



MünchenerHyp

Ecological ESG Pfandbrief

Quarterly reporting: 2. Q. 2019

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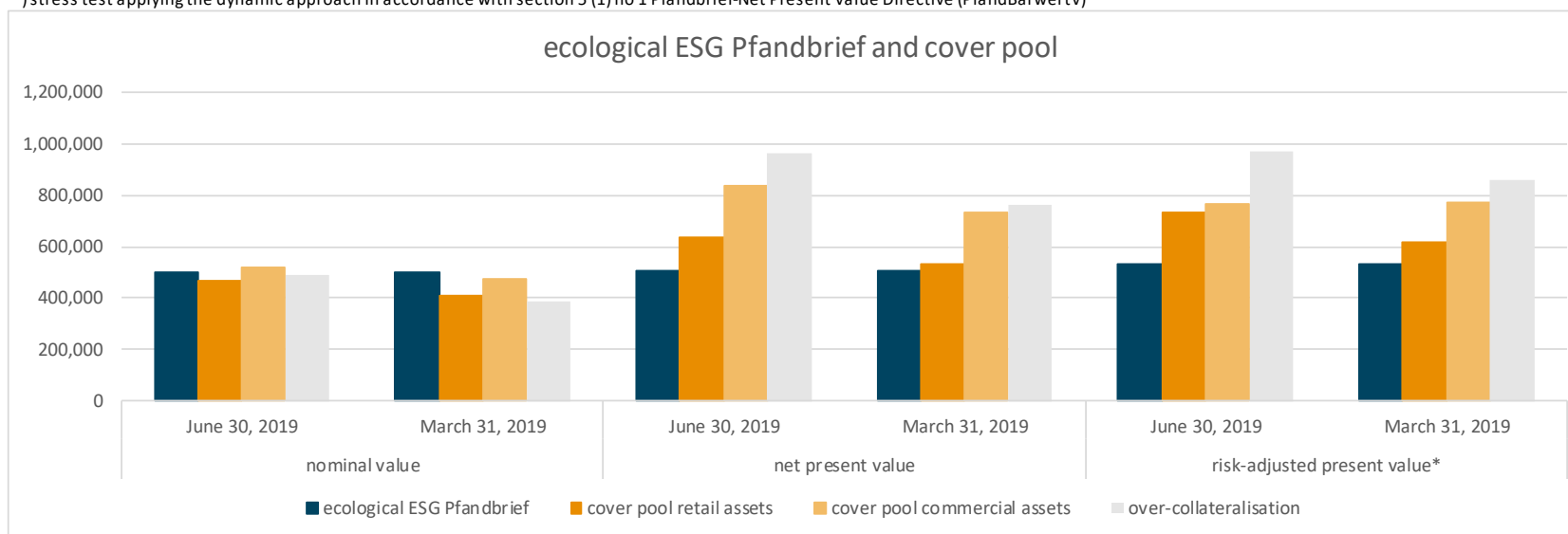
Outstanding ecological ESG Pfandbriefe and related cover assets



outstanding ecological ESG Pfandbriefe and related cover assets

€ thousand	nominal value		net present value		risk-adjusted present value*	
	June 30, 2019	March 31, 2019	June 30, 2019	March 31, 2019	June 30, 2019	March 31, 2019
ecological ESG Pfandbrief	500,000	500,000	506,418	506,418	530,914	530,914
cover pool retail assets	466,957	412,425	633,116	534,022	735,090	614,557
cover pool commercial	520,717	477,088	834,384	732,366	765,936	773,308
over-collateralisation	487,674	389,513	961,082	759,970	970,112	856,951

*) stress test applying the dynamic approach in accordance with section 5 (1) no 1 Pfandbrief-Net Present Value Directive (PfandBarwertV)

