retail - Secured on real estate property		0		0	0		0	0		0		0
		Retail - Secured on real estate property - Of Which: SME	0	0		0	0		0	0		0		0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Si		0	0	n n	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0		0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non o	redit-obligation assets												
	IRB Total													



General governments exposures by country of the counterparty

						Mi								
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			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)	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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Austria	0 0 11 37 21 304	0 0 0 11 37 21 104			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total	Belgium	174 0 18 0 26 15 0 0	174 0 18 0 26 15 0 0	(0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0		000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Bulgaria													
10 - 3M	Cyprus													
To - 3M	Czech Republic	0 33 0 0 0 0 0	0 31 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(((((() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0		
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						M	ünchener Hypothekenba	nk eG						
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	22 86 66	0 0 0 5 5 255 0 0 0 0 0 1 105				0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [France	() 22 2 () 66 65 22 ()	0 0 25 0 25 5 76 5 66 7 27 0 0				0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [[3M - 17 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M [Germany	(55 233 244 454 1,361	1.361	1			0 0 0 0 0	(200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		2
[0 - 3M	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						M	ünchener Hypothekenba	nk eG						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	o	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short 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 1 1 1 1 1 1 1 1 1	Lithuania													
[0 - 3M 13M - 11 13M - 12 1 1 1 1 1 1 1 1 1	Luxembourg													
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland													
[0 - 3M [Portugal	0 0 0 50 50	0 0 0 50 0	0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 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 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania							·						J
To - 3M	Slovakia													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

						M	ünchener Hypothekenba	nk eG						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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	ехрози е апочи
[0 - 3M [Spain	44	0 0 0 40 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						M	ünchener Hypothekenba	nk eG						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0 - 3M [China													
TO - 3M	Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Münchener Hypothekenbank eG

						1110	лиспенет пуроспекеноа	iik ed						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h 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] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	33	0 0 0 0 0 0 0 0 0 0 3	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [3W-1Y] [3M-1Y] [3M-1Y] [3Y-5Y] [3Y-5Y] [3Y-5Y]	TO - 3M	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets 1 0 - 3H f	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets assets (net of short positions) Total carrying amount of non-derivative financial assets assets (net of short positions) Africa 13 - 34 1 13 - 37 1 13 - 37 1 13 - 37 1 13 - 37 1 13 - 37 1 13 - 37 1 13 - 37 1 14 - 37 1 15 - 37 1 15 - 37 1 15 - 37 1 15 - 37 1 15 - 37 1 16 - 38 1 17 - 37 1 18 - 37 1 19 - 37 1 30 30 30 30	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 for 3Mf [3M - 107] [3Y - 3Y f [3Y - 107] [3Y - 10	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets (net of short positions) of which: Financial assets held for trading of which: Financial assets held for trading through profit or loss 10-381	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolic assets (net of short positions) Total carrying amount of non-derivative financial assets of which: Financial assets designated at fair value through other comprehensive income Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through other comprehensive income fig. 3M-1Y1 13Y-2Y1 13Y-10Y1 13Y-1	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets and the value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fai	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total g	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Non-derivative financial assets by accounting portfolio Derivatives with positive fair value On balance sheet Derivative financial assets by accounting portfolio Derivatives with positive fair value On balance sheet Derivative financial assets by accounting portfolio Derivatives with positive fair value On balance sheet Derivative financial assets by accounting portfolio Derivatives with positive fair value On balance sheet Derivative financial assets by accounting portfolio Derivatives with positive fair value Derivative financial assets by accounting portfolio Derivative financial assets by accounting portfolio Derivatives with positive fair value Derivative financial assets by accounting portfolio Derivatives with positive fair value Derivative financial assets of derivative financial asset	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets (not of dout pushtlons) of which: Financial assets a few value through other comprehensive income 133-311 133-	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets and asset at another financial assets and a value financial asset and a value financial assets and a value financial asse	Residual Maturity Country Region	Residual Maturity Country / Region Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by accounting portfolio Total gross carrying amount of mon-derivative financial assets by account

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

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



General governments exposures by country of the counterparty

						Mi	ünchener Hypothekenba	nk eG						
							As of 30/06/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk 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 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 [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 0 111 0 36 21 102	0 0 11 0 36 21 102			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0		
[0 - 3M [Belgium	0 0 0 0 0 0 0	0 23 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0		0
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
To - 3M	Denmark											, and the second		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

						Mi	ünchener Hypothekenba	nk eG						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
					Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted 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 [Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	France	2 2 2 5 5 3 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Germany	2: 3: 21: 11: 34: 50: 1,46: 2,600	213 3 18 5 345 50 500 7 1,467			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
0 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						M	ünchener Hypothekenbar	nk eG						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal	55	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 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Mi	inchener Hypothekenba	nk eG						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with pos	citive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		To activative illibilitial as	sees by accounting portionic		Derivatives with pos	value	Derivatives with	They diversal value			Risk weighted exposure amount
		CONTROL MINICAL SECTION	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	(4)	0 41 0 0 0 0 0 0 0 0 0 41			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Sweden													
[0 - 3M	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

		Münchener Hypothekenbank eG												
	As of 30/06/2022													
		Direct exposures												
	(mln EUR)	On balance sheet							Derivatives				nce sheet	
	y Country / Region			Non-derivative financial assets by accounting portfolio							Off-balance sheet exposures			
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted
Residual Maturity				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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
To - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
0 - 3M 3M - 1Y 13M - 1Y 14Y - 2Y	Other Central and eastern Europe countries non EEA													
TO - 3M	Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Münchener Hypothekenbank eG

							1110	лиспенет пурошекеноа	iik eG						
			As of 30/06/2022												
						Direct exposures									
		(mln EUR)	On balance sheet							Derivatives				Off balance sheet	
			Total carrying amount of non- derivative financial assets assets (net of short positions)		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value Derivatives wit			Off-balance sl	Off-balance sheet exposures		
Residual Mati											Derivatives with negative fair value				Risk weighted
	Residual Maturity	Country / Region			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk Weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
•	[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP