



TRADITION ON
THE MOVE

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Disclosure pursuant to CRR/CRD IV as of 30 June 2022

1 BASIS OF SUPERVISORY DISCLOSURE

With the present disclosure report, Münchener Hypothekenbank eG ("MünchenerHyp") complies with the disclosure requirements pursuant to Part 8 of Regulation (EU) No. 575/2013 (Capital Requirements Regulation, CRR) in conjunction with the Regulation (EU) 2019/876 as of the reporting date of 30 June 2021.

Since 28 June 2022 the disclosure requirements pursuant to Part 8 of CRR are based on the Implementing Regulation (EU) 2021/637, whose tables and guidelines have been used for this disclosure report.

As MünchenerHyp has a so-called NPL ratio of 0.44% as of the disclosure date and is thus significantly below the threshold of 5% of Article 8 (3) of the Implementing Regulation (EU) 2021 / 637, the Bank is only subject to a limited disclosure obligation.

Also part of this report is information provided in accordance with the guideline EBA/GL/2020/07 dated 7 June 2020 on the disclosure of exposures subject to a measure applied in the course of the COVID 19 crisis.

As a "large listed institution" according to the CRR, the MünchenerHyp has been required to disclose the information set out in Article 433a (1) b) CRR on a semi-annual basis. Disclosures pursuant to Article 433a (1) b) ix) and xiv) CRR are not made, as MünchenerHyp does not use either securitisations or internal models within the scope of market price risk.

The amounts are disclosed in million euros. Rounding differences can occur.

2 OWN FUNDS AND CAPITAL RATIOS

As of 30 June 2021, the volume of cooperative shares was € 1,258.9 million, of which € 9.4 million was called.

This information is disclosed by means of the disclosure table EU CC1.

In accordance with the requirements of Article 437 a) CRR the following section provides a full reconciliation of the items of Common Equity Tier 1 capital. Additional core (Tier 1) capital, supplementary capital, adjustment items and deductions from own funds are disclosed.

TABLE 1: EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

	a	b
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1): instruments and reserves		
1	1,249.4	-
	-	-
	-	-
	-	-
2	382.0	-
3	-	-
EU-3a	55.0	-
4	-	-
5	-	-
EU-5a	-	-
6	1,686.4	-

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TABLE 1: EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

	a	b
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-
8	Intangible assets (net of related tax liability) (negative amount)	- 1.4
9	Empty set in the EU	-
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-
12	Negative amounts resulting from the calculation of expected loss amounts	-
13	Any increase in equity that results from securitised assets (negative amount)	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-
15	Defined-benefit pension fund assets (negative amount)	-
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-
20	Empty set in the EU	-
EU-20a	Exposure amount of the following items which qualify for a RW of 1,250%, where the institution opts for the deduction alternative	-
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-
EU-20c	of which: securitisation positions (negative amount)	-

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Table 1 continued from page 5

TABLE 1: EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
EU-20d	of which: free deliveries (negative amount)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	-
22	Amount exceeding the 17.65% threshold (negative amount)	-	-
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	-
24	Empty set in the EU	-	-
25	of which: deferred tax assets arising from temporary differences	-	-
EU-25a	Losses for the current financial year (negative amount)	-	-
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	-
26	Empty set in the EU	-	-
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	-
27a	Other regulatory adjustments to CET1 capital (including IFRS 9 transitional adjustments when relevant)	- 26.1	-
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	- 27.5	-
29	Common Equity Tier 1 (CET1) capital	1,658.9	-
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	200.8	-
31	of which: classified as equity under applicable accounting standards	-	-
32	of which: classified as liabilities under applicable accounting standards	200.8	-
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) CRR	-	-
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	-
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	-

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Table 1 continued from page 6

TABLE 1: EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

	a	b
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
34	-	-
35	-	-
36	200.8	-
Additional Tier 1 (AT1) capital: regulatory adjustments		
37	-	-
38	-	-
39	-	-
40	-	-
41	-	-
42	-	-
42a	-	-
43	-	-
44	200.8	-
45	1,859.7	-
Tier 2 (T2) capital: instruments		
46	0.8	-
47	-	-
EU-47a	-	-

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Table 1 continued from page 7

TABLE 1: EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		a	b
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	-	-
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	-
49	of which: instruments issued by subsidiaries subject to phase out	-	-
50	Credit risk adjustments	40.8	-
51	Tier 2 (T2) capital before regulatory adjustments	41.6	-
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	-
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	-
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	-
54a	Empty set in the EU	-	-
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	-
56	Empty set in the EU	-	-
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	-
EU-56b	Other regulatory adjustments to T2 capital	-	-
57	Total regulatory adjustments to Tier 2 (T2) capital	-	-
58	Tier 2 (T2) capital	41.6	-
59	Total capital (TC = T1 + T2)	1,901.3	-
60	Total risk exposure amount	8,756.3	-

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TABLE 1: EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		a	b
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	18.94	-
62	Tier 1 (as a percentage of total risk exposure amount)	21.24	-
63	Total capital (as a percentage of total risk exposure amount)	21.71	-
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	8.03	-
65	of which: capital conservation buffer requirement	2.50	-
66	of which: countercyclical buffer requirement	0.05	-
67	of which: systemic risk buffer requirement	-	-
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	-	-
EU-67b	of which: additional own funds requirements to address the risk other than the risk of excessive leverage	0.98	-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	11.96	-
National minima (if different from Basel III)			
69	[not relevant in EU regulation]	-	-
70	[not relevant in EU regulation]	-	-
71	[not relevant in EU regulation]	-	-
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	9.6	-
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	0.6	-
74	Empty set in the EU	-	-
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	-	-

Table 1 continued on page 10

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TABLE 1: EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

	a	b	
	Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	7.2	-
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	19.3	-
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	33.6	-
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	38.3	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-
82	Current cap on AT1 instruments subject to phase out arrangements	-	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-
84	Current cap on T2 instruments subject to phase out arrangements	-	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-

TABLE 2: EU KM1 – KEY METRICS

			30.06.2022	31.03.2022	31.12.2021	30.09.2021	30.06.2021
Available own funds (amounts)							
0010	1	Common Equity Tier 1 (CET1) capital	1,658.9	1,653.2	1,626.0	1,575.6	1,557.8
0020	2	Tier 1 capital	1,859.7	1,775.0	1,747.0	1,691.0	1,671.7
0030	3	Total capital	1,901.3	1,819.9	1,790.1	1,726.0	1,710.5
Risk-weighted exposure amounts							
0040	4	Total risk-weighted exposure amount	8,756.3	8,401.1	7,975.3	7,795.0	7,919.2
Capital ratios (as a percentage of risk-weighted exposure amount)							
0050	5	Common Equity Tier 1 ratio (%)	18.94	19.68	20.39	20.21	19.67
0060	6	Tier 1 ratio (%)	21.24	21.13	21.91	21.69	21.11
0070	7	Total capital ratio (%)	21.71	21.66	22.45	22.14	21.60
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)							
0080	EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.75	1.75	1.50	1.50	1.50
0090	EU 7b	of which: to be made up of CET1 capital	0.98	0.98	0.84	0.84	0.84
0100	EU 7c	of which: to be made up of Tier 1 capital	1.31	1.31	1.13	1.13	1.13
0110	EU 7d	Total SREP own funds requirements (%)	9.75	9.75	9.50	9.50	9.50
Combined buffer requirement (as a percentage of risk-weighted exposure amount)							
0120	8	Capital conservation buffer (%)	2.50	2.50	2.50	2.50	2.50
0130	EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
0140	9	Institution specific countercyclical capital buffer (%)	0.05	0.05	0.04	0.04	0.04
0150	EU 9a	Systemic risk buffer (%)	-	-	-	-	-
0160	10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
0170	EU 10a	Other Systemically Important Institution buffer	-	-	-	-	-
0180	11	Combined buffer requirement (%)	2.55	2.55	2.54	2.54	2.54
0190	EU 11a	Overall capital requirements (%)	12.30	12.30	12.04	12.04	12.04
0200	12	CET1 available after meeting the total SREP own funds requirements (%)	11.96	11.91	12.95	12.64	12.10

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TABLE 2: EU KM1 – KEY METRICS

			30.06.2022	31.03.2022	31.12.2021	30.09.2021	30.06.2021
Leverage ratio							
0210	13	Leverage ratio total exposure measure	52,073.0	49,381.8	48,451.3	47,505.5	46,742.5
0220	14	Leverage ratio	3.57	3.59	3.61	3.56	3.58
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)							
0230	EU 14a	Additional own funds requirements to address the risk of excessive leverage	-	-	-	-	-
0240	EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
0250	EU 14c	Total SREP leverage ratio requirements (%)	3.00	3.02	3.04	3.08	3.04
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)							
0260	EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
0270	EU 14e	Overall leverage ratio requirement (%)	3.00	3.02	3.04	3.08	3.04
Liquidity coverage ratio							
0290	15	Total high-quality liquid assets (HQLA) (weighted value -average)	2,615.6	2,439.0	2,296.1	2,090.9	1,961.0
0300	EU 16a	Cash outflows - total weighted value	1,035.9	967.0	1,064.5	1,038.6	1,083.3
0310	EU 16b	Cash inflows - total weighted value	405.8	382.1	406.6	440.5	409.6
0320	16	Total net cash outflows (adjusted value)	630.2	584.9	657.9	606.8	682.3
0330	17	Liquidity coverage ratio (%)	515.64	497.25	443.34	403.38	361.18
Net stable funding ratio							
0340	18	Total available stable funding	46,866.0	47,872.6	46,247.0	46,349.5	45,442.8
0350	19	Total required stable funding	42,987.2	42,567.6	42,094.8	41,110.3	40,500.2
0360	20	NSFR ratio (%)	109.02	112.46	109.86	112.74	112.20

There is no significant difference between the regulatory risk exposures and the carrying amounts in the half-year financial statements. For this reason, a detailed breakdown in the form of the template EU CC2 is not provided.