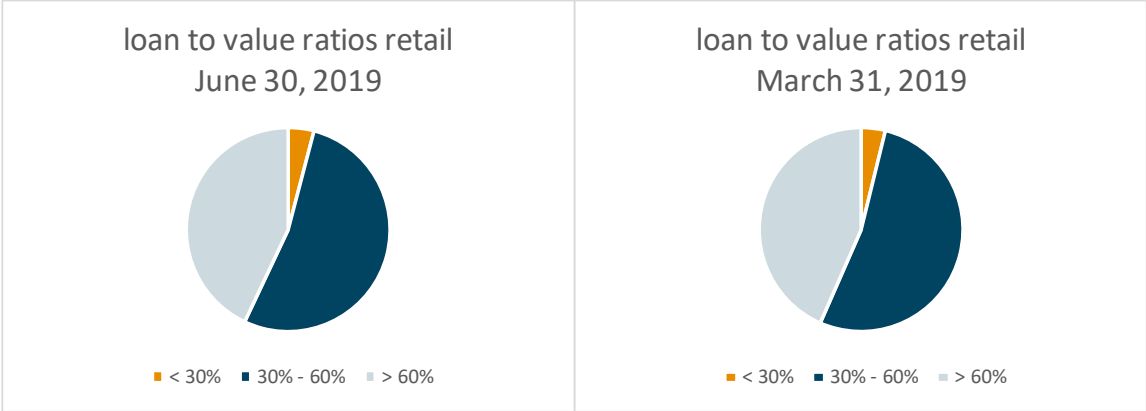


Loan to value ratios - retail



loan to value ratios - retail

LTV		< 30%	30% - 60%	> 60%
		€ thousand	€ thousand	€ thousand
cover pool €	June 30, 2019	19,169	247,059	200,729
	March 31, 2019	15,801	217,511	179,113



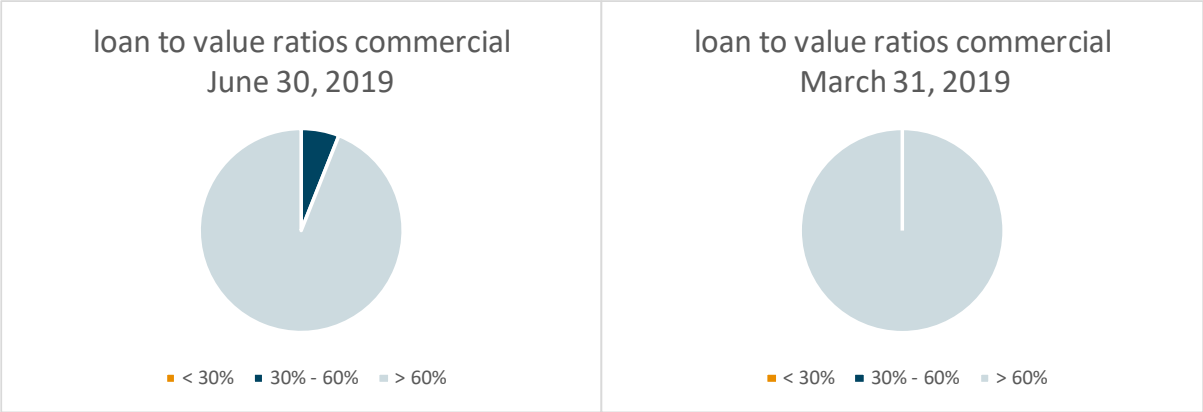
in the category loan to value >60% only the cover pool eligible part up to 60% is reported

Loan to value ratios - commercial



loan to value ratios - commercial

LTV		< 30%	30% - 60%	> 60%
		€ thousand	€ thousand	€ thousand
cover pool €	June 30, 2019	0	31,400	489,317
	March 31, 2019	0	0	477,088



in the category loan to value >60% only the cover pool eligible part up to 60% is reported

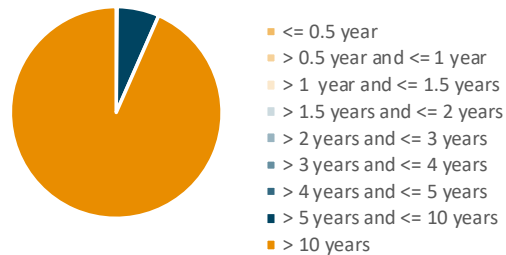
Maturity of cover assets - retail



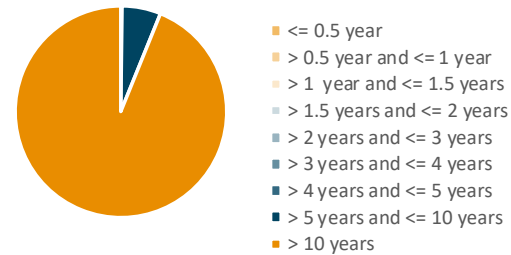
time to maturity of the ecological ESG Pfandbrief related retail cover assets

maturity:	June 30, 2019	March 31, 2019
	cover pool	cover pool
<= 0.5 year	0	0
> 0.5 year and <= 1 year	0	0
> 1 year and <= 1.5 years	0	0
> 1.5 years and <= 2 years	193,495	193,495
> 2 years and <= 3 years	194,410	194,926
> 3 years and <= 4 years	139,131	139,493
> 4 years and <= 5 years	130,402	132,524
> 5 years and <= 10 years	30,110,270	24,584,256
> 10 years	436,189,130	387,180,214

cover pool by maturity - retail
June 30, 2019



cover pool by maturity - retail
March 31, 2019



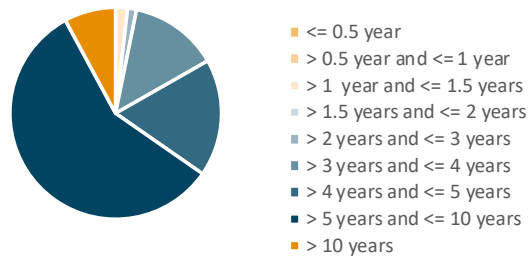
Maturity of cover assets - commercial



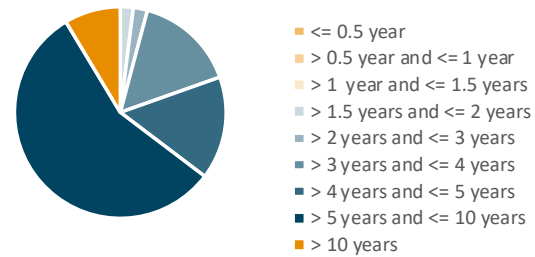
time to maturity of the ecological ESG Pfandbrief related commercial cover assets

	June 30, 2019	March 31, 2019
maturity:	cover pool	cover pool
<= 0.5 year	0	0
> 0.5 year and <= 1 year	0	0
> 1 year and <= 1.5 years	9,474,000	0
> 1.5 years and <= 2 years	0	9,474,000
> 2 years and <= 3 years	7,140,000	10,242,000
> 3 years and <= 4 years	70,658,447	73,697,058
> 4 years and <= 5 years	93,388,871	75,019,319
> 5 years and <= 10 years	298,930,907	267,530,907
> 10 years	41,125,000	41,125,000

cover pool by maturity - commercial
June 30, 2019



cover pool by maturity - commercial
March 31, 2019

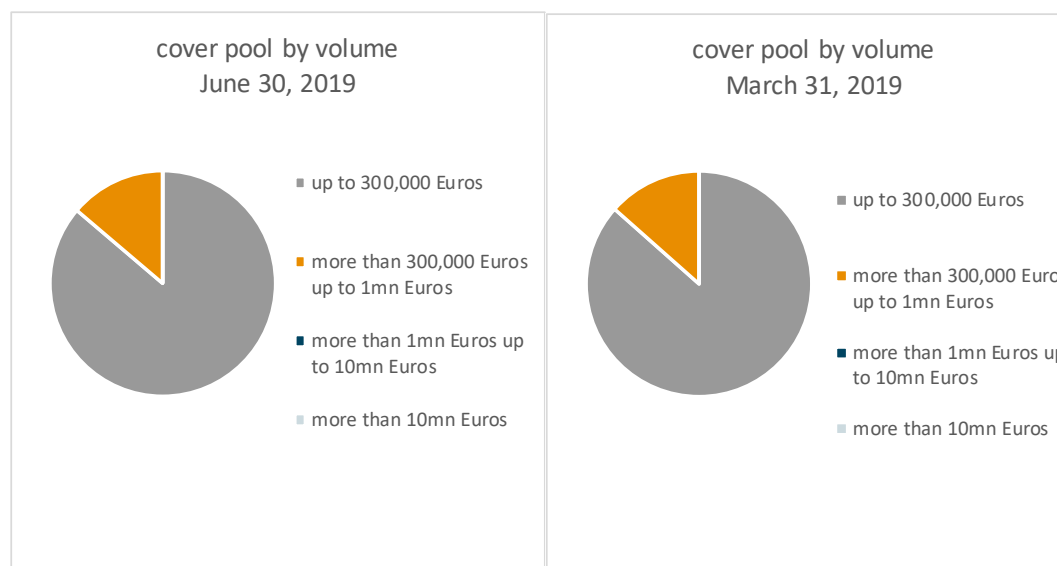


Mortgage loans by volume - retail



retail mortgage loans used as cover assets according to their amount in tranches

	June 30, 2019			March 31, 2019		
	€ thousand	in %	Number of loans	€ thousand	in %	Number of loans
up to 300,000 Euros	402,585	86.21	2,381	357,001	86.56	2,120
more than 300,000 Euros up to 1mn Euros	64,372	13.79	164	55,424	13.44	144
more than 1mn Euros up to 10mn Euros	0	0.00	0	0	0.00	0
more than 10mn Euros	0	0.00	0	0	0.00	0
Total	466,957	100.00	2,545	412,425	100.00	2,264

