



Münchener Hypothekenbank

DISCLOSURE REPORT
AS OF JUNE 30, 2025

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104 **Imprint**

DISCLOSURE PURSUANT TO CRR/CED IV AS OF 30 JUNE 2025

1 Basis for supervisory disclosure

With the present disclosure report, Münchener Hypothekenbank eG (“Münchener Hypothekenbank”) complies with the disclosure requirements pursuant to Part 8 of Regulation (EU) No. 575/2013 (Capital Requirements Regulation, CRR) in conjunction with Regulation (EU) 2024/1623 as of the reporting date of 30 June 2025.

Since 01 January 2025, the disclosure requirements pursuant to Part 8 of CRR are based on the Implementing Regulation (EU) 2024/3172, whose tables and guidelines have been used for this disclosure report.

As Münchener Hypothekenbank has a so-called NPL ratio of 1.71% as of the disclosure date and is thus significantly below the threshold of 5% of Article 9 (2) of the Implementing Regulation (EU) 2024/3172, the Bank is only subject to a limited disclosure obligation.

As a “large listed institution” according to the CRR, Münchener Hypothekenbank 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 Münchener Hypothekenbank 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.

TABLE 1: DISCLOSURE TOPICS PRESENTED IN THIS REPORT AS REQUIRED BY TITLE 8 CRR

Disclosure requirements pursuant to Article 433a (1) c) CRR	Corresponding chapter in this disclosure report
Art. 447 and Art. 438	Key metrics and overview of risk-weighted exposure amounts
Art. 437 and Art. 444	Own funds
Art. 440	Countercyclical capital buffers
Art. 451	Leverage ratio
Art. 451a	Liquidity requirements
Art. 442	Credit quality
Art. 453	Credit risk mitigation techniques
Art. 444	Standardised approach
Art. 452, Art. 453 and Art. 438	IRB approach to credit risk
Art. 439	Counterparty credit risk
Art. 445	Market risk
Art. 448	IRRBB
Art. 449a	ESG risks

2 Disclosure of key metrics and overview of risk-weighted exposure amount

The following table shows the most important key parameters and ratios for regulatory capital.

TABLE 2: TEMPLATE EU KM1 – KEY METRICS TEMPLATE

		a 30.06.2025	b 31.03.2025	c 31.12.2024	d 30.09.2024	e 30.06.2024
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,844.0	1,870.8	1,864.2	1,786.0	1,771.8
2	Tier 1 capital	2,068.0	2,090.6	2,086.7	2,007.9	1,989.4
3	Total capital	2,437.8	2,481.6	2,481.8	2,410.1	2,340.2
Risk-weighted exposure amounts						
4	Total risk exposure amount	9,767.2	9,644.7	11,162.3	11,237.1	11,389.9
4a	Total risk exposure pre-floor	9,767.2	9,644.7	–	–	–
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	18.88	19.40	16.70	15.89	15.56
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	18.88	19.40	–	–	–
6	Tier 1 ratio (%)	21.17	21.68	18.69	17.87	17.47
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	21.17	21.68	–	–	–
7	Total capital ratio (%)	24.96	25.73	22.23	21.45	20.55
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	24.96	25.73	–	–	–

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TABLE 2: TEMPLATE EU KM1 – KEY METRICS TEMPLATE

		a 30.06.2025	b 31.03.2025	c 31.12.2024	d 30.09.2024	e 30.06.2024
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25	2.25	1.75	1.75	1.75
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.27	1.27	0.98	0.98	0.98
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.69	1.69	1.31	1.31	1.31
EU 7g	Total SREP own funds requirements (%)	10.25	10.25	9.75	9.75	9.75
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50	2.50	2.50	2.50	2.50
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	–	–	–	–	–
9	Institution-specific countercyclical capital buffer (%)	0.67	0.66	0.67	0.67	0.66
EU 9a	Systemic risk buffer (%)	0.37	0.75	0.74	0.80	0.80
10	Global Systemically Important Institution buffer (%)	–	–	–	–	–
EU 10a	Other Systemically Important Institution buffer (%)	–	–	–	–	–
11	Combined buffer requirement (%)	3.54	3.91	3.91	3.97	3.96
EU 11a	Overall capital requirements (%)	13.79	14.16	13.66	13.72	13.71
12	CET1 available after meeting the total SREP own funds requirements (%)	13.11	13.63	11.22	10.41	10.07
Leverage ratio						
13	Total exposure measure	55,832.1	55,519.7	54,002.4	54,188.0	54,083.6
14	Leverage ratio (%)	3.70	3.77	3.86	3.71	3.68
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	–	–	–	–	–
EU 14b	of which: to be made up of CET1 capital (percentage points)	–	–	–	–	–
EU 14c	Total SREP leverage ratio requirements (%)	3.00	3.00	3.00	3.00	3.00

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TABLE 2: TEMPLATE EU KM1 – KEY METRICS TEMPLATE

		a 30.06.2025	b 31.03.2025	c 31.12.2024	d 30.09.2024	e 30.06.2024
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	–	–	–	–	–
EU 14e	Overall leverage ratio requirement (%)	3.00	3.00	3.00	3.00	3.00
Liquidity coverage ratio						
15	Total high-quality liquid assets (HQLA) (weighted value – average)	2,563.0	2,450.6	2,372.5	2,439.0	2,462.2
EU 16a	Cash outflows – Total weighted value	1,137.8	1,206.3	1,208.7	1,235.6	1,262.5
EU 16b	Cash inflows – Total weighted value	415.8	422.6	525.8	516.7	517.5
16	Total net cash outflows (adjusted value)	722.6	784.2	692.4	728.3	754.5
17	Liquidity coverage ratio (%)	419.60	345.60	385.60	386.00	418.00
Net stable funding ratio						
18	Total available stable funding	45,219.0	45,959.7	46,277.8	46,078.5	46,495.8
19	Total required stable funding	41,299.3	41,593.1	41,541.7	42,057.6	42,289.9
20	NSFR ratio (%)	109.49	110.50	111.40	109.56	109.95

Table 3 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), Münchener Hypothekenbank reports "Other non-credit obligation assets" in line 3 "Foundation IRB approach (F-IRB)" of Table 13 in accordance with Article 147 (2) (g) CRR.

TABLE 3: TEMPLATE EU OV1 – OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30.06.2025	31.03.2025	30.06.2025
1	Credit risk (excluding CCR)	8,404.4	8,320.9	672.4
2	of which the standardised approach	1,312.3	1,167.3	105.0
3	of which the Foundation IRB (F-IRB) approach	3,734.8	3,877.2	298.8
4	of which slotting approach	–	–	–
EU 4a	of which equities under the simple risk-weighted approach	–	–	–
5	of which the Advanced IRB (A-IRB) approach	3,230.8	3,147.7	258.5
6	Counterparty credit risk – CCR	84.9	93.9	6.8
7	of which the standardised approach	80.5	91.9	6.4
8	of which internal model method (IMM)	–	–	–
EU 8a	of which exposures to a CCP	0.2	0.2	0.0
9	of which other CCR	4.2	1.7	0.3
10	Credit valuation adjustments risk – CVA risk	387.5	339.7	31.0
EU 10a	of which the standardised approach (SA)	–	–	–
EU 10b	of which the basic approach (F-BA and R-BA)	387.5	339.7	31.0
EU 10c	of which the simplified approach	–	–	–
11	Not applicable	–	–	–
12	Not applicable	–	–	–
13	Not applicable	–	–	–
14	Not applicable	–	–	–
15	Settlement risk	–	–	–

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TABLE 3: TEMPLATE EU OV1 – OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

	Total risk exposure amounts (TREA)			Total own funds requirements 30.06.2025
	a 30.06.2025	b 31.03.2025	c	
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 Alternative standardised approach (A-SA)	–	–	–	–
EU 21a of which the Simplified standardised approach (S-SA)	–	–	–	–
22 of which the Alternative internal models approach (A-IMA)	–	–	–	–
EU 22a Large exposures	–	–	–	–
23 Reclassifications between trading and non-trading books	–	–	–	–
24 Operational risk	890.3	890.3	71.2	
EU 24a Exposures to crypto-assets	–	–	–	–
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	108.8	108.8	8.7	
26 Output floor applied (%)	50.0	50.0	–	–
27 Floor adjustment (before application of transitional cap)	–	–	–	–
28 Floor adjustment (after application of transitional cap)	–	–	–	–
29 Total	9,767.1	9,644.7	781.4	

Münchener Hypothekenbank determines the counterparty default risk with the standardised approach (so called SA-CCR) in accordance with Article 274 et seq. CRR.

TABLE 4: TEMPLATE EU CMS1 – COMPARISON OF MODELLED AND STANDARDISED RISK-WEIGHTED EXPOSURE AMOUNTS AT RISK LEVEL

	a	b	Risk-weighted exposure amounts (RWEAs)			EU d	
					c		
			RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used			
1	Credit risk (excluding counterparty credit risk)	7,092.1		1,312.3	8,404.4	19,842.4	16,023.2
2	Counterparty credit risk	–		84.9	84.9	84.9	84.9
3	Credit valuation adjustment	–		387.5	387.5	387.5	387.5
4	Securitisation exposures in the banking book	–		–	–	–	–
5	Market risk	–		–	–	–	–
6	Operational risk	–		890.3	890.3	890.3	890.3
7	Other risk-weighted exposure amounts	–		–	–	–	–
8	Total	7,092.1		2,675.0	9,767.1	21,205.1	17,385.9

TABLE 5: TEMPLATE EU CMS2 – COMPARISON OF MODELLED AND STANDARDISED RISK-WEIGHTED EXPOSURE AMOUNTS FOR CREDIT RISK AT ASSET CLASS LEVEL

	a	b	Risk-weighted exposure amounts (RWEAs)		EU d
			c	d	
			Total actual RWEAs	RWEAs calculated using full standardised approach	
1	Central governments and central banks	–	–	–	–
EU 1a	Regional governments or local authorities	–	–	–	–
EU 1b	Public sector entities	–	–	0.3	0.3
EU 1c	Categorised as multilateral development banks in SA	–	–	–	–
EU 1d	Categorised as international organisations in SA	–	–	–	–
2	Institutions	–	26.5	26.5	26.5
3	Equity	–	350.8	350.8	350.8
4	Not applicable				
5	Corporates	3,734.8	–	3,742.5	7.8
5.1	which: F-IRB is applied	3,734.8	7,589.5	3,734.8	7,589.5
5.2	of which: A-IRB is applied	–	–	–	–
EU 5a	of which: Corporates – General	1,416.9	–	1,424.7	7.8
EU 5b	of which: Corporates – Specialised lending	2,317.8	–	2,317.8	–
EU 5c	of which: Corporates – Purchased receivables	–	–	–	–
6	Retail	3,230.8	–	3,230.8	–
6.1	of which: Retail – Qualifying revolving	–	–	–	–
EU 6.1a	of which: Retail – Purchased receivables	–	–	–	–
EU 6.1b	of which: Retail – Other	7.0	–	7.0	–
6.2	of which: Retail – Secured by residential real estate	3,223.8	–	3,223.8	–
7	Not applicable				

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TABLE 5: TEMPLATE EU CMS2 – COMPARISON OF MODELLED AND STANDARDISED RISK-WEIGHTED EXPOSURE AMOUNTS FOR CREDIT RISK AT ASSET CLASS LEVEL

	a RWEAs for modelled approaches that institutions have supervisory approval to use	b RWEAs for column (a) if re-computed using the standardised approach	Risk-weighted exposure amounts (RWEAs)		d RWEAs calculated using full standardised approach	EU d RWEAs that are the base of the output floor		
			c Total actual RWEAs					
EU 7a	Categorised as secured by mortgages on immovable properties and ADC exposures in SA	-	13,799.1	748.6	18,366.9	14,547.7		
EU 7b	Collective investment undertakings (CIU)	-	-	118.9	118.9	118.9		
EU 7c	Categorised as exposures in default in SA	-	785.3	8.4	793.7	793.7		
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-		
EU 7e	Categorised as covered bonds in SA	-	-	50.2	50.2	50.2		
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-		
8	Other non-credit obligation assets	126.5	126.5	127.4	127.4	127.4		
9	Total	7,092.1	14,710.9	8,404.4	19,842.5	16,023.3		

3 Own funds

In accordance with the requirements of Article 437 a, d, e and f and Article 444 e) 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.

As of 30 June 2025, the volume of cooperative shares was € 1,273.5 million, of which € 10.2 million was called.

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

TABLE 6: TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1,263.3	A
	of which: Instrument type 1	–	
	of which: Instrument type 2	–	
	of which: Instrument type 3	–	
2	Retained earnings	518.0	B
3	Accumulated other comprehensive income (and other reserves)	–	
EU 3a	Funds for general banking risk	120.0	C
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	–	
5	Minority interests (amount allowed in consolidated CET1)	–	
EU 5a	Independently reviewed interim profits net of any foreseeable charge or dividend	–	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	1,901.3	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	–	
8	Intangible assets (net of related tax liability) (negative amount)	– 0.6	
9	Empty set in the EU		

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TABLE 6: TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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	– 26.5	
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 1250%, 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)	–	
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	–	

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TABLE 6: TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
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	– 30.2	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	– 57.3	
29	Common Equity Tier 1 (CET1) capital	1,844.0	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	224.0	D
31	of which: classified as equity under applicable accounting standards	–	
32	of which: classified as liabilities under applicable accounting standards	224.0	
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	–	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	–	
35	of which: instruments issued by subsidiaries subject to phase out	–	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	224.0	

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TABLE 6: TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	–	
38	Direct, indirect and synthetic holdings of the AT1 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)	–	
39	Direct, indirect and synthetic holdings of the AT1 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)	–	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	–	
41	Empty set in the EU	–	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	–	
42a	Other regulatory adjustments to AT1 capital	–	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	–	
44	Additional Tier 1 (AT1) capital	224.0	
45	Tier 1 capital (T1 = CET1 + AT1)	2,068.0	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	368.3	E
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	–	
EU 47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	–	
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	–	

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TABLE 6: TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
50	Credit risk adjustments	1.6	
51	Tier 2 (T2) capital before regulatory adjustments	369.8	
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	369.8	
59	Total capital (TC = T1 + T2)	2,437.8	
60	Total risk exposure amount	9,767.2	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	18.88	
62	Tier 1 (as a percentage of total risk exposure amount)	21.17	
63	Total capital (as a percentage of total risk exposure amount)	24.96	
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)	9.30	

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TABLE 6: TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS

		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
65	of which: capital conservation buffer requirement	2.50	
66	of which: countercyclical buffer requirement	0.67	
67	of which: systemic risk buffer requirement	0.37	
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 risks other than the risk of excessive leverage	1.27	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	13.11	
69	[non-relevant in EU regulation]		
70	[non-relevant in EU regulation]		
71	[non-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)	163.4	
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% threshold and net of eligible short positions)	43.5	
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)	–	

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)	1.6	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	17.5	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0.0	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	42.6	

TABLE 7: TEMPLATE EU CC2 – RECONCILIATION REGULATORY OWN FUNDS TO BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS

		a	c
	Balance sheet as in published financial statements		Reference
Assets – Breakdown by asset classes according to the balance sheet in the published annual financial statements			
1	Cash reserves	32.0	
2	Claims on banks	2,522.1	
3	Claims on customers	46,014.6	
4	Debt securities and other fixed-income securities	6,421.8	
5	Equities and other variable-yield securities	140.0	
6	Participating interests and shares in cooperatives	109.7	
7	Shares in affiliated companies	1.1	
8	Intangible assets	0.5	
9	Tangible assets	90.7	
10	Other assets	122.1	
11	Deferred income	114.3	
12	Total assets	55,569.0	
Liabilities – Breakdown by liability classes according to the balance sheet in the published annual financial statements			
1	Liabilities to credit institutions	4,868.2	
2	Liabilities to customers	17,524.6	
3	Certified liabilities	30,306.7	
4	Other liabilities	95.5	
5	Deferred income from issuing and lending business	41.8	
6	Provisions	89.3	
7	Subordinated liabilities	450.2	E
8	Instruments of the additional regulatory core capital	224.0	D
9	Fund for general banking risks	120.0	C
10	Capital and reserves	1,848.7	
10.1	Subscribed capital	1,273.5	A
10.2	Revenue reserves	518.0	B
10.3	Unappropriated profit	57.2	
11	Total liabilities	55,569.0	

4 Countercyclical capital buffer

The institution-specific countercyclical capital buffer of the Münchener Hypothekenbank is, as of 30 June 2025, 0.67%. The institution-specific countercyclical capital buffer is calculated by the weighted average of the countercyclical capital buffer percentages in the individual countries where Münchener Hypothekenbank holds substantial positions in the private sector.

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

TABLE 8: TEMPLATE EU CCYB2 – AMOUNT OF INSTITUTION-SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER

		a
1	Total risk exposure amount	9,767.2
2	Institution-specific countercyclical capital buffer rate	0.67%
3	Institution-specific countercyclical capital buffer requirement	65.1

TABLE 9: TEMPLATE EU CCYB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER

Breakdown by country:	a	b	c		d		e		f	g		h		i	j	k	l	m
	General credit exposures		Relevant credit exposures –		Market risk					Own fund requirements								
	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	Securitisa-	tion exposures	Relevant credit exposures –	Risk-wei-	Own fund require-	Relevant credit exposures –	Relevant credit exposures –	Relevant credit exposures –	Counter-	cyclical buffer rate (%)				
Germany	1,257.2	35,917.9	–	–	–	–	37,175.1	465.0	–	–	465.0	5,812.9	69.24	0.75	–	–		
Switzerland	141.4	5,456.0	–	–	–	–	5,597.5	39.4	–	–	39.4	492.3	5.86	–	–	–		
Luxembourg	25.9	3,110.0	–	–	–	–	3,136.0	63.4	–	–	63.4	793.0	9.45	0.50	–	–		
The Netherlands	44.1	758.1	–	–	–	–	802.1	19.6	–	–	19.6	245.2	2.92	2.00	–	–		
USA	78.1	633.7	–	–	–	–	711.9	30.6	–	–	30.6	382.0	4.55	–	–	–		
France	139.0	374.6	–	–	–	–	513.6	16.3	–	–	16.3	204.1	2.43	1.00	–	–		
Spain	4.8	500.8	–	–	–	–	505.6	17.6	–	–	17.6	219.5	2.61	–	–	–		
Austria	178.1	137.0	–	–	–	–	315.1	6.4	–	–	6.4	80.1	0.95	–	–	–		
Jersey	0.0	156.3	–	–	–	–	156.3	3.5	–	–	3.5	43.9	0.52	–	–	–		
Denmark	1.1	106.4	–	–	–	–	107.5	1.0	–	–	1.0	13.1	0.16	2.50	–	–		

Table 9 continued from page 19

TABLE 9: TEMPLATE EU CCYB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER

Breakdown by country:	a	b	c	d	e	f	g	h	i	j	k	l	m	
	General credit exposures		Relevant credit exposures – Market risk					Own fund requirements						
	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 risk 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 (%)
Belgium	3.3	60.5	–	–	–	–	63.8	2.6	–	–	2.6	33.1	0.39	1.00
Great Britain (excl. Northern Ireland)	9.6	46.0	–	–	–	–	55.7	2.3	–	–	2.3	29.3	0.35	2.00
Finland	30.9	0.3	–	–	–	–	31.1	0.4	–	–	0.4	4.4	0.05	–
Guernsey	0.0	17.0	–	–	–	–	17.0	0.9	–	–	0.9	11.8	0.14	–
Sweden	12.3	0.4	–	–	–	–	12.7	0.4	–	–	0.4	5.3	0.06	2.00
Italy	6.5	0.4	–	–	–	–	6.8	0.4	–	–	0.4	4.8	0.06	–
Ireland	2.6	0.7	–	–	–	–	3.3	0.4	–	–	0.4	4.7	0.06	1.50
Australia	3.1	–	–	–	–	–	3.1	0.1	–	–	0.1	1.7	0.02	1.00
Japan	2.6	0.3	–	–	–	–	2.9	0.3	–	–	0.3	3.7	0.04	–
Canada	1.8	0.2	–	–	–	–	2.0	0.2	–	–	0.2	2.7	0.03	–
Cayman Islands	1.4	0.1	–	–	–	–	1.4	0.1	–	–	0.1	1.1	0.01	–
Slovakia	0.9	–	–	–	–	–	0.9	0.0	–	–	0.0	0.1	0.00	1.50
New Zealand	0.7	–	–	–	–	–	0.7	0.0	–	–	0.0	0.5	0.01	–
Czech Republic	0.6	–	–	–	–	–	0.6	0.0	–	–	0.0	0.4	0.00	1.25
Norway	0.5	0.1	–	–	–	–	0.6	0.1	–	–	0.1	0.8	0.01	2.50
Republic of Korea (formerly South Korea)	0.5	0.0	–	–	–	–	0.5	0.0	–	–	0.0	0.3	0.00	1.00
British Virgin Islands	0.4	–	–	–	–	–	0.4	0.0	–	–	0.0	0.2	0.00	–
United Arab Emirates	0.3	–	–	–	–	–	0.3	0.0	–	–	0.0	0.1	0.00	–
Hong Kong	0.1	0.2	–	–	–	–	0.3	0.0	–	–	0.0	0.5	0.01	1.00
Poland	0.3	–	–	–	–	–	0.3	0.0	–	–	0.0	0.3	0.00	–
Chile	0.2	–	–	–	–	–	0.2	0.0	–	–	0.0	0.2	0.00	0.50

Table 9 continued on page 21

Table 9 continued from page 20

TABLE 9: TEMPLATE EU CCYB1 – GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES RELEVANT FOR THE CALCULATION OF THE COUNTERCYCLICAL BUFFER

Breakdown by country:	a	b	c	d	e	f	g	h	i	j	k	l	m	
	General credit exposures		Relevant credit exposures – Market risk					Own fund requirements						
	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 risk 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 (%)
Singapore	0.2	–	–	–	–	–	0.2	0.0	–	–	0.0	0.1	0.00	–
Mexico	0.2	0.0	–	–	–	–	0.2	0.0	–	–	0.0	0.3	0.00	–
Indonesia	0.2	–	–	–	–	–	0.2	0.0	–	–	0.0	0.2	0.00	–
Malaysia	0.2	–	–	–	–	–	0.2	0.0	–	–	0.0	0.1	0.00	–
Bermuda	0.2	–	–	–	–	–	0.2	0.0	–	–	0.0	0.1	0.00	–
Kosovo	0.2	–	–	–	–	–	0.2	0.0	–	–	0.0	0.1	0.00	–
Thailand	0.1	0.0	–	–	–	–	0.1	0.0	–	–	0.0	0.2	0.00	–
Columbia	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Portugal	0.1	0.0	–	–	–	–	0.1	0.0	–	–	0.0	0.2	0.00	–
India	0.1	0.0	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Mauritius	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Turkey	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.2	0.00	–
Peru	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Saudi Arabia	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.0	0.00	–
Greece	0.0	0.1	–	–	–	–	0.1	0.0	–	–	0.0	0.2	0.00	–
Philippines	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
People's Republic of China	0.0	0.1	–	–	–	–	0.1	0.0	–	–	0.0	0.2	0.00	–
Panama (incl. Canal Zone)	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Kazakhstan	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.0	0.00	–
Brazil	0.0	0.1	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Argentina	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Morocco	0.1	–	–	–	–	–	0.1	0.0	–	–	0.0	0.1	0.00	–
Other	0.2	0.1	–	–	–	–	0.3	0.0	–	–	0.0	0.4	0.00	–
Total	1,951.1	47,277.3	–	–	–	–	49,228.4	671.6	–	–	671.6	8,395.3	100.00	–

5 Leverage ratio

As of 30 June 2025 the leverage ratio at Münchener Hypothekenbank was 3.70% and thus remained stable compared with the leverage ratio as of 31 December 2024 of 3.86%.

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

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

TABLE 10: TEMPLATE EU LR1 – LRSUM: SUMMARY RECONCILIATION OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURES

	a	Applicable amount
1 Total assets as per published financial statements		55,569.0
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory prudential 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 banks (if applicable))		–
5 (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the 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		– 30.1
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)		2,417.3
11 (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)		– 60
EU 11a (Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		– 791.3
EU 11b (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)		–
12 Other adjustments		– 1,272.8
13 Total exposure measure		55,832.1

TABLE 11: TEMPLATE EU LR2 – LRCOM: LEVERAGE RATIO COMMON DISCLOSURE

	CRR leverage ratio exposures	
	a	b
	30.06.2025	31.12.2024
On-balance-sheet exposures (excluding derivatives and SFTs)		
1	On-balance-sheet items (excluding derivatives, SFTs, but including collateral)	54,575.5
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)	- 724.3
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)	- 60.0
6	(Asset amounts deducted in determining Tier 1 capital)	- 27.1
7	Total on-balance-sheet exposures (excluding derivatives and SFTs)	53,764.1
		52,823.4
Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	70.4
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	371.6
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	442.0
		409.1
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	5.0
		-

Table 11 continued from page 23

TABLE 11: TEMPLATE EU LR2 – LRCOM: LEVERAGE RATIO COMMON DISCLOSURE

		CRR leverage ratio exposures	
		a	b
		30.06.2025	31.12.2024
17	Agent transaction exposures	–	–
EU 17a	(Exempted CCP leg of client-cleared SFT exposure)	–	–
18	Total securities financing transaction exposures	–	5.0
Other off-balance-sheet exposures			
19	Off-balance-sheet exposures at gross notional amount	2,419.3	2,482.2
20	(Adjustments for conversion to credit equivalent amounts)	– 2.0	– 1,298.1
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance-sheet exposures)	–	–
22	Off-balance-sheet exposures	2,417.3	1,184.1
Excluded exposures			
EU 22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	– 791.3	– 419.2
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 (or units) – Public sector investments)	–	–
EU 22d	(Excluded exposures of public development banks (or units) – Promotional loans): <ul style="list-style-type: none"> – Promotional loans granted by a public development credit institution – Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State – Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution) 	–	–
EU 22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units): <ul style="list-style-type: none"> – Promotional loans granted by a public development credit institution – Promotional loans granted by an entity directly set up by the central government, regional governments or local authorities of a Member State – Promotional loans granted by an entity set up by the central government, regional governments or local authorities of a Member State through an intermediate credit institution) 	–	–
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)	–	–
EU 22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	–	–
EU 22m	(Total exempted exposures)	– 791.3	– 419.2

Table 11 continued from page 24

TABLE 11: TEMPLATE EU LR2 – LRCOM: LEVERAGE RATIO COMMON DISCLOSURE

		CRR leverage ratio exposures	
		a	b
		30.06.2025	31.12.2024
Capital and total exposure measure			
23	Tier 1 capital	2,068.0	2,086.7
24	Total exposure measure	55,832.1	54,002.4
Leverage ratio			
25	Leverage ratio	3.70	3.86
EU 25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	3.70	3.86
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	3.70	3.86
26	Regulatory minimum leverage ratio requirement (%)	3.00	3.00
EU 26a	Additional own funds requirements to address the risk of excessive leverage (%)	–	–
EU 26b	of which: to be made up of CET1 capital (percentage points)	–	–
27	Leverage ratio buffer requirement (%)	–	–
EU 27a	Overall leverage ratio requirement (%)	3.00	3.00
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 receivables	–	–
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 exposure measure (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)	55,832.1	54,002.4
30a	Total exposure measure (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)	55,832.1	54,002.4
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)	3.7	3.86
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)	3.7	3.86

TABLE 12: TEMPLATE EU LR3 – LRSPL: SPLIT-UP OF ON-BALANCE-SHEET EXPOSURES (EXCLUDING DERIVATIVES, SFTS AND EXEMPTED EXPOSURES)

	a	CRR leverage ratio exposures
EU 1		53,195.2
EU 1 Total on-balance-sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:		53,195.2
EU 2 Trading book exposures		0.0
EU 3 Banking book exposures, of which:		53,195.2
EU 4 Covered bonds		453.4
EU 5 Exposures treated as sovereigns		6,632.9
EU 6 Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns		1.3
EU 7 Institutions		133.4
EU 8 Secured by mortgages of immovable properties		44,681.1
EU 9 Retail exposures		0.0
EU 10 Corporates		53.9
EU 11 Exposures in default		618.5
EU 12 Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)		620.7

6 Liquidity risk

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

TABLE 13: TEMPLATE EU LIQ1 – QUANTITATIVE INFORMATION OF LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD MM YYYY)	30.06.2025	31.03.2025	31.12.2024	30.09.2024	30.06.2025	31.03.2025	31.12.2024	30.09.2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)	-	-	-	-	2,563.0	2,450.6	2,372.5	2,439.0
CASH – OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-	-	-
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	-	-	-	-	-	-	-	-
5	Unsecured wholesale funding	955.5	968.7	920.0	926.4	700.5	733.9	707.8	719.3
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	535.4	459.1	401.7	405.0	280.4	224.3	189.5	197.9
8	Unsecured debt	420.1	509.6	518.3	521.4	420.1	509.6	518.3	521.4
9	Secured wholesale funding					0.5	0.5	0.6	0.6
10	Additional requirements	1,190	1,216	1,262	1,335	292.5	315.9	340.0	364.1



Table 13 continued from page 27

TABLE 13: TEMPLATE EU LIQ1 – QUANTITATIVE INFORMATION OF LCR

	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	240	263	286	308	239.5	263.1	286.1	307.6
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	950	953	976	1,028	53.0	52.8	53.9	56.5
14	Other contractual funding obligations	166	178	181	173	135.8	146.9	151.4	143.6
15	Other contingent funding obligations	90	96	95	85.6	9.0	9.6	9.5	8.6
16	TOTAL CASH OUTFLOWS	-	-	-	-	1,137.8	1,206.3	1,208.7	1,235.6
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	318.6	330.8	377.6	367.3	201.9	204.8	235.1	232.5
19	Other cash inflows	217.9	221.4	296.2	290.0	213.9	217.8	290.7	284.2
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	536.5	552.2	673.8	657.3	415.8	422.6	525.8	516.7
EU 20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU 20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU 20c	Inflows subject to 75% cap	536.5	552.2	673.8	657.3	415.8	422.6	525.8	516.7
TOTAL ADJUSTED VALUE									
EU 21	LIQUIDITY BUFFER	-	-	-	-	2,563.0	2,450.6	2,372.5	2,439.0
22	TOTAL NET CASH OUTFLOWS	-	-	-	-	722.6	784.2	692.4	728.3
23	LIQUIDITY COVERAGE RATIO	-	-	-	-	419.6%	345.6%	385.6%	386.0%

The EU LIQB table contains qualitative information on the LCR in accordance with Article 451a(2) CRR and thus supplements the table EU LIQ1.

TABLE 14: TABLE EU LIQB ON QUALITATIVE INFORMATION ON LCR.