3 COUNTERCYCLICAL CAPITAL BUFFER

The institution-specific countercyclical capital buffer of the MünchenerHyp is, as of 30 June 2022, 0.05%. The institution-specific countercyclical capital buffer is calculated by the weighted average of the countercyclical capital buffer percentages in the individual countries where MünchenerHyp holds substantial positions in the private sector.

This information is disclosed by means of the disclosure tables EU CCYB1 and CCYB2.

TABLE 3: EU CCYB2 – AMOUNT OF INSTITUTION-SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER

		a
1	Total risk exposure amount	8,756.3
2	Institution specific countercyclical capital buffer rate	0.05%
3	Institution specific countercyclical capital buffer requirement	4.2

TABLE 4: EU CCYB1 – GEOGRAPHICAL BREAKDOWN OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk			Own fund requirements							
Breakdown by country:	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter-cyclical buffer rate (%)
01 Belgium	-	63.6	-	-	-	63.6	1.2	-	-	1.2	15.0	0.19	-
02 British Virgin Islands	-	8.0	-	-	-	8.0	0.2	-	-	0.2	3.0	0.039	-
03 Germany	584.0	36,722.5	-	-	-	37,306.5	397.1	-	-	397.1	4,963.0	63.7151	-
04 Denmark	-	39.0	-	-	-	39.0	0.2	-	-	0.2	2.7	0.0348	-
05 Finland	45.0	-	-	-	-	45.0	0.4	-	-	0.4	4.5	0.0577	-
06 France	34.3	418.9	-	-	-	453.2	11.4	-	-	11.4	142.2	1.8251	-
07 Great Britain excl. GG, JE, IM	35.2	43.8	-	-	-	79.0	2.5	-	-	2.5	31.6	0.4051	1.00
08 Guernsey	-	19.9	-	-	-	19.9	0.6	-	-	0.6	7.8	0.1003	-
09 Jersey	-	104.3	-	-	-	104.3	4.2	-	-	4.2	52.2	0.6706	-
10 Luxembourg	-	2,766.2	-	-	-	2,766.2	54.2	-	-	54.2	676.9	8.6906	0.50
11 Netherlands	-	781.3	-	-	-	781.3	15.4	-	-	15.4	192.9	2.4767	-
12 Sweden	15.0	-	-	-	-	15.0	0.2	-	-	0.2	3.0	0.0386	-
13 Switzerland	9.6	5,540.4	-	-	-	5,550.0	36.6	-	-	36.6	457.9	5.8783	-
14 Serbia and Kosovo	0.2	-	-	-	-	0.2	0.0	-	-	0.0	0.0	0.0006	-
15 Spain	10.1	693.8	-	-	-	703.9	20.0	-	-	20.0	250.0	3.2092	-
16 USA	1,148.4	33.1	-	-	-	1,181.5	73.9	-	-	73.9	924.0	11.8621	-
17 Cyprus	-	12.1	-	-	-	12.1	0.3	-	-	0.3	3.7	0.0478	-
18 Austria	76.4	108.3	-	-	-	184.7	4.7	-	-	4.7	58.9	0.7559	-
19 Total	1,958.2	47,355.2	-	-	-	49,313.4	623.1	-	-	623.1	7,789.3	100.00	-

4 CREDIT AND DILUTION RISK

In view of its extremely low number of non-performing loans, MünchenerHyp is well below the threshold of 5% specified in Article 8 (3) of Regulation (EU) 2021/63, so that only a limited disclosure obligation applies.

Based on the figures regarding NPLs disclosed in the tables shown below, MünchenerHyp had an NPL ratio of 0.44%, which reflects the total volume of NPLs to the total loan portfolio, excluding debt securities, balances at central banks and demand deposits.

TABLE 5: EU CR1 – PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS
PART 1 OF 3

	a	b	c	d	e	f
	Gross carrying amount/nominal amount					
	Performing exposures			Non-performing exposures		
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3
005	Cash balances at central banks and other demand deposits	2,680.1			-	
010	Loans and advances	44,749.0			217.6	
020	Central banks	-			-	
030	General governments	1,310.1			-	
040	Credit institutions	169.9			-	
050	Other financial corporations	1,906.3			9.7	
060	Non-financial corporations	15,589.2			134.2	
070	Of which SMEs	13,493.7			134.1	
080	Households	25,773.5			73.8	
090	Debt securities	6,753.4			-	
100	Central banks	-			-	
110	General governments	1,696.3			-	
120	Credit institutions	4,994.1			-	
130	Other financial corporations	63.0			-	
140	Non-financial corporations	-			-	
150	Off-balance-sheet exposures	5,427.1			4.5	
160	Central banks	-			-	
170	General governments	-			-	
180	Credit institutions	-			-	
190	Other financial corporations	69.3			0.5	
200	Non-financial corporations	1,391.1			1.6	
210	Households	3,966.7			2.5	
220	Total	59,609.6			222.1	

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TABLE 5: EU CR1 – PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS
PART 2 OF 3

	g	h	i	j	k	l
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
	Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3
005	Cash balances at central banks and other demand deposits	-			-	
010	Loans and advances	- 95.0			- 34.3	
020	Central banks	-			-	
030	General governments	-			-	
040	Credit institutions	-			-	
050	Other financial corporations	- 3.2			-	
060	Non-financial corporations	- 44.2			- 27.1	
070	Of which SMEs	- 41.9			- 27.1	
080	Households	- 47.6			- 7.2	
090	Debt securities	-			-	
100	Central banks	-			-	
110	General governments	-			-	
120	Credit institutions	-			-	
130	Other financial corporations	-			-	
140	Non-financial corporations	-			-	
150	Off-balance-sheet exposures	- 1.0			-	
160	Central banks	-			-	
170	General governments	-			-	
180	Credit institutions	-			-	
190	Other financial corporations	-			-	
200	Non-financial corporations	- 0.6			-	
210	Households	- 0.4			-	
220	Total	- 96.0			- 34.3	

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TABLE 5: EU CR1 – PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS
PART 3 OF 3

		m	n		o
		Accumulated partial write-off	Collateral and financial guarantees received		
			On performing exposures	On non-performing exposures	
005	Cash balances at central banks and other demand deposits		-		-
010	Loans and advances		43,053.7		183.3
020	Central banks		-		-
030	General governments		-		-
040	Credit institutions		-		-
050	Other financial corporations		1,827.5		9.7
060	Non-financial corporations		15,539.7		107.1
070	Of which SMEs		13,450.9		107.1
080	Households		25,686.5		66.6
090	Debt securities		-		-
100	Central banks		-		-
110	General governments		-		-
120	Credit institutions		-		-
130	Other financial corporations		-		-
140	Non-financial corporations		-		-
150	Off-balance-sheet exposures		5,282.6		4.5
160	Central banks		-		-
170	General governments		-		-
180	Credit institutions		-		-
190	Other financial corporations		69.3		0.5
200	Non-financial corporations		1,390.8		1.6
210	Households		3,822.6		2.5
220	Total		48,336.4		187.8

TABLE 6: EU CR1-A – MATURITY OF EXPOSURES

	a	b	c	d	e	f	
	Net exposure value						
	On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total	
1	Loans and advances	-	2,035.9	9,822.1	32,979.4	-	44,837.4
2	Debt securities	-	204.5	2,791.6	3,757.4	-	6,753.4
3	Total	-	2,240.4	12,613.6	36,736.8	-	51,590.8

TABLE 7: EU CR2 – CHANGES IN THE STOCK OF
NON-PERFORMING LOANS AND ADVANCES

		Gross carrying amount
		010
010	1	Initial stock of non-performing loans and advances ¹
		223.2
020	2	Inflows to non-performing portfolios
		19.1
030	3	Outflows from non-performing portfolios
		- 17.9
040	4	Outflows due to write-offs
		- 0.2
050	5	Outflow due to other situations
		- 2.1
060	6	Final stock of non-performing loans and advances
		222.1

¹ Opening balance sheet as of 31. December of the previous year

TABLE 8: EU CQ1 – CREDIT QUALITY OF DEFERRED RISK POSITIONS

	a	b	c	d	e	f	g	h	
	Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures		
	Performing forbore	Non-performing forbore			On performing forbore exposures	On non-performing forbore exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
			Of which defaulted	Of which impaired					
	-	-	-	-	-	-	-	-	
1	Loans and advances	267.3	79.8	79.8	41.9	- 11.6	- 14.1	321.5	65.8
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	0.8	0.8	-	-	-	0.8	0.8
6	Non-financial corporations	250.6	63.9	63.9	36.5	- 11.2	- 12.7	290.5	51.1
7	Households	16.8	15.2	15.2	5.4	- 0.4	- 1.3	30.2	13.8
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	1.4	-	-	-	-	-	1.4	-
10	Total	268.8	79.8	79.8	41.9	- 11.6	- 14.1	322.9	65.8