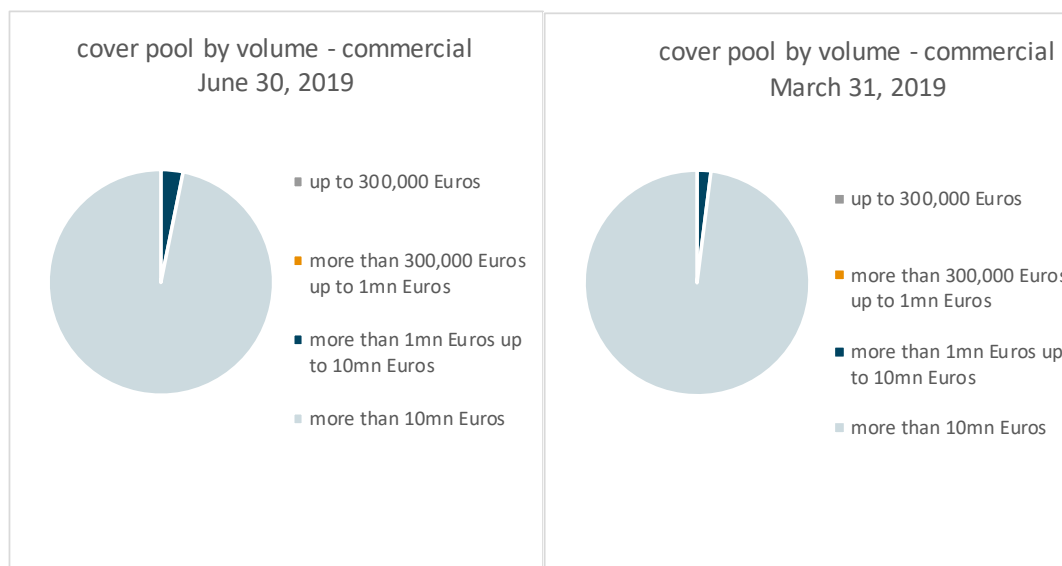


Mortgage loan by volume - commercial



commercial mortgage loans used as cover assets according to their amount in tranches

	June 30, 2019			March 31, 2019		
	€ thousand	in %	Number of loans	€ thousand	in %	Number of loans
up to 300,000 Euros	0	0.00	0	0	0.00	0
more than 300,000 Euros up to 1mn Euros	0	0.00	0	0	0.00	0
more than 1mn Euros up to 10mn Euros	16,614	3.19	2	9,474	1.99	1
more than 10mn Euros	504,103	96.81	16	467,614	98.01	15
Total - all states	520,717	100.00	18	477,088	100.00	16