Row number	Qualitative information
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time The main drivers of the LCR are the current central bank balance (HQLA), forward funding (inflows) and maturing mortgage covered bonds (outflows).
(b)	Explanations on the changes in the LCR over time The LCR was consistently above 213% over the last 12 months. Interim increases were mainly caused by the factors listed in (a) which are as a matter of course very volatile.
(c)	Explanations on the actual concentration of funding sources As a Pfandbriefbank the concentration of funding sources is primarily on mortgage covered bonds.
(d)	High-level description of the composition of the institution's liquidity buffer. The liquidity buffer contains predominantly level 1a assets, i.e. central and regional government assets.
(e)	Derivative exposures and potential collateral calls The potential collateral calls remain at a constant level.
(f)	Currency mismatch in the LCR Both the liquidity buffer and the outflows consist mostly of EUR positions.
(g)	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 The LCR of Münchener Hypothekenbank eG is very volatile. This is caused by the deterministic cash flow profile of the institution (which can be forecasted very precisely) rather than by unexpected changes in any LCR-component.

TABLE 15: TEMPLATE EU LIQ2: NET STABLE FUNDING RATIO

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	1,928.1	0.0	139.9	369.8	2,297.9
2	Own funds	1,928.1	0.0	139.9	369.8	2,297.9
3	Other capital instruments	–	0.0	0.0	0.0	0.0
4	Retail deposits	–	0.0	0.0	0.0	0.0
5	Stable deposits	–	0.0	0.0	0.0	0.0
6	Less stable deposits	–	0.0	0.0	0.0	0.0
7	Wholesale funding:	–	7,305.2	4,292.8	39,797.0	42,921.1
8	Operational deposits	–	0.0	0.0	0.0	0.0
9	Other wholesale funding	–	7,305.2	4,292.8	39,797.0	42,921.1
10	Interdependent liabilities	–	0.0	0.0	0.0	0.0
11	Other liabilities:	9.4	739.5	0.0	0.0	0.0
12	NSFR derivative liabilities	9.4	–	–	–	–
13	All other liabilities and capital instruments not included in the above categories	–	739.5	0.0	0.0	0.0
14	Total available stable funding (ASF)	–	–	–	–	45,219.0
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)	–	–	–	–	2,049.0
EU 15a	Assets encumbered for a residual maturity of one year or more in a cover pool	–	541.8	421.0	32,910.1	28,792.0
16	Deposits held at other financial institutions for operational purposes	–	0.0	0.0	0.0	0.0
17	Performing loans and securities:	–	2,565.4	1,225.4	9,112.8	9,265.0
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut	–	0.0	0.0	0.0	0.0
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions	–	0.0	32.4	0.0	16.2
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	–	942.6	388.1	1,723.4	2,139.1
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	–	23.9	0.1	13.2	32.0

Table 15 continued from page 30

TABLE 15: TEMPLATE EU LIQ2: NET STABLE FUNDING RATIO

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
22	Performing residential mortgages, of which:	–	875.4	649.0	6,272.5	5,944.4
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	–	578.0	447.6	1,924.2	1,986.0
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	–	747.4	155.9	1,116.9	1,165.3
25	Interdependent assets	–	0.0	0.0	0.0	0.0
26	Other assets:	0.0	346.2	90.8	591.4	1,059.9
27	Physical traded commodities	–	–	–	0.0	0.0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	–	–	–	738.2	36.9
29	NSFR derivative assets	–	–	–	31.4	31.4
30	NSFR derivative liabilities before deduction of variation margin posted	–	–	–	0.0	0.0
31	All other assets not included in the above categories	–	346.2	90.8	591.4	991.6
32	Off-balance-sheet items	–	1,587.9	177.1	654.3	133.5
33	Total RSF	–	–	–	–	41,299.4
34	Net stable funding ratio (%)	–	–	–	–	109.5%

7 Credit and dilution risk

In view of its low number of non-performing loans, Münchener Hypothekenbank is well below the threshold of 5% specified in Article 9 (2) of Regulation (EU) 2024/3172, so that only a limited disclosure obligation applies.

Based on the figures regarding NPLs disclosed in the tables shown below, Münchener Hypothekenbank had an NPL ratio of 1.71%, which reflects the total volume of NPLs to the total loan portfolio, excluding debt securities, balances at central banks and demand deposits. To calculate this ratio, total non-performing loans were compared with the total portfolio excluding bonds and excluding balances with central banks and sight deposits.

TABLE 16: TEMPLATE EU CR1: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS
PART 1 OF 3

	a	b	c	d	e	f
						of which stage 2
005	Cash balances at central banks and other demand deposits	1,569.8	–	–	–	–
010	Loans and advances	46,128.8	–	–	801.8	–
020	Central banks	–	–	–	–	–
030	General governments	729.2	–	–	–	–
040	Credit institutions	588.3	–	–	–	–
050	Other financial corporations	2,195.4	–	–	12.5	–
060	Non-financial corporations	11,488.4	–	–	592.6	–
070	of which SMEs	9,117.1	–	–	592.6	–
080	Households	31,127.5	–	–	196.7	–
090	Debt securities	6,421.7	–	–	–	–
100	Central banks	–	–	–	–	–
110	General governments	4,872.3	–	–	–	–
120	Credit institutions	1,483.4	–	–	–	–
130	Other financial corporations	66.0	–	–	–	–
140	Non-financial corporations	–	–	–	–	–
150	Off-balance-sheet exposures	2,406.1	–	–	13.2	–
160	Central banks	–	–	–	–	–
170	General governments	–	–	–	–	–
180	Credit institutions	–	–	–	–	–
190	Other financial corporations	36.0	–	–	–	–
200	Non-financial corporations	443.1	–	–	10.0	–
210	Households	1,927.0	–	–	3.2	–
220	Total	56,526.4	–	–	815.0	–

Table 16 continued from page 33

TABLE 16: TEMPLATE 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 2		of which stage 3						
		of which stage 1												
005	Cash balances at central banks and other demand deposits		–	–	–	–	–	–						
010	Loans and advances		– 158.0	–	–	–	– 183.3	–						
020	Central banks		–	–	–	–	–	–						
030	General governments		0.0	–	–	–	–	–						
040	Credit institutions		– 0.1	–	–	–	–	–						
050	Other financial corporations		– 16.8	–	–	–	–	–						
060	Non-financial corporations		– 43.8	–	–	–	– 162.5	–						
070	of which SMEs		– 39.6	–	–	–	– 162.5	–						
080	Households		– 97.3	–	–	–	– 20.8	–						
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		– 2.0	–	–	–	– 4.5	–						
160	Central banks		–	–	–	–	–	–						
170	General governments		–	–	–	–	–	–						
180	Credit institutions		–	–	–	–	–	–						
190	Other financial corporations		– 0.1	–	–	–	–	–						
200	Non-financial corporations		– 0.7	–	–	–	– 4.5	–						
210	Households		– 1.2	–	–	–	–	–						
220	Total		– 160.0	–	–	–	– 187.8	–						

Table 16 continued from page 34

TABLE 16: TEMPLATE EU CR1: PERFORMING AND NON-PERFORMING EXPOSURES AND RELATED PROVISIONS
PART 3 OF 3

			m	n	o
			Collateral and financial guarantees received		
			Accumulated partial write-off	On performing exposures	On non-performing exposures
005	Cash balances at central banks and other demand deposits		-	-	-
010	Loans and advances		-	44,144.9	593.7
020	Central banks		-	-	-
030	General governments		-	0.9	-
040	Credit institutions		-	27.1	-
050	Other financial corporations		-	2,082.5	12.5
060	Non-financial corporations		-	11,173.1	406.3
070	of which SMEs		-	8,834.5	406.3
080	Households		-	30,861.3	174.9
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		-	2,096.8	11.8
160	Central banks		-	-	-
170	General governments		-	-	-
180	Credit institutions		-	-	-
190	Other financial corporations		-	35.9	-
200	Non-financial corporations		-	434.9	8.8
210	Households		-	1,626.0	3.0
220	Total		-	46,241.7	605.5

TABLE 17: TEMPLATE EU CR1-A: MATURITY OF EXPOSURES

	a	b	c	d	e	f
						Net exposure value
						On demand
1	Loans and advances	–	4,478.6	10,755.0	31,355.7	–
2	Debt securities	–	116.9	1,175.9	5,128.9	–
3	Total	–	4,595.5	11,930.9	36,484.6	53,011.0

TABLE 18: TEMPLATE EU CR2: CHANGES IN THE STOCK OF NON-PERFORMING LOANS AND ADVANCES

	a	Gross carrying amount	
		Initial stock of non-performing loans and advances	828,924,168.58
2	Inflows to non-performing portfolios		187,937,455.37
3	Outflows from non-performing portfolios		–201,917,730.86
4	Outflows due to write-offs		–92,881,416.16
5	Outflow due to other situations		–109,036,314.70
6	Final stock of non-performing loans and advances		814,943,893.09



TABLE 19: TEMPLATE EU CQ1: CREDIT QUALITY OF FORBORNE EXPOSURES

TABLE 20: TEMPLATE EU CQ3: CREDIT QUALITY OF PERFORMING AND NON-PERFORMING EXPOSURES BY PAST DUE DAYS
PART 1 OF 2

			a	b	c	d	e	f
			Gross carrying amount/nominal amount					
			Performing exposures			Non-performing exposures		
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days		Past due > 90 days ≤ 180 days
005	Cash balances at central banks and other demand deposits		1,569.8	1,569.8	–	–	–	–
010	Loans and advances		46,128.8	46,122.2	6.7	801.8	416.3	62.2
020	Central banks		–	–	–	–	–	–
030	General governments		729.2	729.2	–	–	–	–
040	Credit institutions		588.3	588.3	–	–	–	–
050	Other financial corporations		2,195.4	2,195.4	–	12.5	12.5	–
060	Non-financial corporations		11,488.4	11,488.3	0.1	592.6	308.7	43.1
070	of which SMEs		9,117.1	9,116.9	0.1	592.6	308.7	43.1
080	Households		31,127.5	31,121.0	6.5	196.7	95.1	19.1
090	Debt securities		6,421.7	6,421.7	–	–	–	–
100	Central banks		–	–	–	–	–	–
110	General governments		4,872.3	4,872.3	–	–	–	–
120	Credit institutions		1,483.4	1,483.4	–	–	–	–
130	Other financial corporations		66.0	66.0	–	–	–	–
140	Non-financial corporations		–	–	–	–	–	–
150	Off-balance-sheet exposures		2,406.1	–	–	13.2	–	–
160	Central banks		–	–	–	–	–	–
170	General governments		–	–	–	–	–	–
180	Credit institutions		–	–	–	–	–	–
190	Other financial corporations		36.0	–	–	–	–	–
200	Non-financial corporations		443.1	–	–	10.0	–	–
210	Households		1,927.0	–	–	3.2	–	–
220	Total		56,526.4	54,113.7	6.7	815.0	416.3	62.2

TABLE 21: TEMPLATE EU CQ4: QUALITY OF NON-PERFORMING EXPOSURES BY GEOGRAPHY

	a	b	c	d	e	f	g
	Gross carrying/nominal amount			of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	of which non-performing		of which defaulted				
On-balance-sheet exposures	54,922.2	801.9	801.8	54,922.2	- 341.4	-	-
Germany	42,690.2	304.3	304.2	42,690.2	- 170.4	-	-
Switzerland	5,269.9	3.2	3.2	5,269.9	- 8.0	-	-
Luxembourg	3,079.2	192.3	192.3	3,079.2	- 52.2	-	-
Netherlands	788.1	-	-	788.1	- 3.3	-	-
USA	689.6	221.8	221.8	689.6	- 55.3	-	-
France	592.7	47.9	47.9	592.7	- 22.9	-	-
Austria	507.3	0.8	0.8	507.3	- 2.8	-	-
Spain	502.7	10.1	10.1	502.7	- 3.3	-	-
Jersey	139.4	-	-	139.4	- 0.6	-	-
Finland	130.3	-	-	130.3	0.0	-	-
Denmark	106.7	21.0	21.0	106.7	- 20.1	-	-
Belgium	101.7	-	-	101.7	- 1.5	-	-
Other	324.4	0.5	0.5	324.4	- 1.0	-	-
Off-balance-sheet exposures	2,419.5	13.2	13.2	-	-	- 6.5	-
Germany	1,845.6	3.2	3.2	-	-	- 1.4	-
Switzerland	343.6	-	-	-	-	0.0	-
Luxembourg	115.7	-	-	-	-	- 0.2	-
Other	114.6	10.0	10.0	-	-	- 4.9	-
Total	57,341.7	815.1	815.0	54,922.2	- 341.4	- 6.5	-

TABLE 22: TEMPLATE EU CQ5: CREDIT QUALITY OF LOANS AND ADVANCES TO NON-FINANCIAL CORPORATIONS BY INDUSTRY

	a	b		c	d	e	f			
		Gross carrying amount								
		of which non-performing	of which defaulted		of which loans and advances subject to impairment					
010	Agriculture, forestry and fishing	0.1	-	-	0.1	0.0	-			
020	Mining and quarrying	-	-	-	-	-	-			
030	Manufacturing	0.9	-	-	0.9	0.0	-			
040	Electricity, gas, steam and air conditioning supply	0.4	-	-	0.4	0.0	-			
050	Water supply	2.9	-	-	2.9	0.0	-			
060	Construction	55.4	-	-	55.4	-0.1	-			
070	Wholesale and retail trade	2.6	-	-	2.6	0.0	-			
080	Transport and storage	0.3	-	-	0.3	0.0	-			
090	Accommodation and food service activities	0.4	-	-	0.4	0.0	-			
100	Information and communication	0.4	-	-	0.4	0.0	-			
110	Financial and insurance activities	-	-	-	-	-	-			
120	Real estate activities	11,871.3	590.1	590.1	11,871.3	-205.4	-			
130	Professional, scientific and technical activities	33.9	0.8	0.8	33.9	-0.1	-			
140	Administrative and support service activities	99.3	1.6	1.6	99.3	-0.6	-			
150	Public administration and defence; compulsory social security	-	-	-	-	-	-			
160	Education	0.2	-	-	0.2	0.0	-			
170	Human health services and social work activities	8.2	-	-	8.2	0.0	-			
180	Arts, entertainment and recreation	0.5	-	-	0.5	0.0	-			
190	Other services	4.2	-	-	4.2	0.0	-			
200	Total	12,081.0	592.5	592.5	12,081.0	-206.2	-			

8 Credit Risk Mitigation

TABLE 23: TEMPLATE EU CR3 – CRM TECHNIQUES OVERVIEW: DISCLOSURE OF THE USE OF CREDIT RISK MITIGATION TECHNIQUES

	a	b	c	d		e
				Unsecured carrying amount	Secured carrying amount	
					of which secured by collateral	
1	Loans and advances	3,420.4	44,738.7	44,736.4	2.4	–
2	Debt securities	6,421.8	–	–	–	–
3	Total	9,842.2	44,738.7	44,736.4	2.4	–
4	of which non-performing exposures	24.8	593.8	593.8	–	–
EU 5	of which defaulted	24.8	593.7	–	–	–

9 Standardised approach

Table 24 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 24: TEMPLATE EU CR4 – STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS

Exposure classes	a	b	c	d	e	f
	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 exposures	RWEA	RWEA density (%)
1 Central governments or central banks	1,260.8	–	1,312.1	–	–	–
2 Non-central government public sector entities	5,213.7	–	5,215.1	–	0.3	0.01
EU 2a Regional government or local authorities	5,104.6	–	5,106.0	–	–	–
EU 2b Public sector entities	109.1	–	109.1	–	0.3	0.30
3 Multilateral development banks	108.3	–	108.3	–	–	–
EU 3a International organisations	51.3	–	51.3	–	–	–
4 Institutions	506.1	–	506.1	–	26.5	5.20
5 Covered bonds	648.6	–	648.6	–	50.2	7.70
6 Corporates	53.9	–	36.5	–	7.8	21.40
6.1 of which: specialised lending	–	–	–	–	–	–
7 Subordinated debt exposures and equity	220.6	–	220.6	–	350.8	159.02
EU 7a Subordinated debt exposures	–	–	–	–	–	–
EU 7b Equity	220.6	–	220.6	–	350.8	159.00
8 Retail	–	–	–	–	–	–

Table 24 continued from page 43

TABLE 24: TEMPLATE EU CR4 – STANDARDISED APPROACH – CREDIT RISK EXPOSURE AND CRM EFFECTS

Exposure classes	a	b	c	d	e	f
	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 exposures	RWEA	RWEA density (%)
9 Secured by mortgages on immovable property and ADC exposures	528.6	250.5	528.6	250.5	748.7	96.10
9.1 Secured by mortgages on residential immovable property – non IPRE	255.7	67.6	255.7	67.6	158.6	49.10
9.2 Secured by mortgages on residential immovable property – IPRE	3.3	–	3.3	–	0.5	15.20
9.3 Secured by mortgages on commercial immovable property – non IPRE	104.4	–	104.4	–	67.4	64.60
9.4 Secured by mortgages on commercial immovable property – IPRE	–	–	–	–	–	–
9.5 Acquisition, Development and Construction (ADC)	165.2	182.9	165.2	182.9	522.2	150.00
10 Exposures in default	7.6	–	7.6	–	8.4	110.50
EU 10a Claims on institutions and corporates with a short-term credit assessment	–	–	–	–	–	–
EU 10b Collective investment undertakings	115.0	–	115.0	–	118.9	103.40
EU 10c Other items	3.4	–	3.4	–	0.9	26.50
11 Not applicable	–	–	–	–	–	–
12 TOTAL	8,717.9	250.5	8,753.2	250.5	1,312.5	14.60

Table 25 – 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 25: TEMPLATE EU CR5 – STANDARDISED APPROACH
PART 1 OF 2

Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%
1 Central governments or central banks	1,312.1	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2 Non-central government public sector entities	5,213.9	–	–	–	–	1.3	–	–	–	–	–	–	–	–	–	–
EU 2a Regional governments or local authorities	5,106.0	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
EU 2b Public sector entities	107.9	–	–	–	–	1.3	–	–	–	–	–	–	–	–	–	–
3 Multilateral development banks	108.3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
EU 3a International organisations	51.3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4 Institutions	373.7	–	–	–	–	132.4	–	–	–	–	–	–	–	–	–	–
5 Covered bonds	195.2	–	–	392.2	36.1	–	–	–	–	–	–	–	–	–	–	–
6 Corporates	–	–	–	–	35.3	–	–	–	–	1.1	–	–	–	–	–	0.2
6.1 of which: specialised lending	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7 Subordinated debt exposures and equity	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	133.8
EU 7a Subordinated debt exposures	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
EU 7b Equity	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	133.8
8 Retail exposures	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–

Table 25 continued from page 45

TABLE 25: TEMPLATE EU CR5 – STANDARDISED APPROACH

PART 1 OF 2

Exposure classes	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%
9 Secured by mortgages on immovable property and ADC exposures	27.1	-	-	-	140.1	-	-	-	-	-	26.7	-	158.2	-	-	78.9
9.1 Secured by mortgages on residential immovable property – non IPRE	13.1	-	-	-	136.8	-	-	-	-	-	-	-	158.2	-	-	15.3
9.1.1 No loan splitting applied	13.1	-	-	-	-	-	-	-	-	-	-	-	127.2	-	-	7.3
9.1.2 loan splitting applied (secured)	-	-	-	-	136.8	-	-	-	-	-	-	-	-	-	-	-
9.1.3 loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	31.0	-	-	8.0
9.2 Secured by mortgages on residential immovable property – IPRE	-	-	-	-	-	3.3	-	-	-	-	-	-	-	-	-	-
9.3 Secured by mortgages on commercial immovable property – non IPRE	14.0	-	-	-	-	-	-	-	-	-	26.7	-	-	-	-	63.6
9.3.1 No loan splitting applied	14.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60.3
9.3.2 loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	26.7	-	-	-	-	-
9.3.3 loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.3
9.4 Secured by mortgages on commercial immovable property – IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5 Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6.0
EU 10a Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c Other items	-	-	-	-	3.1	-	-	-	-	-	-	-	-	-	-	0.3
11 Not applicable											1.1	26.7	-	158.2	-	219.2
EU 11c TOTAL	7,281.6	-	-	392.2	348.3	-	-	-	-	-	1.1	26.7	-	158.2	-	219.2

Table 25 continued on page 47

Table 25 continued from page 46

TABLE 25: TEMPLATE EU CR5 – STANDARDISED APPROACH

PART 2 OF 2

Exposure classes	q	r	s	t	u	v	w	x	y	z	aa
	Risk weight										of which unrated
	105%	110%	130%	150%	250%	370%	400%	1,250%	Others	Total	
1 Central governments or central banks	-	-	-	-	-	-	-	-	-	1,312.1	-
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	5,215.2	107.9
EU 2a Regional governments or local authorities	-	-	-	-	-	-	-	-	-	5,106.0	-
EU 2b Public sector entities	-	-	-	-	-	-	-	-	-	109.2	107.9
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	108.3	108.3
EU 3a International organisations	-	-	-	-	-	-	-	-	-	51.3	51.3
4 Institutions	-	-	-	-	-	-	-	-	-	506.1	373.9
5 Covered bonds	-	-	-	-	-	-	-	-	25.1	648.6	231.3
6 Corporates	-	-	-	-	-	-	-	-	-	36.6	35.5
6.1 of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-
7 Subordinated debt exposures and equity	-	-	-	-	86.8	-	-	-	-	220.6	220.6
EU 7a Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-
EU 7b Equity	-	-	-	-	86.8	-	-	-	-	220.6	220.6
8 Retail exposures	-	-	-	-	-	-	-	-	-	-	-
9 Secured by mortgages on immovable property and ADC exposures	-	-	-	348.1	-	-	-	-	-	779.1	779.1

Table 25 continued from page 47

TABLE 25: TEMPLATE EU CR5 – STANDARDISED APPROACH

PART 2 OF 2

Exposure classes	q	r	s	t	u	v	w	x	y	z	aa
	Risk weight										
	105%	110%	130%	150%	250%	370%	400%	1,250%	Others	Total	of which unrated
9.1 Secured by mortgages on residential immovable property – non IPRE	-	-	-	-	-	-	-	-	-	323.4	323.4
9.1.1 No loan splitting applied	-	-	-	-	-	-	-	-	-	147.6	147.6
9.1.2 loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	136.8	136.8
9.1.3 loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	39.0	39.0
9.2 Secured by mortgages on residential immovable property – IPRE	-	-	-	-	-	-	-	-	-	3.3	3.3
9.3 Secured by mortgages on commercial immovable property – non IPRE	-	-	-	-	-	-	-	-	-	104.3	104.3
9.3.1 No loan splitting applied	-	-	-	-	-	-	-	-	-	74.3	74.3
9.3.2 loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	26.7	26.7
9.3.3 loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	3.3	3.3
9.4 Secured by mortgages on commercial immovable property – IPRE	-	-	-	-	-	-	-	-	-	-	-
9.5 Acquisition, Development and Construction (ADC)	-	-	-	348.1	-	-	-	-	-	348.1	348.1
10 Exposures in default	-	-	-	1.6	-	-	-	-	-	7.6	7.6
EU 10a Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-
EU 10b Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	115.0	115.0	115.0
EU 10c Other items	-	-	-	-	-	-	-	-	-	3.4	3.4
11 Not applicable	-	-	-	-	-	-	-	-	-	-	-
EU 11c TOTAL	-	-	-	349.7	86.8	-	-	-	140.1	9,003.9	2,033.9

10 IRB approach

In contrast, the following tables 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.

TABLE 26A: TEMPLATE EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE – OTHER

PD range	On-balance-sheet exposures		Off-balance-sheet exposures pre-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 factor	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d									
0.00 to < 0.15	1,481.6	15.0	100.0	1,496.6	0.07	145	23.48	2.5	181.0	0.12	0.3	0.7	
0.00 to < 0.10	1,002.9	15.0	100.0	1,017.9	0.06	84	23.96	2.5	117.3	0.12	0.2	0.4	
0.10 to < 0.15	478.7	–	–	478.7	0.10	61	22.47	2.5	63.7	0.13	0.1	0.3	
0.15 to < 0.25	1,171.8	8.4	100.0	1,180.2	0.19	108	25.07	2.5	238.4	0.20	0.5	1.4	
0.25 to < 0.50	327.7	0.3	100.0	328.0	0.35	47	24.92	2.5	92.0	0.28	0.3	0.7	
0.50 to < 0.75	680.7	35.0	100.0	715.7	0.60	51	23.53	2.5	217.6	0.30	1.0	2.0	
0.75 to < 2.50	1,060.9	92.7	100.0	1,153.6	1.41	78	26.58	2.5	542.4	0.47	4.3	7.5	
0.75 to < 1.75	932.5	92.7	100.0	1,025.2	1.28	74	27.04	2.5	487.8	0.48	3.6	6.1	
1.75 to < 2.50	128.4	–	–	128.4	2.48	4	22.89	2.5	54.6	0.43	0.7	1.4	
2.50 to < 10.00	232.3	–	–	232.3	5.11	13	26.49	2.5	142.5	0.61	3.2	5.4	
2.50 to < 5.00	105.2	–	–	105.2	3.71	7	25.32	2.5	61.2	0.58	1.0	1.9	
5.00 to < 10.00	127.1	–	–	127.1	6.27	6	27.46	2.5	81.3	0.64	2.2	3.5	
10.00 to < 100.00	3.3	–	–	3.3	30.00	2	22.74	2.5	3.0	0.91	0.2	–	
10.00 to < 20.00	–	–	–	–	–	–	–	–	–	–	–	–	
20.00 to < 30.00	–	–	–	–	–	–	–	–	–	–	–	–	
30.00 to < 100.00	3.3	–	–	3.3	30.00	2	22.74	2.5	3.0	0.91	0.2	–	
100.00 (Default)	26.5	–	–	26.5	100.00	5	8.67	2.5	–	–	8.4	12.6	
Subtotal (exposure class)	4,984.8	151.4	100.0	5,136.2	1.25	449	24.70	2.5	1,416.9	0.28	18.2	30.3	
Total (all exposures classes)	13,984.6	313.0	100.0	14,262.5	867.0	–	–	2.5	3,734.8	0.26	267.1	220.9	

TABLE 26B: TEMPLATE EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE – 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 factor	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e		g	h	i			
0.00 to <0.15	2,666.6	–	–	2,666.6	0.06	126	25.44	2.5	224.1	0.08	0.4	0.9
0.00 to <0.10	2,203.4	–	–	2,203.4	0.05	99	24.98	2.5	167.8	0.08	0.3	0.6
0.10 to <0.15	463.2	–	–	463.2	0.10	27	27.61	2.5	56.3	0.12	0.1	0.3
0.15 to <0.25	1,324.7	89.3	100.0	1,414.1	0.20	65	27.04	2.5	250.4	0.18	0.8	1.8
0.25 to <0.50	1,074.1	3.3	100.0	1,077.5	0.35	42	26.77	2.5	262.7	0.24	1.0	2.3
0.50 to <0.75	1,075.1	6.4	100.0	1,081.5	0.56	58	25.91	2.5	304.0	0.28	1.6	3.2
0.75 to <2.50	1,697.1	52.6	100.0	1,749.7	1.46	81	31.20	2.5	833.8	0.48	8.0	12.4
0.75 to <1.75	1,362.9	35.8	100.0	1,398.7	1.21	69	31.11	2.5	637.7	0.46	5.3	8.6
1.75 to <2.50	334.2	16.8	100.0	351.0	2.48	12	31.56	2.5	196.1	0.56	2.7	3.8
2.50 to <10.00	550.6	–	–	515.3	5.24	19	33.36	2.5	383.2	0.74	8.7	13.7
2.50 to <5.00	284.5	–	–	284.5	3.82	12	33.52	2.5	191.5	0.67	3.6	5.3
5.00 to <10.00	266.1	–	–	230.8	7.00	7	33.16	2.5	191.7	0.83	5.1	8.4
10.00 to <100.00	43.0	–	–	43.0	33.64	2	80.00	2.5	59.7	1.39	5.7	6.5
10.00 to <20.00	14.1	–	–	14.1	13.11	1	40.00	2.5	17.1	1.21	0.7	0.8
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	28.9	–	–	28.9	43.69	1	40.00	2.5	42.6	1.47	5.0	5.7
100.00 (Default)	568.6	10.0	100.0	578.6	100.00	25	89.27	2.5	–	–	222.7	149.8
Subtotal (exposure class)	8,999.8	161.6	100.0	9,126.3	7.23	418	31.76	2.5	2,317.9	0.25	248.9	190.6
Total (all exposures classes)	13,984.6	313.0	100.0	14,262.5	–	867.0	–	2.5	3,734.8	0.26	267.1	220.9

TABLE 26C: TEMPLATE EU CR6 – IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE – OVERVIEW

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 factor	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e		g	h	i			
0.00 to <0.15	4,148.2	15.0	100.0	4,163.2	0.05	271	24.66	2.5	405.1	0.10	0.7	1.6
0.00 to <0.10	3,206.3	15.0	100.0	3,221.3	0.05	183	24.66	2.5	285.1	0.09	0.5	1.0
0.10 to <0.15	941.9	–	–	941.9	0.10	88	25.00	2.5	120.0	0.13	0.2	0.6
0.15 to <0.25	2,496.5	97.7	100.0	2,594.3	0.20	173	26.14	2.5	488.8	0.19	1.3	3.2
0.25 to <0.50	1,401.8	3.6	100.0	1,405.5	0.35	89	26.34	2.5	354.7	0.25	1.3	3.0
0.50 to <0.75	1,755.8	41.4	100.0	1,797.2	0.58	109	24.96	2.5	521.6	0.29	2.6	5.2
0.75 to <2.50	2,758.0	145.3	100.0	2,903.3	1.44	159	29.37	2.5	1,376.2	0.47	12.3	19.9
0.75 to <1.75	2,295.4	128.5	100.0	2,423.9	1.24	143	29.39	2.5	1,125.5	0.46	8.9	14.7
1.75 to <2.50	462.6	16.8	100.0	479.4	2.48	16	29.24	2.5	250.7	0.52	3.4	5.2
2.50 to <10.00	782.9	–	–	747.6	5.20	32	31.23	2.5	525.7	0.70	11.9	19.1
2.50 to <5.00	389.7	–	–	389.7	3.79	19	31.31	2.5	252.7	0.65	4.6	7.2
5.00 to <10.00	393.2	–	–	357.9	6.74	13	31.14	2.5	273.0	0.76	7.3	11.9
10.00 to <100.00	46.3	–	–	46.3	33.39	4	78.25	2.5	62.7	1.36	5.9	6.5
10.00 to <20.00	14.1	–	–	14.1	13.11	1	40.00	2.5	17.1	1.21	0.7	0.8
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	32.2	–	–	32.2	42.30	3	38.25	2.5	45.6	1.42	5.2	5.7
100.00 (Default)	595.1	10.0	100.0	605.1	100.00	30	85.74	2.5	–	–	231.1	162.4
Total	13,984.6	313.0	100.0	14,262.5		867		2.5	3,734.8	0.26	267.1	220.9