TABLE 9: EU CQ4 – QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHY

	a	b	c	d	e	f	g
	Gross Carrying Amount						
	of which non-performing					Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value
			of which defaulted	of which subject to impairment	Accumulated impairments		
1	On balance sheet exposure	54,400.2	217.6	217.6	54,400.2	- 129.3	-
2	Germany	41,638.1	101.0	101.0	41,638.1	- 71.9	-
3	Switzerland	5,378.3	2.7	2.7	5,378.3	- 8.3	-
4	Luxembourg	2,923.2	35.8	35.8	2,923.2	- 17.5	-
5	USA	1,178.3	39.9	39.9	1,178.3	- 8.9	-
6	Great Britain	814.3	-	-	814.3	- 1.8	-
7	France	753.9	0.1	0.1	753.9	- 3.2	-
8	Spain	638.5	13.4	13.4	638.5	- 13.4	-
9	Netherlands	359.2	0.4	0.4	359.2	- 0.3	-
10	Austria	144.3	-	-	144.3	- 0.3	-
11	Finland	104.5	-	-	104.5	-	-
12	Jersey	104.3	-	-	104.3	- 2.4	-
13	Belgium	363.3	24.4	24.4	363.3	- 1.2	-
14	Other	5,431.6	4.5	4.5	-	-	- 1.0
15	Off balance sheet exposure	5,055.0	4.5	4.5	-	-	- 0.9
16	Germany	184.7	-	-	-	-	-
17	Switzerland	118.7	-	-	-	-	- 0.1
18	Luxembourg	73.2	-	-	-	-	- 0.1
19	Other	59,831.8	222.1	222.1	54,400.2	- 129.3	- 1.0

TABLE 10: EU CQ5 – CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY INDUSTRY ¹

	a	b	c	d	e	
	Gross carrying amount					
	Of which: non-performing					
			of which: defaulted	of which: loans and advances subject to impairment	Accumulated impairment	
010	Agriculture, forestry and fishing	97.4	0.5	0.5	97.4	- 0.3
020	Mining and quarrying	1.6	0.1	0.1	1.6	-
030	Manufacturing	153.5	1.7	1.7	153.5	- 0.7
040	Electricity, gas, steam and air conditioning supply	13.7	-	-	13.7	-
050	Water supply	13.1	-	-	13.1	-
060	Construction	329.5	2.5	2.5	329.5	- 1.5
070	Wholesale and retail trade	187.2	2.2	2.2	187.2	- 1.0
080	Transport and storage	30.6	0.1	0.1	30.6	- 0.1
090	Accommodation and food service activities	84.3	0.6	0.6	84.3	- 0.4
100	Information and communication	104.5	0.4	0.4	104.5	- 0.4
110	Financial and insurance activities	-	-	-	-	-
120	Real estate activities	13,450.2	121.5	121.5	13,450.2	- 61.7
130	Professional, scientific and technical activities	330.7	1.5	1.5	330.7	- 1.1
140	Administrative and support service activities	359.5	0.7	0.7	359.5	- 1.1
150	Public administration and defence, compulsory social security	-	-	-	-	-
160	Education	20.3	-	-	20.3	- 0.1
170	Human health services and social work activities	264.7	0.5	0.5	264.7	- 1.2
180	Arts, entertainment and recreation	42.5	0.3	0.3	42.5	- 0.1
190	Other services	240.2	1.6	1.6	240.2	- 1.3
200	Total	15,723.4	134.2	134.2	15,723.4	- 71.3

¹ Column F of the template EU CQ5 is not to be filled in by MHB as an HGB-accountant and is therefore not shown.

5 COUNTERPARTY RISK AND CREDIT RISK MITIGATION

With respect to the counterparty default risk, MünchenerHyp's disclosure obligation is based on the requirements of Article 433a (1) (b) (v), (xii) and (xiii) of CRR II.

Table 11 provides an overview of the total RWAs, which, in accordance with Article 92 CRR, form the denominator of the risk-based capital requirements.

In accordance with the requirements of the European Banking Association (EBA), MünchenerHyp reports "Other non-credit obligation assets" in line 3 "Foundation IRB Approach (F-IRB)" of Table 11 in accordance with Article 147 (2) (g) CRR.

TABLE 11: EU OV1 – OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

		Risk-weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		30.06.2022	31.03.2022	30.06.2022
1	Credit risk (excluding CCR)	7,856.8	7,519.2	628.5
2	Of which the standardised approach	1,444.4	1,401.4	115.6
3	Of which the foundation IRB (FIRB) approach	3,465.7	3,327.4	277.3
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk-weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	2,918.6	2,763.8	233.5
6	Counterparty credit risk - CCR	448.0	430.4	35.8
7	Of which the standardised approach	95.8	96.8	7.7
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	0.2	0.2	-
EU 8b	Of which credit valuation adjustment - CVA	352.0	333.3	28.2
9	Of which other CCR	-	0.1	-
10	Empty set in the EU	-	-	-
11	Empty set in the EU	-	-	-
12	Empty set in the EU	-	-	-
13	Empty set in the EU	-	-	-
14	Empty set in the EU	-	-	-

Table 11 continued on page 24

Table 1 continued from page 23

TABLE 11: EU OV1 – OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

		Risk-weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		30.06.2021	31.12.2020	30.06.2021
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1,250%/deduction	-	-	-
20	Position, foreign exchange and commodities risks (market risk)	-	-	-
21	Of which the standardised approach	-	-	-
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	451.5	451.5	36.1
EU 23a	Of which basic indicator approach	451.5	451.5	36.1
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	-	-	-
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (for information)	1.4	1.4	0.1
25	Empty set in the EU	-	-	-
26	Empty set in the EU	-	-	-
27	Empty set in the EU	-	-	-
28	Empty set in the EU	-	-	-
29	Total	8,756.3	8,401.1	700.5

In 2022, MünchenerHyp determined the counter party default risk with the standard approach (so called SA-CCR) in accordance with Article 274 etseq. CRR.

Table 12 – EU CR5 shows the risk exposure values and the exposure values after credit risk mitigation, assigned to the individual credit quality steps in accordance with Part 3 Title II Chapter 2 of the CRR by risk position class, as well as the risk exposure values deducted from own funds.

TABLE 12: EU CR5 – STANDARDISED APPROACH

Exposure classes	Risk weight															Total	Of which unrated
	0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1,250%	Others		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
010 Central governments or central banks	1,384.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,384.3	-
020 Regional government or local authorities	2,641.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,641.7	-
030 Public sector entities	258.6	-	-	-	-	-	-	-	-	2.1	-	-	-	-	-	260.7	2.1
040 Multilateral development banks	67.1	-	-	-	38.0	-	-	-	-	-	-	-	-	-	-	105.1	67.2
050 International organisations	30.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30.0	30.0
060 Institutions	12.0	-	-	-	1.2	-	60.7	-	-	-	-	-	-	-	-	73.9	171.5
070 Corporates	-	-	-	-	47.4	-	20.3	-	-	916.7	-	-	-	-	-	984.4	951.0
080 Retail exposures	-	-	-	-	-	-	-	-	28.2	-	-	-	-	-	-	28.2	28.1
090 Exposures secured by mortgages on immovable property	-	-	-	-	-	207.3	117.0	-	-	-	-	-	-	-	-	324.3	324.3
100 Exposures in default	-	-	-	-	-	-	-	-	-	39.5	-	-	-	-	-	39.5	39.5
110 Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	32.7	-	-	-	-	32.7	32.7
120 Covered bonds	104.3	-	-	70.0	25.0	-	-	-	-	-	-	-	-	-	-	199.3	104.2
130 Exposures to institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140 Units or shares in collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	141.2	141.2	141.2
150 Equity exposures	-	-	-	-	-	-	-	-	-	206.2	-	0.6	-	-	-	206.8	206.8
160 Other items	-	-	-	-	-	-	-	-	-	0.1	-	-	-	-	-	0.1	0.1
170 Total	4,498.0	-	-	70.0	111.6	207.3	198.0	-	28.2	1,164.6	32.7	0.6	-	-	141.2	6,452.2	2,098.7

Table 13 shows the collateral that is taken into account for SA exposures. As with the IRBA asset classes, the following applies here, no financial collateral is eligible for risk mitigation.

TABLE 13: EU CR4 – STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet amount	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	1,333.1	-	1,384.3	-	-	-
2	Regional government or local authorities	2,689.2	-	2,641.7	-	-	-
3	Public sector entities	260.7	-	260.7	-	2.1	0.81
4	Multilateral development banks	105.1	-	105.1	-	7.6	7.22
5	International organisations	30.0	-	30.0	-	-	-
6	Institutions	73.9	-	73.9	-	30.6	41.43
7	Corporates	931.0	45.7	961.6	22.8	801.5	81.43
8	Retail	24.7	6.9	24.7	3.5	21.1	75.00
9	Secured by mortgages on immovable property	312.9	22.8	312.9	11.4	115.4	35.58
10	Exposures in default	39.5	-	39.5	-	39.5	100.03
11	Exposures associated with particularly high risk	32.7	-	32.7	-	49.0	150.00
12	Covered bonds	199.3	-	199.3	-	12.0	6.03
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14	Collective investment undertakings	141.2	-	141.2	-	157.9	111.83
15	Equity	206.8	-	206.8	-	207.6	100.40
16	Other items	0.1	-	0.1	-	0.1	100.00
17	Total	6,380.2	75.4	6,414.5	37.7	1,444.4	22.39

In contrast, the following tables¹ show the disclosable information on the application of the IRB approach to credit risk. In particular, the following information must be disclosed in accordance with the requirements of Article 452 letter g) CRR.

The exposure class "Institutions" was transferred from the IRB approach to the SA approach, so that it is no longer shown here.

