

EXCERPT FROM THE BALANCE SHEET

<i>in million €...</i>	30.09.2015	31.12.2014
Claims on banks	3,911.4	3,563.8
of which:		
Mortgage loans	13.1	15.9
Public-sector loans	595.2	641.1
Other claims	3,303.1	2,906.8
Claims on customers	29,209.2	28,177.6
of which:		
Mortgage loans	24,931.7	23,396.9
Public-sector loans	4,189.7	4,682.7
Other claims	87.8	98.0
Bonds and other fixed-income securities	3,946.6	4,268.6
Liabilities to banks	5,508.1	5,601.7
of which:		
Registered mortgage Pfandbriefe issued	650.2	667.5
Registered public-sector Pfandbriefe issued	88.7	139.5
Liabilities to clients	13,655.9	13,128.6
of which:		
Registered mortgage Pfandbriefe issued	7,953.9	7,219.2
Registered public-sector Pfandbriefe issued	3,053.4	3,473.3
Certificated liabilities	16,382.1	15,926.6
of which:		
Mortgage Pfandbriefe issued	10,370.1	9,888.2
Public-sector Pfandbriefe issued	2,095.0	2,114.2
Other bonds and notes issued	3,374.0	3,919.2
Other certificated liabilities	543.0	5.0
Subordinated liabilities	156.2	156.2
Profit-participation capital	6.1	6.1

EXCERPT FROM INCOME STATEMENT

<i>in million € ... for period January 1st to September 30th</i>	2015	2014
Interest income	860.9	869.7
Interest expenses	701.0	750.3
Current income	1.8	0.8
Net interest income	161.7	120.2
Net commission income	-49.1	-42.7
Net interest and commission income	112.6	77.5
Personnel expenses	31.3	28.9
Other administrative expenses	31.6	26.9
Depreciation and write-downs on intangible and tangible assets	5.4	5.1
Administrative expenses	68.3	60.9
Other operational expenses/income	-2.4	-0.3
Write-downs and adjustments to claims and certain securities, as well as additions to provisions for possible loan losses	-7.8	-15.9
Income from writing up the value of participating interests, shares in affiliated companies and securities treated as fixed assets	2.4	24.6
Operating result after making provisions for risk	36.5	25.0
Tax expenses	-14.7	-8.6
Net income	21.8	16.4



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BUSINESS DEVELOPMENT

<i>in million € ... for period January 1st to September 30th</i>	2015	2014
Loan commitments	4,130.5	4,045.4
of which:		
Mortgage commitments	3,748.0	3,217.0
of which:		
Residential property financing	2,947.1	2,682.0
Commercial property financing	800.9	535.0
States/banks	382.5	828.4
Mortgage loan disbursements	3,343.9	3,730.0
of which:		
Mortgage loans	2,978.4	2,901.6
States/banks	365.5	828.4
Inflow of refinancing resources	5,482.4	2,825.4

EMPLOYEES

<i>... for period January 1st to September 30th</i>	2015	2014
Average number of employees	492	455
not included:		
Apprentices	19	17
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	18	27