TABLE 27A: TEMPLATE EU CR6 – ADVANCED IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE – RETAIL – SECURED BY RESIDENTIAL IMMOVABLE PROPERTY

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 factor	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e		g	h	i	j	k	l
0.00 to <0.15	17,718.0	904.5	100.0	18,622.5	0.09	98,416	13.67	2.5	546.0	0.03	2.3	8.4
0.00 to <0.10	10,652.6	389.6	100.0	11,042.2	0.07	52,883	13.15	2.5	249.1	0.02	1.0	3.7
0.10 to <0.15	7,065.4	514.9	100.0	7,580.3	0.12	45,533	14.43	2.5	296.9	0.04	1.3	4.7
0.15 to <0.25	4,970.9	305.9	100.0	5,276.8	0.18	36,001	17.18	2.5	333.3	0.06	1.6	5.0
0.25 to <0.50	4,366.1	348.7	100.0	4,714.8	0.32	31,649	19.68	2.5	520.9	0.11	3.0	7.7
0.50 to <0.75	1,153.7	137.5	100.0	1,291.3	0.62	7,431	22.93	2.5	267.8	0.21	1.9	4.0
0.75 to <2.50	1,544.4	138.1	100.0	1,682.5	1.31	8,448	22.65	2.5	541.2	0.32	4.9	11.3
0.75 to <1.75	1,171.1	125.6	100.0	1,296.7	1.09	6,543	24.37	2.5	413.7	0.32	3.5	7.1
1.75 to <2.50	373.3	12.5	100.0	385.8	2.03	1,905	16.89	2.5	127.5	0.33	1.4	4.2
2.50 to <10.00	824.6	11.5	100.0	836.2	4.50	4,528	20.28	2.5	511.3	0.61	7.8	20.9
2.50 to <5.00	668.3	10.2	100.0	678.5	3.94	3,716	20.16	2.5	388.7	0.57	5.5	15.0
5.00 to <10.00	156.3	1.3	100.0	157.7	6.89	812	20.81	2.5	122.6	0.78	2.3	5.9
10.00 to <100.00	258.3	4.0	100.0	262.2	27.07	1,372	39.49	2.5	272.8	1.04	14.0	39.3
10.00 to <20.00	90.2	0.8	100.0	91.0	11.94	482	19.92	2.5	85.0	0.93	2.2	5.8
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	168.1	3.2	100.0	171.2	35.11	890	19.57	2.5	187.8	1.10	11.8	33.5
100.00 (Default)	197.3	3.2	100.0	200.5	100.00	1,074	31.10	2.5	230.4	1.15	62.4	20.8
Subtotal (exposure class)	31,033.3	1,853.4	100.0	32,886.8	1.16	188,919	16.40	2.5	3,223.7	0.10	97.9	117.4
Total (all exposures classes)	31,144.4	1,855.6	100.0	33,000.2	–	189,346	–	2.5	3,230.8	0.10	98.2	117.7

TABLE 27B: TEMPLATE EU CR6 – ADVANCED IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE – OTHER RETAIL EXPOSURES

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 factor	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e		g	h	i	j		
0.00 to <0.15	37.8	–	–	37.8	0.10	110	11.47	2.5	1.0	0.03	–	–
0.00 to <0.10	14.2	–	–	14.2	0.07	34	10.85	2.5	0.3	0.02	–	–
0.10 to <0.15	23.6	–	–	23.6	0.12	76	11.84	2.5	0.7	0.03	–	–
0.15 to <0.25	22.8	–	100.0	22.8	0.17	83	11.68	2.5	0.8	0.04	–	–
0.25 to <0.50	28.2	1.3	100.0	29.5	0.30	140	11.60	2.5	1.5	0.05	–	–
0.50 to <0.75	8.4	0.3	100.0	8.8	0.58	43	12.51	2.5	0.7	0.08	–	–
0.75 to <2.50	7.8	0.6	100.0	8.4	1.17	24	13.88	2.5	1.0	0.12	–	–
0.75 to <1.75	6.1	0.6	100.0	6.7	0.97	21	14.59	2.5	0.8	0.12	–	–
1.75 to <2.50	1.7	–	–	1.7	1.97	3	11.02	2.5	0.2	0.12	–	–
2.50 to <10.00	2.9	–	–	2.9	4.54	17	14.86	2.5	0.6	0.21	–	0.1
2.50 to <5.00	2.6	–	–	2.6	4.25	15	14.93	2.5	0.5	0.19	–	0.1
5.00 to <10.00	0.3	–	–	0.3	6.96	2	14.22	2.5	0.1	0.33	–	–
10.00 to < 100.00	1.5	–	–	1.5	17.00	7	60.64	2.5	0.7	0.47	0.1	0.2
10.00 to <20.00	1.1	–	–	1.1	10.44	5	17.52	2.5	0.3	0.27	–	0.1
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	0.4	–	–	0.4	34.79	2	43.12	2.5	0.4	1.00	0.1	0.1
100.00 (Default)	1.7	–	–	1.7	100.00	3	9.81	2.5	0.8	0.47	0.2	–
Subtotal (exposure class)	111.1	2.2	100.0	113.4	2.12	427	12.52	2.5	7.1	0.06	0.3	0.3
Total (all exposures classes)	31,144.4	1,855.6	100.0	33,000.2	–	189,346	–	2.5	3,230.8	0.10	98.2	117.7

TABLE 27C: TEMPLATE EU CR6 – ADVANCED IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE – OVERVIEW

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 factor	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e		g	h	i			
0.00 to <0.15	17,755.8	904.5	100.0	18,660.3	–	98,526	13.87	2.5	547.0	0.03	2.3	8.4
0.00 to <0.10	10,666.8	389.6	100.0	11,056.4	–	52,917	13.15	2.5	249.4	0.02	1.0	3.7
0.10 to <0.15	7,089.0	514.9	100.0	7,603.9	–	45,609	14.42	2.5	297.6	0.04	1.3	4.7
0.15 to <0.25	4,993.7	305.9	100.0	5,299.6	–	36,084	17.16	2.5	334.1	0.06	1.6	5.0
0.25 to <0.50	4,394.3	350.0	100.0	4,744.3	–	31,789	19.63	2.5	522.4	0.11	3.0	7.7
0.50 to <0.75	1,162.1	137.8	100.0	1,300.1	–	7,474	22.86	2.5	268.5	0.21	1.9	4.0
0.75 to <2.50	1,552.2	138.7	100.0	1,690.9	–	8,472	22.61	2.5	542.2	0.32	4.9	11.3
0.75 to <1.75	1,177.2	126.2	100.0	1,303.4	–	6,564	24.32	2.5	414.5	0.32	3.5	7.1
1.75 to <2.50	375.0	12.5	100.0	387.5	–	1,908	16.86	2.5	127.7	0.33	1.4	4.2
2.50 to <10.00	827.5	11.5	100.0	839.1	0.01	4,545	20.26	2.5	511.9	0.61	7.8	21.0
2.50 to <5.00	670.9	10.2	100.0	681.1	0.01	3,731	20.14	2.5	389.2	0.57	5.5	15.1
5.00 to <10.00	156.6	1.3	100.0	158.0	0.01	814	20.80	2.5	122.7	0.78	2.3	5.9
10.00 to <100.00	259.8	4.0	100.0	263.7	0.05	1,379	39.52	2.5	273.5	1.04	14.1	39.5
10.00 to <20.00	91.3	0.8	100.0	92.1	0.07	487	19.89	2.5	85.3	0.93	2.2	5.9
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	168.5	3.2	100.0	171.6	0.04	892	19.63	2.5	188.2	1.10	11.9	33.6
100.00 (Default)	199.0	3.2	100.0	202.2	0.42	1,077	30.92	2.5	231.2	1.14	62.6	20.8
Total	31,144.4	1,855.6	100.0	33,000.2	–	189,346	–	2.5	3,230.8	0.10	98.2	117.7

TABLE 28: TEMPLATE EU CR7-A – IRB APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES
PART 1 OF 3

	A-IRB	Total exposures	a	b	c	d	e	f
			Credit risk mitigation techniques					
			Funded credit protection (FCP)					
			Part of exposures covered by Other eligible collaterals (%)					
			Part of exposures covered by Financial collaterals (%)		Part of exposures covered by Immovable property collaterals (%)		Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collaterals (%)
1	Central governments and central banks		–	–	–	–	–	–
2	Regional governments and local authorities		–	–	–	–	–	–
3	Public sector entities		–	–	–	–	–	–
5	Corporates		–	–	–	–	–	–
5.1	Corporates – General		–	–	–	–	–	–
5.2	Corporates – Specialised lending		–	–	–	–	–	–
5.3	Corporates – Purchased receivables		–	–	–	–	–	–
6	Retail	33,000.2	–	100.00	100.00	–	–	–
6.1	Retail – Qualifying revolving	–	–	–	–	–	–	–
6.2	Retail – Secured by residential immovable property	32,886.8	–	100.00	100.00	–	–	–
6.3	Retail – Purchased receivables	–	–	–	–	–	–	–
6.4	Retail – Other retail exposures	113.4	–	100.00	100.00	–	–	–
7	Total	33,000.2	–	100.00	100.00	–	–	–
	F-IRB							
1	Central governments and central banks		–	–	–	–	–	–
2	Regional governments and local authorities		–	–	–	–	–	–
3	Public sector entities		–	–	–	–	–	–
4	Institutions		–	–	–	–	–	–
5	Corporates	14,262.3	–	65.41	65.41	–	–	–
5.1	Corporates – General	5,136.1	–	77.46	77.46	–	–	–
5.2	Corporates – Specialised lending	9,126.2	–	58.63	58.63	–	–	–
5.3	Corporates – Purchased receivables	–	–	–	–	–	–	–
6	Total	14,262.3	–	–	–	–	–	–

Table 28 continued from page 55

TABLE 28: TEMPLATE EU CR7-A – IRB APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES
PART 2 OF 3

A-IRB				g		h		i		j		
				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 (%)				
1	Central governments and central banks			-		-		-				
2	Regional governments and local authorities			-		-		-				
3	Public sector entities			-		-		-				
5	Corporates			-		-		-				
5.1	Corporates – General			-		-		-				
5.2	Corporates – Specialised lending			-		-		-				
5.3	Corporates – Purchased receivables			-		-		-				
6	Retail			-		-		-				
6.1	Retail – Qualifying revolving			-		-		-				
6.2	Retail – Secured by residential immovable property			-		-		-				
6.3	Retail – Purchased receivables			-		-		-				
6.4	Retail – Other retail exposures			-		-		-				
7	Total			-		-		-				
 F-IRB												
1	Central governments and central banks			-		-		-				
2	Regional governments and local authorities			-		-		-				
3	Public sector entities			-		-		-				
4	Institutions			-		-		-				
5	Corporates			-		-		-				
5.1	Corporates – General			-		-		-				
5.2	Corporates – Specialised lending			-		-		-				
5.3	Corporates – Purchased receivables			-		-		-				
6	Total			-		-		-				

Table 28 continued from page 56

TABLE 28: TEMPLATE EU CR7-A – IRB APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES
PART 3 OF 3

A-IRB	k		l		m		n
	Credit risk mitigation techniques		Credit risk mitigation methods in the calculation of RWEAs				
	Unfunded credit protection (UFCP)						
	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)			
1 Central governments and central banks	-	-	-	-			-
2 Regional governments and local authorities	-	-	-	-			-
3 Public sector entities	-	-	-	-			-
5 Corporates	-	-	-	-			-
5.1 Corporates – General	-	-	-	-			-
5.2 Corporates – Specialised lending	-	-	-	-			-
5.3 Corporates – Purchased receivables	-	-	-	-			-
6 Retail	-	-	-	-			3,230.8
6.1 Retail – Qualifying revolving	-	-	-	-			-
6.2 Retail – Secured by residential immovable property	-	-	-	-			3,223.8
6.3 Retail – Purchased receivables	-	-	-	-			-
6.4 Retail – Other retail exposures	-	-	-	-			7.0
7 Total	-	-	-	-			3,230.8
F-IRB							
1 Central governments and central banks	-	-	-	-			-
2 Regional governments and local authorities	-	-	-	-			-
3 Public sector entities	-	-	-	-			-
4 Institutions	-	-	-	-			-
5 Corporates	0.25	-	-	-			3,734.7
5.1 Corporates – General	-	-	-	-			1,416.9
5.2 Corporates – Specialised lending	0.39	-	-	-			2,317.8
5.3 Corporates – Purchased receivables	-	-	-	-			-
6 Total	-	-	-	-			3,734.7

**TABLE 29: TEMPLATE EU CR8 – RWEA FLOW
STATEMENTS OF CREDIT RISK EXPOSURES
UNDER THE IRB APPROACH**

	a	Risk-weighted exposure amount
1		
1 Risk-weighted exposure amount as at the end of the previous reporting period		7,025.0
2 Asset size (+/-)		- 65.4
3 Asset quality (+/-)		29.5
4 Model updates (+/-)		-
5 Methodology and policy (+/-)		-
6 Acquisitions and disposals (+/-)		-
7 Foreign exchange movements (+/-)		- 23.5
8 Other (+/-)		-
9 Risk-weighted exposure amount as at the end of the reporting period		6,965.6

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.

11 Counterparty risk

Münchener Hypothekenbank calculates its counterparty risk positions according to the new standardised 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 is not shown, as the Münchener Hypothekenbank does not hold any credit derivatives exposure.

TABLE 30: TEMPLATE 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)	–	–	–	1.4	–	–	–
EU 2	EU – Simplified SA-CCR (for derivatives)	–	–	–	1.4	–	–	–
1	SA-CCR (for derivatives)	45.8	246.2	–	1.4	2,082.7	408.7	408.7
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)	–	–	–	–	24.7	24.7	4.2
5	VaR for SFTs	–	–	–	–	–	–	–
6	Total	–	–	–	2,082.7	433.4	433.4	84.7

TABLE 31: TEMPLATE EU CCR3 – STANDARDISED APPROACH – CCR EXPOSURES BY REGULATORY EXPOSURE CLASS AND RISK WEIGHTS

	Exposure classes	Risk weight												Total exposure value
		a 0%	b 2%	c 4%	d 10%	e 20%	f 50%	g 70%	h 75%	i 100%	j 150%	k Others	l	
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	194.6	-	-	-	32.8	80.1	-	-	-	-	125.0	432.5	
7	Corporates	-	-	-	-	-	0.8	-	-	-	-	-	0.8	
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-	
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Total exposure value	194.6	-	-	-	32.8	80.9	-	-	-	-	125.0	433.3	

The table EU CCR 4 is not shown, as Münchener Hypothekenbank does not hold any counterparty risk default positions under the IRB approach.