TABLE 14A: EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURE BY EXPOSURE CLASS AND PD RANGE – CORPORATES, SME

	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure-weighted average CCF	Exposure post CCF and post CRM	Exposure-weighted average PD (%)	Number of obligors	Exposure-weighted average LGD (%)	Exposure-weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
010	0.00 to <0.15	873.8	38.2	75.00	902.4	0.08	148	36.33	2.5	143.2	0.16	0.3	0.5
020	0.00 to <0.10	345.4	18.7	75.00	359.4	0.06	86	36.72	2.5	45.3	0.13	0.1	0.1
030	0.10 to <0.15	528.4	19.5	75.00	543.0	0.10	62	36.08	2.5	97.9	0.18	0.2	0.4
040	0.15 to <0.25	1,215.6	128.8	75.00	1,312.2	0.19	140	36.70	2.5	338.6	0.26	0.9	1.6
050	0.25 to <0.50	251.8	91.9	75.00	320.7	0.35	64	37.78	2.5	109.0	0.34	0.4	0.6
060	0.50 to <0.75	289.7	82.1	75.00	351.3	0.50	64	38.48	2.5	146.7	0.42	0.7	1.0
070	0.75 to <2.50	168.1	7.0	75.00	173.3	1.02	58	35.81	2.5	86.7	0.50	0.6	1.1
080	0.75 to <1.75	168.1	7.0	75.00	173.3	1.02	58	35.81	2.5	86.7	0.50	0.6	1.1
090	1.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
100	2.50 to <10.00	21.4	-	-	21.4	2.98	7	35.01	2.5	13.7	0.64	0.2	0.2
110	2.50 to <5.00	20.3	-	-	20.3	2.82	6	35.01	2.5	12.9	0.64	0.2	0.2
120	5.00 to <10.00	1.1	-	-	1.1	6.00	1	35.00	2.5	0.8	0.75	-	-
130	10.00 to <100.00	12.4	-	75.00	12.4	25.99	9	35.53	2.5	15.6	1.26	1.1	-
140	10.00 to <20.00	3.0	-	75.00	3.0	13.50	2	35.00	2.5	3.1	1.04	0.1	-
150	20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
160	30.00 to <100.00	9.4	-	-	9.4	30.00	7	35.70	2.5	12.5	1.33	1.0	-
170	100.00 (default)	22.2	-	-	22.2	100.00	3	40.74	2.5	-	-	9.1	12.9
190	Total	2,855.0	348.0	75.00	3,115.9	1.09	493	36.87	2.5	853.5	0.27	13.3	17.9

¹ Tables 14A to H contain only specific value adjustments

TABLE 14B: EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURE BY EXPOSURE CLASS AND PD RANGE – CORPORATES, OTHER ENTITIES

	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure-weighted average CCF	Exposure post CCF and post CRM	Exposure-weighted average PD (%)	Number of obligors	Exposure-weighted average LGD (%)	Exposure-weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
010	0.00 to <0.15	1,063.8	23.6	75.00	1,081.5	0.07	62	35.31	2.5	216.4	0.20	0.4	0.5
020	0.00 to <0.10	795.4	21.8	75.00	811.7	0.06	45	35.41	2.5	150.4	0.19	0.3	0.3
030	0.10 to <0.15	268.4	1.8	75.00	269.8	0.10	17	35.02	2.5	66.0	0.24	0.1	0.2
040	0.15 to <0.25	634.0	6.6	75.00	638.9	0.16	36	35.90	2.5	211.3	0.33	0.4	0.7
050	0.25 to <0.50	185.6	1.4	75.00	186.7	0.35	15	37.32	2.5	96.4	0.52	0.2	0.4
060	0.50 to <0.75	46.9	-	-	46.9	0.50	4	37.69	2.5	29.0	0.62	0.1	0.2
070	0.75 to <2.50	50.4	-	-	50.4	1.06	9	36.40	2.5	40.6	0.81	0.2	0.3
080	0.75 to <1.75	50.4	-	-	50.4	1.06	9	36.40	2.5	40.6	0.81	0.2	0.3
090	1.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
100	2.50 to <10.00	4.4	-	-	4.4	2.60	1	35.00	2.5	4.4	1.02	-	-
110	2.50 to <5.00	4.4	-	-	4.4	2.60	1	35.00	2.5	4.4	1.02	-	-
120	5.00 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
130	10.00 to <100.00	1.4	-	-	1.4	30.00	1	35.50	2.5	2.8	2.08	0.1	-
140	10.00 to <20.00	-	-	-	-	-	-	-	-	-	-	-	-
150	20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
160	30.00 to <100.00	1.4	-	-	1.4	30.00	1	35.50	2.5	2.8	2.08	0.1	-
170	100.00 (default)	-	-	-	-	-	-	-	-	-	-	-	-
190	Total	1,986.5	31.6	75.00	2,010.2	0.19	128	35.76	2.5	600.9	0.30	1.4	2.1

TABLE 14C: EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURE BY EXPOSURE CLASS AND PD RANGE – CORPORATES, SPECIALISED LENDING

	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure-weighted average CCF	Exposure post CCF and post CRM	Exposure-weighted average PD (%)	Number of obligors	Exposure-weighted average LGD (%)	Exposure-weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
010	0.00 to <0.15	4,056.6	154.2	75.00	4,172.2	0.06	166	37.02	2.5	521.7	0.13	0.9	1.6
020	0.00 to <0.10	3,177.0	97.4	75.00	3,250.0	0.05	122	37.10	2.5	362.4	0.11	0.6	1.0
030	0.10 to <0.15	879.6	56.8	75.00	922.2	0.10	44	36.73	2.5	159.3	0.17	0.3	0.6
040	0.15 to <0.25	1,806.7	301.0	75.00	2,032.4	0.20	91	38.46	2.5	548.5	0.27	1.6	2.4
050	0.25 to <0.50	809.8	28.1	75.00	796.6	0.35	43	38.33	2.5	284.4	0.36	1.1	1.9
060	0.50 to <0.75	718.1	28.8	75.00	739.7	0.50	31	38.27	2.5	310.9	0.42	1.4	2.4
070	0.75 to <2.50	189.5	24.9	75.00	208.2	0.80	21	38.29	2.5	105.2	0.51	0.6	1.0
080	0.75 to <1.75	189.5	24.9	75.00	208.2	0.80	21	38.29	2.5	105.2	0.51	0.6	1.0
090	1.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
100	2.50 to <10.00	4.8	-	-	4.8	4.10	2	35.48	2.5	3.3	0.68	-	-
110	2.50 to <5.00	2.7	-	-	2.7	2.60	1	35.86	2.5	1.7	0.62	-	-
120	5.00 to <10.00	2.1	-	-	2.1	6.00	1	35.00	2.5	1.6	0.75	-	-
130	10.00 to <100.00	65.1	-	-	65.1	17.25	6	42.55	2.5	94.8	1.46	4.8	6.5
140	10.00 to <20.00	50.3	-	-	50.3	13.50	3	42.44	2.5	69.6	1.38	2.9	4.2
150	20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
160	30.00 to <100.00	14.8	-	-	14.8	30.00	3	42.92	2.5	25.2	1.70	1.9	2.3
170	100.00 (default)	60.1	-	-	60.1	100.00	4	41.06	2.5	-	-	24.7	12.6
190	Total	7,710.7	537.0	75.00	8,079.1	1.07	364	37.73	2.5	1,868.8	0.23	35.1	28.4

TABLE 14D: EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURE BY EXPOSURE CLASS AND PD RANGE – RETAIL BUSINESS, SME

	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure-weighted average CCF	Exposure post CCF and post CRM	Exposure-weighted average PD (%)	Number of obligors	Exposure-weighted average LGD (%)	Exposure-weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
010	0.00 to <0.15	752.3	63.6	100.00	815.9	0.09	4,616	10.63	2.5	16.0	0.02	0.1	0.5
020	0.00 to <0.10	118.9	18.4	100.00	137.3	0.07	763	8.40	2.5	1.6	0.01	-	0.1
030	0.10 to <0.15	633.4	45.2	100.00	678.6	0.10	3,853	11.08	2.5	14.4	0.02	0.1	0.4
040	0.15 to <0.25	1,602.1	130.4	100.00	1,732.5	0.18	11,450	14.80	2.5	75.8	0.04	0.5	1.9
050	0.25 to <0.50	471.8	48.4	100.00	520.2	0.35	3,685	15.80	2.5	40.2	0.08	0.3	1.1
060	0.50 to <0.75	458.8	116.1	100.00	574.9	0.50	3,246	17.84	2.5	64.7	0.11	0.5	1.6
070	0.75 to <2.50	314.9	120.6	100.00	435.5	0.98	1,825	22.49	2.5	97.5	0.22	1.0	2.2
080	0.75 to <1.75	314.9	120.6	100.00	435.5	0.98	1,825	22.49	2.5	97.5	0.22	1.0	2.2
090	1.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
100	2.50 to <10.00	198.6	6.3	100.00	204.9	4.47	1,357	18.26	2.5	91.6	0.45	1.7	5.9
110	2.50 to <5.00	137.9	5.2	100.00	143.1	3.32	919	17.77	2.5	54.3	0.38	0.9	3.0
120	5.00 to <10.00	60.7	1.1	100.00	61.8	7.12	438	19.39	2.5	37.3	0.60	0.8	2.9
130	10.00 to <100.00	18.2	0.1	100.00	18.3	26.95	134	19.07	2.5	16.0	0.88	0.9	3.2
140	10.00 to <20.00	3.4	-	-	3.4	13.50	22	20.93	2.5	2.9	0.86	0.1	0.3
150	20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
160	30.00 to <100.00	14.8	0.1	100.00	14.9	30.00	112	18.65	2.5	13.1	0.88	0.8	2.9
170	100.00 (default)	22.0	2.1	100.00	24.1	100.00	186	12.14	2.5	75.2	3.12	2.9	1.5
190	Total	3,838.7	487.6	100.00	4,326.3	1.18	26,499	15.48	2.5	477.0	0.11	7.9	17.9

