



MünchenerHyp

Your Expert for
Long-Term Property
Finance

Private Property Finance

Münchener Hypothekbank eG is one of the leading German experts for long-term property finance. Our core areas of business are providing financing for residential and commercial property. Furthermore, as a trusted issuer of Mortgage and Public Pfandbriefe we have also earned an outstanding reputation in the capital markets.

Anyone who wishes to build, buy, modernise or obtain follow-up financing at favourable terms has their own individual requirements and needs. And it takes proven competence, experience and reliability to transform them into reality. With more than 115 years of experience, Münchener Hypothekbank offers customers innovative and tailor-made financing solutions with attractive conditions. This competence is reflected by the numerous awards we have received over the years including "Most innovative property financier" and "Best property financier with long-term fixed-interest rates."

Within the residential property finance area of business we are partners with the Volksbanken and Raiffeisenbanken in the Cooperative Financial Network. Thanks to the strong local presence of our cooperative partner banks, with about 13,200 offices across the country offering specialised consulting services, we're active in all of Germany's regions.

In addition, we operate eleven regional offices across Germany staffed with our finance experts who keep our business relationships with the Volksbanken and Raiffeisenbanken running smoothly and serve as our direct business contacts with the cooperative partner banks.



Commercial Property Finance

Whenever property investments are being planned it is absolutely vital that the financing partner fits perfectly into the plan. We provide professional investors with seasoned property experts as partners from the very start and then work closely with them to develop the ideal financing solution.

We run our commercial property finance business on an intermediary basis with the Volksbanken and Raiffeisenbanken, as well as on a direct business and consortium basis for major volume financing transactions. We finance property deals in Germany and in other Western European countries with a primary emphasis on properties in the UK and France. In addition to Munich we are also present in Germany with our own offices in Berlin, Frankfurt am Main and Hamburg. We operate our international business activities by working together with renowned collaborating partners.

The focus of our commercial property finance deals is on office buildings, retail trade properties including shopping centres, multi-family buildings, hotels and logistics properties.



Issuer of Mortgage and Public Pfandbriefe

Pfandbriefe are securities of the highest quality. A quality that has been repeatedly proven during their 200 years of history. As a classical Pfandbriefbank Münchener Hypothekenbank primarily refinances itself by issuing Mortgage and Public Pfandbriefe.

We are a valued address among national and international capital market investors, who honour our low-risk business model that is reflected by the high quality of our coverage pools. The rating agency Moody's has given our Pfandbriefe their highest rating, Aaa. Moreover, we place great importance on structuring our business model to ensure that it is transparent. Furthermore, our issues have repeatedly received awards with special praise noted for the quality of the support we provide to our investors.



The History of MünchenerHyp Volksbanken Raiffeisenbanken Cooperative Financial Network

Münchener Hypothekenbank was originally founded as the Bayerische Landwirtschaftsbank in 1896 with the support of the Royal Bavarian Government. The primary aim of the bank was to provide economic assistance to the agricultural sector. We have been doing business as the Münchener Hypothekenbank since 1971. Over the years our bank has evolved from its original focus on agriculture to become a modern mortgage bank that is active nationally and internationally and is still one of the few independent Pfandbriefbanks left in Germany today.

MünchenerHyp's founders were convinced supporters of the cooperative idea and for this reason the bank began doing business as a legally registered cooperative. Today, we are still dedicated to providing the benefits of the cooperative spirit to our 80,000 members and our partners in the Volksbanken Raiffeisenbanken Cooperative Financial Network. This is why we have continued our legal form of business as a cooperative. The Cooperative Financial Network is one of Germany's biggest banking

groups with about 1,100 Volksbanken and Raiffeisenbanken at its core. As universal banks they offer their customers one-stop service for the full range of financial products and services. They also work closely together with strong partners within the Cooperative Financial Network like the Münchener Hypothekenbank.

Values create wealth.		 Volksbanken Raiffeisenbanken cooperative financial network		
 DZ BANK	 WGZ BANK	 Schwäbisch Hall	 R+V	 Union Investment
 Volksbanken Raiffeisenbanken				 WL BANK
 MünchenerHyp	 DG HYP	DZ PRIVATBANK	 VR LEASING	 eCasy Credit

Business Policy Focused on Sustainability

As one of the biggest cooperative banks in Germany we feel particularly committed to pursuing a sustainable business policy. For us, sustainability means acting in an economically responsible way without losing sight of ecological aspects and our responsibilities towards society.

We place particular value on making loans in our property finance business in a responsible and risk-aware manner. Specifically, this means that we only make residential property loans when there is sufficient collateral and, at a maximum, only to the extent of the purchase price. We obtain refinancing funds from the capital markets primarily via Mortgage Pfandbriefe and Public Pfandbriefe. The Pfandbrief is recognised as a very safe security due to its high standards of quality.

We meet our ecological responsibilities by making loans for properties that were built in accordance with ecological criteria. Furthermore, we also support modernisation measures to improve the efficient use of energy. In particular, we offer our customers opportunities to benefit from the KfW banking group's programmes supporting residential property.

As a member of the Cooperative Financial Network we strengthen the Volksbanken and Raiffeisenbanken capabilities to offer innovative and attractive property finance products throughout all of Germany – even in smaller communities and structurally weaker regions.

Münchener Hypothekbank eG

Karl-Scharnagl-Ring 10 | 80539 München

www.muenchenerhyp.com