TABLE 32: TEMPLATE EU CCR5 – COMPOSITION OF COLLATERAL FOR CCR EXPOSURES

Collateral type	a	b	c	d	e	f	g	h
	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	
Collateral type	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1 Cash – domestic currency	–	969.8	–	723.4	–	1,122.3	–	32.4
2 Cash – other currencies	–	–	–	–	–	–	–	–
3 Domestic sovereign debt	–	–	–	–	–	–	–	–
4 Other sovereign debt	–	–	–	–	–	–	–	130.4
5 Government agency debt	–	–	–	–	–	–	–	758.8
6 Corporate bonds	–	–	–	–	–	–	–	188.8
7 Equity securities	–	–	–	–	–	–	–	–
8 Other collateral	–	–	–	–	–	–	–	–
9 Total	–	969.8	–	723.4	–	1,122.3	–	1,110.4

TABLE 33: TEMPLATE EU CCR8 – EXPOSURES TO CCPS

	Exposure value	a	b
		RWEA	
1	Exposures to QCCPs (total)	–	0.2
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	–	–
3	(i) OTC derivatives	–	–
4	(ii) Exchange-traded derivatives	–	–
5	(iii) SFTs	–	–
6	(iv) Netting sets where cross-product netting has been approved	–	–
7	Segregated initial margin	–	–
8	Non-segregated initial margin	–	–
9	Prefunded default fund contributions	1.0	0.2
10	Unfunded default fund contributions	–	–
11	Exposures to non-QCCPs (total)	–	–
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	–	–
13	(i) OTC derivatives	–	–
14	(ii) Exchange-traded derivatives	–	–
15	(iii) SFTs	–	–
16	(iv) Netting sets where cross-product netting has been approved	–	–
17	Segregated initial margin	–	–
18	Non-segregated initial margin	–	–
19	Prefunded default fund contributions	–	–
20	Unfunded default fund contributions	–	–

12 Market price risk

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 Münchener Hypothekenbank.

TABLE 34: TEMPLATE EU MR1 – MARKET RISK UNDER THE STANDARDISED APPROACH

		a	RWEAs
Outright products			
1 Interest rate risk (general and specific)		–	
2 Equity risk (general and specific)		–	
3 Foreign exchange risk		28.2	
4 Commodity risk		–	
Options			
5 Simplified approach		–	
6 Delta-plus approach		–	
7 Scenario approach		–	
8 Securitisation (specific risk)		–	
9 Total		28.2	

Table 34 opposite 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 Münchener Hypothekenbank. Münchener Hypothekenbank 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 Münchener Hypothekenbank's net foreign currency position as of 30 June 2025 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.

13 IRRBB

TABLE 35: TEMPLATE EU IRRBB1 – INTEREST RATE RISKS OF NON-TRADING BOOK ACTIVITIES

Supervisory shock scenarios	30.06.2025	31.12.2024	30.06.2025	31.12.2024
	a	b	c	d
	Changes of the economic value of equity		Changes of the net interest income	
1 Parallel up	- 157	- 204	10	10
2 Parallel down	65	- 99	- 15	- 16
3 Steepener	- 18	- 25	-	-
4 Flattener	- 22	- 48	-	-
5 Short rates up	- 61	- 66	-	-
6 Short rates down	31	31	-	-

14 ESG

BUSINESS STRATEGY AND PROCESS

The issue of sustainability has gained considerable importance in recent years, especially against the backdrop of the urgent challenge of limiting climate change. The financial industry is seen as having a significant role to play in this task. The transition to a low-carbon economy entails both opportunities and risks for the financial industry. At Münchener Hypothekenbank, for example, both physical and transitory risks can have a direct impact on the borrower or on the properties serving as collateral for loans, and thus in turn on the credit risk. In 2024, a doubled materiality assessment was conducted by Münchener Hypothekenbank in accordance with the Corporate Sustainability Reporting Directive (CSRD). This assessment was updated at the beginning of 2025. The results will be presented in the section Non-Financial Statement of the management report for every specific financial year and will be appropriately integrated in an update of the Bank's business strategy. In addition, at the beginning of 2025 an extensive business environment analysis was conducted that focused on an examination and evaluation of the impact of climate and environmental changes, as well as risk drivers in the social and governance categories, on Münchener Hypothekenbank's business environment. Overall, the environment analysis revealed that various phenomena in the form of climate and environmental risks (e.g. a decline in demand in the property sector due to a recession caused by climate-related measures or a change in the Bank's competitive position resulting from an insufficient green image) can already change the Bank's business environment in the short term. The key phenomena are taken into account in preparing the Bank's business strategy. The topic of sustainability is

anchored in the Bank's business strategy with corresponding Key Performance Indicators (KPIs), and climate targets defined for the retail, commercial, capital market and funding portfolios (active). The basis for this is carbon accounting pursuant to standards set by the Partnership for Carbon Accounting Financials (PCAF), which reflects the status quo. In order to define the targets, key assumptions were made regarding the future development of the portfolios. As a result, reduction paths were defined for the retail and commercial property businesses as well as relevant sub-portfolios. Corresponding climate targets were derived (see Template 3: Banking book – indicators for potential climate change transition risks: alignment metrics). The target definition is based on the reduction paths of the Carbon Risk Real Estate Monitor (CRREM). CRREM is the sector-specific approach for the real estate industry to meet the "Net Zero Emissions by 2050" scenario (NZE) of the International Energy Agency (IEA). The loan portfolio is based on the 1.5-degree CRREM scenario. Current political and regulatory developments from the European Green Deal are also taken into account as part of the implementation of the climate target. A transition plan with measures along with a control, reporting and governance model has been approved to achieve the targets.

Münchener Hypothekenbank has supported energy-efficient construction for many years with its Green Loan, which offers borrowers a reduced interest rate for energy-efficient, privately used residential properties. In addition, the Bank also offers its Family Loan, a product created to enable middle-income families to buy their own home. These two separate sustainable products are also available as a combination package. In addition, the Bank offers KfW loans that promote energy efficiency through various programmes for renovation, conversion or new

construction. The Bank works closely with its partner banks to market the sustainable products and, among other supportive measures, also provides promotional material. The Bank aims to further expand its green financing activities in the area of commercial real estate. This includes loans for commercial properties that align with the criteria of Münchener Hypothekenbank's Green Bond Framework on the liability side. Eligible commercial properties either hold one of the recognized sustainability certifications or meet the criteria of the top 15 percent of the national building stock in terms of environmental performance. Upon fulfilment of defined product criteria, clients are eligible to receive a confirmation letter designating their financing as a "Green Loan." In addition, the introduction of the "EnergieEffizienzKredit" (Energy Efficiency Loan) has established another suitable product designed to finance energy efficiency measures, primarily for existing clients. This product aims to contribute to reducing the carbon emission intensity of the Bank's commercial real estate collateral portfolio. On the liabilities side, Münchener Hypothekenbank issues various green financial instruments to refinance the aforementioned loans, including Green Covered Bonds, Green Senior Preferred Notes, Green Senior Non-Preferred Notes, and Green Commercial Papers. Extensive statutory regulations apply that ensure high social standards (including protection of human rights and employees) in the target markets described in the Bank's business strategy (including, in addition to the main market of Germany, other selected EU countries as well as Switzerland, the UK and the US). When selecting outsourcing companies, the Bank's focus is on companies in Germany, the EU or the European Economic Area. The Bank's own operations are also influenced by various social phenomena arising from its business environment. The resulting social risks, opportunities, and objectives are addressed through the Bank's human

resources strategy and diversity strategy. Münchener Hypothekenbank treats opportunities and risks in the area of human resources as an interdisciplinary topic that is anchored in its business strategy and extends across all business areas. Adequate staffing, in terms of both quality and quantity, is an essential prerequisite for the Bank's future success. Münchener Hypothekenbank is faced with the challenge of countering the increasing shortage of skilled staff. This affects all areas, especially IT, commercial property financing as well as specialised profiles in the regulatory area. In order to meet these challenges and opportunities, the Bank has developed a human resources (HR) strategy that is focused on ensuring the necessary staffing levels in terms of quality and quantity. This includes the further development of the Bank's corporate and management culture in order to meet future requirements. The megatrends of digitalisation, sustainability and diversity are being appropriately integrated into the Bank's HR activities. In addition to this, the Bank had already adopted a diversity strategy in 2023. The increased focus on diversity in HR policy means that certain groups benefit specifically from the positive measures. The planned increase in the proportion of women in management positions is an effort aimed specifically at the Bank's female employees. Employees with a non-German-speaking background are specifically supported through language courses.

CORPORATE GOVERNANCE

The Board of Management bears overall responsibility for the Bank's business and risk strategy, and its execution. The Board of Management's responsibility also includes the implementation of a business organisation commensurate with the risks. Münchener Hypothekenbank has established an ESG framework for the purpose of anchoring the concept of sustainability in

the Bank's organisation. This framework defines structures and responsibilities for all sustainability-related subjects including ESG risk management topics. Clear responsibilities for ESG risk management and management of sustainability issues are assigned within the Board of Management. ESG targets at bank and department level are integrated in the remuneration of the Board of Management. One of the Bank's goals in the calculation of variable remuneration is ESG-related and is composed of the following three KPIs: CO₂ intensity in private real estate financing, CO₂ intensity in commercial real estate financing, and the number of green issuances per year. In addition, specific ESG targets are also agreed for the level below the Board of Management. This ensures that these objectives are adequately anchored in the variable remuneration of the Board of Management and managerial staff. Social risks are taken into account in the targets for the Board of Management and F1 management level as follows: implementation of the diversity strategy and identification of high-potential female employees. The Remuneration Control Committee reviews the appropriateness of targets for the Board of Management in the context of variable remuneration on an annual basis. ESG considerations are also taken into account as part of the annual efficiency review of the Board of Management and Supervisory Board. The organisational structure in Non-Financial-Risk Management defines the responsibilities for the management and reporting of ESG risks and for the sustainability strategy and reporting. In addition, individuals in the relevant departments have been appointed as ESG officers. All aspects of sustainability and the associated risk and credit topics are dealt with centrally by the ESG Committee. The ESG Committee consists of the heads of all affected departments of the Bank. In addition to Non-Financial-Risk Management, this includes all relevant 1st, 2nd and 3rd line functions. Reporting is submitted monthly detailing current

actions taken within the Bank, as well as decisions that need to be made by, or prepared for, the Strategy & Finance Board, Risk Management Board or meetings of the Board of Management. In addition, since the end of 2022 an ESG risk report has been made available to the Bank's F1 management every six months. ESG risks are integrated into the quarterly overall risk report for the Supervisory Board and the Board of Management. The main focus of this report is on the effects of climate risks on the Bank. Reports documenting progress made towards attaining ESG targets are submitted to the Board of Management as part of strategy control. The Board of Management primarily manages social risks (e.g. related to community and societal activities, employee relations and labour standards, customer protection and product stewardship, human rights) in its credit business using guidance provided by the Bank's long-term business strategy. This applies equally for governance risks (such as ethical considerations, strategy and risk management, inclusivity, transparency, handling conflicts of interest, internal communication on key concerns). The Bank's target markets are countries in the EEA, and the UK. In all these countries, high standards already apply with regard to occupational health and safety, and human rights. Retail customer business takes place only in the Germany, Austria and Switzerland (DACH) region. Here, corresponding consumer protection requirements and product specifications apply. Due to the considerable uncertainty and the associated risks arising from the possible future expansion of sanctions already imposed due to the war in Ukraine, it was decided in March 2022 to discontinue all new business with borrowers not residing in the EU and associated with the Russian Federation, Belarus, Syria and Eritrea. ESG exclusions are defined for green financing products in the business strategy that relate to socially controversial activities. For example, properties in dubious neighbourhoods are not financed.

RISK MANAGEMENT

Münchener Hypothekenbank's ESG risk management policy identifies and manages risks associated with business activities, products, services and business relationships. The Non-Financial Risk Management department analyses the potential impact of risks on the Bank's own business and informs the Board of Management of current developments to enable prompt action on necessary decisions. As ESG risks are not a separate type of risk but impact existing risk categories, the existing risk inventory was expanded. However, a separate analysis is required to determine the impact of ESG risks. A materiality analysis was carried out for this purpose (hereinafter "risk materiality analysis"). The E, S and G risks were assessed separately for each risk type. The political environment as well as historical and expected future developments with regard to physical and transitory risks were included in the analyses. The risk materiality analysis was carried out in two Stages, referred to below as "Stage I" and "Stage II". In Stage I, the relevant risk drivers were initially assessed on the basis of the transmission channels in order to determine the extent to which the various risk types are affected by the ESG risks (relevance assessment). This analysis is based as far as possible on quantitative evaluations. In addition, or alternatively, the evaluation is based on qualitative assessments by experts from various areas of the Bank, including the ESG risk manager. Different time horizons were considered: Both short and medium-term effects as well as long-term changes were analysed by risk driver and type of risk. For each physical risk driver (e.g. floods) in credit risk, an analysis based on location-specific risk data for collateral properties was conducted as part of Stage I. In Stage I, the transitory driver of carbon emissions was based on the property-specific energy efficiencies. One focal point of risk management is the

improvement of the necessary data basis. Energy certificates are requested for new business and documented in the Bank's IT system. Physical risk data are obtained externally from an established provider. A carbon accounting system for the loan portfolio was established in accordance with the PCAF standard. If property emissions are directly available via the energy performance certificate, these are used to calculate the carbon emissions. For remaining properties, estimates are made based on the year of construction, type of property and other factors. In Stage II of the materiality analysis, a detailed, risk type specific examination is conducted using scenarios. This follows the objective of deriving quantitative statements regarding materiality by quantifying the potential impact of ESG risks in euro amounts. The results of Stage I were the starting point for Stage II. The relevant risk drivers identified were analysed in more detail within the framework of scenarios. At least two scenarios were derived for each risk type identified as relevant. A distinction was also made in Stage II between the short to medium-term and the long-term perspectives. Macroeconomic scenarios from the Network for Greening the Financial System (NGFS) were used to better assess the effects in the various time horizons. An expected loss was calculated for credit risks in the various scenarios as part of the quantification of climate and environmental risks. Specifically, physical risks were taken into account by adjusting the loss ratios (LGD shift) and transitory risks by adjusting the probabilities of default (PD shift) and default simulations (x largest borrowers). In addition to the statistical, data-based procedure, an "expert elicitation" approach was used for all other risk drivers identified as relevant in the climate context as well as for the social and governance issues. This represents a formal and structured procedure for transforming expert knowledge into quantitative results and figures. As part of the 2025 materiality analysis for ESG risks, the materiality of

climate risks in operational risk, credit risk, reputational risk and business risk was identified. In many cases, materiality is already given over a short or medium-term time horizon. In the analysis of social risks, the Bank has identified materiality in legal risk/compliance risk as a subcategory of operational risk. Relevant risk drivers here are employee protection, consumer protection and data protection. The governance risk driver of risk management was also identified as relevant in the area of legal risk/compliance risk. For the other risk types, there is no materiality for social or governance risks. An ESG scoring process is in place for individual business, which takes property and borrower-related aspects into account. As part of the ESG scoring, higher competence requirements are defined for individual loan decisions in the event of poor ESG scores. In addition, based on an ESG score, pricing and limitations in extending credit, or rejection of financing may take place in the event of poor scores. The limits in the lending business are based on the risks identified as part of the materiality analysis. In the individual business, for example, financing transactions with poor overall ESG scores are not made and new business with medium to poor overall scores is limited. In addition, the sub-score for transitory risks is also limited separately, as the energy efficiency of buildings is one of the decisive risks for the Bank. Here, too, the worst sub-scores are barred and the medium to poor scores are limited. In the Bank's retail business, ESG scoring based on property used as collateral was introduced in 2024 and a limit was also set for poor scores. Value-influencing ESG factors are taken into account in the appraisals commissioned by the Bank for the collateralised properties. Münchener Hypothekenbank is a property business specialist. This means that the traditional customer in the Bank's individual business is not a company. Instead, its main business is property financing, where the primary focus is on the property to a greater extent

than on the customer. The current materiality analysis of governance risk drivers also reflects this. As described, none of the governance drivers in credit risk were assessed as relevant. Irrespective of this, however, an assessment of governance risks is carried out for the borrower in the ESG score. In addition, processes have been established to identify and review new and existing customers based on money laundering requirements (KYC – Know Your Customer), the results of which are taken into account in the ESG score. The identified S-risk drivers are addressed via OpRisk management and existing internal processes. For example, there is a regular OpRisk reporting system (annual report and quarterly reporting as part of the Bank's overall risk report), which covers all of the Bank's business divisions and its own operations. The half-yearly ESG risk report includes an evaluation of the social sub-score for the individual business. Employees are kept up to date on relevant topics via the Bank's internal communications portal. Demographic change is already addressed as part of the HR strategy. In addition, there is a dedicated organisational unit within the Non-Financial Risk Management division that is responsible for mitigating this risk.