TABLE 14E: EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURE BY EXPOSURE CLASS AND PD RANGE – RETAIL BUSINESS, NON-SME

	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure-weighted average CCF	Exposure post CCF and post CRM	Exposure-weighted average PD (%)	Number of obligors	Exposure-weighted average LGD (%)	Exposure-weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
010	0.00 to <0.15	17,368.8	3,124.8	100.00	20,493.6	0.07	156,909	15.87	2.5	639.0	0.03	2.4	8.1
020	0.00 to <0.10	11,686.6	2,222.1	100.00	13,908.7	0.05	109,663	13.79	2.5	303.0	0.02	1.1	4.3
030	0.10 to <0.15	5,682.2	902.7	100.00	6,584.9	0.10	47,246	20.27	2.5	336.0	0.05	1.3	3.8
040	0.15 to <0.25	5,804.5	626.6	100.00	6,431.1	0.18	47,381	23.70	2.5	594.7	0.09	2.7	6.9
050	0.25 to <0.50	1,152.6	125.5	100.00	1,278.1	0.35	10,309	25.53	2.5	209.1	0.16	1.1	2.7
060	0.50 to <0.75	308.9	32.4	100.00	341.3	0.50	3,102	27.41	2.5	77.3	0.23	0.5	1.0
070	0.75 to <2.50	303.1	29.9	100.00	333.0	0.91	2,836	29.87	2.5	123.0	0.37	0.9	1.9
080	0.75 to <1.75	303.1	29.9	100.00	333.0	0.91	2,836	29.87	2.5	123.0	0.37	0.9	1.9
090	1.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
100	2.50 to <10.00	678.3	10.4	100.00	688.7	5.25	5,122	20.06	2.5	495.6	0.72	7.6	23.7
110	2.50 to <5.00	340.2	5.3	100.00	345.5	3.58	2,332	16.53	2.5	165.6	0.48	2.0	8.1
120	5.00 to <10.00	338.1	5.1	100.00	343.2	6.94	2,790	23.61	2.5	330.0	0.96	5.6	15.6
130	10.00 to <100.00	39.2	-	100.00	39.2	13.71	378	26.11	2.5	55.3	1.41	1.4	3.3
140	10.00 to <20.00	38.7	0.1	100.00	38.7	13.50	374	26.03	2.5	54.3	1.40	1.4	3.2
150	20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
160	30.00 to <100.00	0.5	-	-	0.5	30.00	4	32.24	2.5	1.0	2.00	-	0.1
170	100.00 (default)	73.7	2.5	100.00	76.2	100.00	653	16.85	2.5	247.6	3.25	13.0	7.0
190	Total	25,729.1	3,952.1	100.00	29,681.2	0.51	226,690	18.39	2.5	2,441.6	0.08	29.6	54.6

TABLE 14F: EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURE BY EXPOSURE CLASS AND PD RANGE – ADVANCED-IRB

	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure-weighted average CCF	Exposure post CCF and post CRM	Exposure-weighted average PD (%)	Number of obligors	Exposure-weighted average LGD (%)	Exposure-weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
010	0.00 to <0.15	18,121.0	3,188.2	100.00	21,309.2	0.06	161,525	15.43	2.5	655.1	0.03	2.5	8.7
020	0.00 to <0.10	11,805.4	2,240.4	100.00	14,045.8	0.05	110,426	13.74	2.5	304.6	0.02	1.1	4.4
030	0.10 to <0.15	6,315.6	947.8	100.00	7,263.4	0.10	51,099	19.41	2.5	350.5	0.05	1.4	4.3
040	0.15 to <0.25	7,406.8	757.0	100.00	8,163.8	0.18	58,831	21.81	2.5	670.3	0.08	3.2	8.8
050	0.25 to <0.50	1,624.5	173.9	100.00	1,798.4	0.35	13,994	22.72	2.5	249.3	0.14	1.4	3.8
060	0.50 to <0.75	767.7	148.6	100.00	916.3	0.50	6,348	21.41	2.5	142.0	0.15	1.0	2.6
070	0.75 to <2.50	618.0	150.5	100.00	768.5	0.95	4,661	25.69	2.5	220.6	0.29	1.9	4.0
080	0.75 to <1.75	618.0	150.5	100.00	768.5	0.95	4,661	25.69	2.5	220.6	0.29	1.9	4.0
090	1.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
100	2.50 to <10.00	876.8	16.7	100.00	893.5	5.07	6,479	19.65	2.5	587.2	0.66	9.4	29.6
110	2.50 to <5.00	478.0	10.5	100.00	488.5	3.50	3,251	16.89	2.5	219.9	0.45	2.9	11.1
120	5.00 to <10.00	398.8	6.2	100.00	405.0	6.97	3,228	22.97	2.5	367.3	0.91	6.5	18.5
130	10.00 to <100.00	57.4	0.2	100.00	57.6	17.92	512	23.87	2.5	71.3	1.24	2.4	6.5
140	10.00 to <20.00	42.1	0.1	100.00	42.2	13.50	396	25.62	2.5	57.2	1.36	1.5	3.5
150	20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
160	30.00 to <100.00	15.3	0.1	100.00	15.4	30.00	116	19.10	2.5	14.1	0.92	0.9	3.0
170	100.00 (default)	95.7	4.5	100.00	100.2	100.00	839	15.72	2.5	322.8	3.22	15.6	8.5
190	Total	29,567.9	4,439.6	100.00	34,007.5	0.60	253,189	18.02	2.5	2,918.6	0.09	37.4	72.5

TABLE 14G: EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURE BY EXPOSURE CLASS AND PD RANGE – FOUNDATION-IRB

	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure-weighted average CCF	Exposure post CCF and post CRM	Exposure-weighted average PD (%)	Number of obligors	Exposure-weighted average LGD (%)	Exposure-weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
010	0.00 to <0.15	5,994.3	215.9	75.00	6,156.1	0.07	376	36.58	2.5	881.3	0.14	1.4	2.6
020	0.00 to <0.10	4,317.9	137.8	75.00	4,421.2	0.05	253	36.76	2.5	558.0	0.13	0.8	1.5
030	0.10 to <0.15	1,676.4	78.1	75.00	1,734.9	0.10	123	36.26	2.5	323.3	0.19	0.6	1.1
040	0.15 to <0.25	3,656.3	436.4	75.00	3,983.7	0.19	267	37.47	2.5	1,098.4	0.28	2.8	4.6
050	0.25 to <0.50	1,247.3	121.4	75.00	1,304.0	0.35	122	38.05	2.5	489.8	0.38	1.7	2.9
060	0.50 to <0.75	1,054.7	110.9	75.00	1,137.9	0.50	99	38.31	2.5	486.6	0.43	2.2	3.6
070	0.75 to <2.50	408.0	31.9	75.00	431.9	0.92	88	37.07	2.5	232.5	0.54	1.5	2.4
080	0.75 to <1.75	408.0	31.9	75.00	431.9	0.92	88	37.07	2.5	232.5	0.54	1.5	2.4
090	1.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
100	2.50 to <10.00	30.5	-	-	30.5	3.10	10	35.08	2.5	21.5	0.70	0.4	0.2
110	2.50 to <5.00	27.3	-	-	27.3	2.76	8	35.09	2.5	19.1	0.70	0.3	0.2
120	5.00 to <10.00	3.2	-	-	3.2	6.00	2	35.00	2.5	2.4	0.75	0.1	-
130	10.00 to <100.00	78.8	-	75.00	78.8	18.84	16	41.32	2.5	113.1	1.44	6.1	6.5
140	10.00 to <20.00	53.3	-	75.00	53.3	13.50	5	42.02	2.5	72.7	1.36	3.0	4.2
150	20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
160	30.00 to <100.00	25.5	-	-	25.5	30.00	11	39.87	2.5	40.4	1.58	3.1	2.3
170	100.00 (default)	82.3	-	-	82.3	100.00	7	40.97	2.5	-	-	33.7	25.6
190	Total	12,552.2	916.5	75.00	13,205.2	0.94	985	37.23	2.5	3,323.2	0.25	49.8	48.4

TABLE 15: EU CR8 – RWA FLOW STATEMENTS OF CREDIT RISK EXPOSURES UNDER THE IRB APPROACH

	Risk-weighted exposure amount
	^a
1	6,091.2
2	79.5
3	205.2
4	
5	
6	
7	8.4
8	
9	6,384.3

^a Previous reporting period is March 31, 2022

From a quantitative perspective this chapter discloses collateral which has a risk-reducing effect on regulatory capital requirements. In accordance with the CRR, collateral can be taken into account depending on the type of collateral, either in the probability-of-default (PD), in the loss-given-default (LGD), or by means of a regulatory risk weight for the collateralised exposure. In retail business, which is subject to the advanced IRBA, collateral is implicitly taken into account via the LGD.