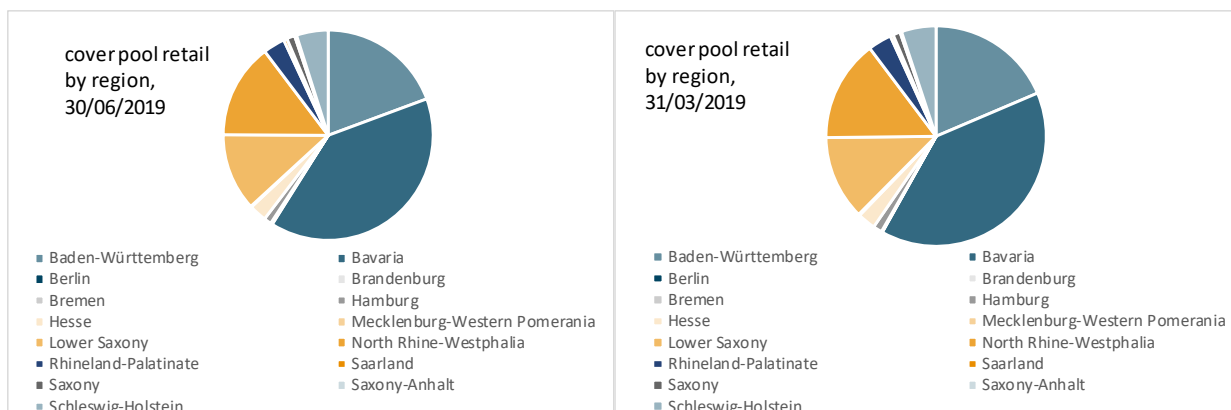


Mortgage loans by region - retail



retail cover assets of the ecological ESG Pfandbrief according to their region

Germany	June 30, 2019		March 31, 2019	
	€	in %	€	in %
Baden-Württemberg	90,175,321	19.31	76,458,751	18.54
Bavaria	184,095,381	39.42	162,465,703	39.39
Berlin	776,360	0.17	274,716	0.07
Brandenburg	336,600	0.07	336,600	0.08
Bremen	129,600	0.03	129,600	0.03
Hamburg	5,275,524	1.13	5,308,486	1.29
Hesse	12,555,949	2.69	10,902,822	2.64
Mecklenburg-Western Pomerania	737,357	0.16	740,215	0.18
Lower Saxony	55,290,296	11.84	50,902,257	12.34
North Rhine-Westphalia	68,122,486	14.59	61,217,487	14.84
Rhineland-Palatinate	15,543,470	3.33	14,174,994	3.44
Saarland	2,492,303	0.53	1,870,979	0.45
Saxony	5,752,522	1.23	4,367,441	1.06
Saxony-Anhalt	1,405,398	0.30	882,093	0.21
Schleswig-Holstein	22,687,669	4.86	21,014,506	5.10
Thuringia	1,580,602	0.34	1,378,258	0.33
Total - all states	466,956,838	100.00	412,424,908	100.00

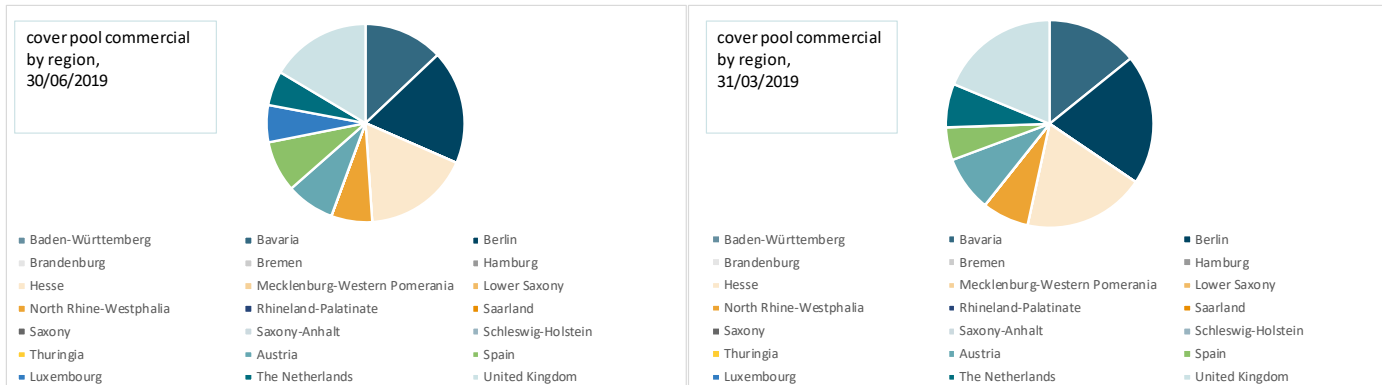


Mortgage loans by region - commercial



commercial cover assets of the ecological ESG Pfandbrief according to their region

Germany	June 30, 2019		March 31, 2019	
	€	in %	€	in %
Baden-Württemberg	0	0.00	0	0.00
Bavaria	67,600,473	12.98	67,736,459	14.20
Berlin	96,730,000	18.58	96,730,000	20.28
Brandenburg	0	0.00	0	0.00
Bremen	0	0.00	0	0.00
Hamburg	0	0.00	0	0.00
Hesse	90,541,157	17.39	90,541,157	18.98
Mecklenburg-Western Pomerania	0	0.00	0	0.00
Lower Saxony	0	0.00	0	0.00
North Rhine-Westphalia	34,743,750	6.67	34,743,750	7.28
Rhineland-Palatinate	0	0.00	0	0.00
Saarland	0	0.00	0	0.00
Saxony	0	0.00	0	0.00
Saxony-Anhalt	0	0.00	0	0.00
Schleswig-Holstein	0	0.00	0	0.00
Thuringia	0	0.00	0	0.00
Austria	41,125,000	7.90	41,125,000	8.62
Spain	43,557,600	8.36	24,384,000	5.11
Luxembourg	31,400,000	6.03	0	0.00
The Netherlands	29,370,000	5.64	32,472,000	6.81
United Kingdom	85,649,245	16.45	89,355,918	18.73
Total - all states	520,717,226	100.00	477,088,284	100.00



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