A diverse set of sustainability products (section 14.1 BUSINESS STRATEGY AND PROCESS) will further develop a green and more socially responsible portfolio. The strategic measures in the transition plan required to achieve the climate target will also contribute towards reducing transitory risks. Münchener Hypothekenbank has implemented the following mitigating measures to limit physical risks: cross-regional diversification of the lending business and the conclusion of appropriate default insurance policies by the Bank. Comprehensive default insurance is in place in both the retail and individual businesses which limits the Bank's exposure in the event of a physical loss

event. Münchener Hypothekenbank discusses sustainability risks and opportunities both within associations and with individual customers and business partners. When determining material topics, all relevant perspectives are taken into account and validated in discussions with external stakeholders, among others. Relevant ESG information and ESG ambition are requested from individual customers in new business. A simulation tool is available to the client advisor and deal manager for this purpose, which shows the prospective carbon emissions of the property and the potential impact of the measure(s) to be taken. Münchener Hypothekenbank expects its suppliers and service providers to comply with minimum social and environmental standards. When selecting new and existing suppliers, outsourcing management takes into account not only the principles of economic efficiency but also sustainable aspects. These include aspects relating to respect for human rights, compliance with labour and social standards, anti-discrimination and anti-corruption requirements, and environmental protection.

Template 1

The majority of Münchener Hypothekenbank's volume as a property financier is generated not only with private individuals, but also with borrowers categorised in sector L "Real estate activities". The customers in sectors A-I include municipal loans, e.g. to municipal water or energy suppliers. As there is no subdivision of sector D "Energy supply" within the Bank. The total is shown in row 36. Column b is intended to show the volume of customers active in highly carbon-intensive sectors. As shown in column a, Münchener Hypothekenbank's borrowers are not active in these sectors due to the Bank's business model. Accordingly, no borrower was identified here. Carbon accounting for the loan portfolio was carried out as described in accordance with the PCAF standard. To the extent that a

property's emissions are available directly from its energy certificate, these figures are used to calculate the greenhouse gas (GHG) emissions financed. Estimates are made for other properties.

Template 2

Template 2 provides information on the energy efficiency of properties used to secure loans. A valid energy certificate is always requested as part of new business in the individual and now also in the private customer business. For the first time, energy efficiency data for collateral properties in Switzerland was also included, leading to an increase in the reported volumes. The energy data in Switzerland are determined by on-site appraisers.

Template 3

Template 3 contains relevant information on Münchener Hypothekenbank's efforts to achieve the goals of the Paris Climate Agreement. It shows the alignment parameter used by Münchener Hypothekenbank (column d), the reference year (column e), the time gap to the IEA NZE2050 scenario for 2030 in percent (column f) and the targets for 2027 (column g) for commercial and residential properties. The borrowers in the business areas are active in a large number of different sectors, which is why uniform NACE sectors cannot be assigned to the residential and commercial property business areas. The Bank uses the international PCAF standard to calculate the emissions intensity generated by its property financing. The emissions data are either provided directly by the counterparties or, if they are missing, are determined using statistically collected proxies. The deviation in column f between the IEA reference pathway and Münchener Hypothekenbank's reduction pathway is primarily due to a different assessment of the carbon

emissions that are taken into account in the respective pathway: While Münchener Hypothekenbank takes all Scope 1 and 2 emissions of a property into account in its calculation, the IEA only considers emissions resulting from the direct combustion of fossil fuels in its NZE2050 scenario in accordance with its methodology description. This difference has a significant impact on the gap between the reduction paths, as emissions from Scope 1 and electricity generated for heating and cooling account for around two-thirds of total emissions from the operation of a property. In contrast to Implementing Regulation (EU) 2022/2453, the decarbonisation pathway of Münchener Hypothekenbank's loan portfolio is not based on the IEA NZE2050 climate pathway, but on the CRREM pathway (Carbon Risk Real Estate Monitor Global Pathways), which takes Scope 1 and 2 into account in their entirety. This decision is based on the Bank's business model, which focuses on the property sector. CRREM is considered a benchmark in the property sector. into account the CRREM reduction path for 2030, this results in a gap of 167% for commercial property and 257% for residential property. In addition, the proxy values used, which determine a significant portion of the portfolio in the reference year due to a lack of real data, are a conservative, risk-averse estimate. The deviation in the target picture is reduced in perspective by measures that have been implemented or are planned. In MHB's commercial real estate portfolio, the gap between the current portfolio status and the NZE 2050 IEA target intensity for the reference year 2030 slightly widened between 31 December 2024 and 30 June 2025. This increase in the commercial segment is primarily attributable to the outflow of energy-efficient properties from the portfolio, which could not be fully offset by improvements in data quality (e.g., through subsequent collection of client data) and the addition of new, lower-emission business. In contrast, in the Bank's residential

real estate portfolio, the gap between the current portfolio status and the NZE 2050 IEA target intensity for the reference year 2030 narrowed over the same period. This development is the result of a combination of the outflow of less energy-efficient properties and the inflow of more energy-efficient assets into the portfolio.

Template 4

As of the date of record, Münchener Hypothekenbank did not finance any company that was listed among the top 20 most carbon-intensive companies in the world. This is the reason why Template 4 is not being published.

Template 5

Data from K.A.R.L., a natural hazard analysis tool provided by Köln Assekuranz, was purchased to measure physical risks. K.A.R.L. is an analysis tool that can be used worldwide for location-specific identification, calculation and quantification of risks caused by natural hazards (e.g. floods, heavy rain, earthquakes, storms, tornadoes and hailstorms). Chronic risks are assessed for different climate scenarios and measured using three indices (heat, drought and precipitation index). The Bank receives quantitative chronic and acute risk data for each collateral property. If a collateral property's acute risk value exceeds a set limit (i.e. expected annual damage worth more than 0.4% of the property's value), the loan corresponding to the property is shown as affected in full. Analogous to the physical risks, a property's exposure to chronic risks will be assumed as of a risk score of "high". The worst scenario is assumed, i.e. carbon emissions do not peak until 2040–2050. An overview is presented, with column b containing all of the Bank's transactions; column c presents an overview of all the acute or chronic climate risks and the corresponding volume of business affected by

these risks. These affected transactions are located in particular in the United States of America, Germany and Switzerland.

Template 6

Template 6 contains the same information as Template 0 of the taxonomy disclosure, which was provided in the non-financial report. The green asset ratio (GAR) as of 30 June 2025 was calculated analogous to the taxonomy disclosure. The GAR portfolio amounts to 13.62%. The decrease compared to 31 December 2024 is due to the repayment of large-volume, taxonomy-aligned commercial loans and a lower level of taxonomy alignment in new business. The GAR inflows amounted to 1.02% as of 30 June 2025. The stricter quality requirements for the provision of evidence for buildings built from 2021 onwards (primary energy demand must be at least 10% below the threshold for nearly zero-energy buildings and an energy performance certificate must be available), the delayed receipt of energy performance certificates until the loan is paid out and relatively little new business that falls under the simplified inspection rule for the top 15% of the national building stock resulted in significantly lower GAR inflows overall compared to the GAR portfolio. The percentage coverage of total assets now shows a coverage of 75.25% for the GAR portfolio and 44.82% for GAR inflows.

Template 7

Template 7 contains the same information as Template 1 of the taxonomy disclosure, which was provided in the non-financial report. Template 7 contains the total assets used to calculate the GAR as well as transactions excluded from the GAR. Münchener Hypothekenbank's business activities are allocated to environmental objective 1 (climate protection), as Münchener Hypothekenbank views this as its major contribution.

The analysis of Münchener Hypothekenbank's business activities has not yet revealed any activity that specifically addresses environmental objective 2 (adaptation to climate change). When evaluating the securities of issuers subject to the CSRD, a minor amount of taxonomy-eligible business is attributable to environmental objective 2.

Template 8

Template 8 contains the same information as Template 3 and 4 of the taxonomy disclosure: taxonomy-aligned existing business in relation to the assets recorded in the denominator from Template 71, as well as taxonomy-aligned new business from the first half of 2025, measured in relation to the inflows to the assets recorded in the denominator during the same reporting period.

Template 9

The aim of introducing the voluntary BTAR (Banking Book Taxonomy Alignment Ratio) is to create a new ratio in accordance with the EBA that enables banks to provide a more complete picture of their sustainability activities. However, as the majority of Münchener Hypothekenbank's assets are already taxonomy-eligible and therefore subject to a more stringent taxonomy assessment, the publication of the BTAR has continued to be omitted.

**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 1 OF 3

Sector/subsector	a	b	c	d	e
					Gross carrying amount (in EUR million)
	of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	of which environmentally sustainable (CCM)	of which stage 2 exposures	of which non-performing exposures	
1 Exposures towards sectors that highly contribute to climate change ¹	11,934.8	–	809.5	–	590.1
2 A – Agriculture, forestry and fishing	0.1	–	–	–	–
3 B – Mining and quarrying	–	–	–	–	–
4 B.05 – Mining of coal and lignite	–	–	–	–	–
5 B.06 – Extraction of crude petroleum and natural gas	–	–	–	–	–
6 B.07 – Mining of metal ores	–	–	–	–	–
7 B.08 – Other mining and quarrying	–	–	–	–	–
8 B.09 – Mining support service activities	–	–	–	–	–
9 C – Manufacturing	0.9	–	–	–	–
10 C.10 – Manufacture of food products	–	–	–	–	–
11 C.11 – Manufacture of beverages	–	–	–	–	–
12 C.12 – Manufacture of tobacco products	–	–	–	–	–
13 C.13 – Manufacture of textiles	–	–	–	–	–
14 C.14 – Manufacture of wearing apparel	–	–	–	–	–
15 C.15 – Manufacture of leather and related products	–	–	–	–	–
16 C.16 – Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	–	–	–	–	–
17 C.17 – Manufacture of pulp, paper and paperboard	–	–	–	–	–
18 C.18 – Printing and service activities related to printing	–	–	–	–	–
19 C.19 – Manufacture of coke oven products	–	–	–	–	–

Table 36 continued from page 71

**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 1 OF 3

Sector/subsector	a	b	c	d	e
					Gross carrying amount (in EUR million)
20 C.20 – Production of chemicals	–	of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	of which environmentally sustainable (CCM)	of which stage 2 exposures	of which non-performing exposures
21 C.21 – Manufacture of pharmaceutical preparations	–	–	–	–	–
22 C.22 – Manufacture of rubber products	–	–	–	–	–
23 C.23 – Manufacture of other non-metallic mineral products	–	–	–	–	–
24 C.24 – Manufacture of basic metals	–	–	–	–	–
25 C.25 – Manufacture of fabricated metal products, except machinery and equipment	–	–	–	–	–
26 C.26 – Manufacture of computer, electronic and optical products	0.1	–	–	–	–
27 C.27 – Manufacture of electrical equipment	0.8	–	–	–	–
28 C.28 – Manufacture of machinery and equipment n.e.c.	–	–	–	–	–
29 C.29 – Manufacture of motor vehicles, trailers and semi-trailers	–	–	–	–	–
30 C.30 – Manufacture of other transport equipment	–	–	–	–	–
31 C.31 – Manufacture of furniture	–	–	–	–	–
32 C.32 – Other manufacturing	–	–	–	–	–
33 C.33 – Repair and installation of machinery and equipment	–	–	–	–	–
34 D – Electricity, gas, steam and air conditioning supply	0.4	–	–	–	–
35 D35.1 – Electric power generation, transmission and distribution	0.4	–	–	–	–
36 D35.11 – Production of electricity	0.4	–	–	–	–
37 D35.2 – Manufacture of gas; distribution of gaseous fuels through mains	–	–	–	–	–
38 D35.3 – Steam and air conditioning supply	–	–	–	–	–
39 E – Water supply; sewerage, waste management and remediation activities	2.9	–	–	–	–

Table 36 continued from page 72

**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 1 OF 3

Sector/subsector	a	b	c	d	e
					Gross carrying amount (in EUR million)
		of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	of which environmentally sustainable (CCM)	of which stage 2 exposures	of which non-performing exposures
40 F – Construction	55.4	–	–	–	–
41 F.41 – Construction of buildings	55.0	–	–	–	–
42 F.42 – Civil engineering	–	–	–	–	–
43 F.43 – Specialised construction activities	0.4	–	–	–	–
44 G – Wholesale and retail trade; repair of motor vehicles and motorcycles	2.6	–	–	–	–
45 H – Transportation and storage	0.3	–	–	–	–
46 H.49 – Land transport and transport via pipelines	0.1	–	–	–	–
47 H.50 – Water transport	–	–	–	–	–
48 H.51 – Air transport	–	–	–	–	–
49 H.52 – Warehousing and support activities for transportation	0.2	–	–	–	–
50 H.53 – Postal and courier activities	–	–	–	–	–
51 I – Accommodation and food service activities	0.4	–	–	–	–
52 L – Real estate activities	11,871.8	–	809.5	–	590.1
53 Exposures towards sectors other than those that highly contribute to climate change ¹	11,332.6	–	42.9	–	15.0
54 K – Financial and insurance activities	5,641.0	–	41.3	–	12.5
55 Exposures to other sectors (NACE codes J, M – U)	5,691.6	–	1.6	–	2.5
56 TOTAL	23,267.5	–	852.4	–	605.1

¹ In accordance with the Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks - Climate Benchmark Standards Regulation – Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EU) No 1893/2006.