TABLE 16: EU CR7-A – IRB-APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES
PART 1 OF 3

		Credit risk Mitigation techniques					
		Funded credit Protection (FCP)					
		Advanced-IRB	Total exposures	Part of exposures covered by financial collateral (%)	Part of exposures covered by other eligible collateral (%)		
					Part of exposures covered by immovable property collateral (%)	Part of exposures covered by receivables (%)	Part of exposures covered by other physical collateral (%)
		a	b	c	d	e	f
1	Central governments and central banks	-	-	-	-	-	-
2	Institutions	-	-	-	-	-	-
3	Corporates	-	-	-	-	-	-
3.1	Of which Corporates – SMEs	-	-	-	-	-	-
3.2	Of which Corporates – Specialised lending	-	-	-	-	-	-
3.3	Of which Corporates – Other	-	-	-	-	-	-
4	Retail	34,007.5	-	100.00	100.00	-	-
4.1	Of which Retail – Immovable property SMEs	4,326.3	-	100.00	100.00	-	-
4.2	Of which Retail – Immovable property non-SMEs	29,681.2	-	100.00	100.00	-	-
4.3	Of which Retail – Qualifying revolving	-	-	-	-	-	-
4.4	Of which Retail – Other SMEs	-	-	-	-	-	-
4.5	Of which Retail – Other non-SMEs	-	-	-	-	-	-
5	Total	34,007.5	-	100.00	100.00	-	-
Foundation-IRB							
1	Central governments and central banks	-	-	-	-	-	-
2	Institutions	-	-	-	-	-	-
3	Corporates	13,205.2	-	78.37	78.37	-	-
3.1	Of which Corporates – SMEs	3,115.9	-	81.78	81.78	-	-
3.2	Of which Corporates – Specialised lending	8,079.1	-	73.51	73.51	-	-
3.3	Of which Corporates – Other	2,010.2	-	92.64	92.64	-	-
4	Total	13,205.2	-	78.37	78.37	-	-

TABLE 16: EU CR7-A – IRB-APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES
 PART 2 OF 3

		Credit risk Mitigation techniques			
		Funded credit Protection (FCP)			
		Part of exposures covered by other funded credit protection (%)	Part of exposures covered by cash on deposit (%)	Part of exposures covered by life insurance policies (%)	Part of exposures covered by instruments held by a third party (%)
Advanced-IRB	g	h	i	j	
1	Central governments and central banks	-	-	-	-
2	Institutions	-	-	-	-
3	Corporates	-	-	-	-
3.1	Of which Corporates – SMEs	-	-	-	-
3.2	Of which Corporates – Specialised lending	-	-	-	-
3.3	Of which Corporates – Other	-	-	-	-
4	Retail	-	-	-	-
4.1	Of which Retail – Immovable property SMEs	-	-	-	-
4.2	Of which Retail – Immovable property non-SMEs	-	-	-	-
4.3	Of which Retail – Qualifying revolving	-	-	-	-
4.4	Of which Retail – Other SMEs	-	-	-	-
4.5	Of which Retail – Other non-SMEs	-	-	-	-
5	Total	-	-	-	-
Foundation-IRB					
1	Central governments and central banks	-	-	-	-
2	Institutions	-	-	-	-
3	Corporates	-	-	-	-
3.1	Of which Corporates – SMEs	-	-	-	-
3.2	Of which Corporates – Specialised lending	-	-	-	-
3.3	Of which Corporates – Other	-	-	-	-
4	Total	-	-	-	-

TABLE 16: EU CR7-A – IRB-APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES
 PART 3 OF 3

		Credit risk Mitigation techniques		Credit risk Mitigation methods in the calculation of RWEAs		
		Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)	
Advanced-IRB	Part of exposures covered by guarantees (%)	Part of exposures covered by credit derivatives (%)	k			l
1	Central governments and central banks	-	-	-	-	-
2	Institutions	-	-	-	-	-
3	Corporates	-	-	-	-	-
3.1	Of which Corporates – SMEs	-	-	-	-	-
3.2	Of which Corporates – Specialised lending	-	-	-	-	-
3.3	Of which Corporates – Other	-	-	-	-	-
4	Retail	-	-	2,918.6	-	2,918.6
4.1	Of which Retail – Immovable property SMEs	-	-	477.0	-	477.0
4.2	Of which Retail – Immovable property non-SMEs	-	-	2,441.6	-	2,441.6
4.3	Of which Retail – Qualifying revolving	-	-	-	-	-
4.4	Of which Retail – Other SMEs	-	-	-	-	-
4.5	Of which Retail – Other non-SMEs	-	-	-	-	-
5	Total	-	-	2,918.6	-	2,918.6
Foundation-IRB						
1	Central governments and central banks	-	-	-	-	-
2	Institutions	-	-	-	-	-
3	Corporates	0.26	-	3,338.5	-	3,323.2
3.1	Of which Corporates – SMEs	-	-	853.5	-	853.5
3.2	Of which Corporates – Specialised lending	0.42	-	1,884.1	-	1,868.8
3.3	Of which Corporates – Other	-	-	600.9	-	600.9
4	Total	0.26	-	3,338.5	-	3,323.2

6 MARKET PRICE RISK AND INTEREST RATE RISKS FROM POSITIONS NOT HELD IN THE TRADING BOOK

Market price risks involve risks to the value of items or portfolios due to changes in market parameters, e.g. interest rates or exchange rates. They are quantified as a potential present-value loss using the present-value model. We distinguish between risks associated with changes in interest rates, (credit) spreads, options, currency, commodities and stocks. The interest rate change risk describes the risk that the market value of interest-rate-dependent investments or liabilities could develop negatively. It is the most important component of market price risks for MünchenerHyp.

TABLE 17: EU IRRBBA

	Supervisory standard test by currencies	Present value change 30.06.2021
a)	A description of how the institution defines IRRBB for purposes of risk control and measurement	Market price risks comprise the risks to the value of positions or portfolios arising from changes in market conditions, for example interest rates or exchange rates. They are quantified as potential present value losses using the present value model and taken into account in the income statement and capital planning in the net interest income forecast. A distinction is made between interest rate, (credit) spread, option, currency, commodity and equity risks. Interest rate risk is the risk of a negative change in the market value of investments or liabilities that are dependent on the level of interest rates. For MünchenerHyp, it represents the most important component of market price risks.
b)	A description of the institution's overall IRRBB management and mitigation strategies	MünchenerHyp manages market risks by means of a limit system. The basis for this limit system is VaR. The limits set for market risk management are based on the Bank's risk-bearing capacity and earnings potential. From a normative perspective, the annual net interest income from the legacy portfolio is determined at the individual transaction level as part of the permanent net interest income forecast. The earnings planning includes net interest income in the base scenario. In addition, shift scenarios are calculated in order to identify risks with regard to expected future interest income at an early stage. Hedging transactions in the form of interest rate and currency derivatives are concluded to minimize and hedge risks.

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c)	The periodicity of the calculation of the institution's IRRBB measures, and a description of the specific measures that the institution uses to gauge its sensitivity to IRRBB	Present value interest rate risks are determined on a daily basis. Sensitivities, stress tests, scenarios and VaR are calculated for this purpose. On the earnings side, calculations on interest rate risks are available daily, applying various interest rate scenarios.
d)	A description of the interest rate shock and stress scenarios that the institution uses to estimate changes in the economic value and in net interest income (if applicable)	<p>In addition to the interest rate scenarios imposed by supervisory requirements, the following stress scenarios are currently calculated daily to manage interest rate risk from a present value perspective.</p> <ul style="list-style-type: none"> • Parallel shifting: the current yield curve is shifted up and down completely by 50 basis points across all currencies at the same time. When shifting down, no floor is set at zero, which means that negative interest rates are allowed. The poorer of the two results is taken into account. • Parallel shifting incl. volatilities: The current yield curve is completely shifted down in all currencies by 50 basis points and, in addition, volatilities are raised by +20bp. <p>Furthermore, scenarios are calculated based on the following historical events:</p> <ul style="list-style-type: none"> • COVID-19 scenario: reflects the change in credit spreads in the wake of the first wave of COVID-19 in March 2020 in Germany • Financial market crisis 2008: Changes in interest rates and exchange rates between 12 September 2008 (last banking day before the insolvency of the investment bank Lehman Brothers) and 10 October 2008 are applied to current values. • Brexit: Scenario simulates the changes in interest rates and exchange rates arising from the Brexit referendum on 23 and 24 June 2016. In addition, further stress tests / scenarios are calculated on a quarterly basis and distributed as part of an extra report; in particular, inverse stress tests, a bank-wide macro-economic scenario and effects of parameter adjustments in the model for mapping early repayments are included here. <p>From an earnings perspective, the following interest rate scenarios are calculated:</p> <ul style="list-style-type: none"> • Parallel shifts: The current yield curve is shifted up and down by 200 basis points in all currencies. Two variants are calculated for the downward shift. 1. The calculation is performed without a floor at zero, which means that negative interest rates are allowed. 2. The calculation is carried out in accordance with the regulatory requirement as part of the outlier test for the present value view. • Constant interest rates: The current overnight interest rate is kept constant. • Steeper/flattener: Adjustment of the current yield curve in accordance with the regulatory requirement under the outlier test for the present value view. • Macroeconomic stress scenario (ICAAP normative): Interest rate development in accordance with the macroeconomic stress scenario updated by the Bank on a quarterly basis. • Financial market crisis (ICAAP normative): Interest rate rise scenario (historically derived).
e)	A description of the key modelling and parametric assumptions different from those used for disclosure of template EU IRRBB1 (if applicable)	The reported figures and assumptions are identical with regard to the present value view. From an earnings perspective, the calculation to the parallel upside shock is identical in all currencies by 200 basis points.

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f)	A high-level description of how the institution hedges its IRRBB, as well as the associated accounting treatment (if applicable)	In order to manage market price risks, the present value of all MünchenerHyp transactions is determined by the risk management system on a daily basis. The daily determined Delta Vector forms the backbone of interest rate risk management system. It reveals the changes in present value per maturity band that would occur if the mid-swap curve changed by one basis point. Market risks are recorded and limited at MünchenerHyp using the Value at Risk (VaR) indicator. The VaR calculation takes account of both linear and non-linear risks by means of a historic simulation that takes interest rates, exchange rates and volatilities into account. In addition, the impact of extreme movements in risk factors is also measured here. The Bank engages in hedging activities in the form of interest rate and currency derivatives. Asset swaps are used as micro-hedges at the level of larger individual transactions. Structured underlying transactions, such as callable securities, are hedged accordingly with structured asset swaps. Bermuda options on interest rate swaps (swaptions), swaps and interest rate options (caps and floors) are used as macro-hedges for embedded statutory termination rights or interest rate capping agreements. The accounting treatment is in accordance with HGB requirements.
g)	A description of key modelling and parametric assumptions used for the IRRBB measures in template EU IRRBB1 (if applicable)	The borrower's right to repay early in accordance with section 489 of the German Civil Code (BGB) is modeled using an adjustment cash flow and Bermudian receiver swaptions, which are entered into as model transactions. For modeling purposes, the current relevant portfolio is determined on a weekly basis. A portion of the repayments is then modeled using a fixed annual rate. Accordingly, it is assumed in this case that a portion of the repayments will take place irrespective of the interest rate level. The interest rate-sensitive portion is modeled using a repayment rights-exercised matrix determined from historical exercise ratios (when / at which interest rate level will loans be terminated) and an interest rate structure model, which is used to forecast future interest rate developments. The matrix also automatically takes into account the portion of borrowers that does not exercise the right of termination.
h)	Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures	The present value interest rate risk is at a low level overall. Smaller fluctuations occur due to daily changes in market data or positions. Overall, however, the values are constant. Overall, the interest rate risk fluctuates at a low level from an earnings perspective.
i)	Any other relevant information regarding the IRRBB measures disclosed in template EU IRRBB1 (optional)	–
1) 2)	Disclosure of the average and longest repricing maturity assigned to non-maturity deposits	There are no open-ended deposits in the portfolio.

TABLE 18: EU IRRBB1 – INTEREST RATE RISK OF NON-TRADING BOOK ACTIVITIES

Early warning indicators	a		b		c		d	
	Changes in net present value				Change in net interest income			
	30.06.2021		31.12.2020		30.06.2021		31.12.2020	
1	Parallel shift upwards	- 140.0	- 129.8	14.3	27.4			
2	Parallel shift downwards	- 108.6	15.8	- 14.4	- 7.2			
3	Steepening	- 0.4	6.0					
4	Flattering	- 50.3	- 35.5					
5	Short-term shock upwards	- 54.7	- 40.2					
6	Short-term shock downwards	19.0	16.9					

The following table presents the components of own funds requirements under the standardised approach for market risk. Only interest rate risk arising from trading book positions (only futures) is of relevance for MünchenerHyp. MünchenerHyp currently does not hold any such positions. Furthermore, foreign exchange risks due to open foreign exchange positions in the bank book may occur.

For the sake of completeness, it should be noted that MünchenerHyp's net foreign currency position as of 30 June 2022 did not exceed 2% of total own funds pursuant to Article 351 CRR. Therefore, no own funds requirement is recognized for the foreign currency risks.

TABLE 19: EU MR1 – MARKET RISK UNDER THE STANDARDISED APPROACH

	a
	RWA
Outright products	
Interest rate risk (general and specific)	-
1	
Equity risk (general and specific)	-
2	
Foreign exchange risk	30.1
3	
Commodity risk	-
4	
Options	-
Simplified approach	-
5	
Delta-plus method	-
6	
Scenario approach	-
7	
Securitisation (specific risk)	-
8	
9 Total	30.1

7 LIQUIDITY RISK

With regard to liquidity requirements, especially in the structural liquidity ratio - calculated in accordance with Part 6 in accordance with Part 6, Title IV of the CRR - MünchenerHyp discloses the information required by Article 451a (3) CRR II by means of a the disclosure table EU LIQ2.

TABLE 20: EU LIQ1

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD MM YYYY)	30.06.2022	31.03.2022	31.12.2021	30.09.2021	30.06.2022	31.03.2022	31.12.2021	30.09.2021
EU 1b	Number of data points used in the calculation of averages	12	12			12	12		
High-quality liquid assets									
1	Total high-quality liquid assets (HQLA)					2,616	2,439	2,296	2,091
Cash – outflows									
2	Retail deposits and deposits from small business customers, of which:	36	63	85	101	4	6	9	10
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	36	63	85	101	4	6	9	10
5	Unsecured wholesale funding	615	537	587	534	494	444	521	497
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	252	240	237	226	131	147	172	190
8	Unsecured debt	363	297	350	307	363	297	350	307
9	Secured wholesale funding								
10	Additional requirements					-	-	-	-

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TABLE 20: EU LIQ1

	a	b	c	d	e	f	g	h	
	Total unweighted value (average)				Total weighted value (average)				
11	Outflows related to derivative exposures and other collateral requirements	2,720	2,694	2,696	2,699	372	354	361	363
12	Outflows related to loss of funding on debt products	235	217	223	226	235	217	223	226
13	Credit and liquidity facilities	-	-	-	-	-	-	-	-
14	Other contractual funding obligations	2,485	2,477	2,473	2,473	137	137	137	137
15	Other contingent funding obligations	180	181	193	192	153	153	169	168
16	Total cash outflows					1,036	967	1,065	1,039
Cash – Inflows									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	233	175	215	202	154	112	138	131
19	Other cash inflows	253	271	269	310	252	270	268	309
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	Total cash inflows	485	446	484	512	406	382	407	441
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	485	446	484	512	406	382	407	441
Total adjusted value									
EU-21	Liquidity buffer					2.616	2.439	2.296	2.091
22	Total net cash outflows					630	585	658	607
23	Liquidity coverage ratio					516%	497%	443%	403%

TABLE 21: EU LIQB

Row number	Qualitative information – free format
a)	<p>Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time</p> <p>The main drivers of the LCR are the current central bank balance (HQLA), forward funding (inflows) and maturing covered bonds (Outflows).</p>
b)	<p>Explanations on the changes in the LCR over time</p> <p>The LCR was consistently above 150% over the last 12 month. Interim increases were mainly caused by the factors listed in (a).</p>
c)	<p>Explanations on the actual concentration of funding sources</p> <p>As a Pfandbriefbank the concentration of funding sources lies primarily within mortgage covered bonds.</p>
d)	<p>High-level description of the composition of the institution's liquidity buffer.</p> <p>The liquidity buffer is predominantly in Level 1a assets, i.e. central and regional government assets.</p>
e)	<p>Derivative exposures and potential collateral calls</p> <p>The potential collateral calls remain at a constant level.</p>
f)	<p>Currency mismatch in the LCR</p> <p>Both the liquidity buffer and the outflows consist mostly of EUR positions.</p>
g)	<p>Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile</p> <p>The LCR of Münchener Hypothekbank eG is very volatile. This is caused by the deterministic cash flow profile of the institution (which can be forecast very precisely), rather than by unexpected changes in any LCR-component.</p>

TABLE 22: EU LIQ2 – EU LIQ2 – NET STABLE FUNDING RATIO IN ACCORDANCE WITH ARTICLE 451A (3) CRR

(in currency amount)	Unweighted value by residual maturity				Weighted value	
	a	b	c	d		
	No maturity	< 6 months	6 months to < 1yr	≥ 1yr		
Available stable funding (ASF) Items						
1	Capital items and instruments	1,859.7	–	0.8	40.8	1,900.5
2	Own funds	1,859.7	–	0.8	40.8	1,900.5
3	Other capital instruments	–	–	–	–	–
4	Retail deposits	–	–	–	–	–
5	Stable deposits	–	–	–	–	–
6	Less stable deposits	–	–	–	–	–
7	Wholesale funding:		3,454.7	6,025.8	41,374.9	44,965.5
8	Operational deposits	–	–	–	–	–
9	Other wholesale funding	–	3,454.6	6,025.8	41,374.9	44,965.5
10	Interdependent liabilities	–	–	–	–	–
11	Other liabilities:	84.2	614.0	–	–	–
12	NSFR derivative liabilities	84.2	–	–	–	–
13	All other liabilities and capital instruments not included in the above categories	–	614.0	–	–	–
14	Total available stable funding (ASF)					46,866.0
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					949.9
EU-15a	Assets encumbered for more than 12m in cover pool		520.1	407.7	31,724.4	27,754.4
16	Deposits held at other financial institutions for operational purposes	–	–	–	–	–
17	Performing loans and securities:		997.9	905.1	14,840.3	13,295.7
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	–	–	–	–	–

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TABLE 22: EU LIQ2 – EU LIQ2 – NET STABLE FUNDING RATIO IN ACCORDANCE WITH ARTICLE 451A (3) CRR

	(in currency amount)	Unweighted value by residual maturity				Weighted value
		a	b	c	d	
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		-	-	-	-
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		302.3	306.3	2,440.3	2,422.7
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		168.0	62.6	310.1	345.0
22	Performing residential mortgages, of which:		597.0	470.5	7,283.9	6,266.5
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		476.3	374.8	2,571.4	2,183.5
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		98.7	128.2	5,116.1	4,606.4
25	Interdependent assets		-	-	-	-
26	Other assets:	-	521.0	2.6	385.2	711.4
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				845.4	42.3
29	NSFR derivative assets				-	-
30	NSFR derivative liabilities before deduction of variation margin posted				-	-
31	All other assets not included in the above categories		521.0	2.6	385.2	669.1
32	Off-balance sheet items		3,333.5	288.1	1,810.0	275.9
33	Total RSF					42,987.2
34	Net stable funding ratio (%)					109.0%

8 COUNTERPARTY RISK

MünchenerHyp calculates its counterparty risk positions according to the new standard approach, the so-called SA-CCR. Compensation effects from correlations are not taken into account.

The disclosures required under Article 433a (1) (b) (iii) CRR are disclosed by means of the disclosure tables EU CCR1 to EU CCR5.

The table EU CCR 6 ist not shown, as the MünchenerHyp does not hold any credit derivatives exposure.

TABLE 23: EU CCR1 – ANALYSIS OF CCR EXPOSURE BY APPROACH

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU – original exposure method (for derivatives)	-	-	-	1.40	-	-	-	-
EU-2	EU – simplified SA-CCR (for derivatives)	-	-	-	1.40	-	-	-	-
1	SA-CCR (for derivatives)	100.6	208.4	-	1.40	2,455.3	432.7	432.7	95.8
2	IMM (for derivatives and SFTs)	-	-	-	-	-	-	-	-
2a	Of which securities financing transactions netting sets	-	-	-	-	-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets	-	-	-	-	-	-	-	-
2c	Of which from contractual cross-product netting sets	-	-	-	-	-	-	-	-
3	Financial collateral simple method (for SFTs)	-	-	-	-	-	-	-	-
4	Financial collateral comprehensive method (for SFTs)	-	-	-	-	-	-	-	-
5	VaR for SFTs	-	-	-	-	-	-	-	-
6	Total	-	-	-	-	2,455.3	432.7	432.7	95.8

TABLE 24: TRANSACTIONS SUBJECT TO OWN FUNDS REQUIREMENTS FOR CVA RISK

	a	b
	Exposure value	RWEA
1 Total transactions subject to the advanced method	-	-
2 (i) VaR component (including the 3x multiplier)	-	-
3 (ii) stressed VaR component (including the 3x multiplier)	-	-
4 Transactions subject to the standardised method	258.8	352.0
EU-4 Transactions subject to alternative approach (based on the original exposure method)	-	-
5 Total transactions subject to own funds requirements for CVA risk	258.8	352.0

TABLE 25: EU CCR3 – STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY EXPOSURE CLASS AND RISK WEIGHTS

Exposure classes	Risk weight												Total exposure value
	a	b	c	d	e	f	g	h	i	j	k		
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others		
1 Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	
2 Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	
3 Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	
4 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	
5 International organisations	-	-	-	-	-	-	-	-	-	-	-	-	
6 Institutions	159.6	-	-	-	135.8	135.4	-	-	-	-	-	430.8	
7 Corporates	-	-	-	-	-	1.9	-	-	-	-	-	1.9	
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-	
9 Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	
10 Other items	-	-	-	-	-	-	-	-	-	-	-	-	
11 Total exposure value	159.6	-	-	-	135.8	137.3	-	-	-	-	-	432.7	

The EU CCR4 table will no longer be disclosed as of 30 June 2022, as MünchenerHyp no longer carries counterparty risk default positions under the IRB approach since the transfer of the "Institutions" exposure class as of 28 February 2022.

TABLE 26: EU CCR5 – COMPOSITION OF COLLATERAL FOR CCR EXPOSURES

Collateral type	Collateral used in derivative transactions				Collateral used in SFTs				
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
	a	b	c	d	e	f	g	h	
1	Cash – domestic currency	-	1,372.9	-	1,088.8	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	-	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	-	1,372.9	-	1,088.8	-	-	-	-

TABLE 27: EU CCR8 – EXPOSURES TO CCPS

	a	b
	Exposure value	RWEA
1	-	0.2
2	-	-
3	-	-
4	-	-
5	-	-
6	-	-
7	-	-
8	-	-
9	1.0	0.2
10	-	-
11	-	-
12	-	-
13	-	-
14	-	-
15	-	-
16	-	-
17	-	-
18	-	-
19	-	-
20	-	-

9 LEVERAGE RATIO

As of 30 June 2022 the leverage ratio at MünchenerHyp was 3.57% and thus remained almost constant compared with the leverage ratio as of 31 December 2021 of 3.61%.

The following tables show the most important key figures for MünchenerHyp's leverage ratio.

The leverage ratio does not take any risk weighting into consideration. As a result, the leverage ratio represents a special challenge for MünchenerHyp as its business model – financing property – focuses on the particularly low-risk retail area of business.

TABLE 28: EU LR1 – LRSUM: SUMMARY RECONCILIATION OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURES

	Applicable amount	
1	Total assets as per published financial statements	55,135.1
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central bank (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with point (i) of point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	205.5
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	2,673.4
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-75.0
EU-11a	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	- 5,866.0
13	Leverage ratio total exposure measure	52,073.0

TABLE 29: EULR2 – LRCOM: LEVERAGE RATIO COMMON DISCLOSURE

		CRR leverage ratio exposures	
		a	b
		30.06.2022	31.12.2021
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	50,364.7	47,175.4
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	- 1,088.5	- 1,267.6
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	- 75.0	- 75.0
6	(Asset amounts deducted in determining Tier 1 capital)	- 24.1	- 19.8
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	49,177.1	45,813.0
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	175.9	94.1
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	373.9	385.1
EU-9a	Derogation for derivatives: potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under original exposure method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original exposure method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	549.8	479.2
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-

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TABLE 29: EULR2 – LRCOM: LEVERAGE RATIO COMMON DISCLOSURE

		CRR leverage ratio exposures	
		a	b
		30.06.2022	31.12.2021
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	5,431.5	5,127.3
20	(Adjustments for conversion to credit equivalent amounts)	- 2,758.1	- 2,612.9
21	(General provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off-balance sheet exposures	2,673.4	2,514.4
Excluded exposures			
EU-22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	- 327.3	- 355.3
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks – public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) – promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	- 327.3	- 355.3
Capital and total exposure measure			
23	Tier 1 capital	1,859.7	1,747.0
24	Leverage ratio total exposure measure	52,073.0	48,451.3

Table 29 continued on page 54

Table 29 continued from page 53

TABLE 29: EULR2 – LRCOM: LEVERAGE RATIO COMMON DISCLOSURE

		CRR leverage ratio exposures	
		a	b
		30.06.2022	31.12.2021
Leverage ratio			
25	Leverage ratio	3.57	3.61
EU-25	Leverage ratio (without the adjustment due to excluded exposures of public development banks – public sector investments) (%)	3.57	3.61
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	3.57	3.56
26	Regulatory minimum leverage ratio requirement (%)	3.00	3.04
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Required leverage buffer (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.00	3.04
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	-	-
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	52,073.0	48,451.3
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	52,073.0	49,025.9
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	3.57	3.61
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	3.57	3.56

TABLE 30: EU LR3 – LRSPL: SPLIT-UP OF ON-BALANCE SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES)

	a
	CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:
	49,085.1
EU-2	Trading book exposures
	-
EU-3	Banking book exposures, of which:
	49,085.1
EU-4	Covered bonds
	95.1
EU-5	Exposures treated as sovereigns
	4,741.0
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns
	2.1
EU-7	Institutions
	354.4
EU-8	Secured by mortgages of immovable properties
	39,678.3
EU-9	Retail exposures
	24.5
EU-10	Corporate
	3,411.2
EU-11	Exposures in default
	183.4
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)
	595.1

10 COVID-19 MEASURES

The following section contains, in accordance with guidelines EBA/GL/2020/07 "Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis" of 2 June 2020 the information on applied measures in response to the Covid 19 crisis.

The information disclosed under the following table shows also that MünchenerHyp has continued to come through the Corona pandemic well. The economic consequences of the pandemic have not been noticeably in the mortgage portfolios in the first half of the year 2022.

The following table shows the most important key figures of the measures mentioned.

It was decided not to publish Template 1 of Guideline EBA/GL/2020/07 as there are currently no active statutory moratoria in force.

TABLE 31: TEMPLATE 2: BREAKDOWN OF LOANS AND ADVANCES SUBJECT TO LEGISLATIVE AND NON-LEGISLATIVE MORATORIA BY RESIDUAL MATURITY OF MORATORIA

	a	b	c	d	e					i
					Gross carrying amount					
					Number of obligors	Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria		
≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 12 months							
1	Loans and advances for which moratorium was offered	2,099	436.0							
2	Loans and advances subject to moratorium (granted)	1,602	319.9	-	319.9	-	-	-	-	-
3	of which: Households		192.9	-	192.9	-	-	-	-	-
4	of which: collateralised by residential immovable property		190.7	-	190.7	-	-	-	-	-
5	of which: non-financial corporations		127.0	-	127.0	-	-	-	-	-
6	of which: small and medium-sized enterprises		66.2	-	66.2	-	-	-	-	-
7	of which: collateralised by commercial immovable property		66.4	-	66.4	-	-	-	-	-

MünchenerHyp did not grant any loans in this reporting period that were granted under newly applicable government guarantee schemes in the context of the COVID 19 crisis, so that the presentation of Template 3 is omitted.

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