Table 36 continued from page 73

**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 2 OF 3

Sector/subsector	f	g	h	i	j
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in EUR million)			GHG-financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tonnes of CO ₂ equivalent)	
	of which stage 2 exposures	of which non- performing exposures		of which scope 3 financed emissions	
1 Exposures towards sectors that highly contribute to climate change ¹	- 205.5	-	- 162.0	230,611.3	-
2 A – Agriculture, forestry and fishing	- 0.0	-	-	0.3	-
3 B – Mining and quarrying	-	-	-	-	-
4 B.05 – Mining of coal and lignite	-	-	-	-	-
5 B.06 – Extraction of crude petroleum and natural gas	-	-	-	-	-
6 B.07 – Mining of metal ores	-	-	-	-	-
7 B.08 – Other mining and quarrying	-	-	-	-	-
8 B.09 – Mining support service activities	-	-	-	-	-
9 C – Manufacturing	- 0.0	-	-	2.3	-
10 C.10 – Manufacture of food products	-	-	-	-	-
11 C.11 – Manufacture of beverages	-	-	-	-	-
12 C.12 – Manufacture of tobacco products	-	-	-	-	-
13 C.13 – Manufacture of textiles	-	-	-	-	-
14 C.14 – Manufacture of wearing apparel	-	-	-	-	-
15 C.15 – Manufacture of leather and related products	-	-	-	-	-
16 C.16 – Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-
17 C.17 – Manufacture of pulp, paper and paperboard	-	-	-	-	-
18 C.18 – Printing and service activities related to printing	-	-	-	-	-
19 C.19 – Manufacture of coke oven products	-	-	-	-	-

Table 36 continued from page 74

**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 2 OF 3

Sector/subsector	f	g	h	i		j	
				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in EUR million)			
				of which stage 2 exposures	of which non- performing exposures		
20 C.20 – Production of chemicals	–	–	–	–	–	–	
21 C.21 – Manufacture of pharmaceutical preparations	–	–	–	–	–	–	
22 C.22 – Manufacture of rubber products	–	–	–	–	–	–	
23 C.23 – Manufacture of other non-metallic mineral products	–	–	–	–	–	–	
24 C.24 – Manufacture of basic metals	–	–	–	–	–	–	
25 C.25 – Manufacture of fabricated metal products, except machinery and equipment	–	–	–	–	–	–	
26 C.26 – Manufacture of computer, electronic and optical products	–0.0	–	–	–	0.4	–	
27 C.27 – Manufacture of electrical equipment	–0.0	–	–	–	1.9	–	
28 C.28 – Manufacture of machinery and equipment n.e.c.	–	–	–	–	–	–	
29 C.29 – Manufacture of motor vehicles, trailers and semi-trailers	–	–	–	–	–	–	
30 C.30 – Manufacture of other transport equipment	–	–	–	–	–	–	
31 C.31 – Manufacture of furniture	–	–	–	–	–	–	
32 C.32 – Other manufacturing	–	–	–	–	–	–	
33 C.33 – Repair and installation of machinery and equipment	–	–	–	–	–	–	
34 D – Electricity, gas, steam and air conditioning supply	–0.0	–	–	–	62.0	–	
35 D35.1 – Electric power generation, transmission and distribution	–0.0	–	–	–	62.0	–	
36 D35.11 – Production of electricity	–0.0	–	–	–	62.0	–	
37 D35.2 – Manufacture of gas; distribution of gaseous fuels through mains	–	–	–	–	–	–	
38 D35.3 – Steam and air conditioning supply	–	–	–	–	–	–	
39 E – Water supply; sewerage, waste management and remediation activities	–0.0	–	–	–	486.9	–	

Table 36 continued from page 75

**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 2 OF 3

Sector/subsector	f	g	h	i	j
				GHG-financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tonnes of CO ₂ equivalent)	of which scope 3 financed emissions
40 F – Construction	- 0.1	–	–	214.5	–
41 F.41 – Construction of buildings	- 0.1	–	–	211.5	–
42 F.42 – Civil engineering	–	–	–	–	–
43 F.43 – Specialised construction activities	- 0.0	–	–	3.0	–
44 G – Wholesale and retail trade; repair of motor vehicles and motorcycles	- 0.0	–	–	15.7	–
45 H – Transportation and storage	- 0.0	–	–	18.5	–
46 H.49 – Land transport and transport via pipelines	- 0.0	–	–	0.2	–
47 H.50 – Water transport	–	–	–	–	–
48 H.51 – Air transport	–	–	–	–	–
49 H.52 – Warehousing and support activities for transportation	- 0.0	–	–	18.3	–
50 H.53 – Postal and courier activities	–	–	–	–	–
51 I – Accommodation and food service activities	- 0.0	–	–	67.9	–
52 L – Real estate activities	- 205.4	–	- 162.0	229,743.3	–
53 Exposures towards sectors other than those that highly contribute to climate change ¹	- 17.7	–	- 0.5	30,867.3	–
54 K – Financial and insurance activities	- 17.0	–	–	29,846.5	–
55 Exposures to other sectors (NACE codes J, M – U)	- 0.7	–	- 0.5	1,020.8	–
56 TOTAL	- 223.2	–	- 162.5	261,478.6	–

¹ In accordance with the Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks - Climate Benchmark Standards Regulation – Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EU) No 1893/2006.

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**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 3 OF 3

Sector/subsector	k GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	l				m	n	o	p
		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years				
1 Exposures towards sectors that highly contribute to climate change ¹	–	8,754.9	2,054.4	492.8	632.7	5.0981			
2 A – Agriculture, forestry and fishing	–	0.1	–	–	–	5.4164			
3 B – Mining and quarrying	–	–	–	–	–	–			
4 B.05 – Mining of coal and lignite	–	–	–	–	–	–			
5 B.06 – Extraction of crude petroleum and natural gas	–	–	–	–	–	–			
6 B.07 – Mining of metal ores	–	–	–	–	–	–			
7 B.08 – Other mining and quarrying	–	–	–	–	–	–			
8 B.09 – Mining support service activities	–	–	–	–	–	–			
9 C – Manufacturing	–	–	0.1	–	0.8	41.9353			
10 C.10 – Manufacture of food products	–	–	–	–	–	–			
11 C.11 – Manufacture of beverages	–	–	–	–	–	–			
12 C.12 – Manufacture of tobacco products	–	–	–	–	–	–			
13 C.13 – Manufacture of textiles	–	–	–	–	–	–			
14 C.14 – Manufacture of wearing apparel	–	–	–	–	–	–			
15 C.15 – Manufacture of leather and related products	–	–	–	–	–	–			
16 C.16 – Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	–	–	–	–	–	–			
17 C.17 – Manufacture of pulp, paper and paperboard	–	–	–	–	–	–			
18 C.18 – Printing and service activities related to printing	–	–	–	–	–	–			
19 C.19 – Manufacture of coke oven products	–	–	–	–	–	–			

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**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 3 OF 3

Sector/subsector	k GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	l				m	n	o	p
		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years				
20 C.20 – Production of chemicals	–	–	–	–	–	–	–	–	–
21 C.21 – Manufacture of pharmaceutical preparations	–	–	–	–	–	–	–	–	–
22 C.22 – Manufacture of rubber products	–	–	–	–	–	–	–	–	–
23 C.23 – Manufacture of other non-metallic mineral products	–	–	–	–	–	–	–	–	–
24 C.24 – Manufacture of basic metals	–	–	–	–	–	–	–	–	–
25 C.25 – Manufacture of fabricated metal products, except machinery and equipment	–	–	–	–	–	–	–	–	–
26 C.26 – Manufacture of computer, electronic and optical products	–	–	0.1	–	–	–	–	–	9.3342
27 C.27 – Manufacture of electrical equipment	–	–	–	–	–	–	0.8	44.6110	–
28 C.28 – Manufacture of machinery and equipment n.e.c.	–	–	–	–	–	–	–	–	–
29 C.29 – Manufacture of motor vehicles, trailers and semi-trailers	–	–	–	–	–	–	–	–	–
30 C.30 – Manufacture of other transport equipment	–	–	–	–	–	–	–	–	–
31 C.31 – Manufacture of furniture	–	–	–	–	–	–	–	–	–
32 C.32 – Other manufacturing	–	–	–	–	–	–	–	–	–
33 C.33 – Repair and installation of machinery and equipment	–	–	–	–	–	–	–	–	–
34 D – Electricity, gas, steam and air conditioning supply	–	–	0.4	–	–	–	–	–	6.5979
35 D35.1 – Electric power generation, transmission and distribution	–	–	0.4	–	–	–	–	–	6.5979
36 D35.11 – Production of electricity	–	–	0.4	–	–	–	–	–	6.5979
37 D35.2 – Manufacture of gas; distribution of gaseous fuels through mains	–	–	–	–	–	–	–	–	–
38 D35.3 – Steam and air conditioning supply	–	–	–	–	–	–	–	–	–
39 E – Water supply; sewerage, waste management and remediation activities	–	1.8	0.4	0.5	0.3	–	–	–	8.6492

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**TABLE 36: TEMPLATE 1: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK:
CREDIT QUALITY OF EXPOSURES BY SECTOR, EMISSIONS AND RESIDUAL MATURITY**

PART 3 OF 3

Sector/subsector	k GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	l				m	n	o	p
		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years				
40 F – Construction	–	52.7	1.0	0.4	1.3	3.0312			
41 F.41 – Construction of buildings	–	52.7	1.0	–	1.3	2.8738			
42 F.42 – Civil engineering	–	–	–	–	–	–			
43 F.43 – Specialised construction activities	–	0.1	–	0.4	–	16.2998			
44 G – Wholesale and retail trade; repair of motor vehicles and motorcycles	–	–	–	1.7	0.9	22.2838			
45 H – Transportation and storage	–	–	0.0	0.2	–	14.4448			
46 H.49 – Land transport and transport via pipelines	–	–	0.0	–	–	6.5836			
47 H.50 – Water transport	–	–	–	–	–	–			
48 H.51 – Air transport	–	–	–	–	–	–			
49 H.52 – Warehousing and support activities for transportation	–	–	–	0.2	–	15.9260			
50 H.53 – Postal and courier activities	–	–	–	–	–	–			
51 I – Accommodation and food service activities	–	–	–	0.2	0.1	12.5890			
52 L – Real estate activities	–	8,700.3	2,052.6	489.7	629.2	5.0971			
53 Exposures towards sectors other than those that highly contribute to climate change ¹	–	3,352.9	1,321.9	1,084.5	5,573.4	14.9944			
54 K – Financial and insurance activities	–	2,800.1	973.2	51.1	1,816.7	3.4951			
55 Exposures to other sectors (NACE codes J, M – U)	–	552.8	348.7	1,033.4	3,756.7	23.6634			
56 TOTAL	–	12,107.8	3,376.3	1,577.3	6,206.1	9.3871			

¹ In accordance with the Commission Delegated Regulation (EU) 2020/1818 supplementing Regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks - Climate Benchmark Standards Regulation – Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EU) No 1893/2006.

TABLE 37: TEMPLATE 2: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: LOANS COLLATERALISED BY IMMOVABLE PROPERTY – ENERGY EFFICIENCY OF THE COLLATERAL

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	Total gross carrying amount (in EUR million)							Total gross carrying amount (in EUR million)									
	Level of energy efficiency (EP score in kWh/m ² of collateral)							Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral		
	0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500		A	B	C	D	E	F	G	of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated		
1	Total EU area	39,442.4	3,549.6	3,431.3	1,044.0	430.3	145.3	7.7	1,261.2	1,382.1	1,190.2	1,079.3	520.0	383.1	539.0	33,087.5	–
2	of which loans collateralised by commercial immovable property	8,856.4	1,574.2	1,717.0	535.9	282.8	103.1	0.7	649.2	653.6	313.4	196.8	31.6	21.0	46.6	6,944.0	–
3	of which loans collateralised by residential immovable property	30,586.0	1,975.4	1,714.3	508.1	147.5	42.2	7.0	612.0	728.4	876.8	882.5	488.4	362.1	492.4	26,143.5	–
4	of which collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
5	of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	
6	Total non-EU area	6,163.4	1,199.2	1,684.9	1,181.4	572.6	37.4	31.2	15.9	78.4	104.2	92.0	35.4	–	–	5,837.4	–
7	of which loans collateralised by commercial immovable property	562.9	32.9	–	122.3	49.3	–	26.6	15.9	78.4	70.6	67.2	35.2	–	–	295.5	–

Table 37 continued from page 80

TABLE 37: TEMPLATE 2: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE TRANSITION RISK: LOANS COLLATERALISED BY IMMOVABLE PROPERTY – ENERGY EFFICIENCY OF THE COLLATERAL

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
	Total gross carrying amount (in EUR million)							Total gross carrying amount (in EUR million)							Without EPC label of collateral		
	Level of energy efficiency (EP score in kWh/m ² of collateral)							Level of energy efficiency (EPC label of collateral)							of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated		
Counterparty sector	0; ≤ 100	> 100; ≤ 200	> 200; ≤ 300	> 300; ≤ 400	> 400; ≤ 500	> 500	A	B	C	D	E	F	G				
8 of which loans collateralised by residential immovable property	5,600.5	1,166.2	1,684.9	1,059.1	523.3	37.4	4.6	-	-	33.6	24.8	0.2	-	-	5,541.9	-	
9 of which collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

In 2022, the data fields for recording energy efficiency information of properties serving as collateral were significantly expanded in order to record all essential energy certificate information in the Bank's core system.

TABLE 38: TEMPLATE 3: BANKING BOOK – CLIMATE CHANGE TRANSITION RISK: ALIGNMENT METRICS

a	b	c	d	e	f	g
Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (EUR million)	Alignment metric	Year of reference	Distance to IEA NZE2050 in %	Target (year of reference + 3 years)
1 Power		–	–	–	–	–
2 Fossil fuel combustion		–	–	–	–	–
3 Automotive		–	–	–	–	–
4 Aviation		–	–	–	–	–
5 Maritime transport		–	–	–	–	–
6 Cement, clinker and lime production		–	–	–	–	–
7 Iron and steel, coke, and metal ore production		–	–	–	–	–
8 Chemicals		–	–	–	–	–
9 Loans collateralised by commercial immovable property		9,419.2	34.93 kg CO ₂ /sqm	2025	304%	16.13
10 Loans collateralised by residential immovable property		36,186.6	46.55 kg CO ₂ /sqm	2025	789%	30.66

**TABLE 39: TEMPLATE 5: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE PHYSICAL RISK:
EXPOSURES SUBJECT TO PHYSICAL RISK**

PART 1 OF 2

a	b	c	d	e	f	g	h
Breakdown by maturity bucket							
Variable: geographical area subject to climate change physical risk – acute and chronic events							
1 A – Agriculture, forestry and fishing	0.1	–	–	–	–	–	–
2 B – Mining and quarrying	–	–	–	–	–	–	–
3 C – Manufacturing	0.9	–	–	–	–	–	–
4 D – Electricity, gas, steam and air conditioning supply	0.4	–	–	–	–	–	–
5 E – Water supply; sewerage, waste management and remediation activities	2.9	–	–	–	–	–	–
6 F – Construction	55.4	–	–	–	–	–	–
7 G – Wholesale and retail trade; repair of motor vehicles and motorcycles	2.6	–	–	–	–	–	–
8 H – Transportation and storage	0.3	–	–	–	–	–	–
9 L – Real estate activities	11,871.8	1,174.1	226.6	–	0.4	2.1342	831.3
10 Loans collateralised by residential immovable property	36,186.6	889.3	294.2	290.5	983.1	16.3251	998.4
11 Loans collateralised by commercial immovable property	9,419.2	854.8	209.9	–	0.8	2.1972	586.9
12 Repossessed collaterals	–	–	–	–	–	–	–
13 Other relevant sectors (breakdown below where relevant)	11,333.0	24.2	–	–	–	0.3171	–
I	0.4	–	–	–	–	–	–
J	1.0	–	–	–	–	–	–
K	5,641.0	24.2	–	–	–	0.3171	–
M	34.1	–	–	–	–	–	–
N	9.2	–	–	–	–	–	–
O	5,544.2	–	–	–	–	–	–
P	0.2	–	–	–	–	–	–
Q	8.2	–	–	–	–	–	–
R	0.5	–	–	–	–	–	–
S	4.2	–	–	–	–	–	–
T	90.1	–	–	–	–	–	–

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TABLE 39: TEMPLATE 5: BANKING BOOK – INDICATORS OF POTENTIAL CLIMATE CHANGE PHYSICAL RISK: EXPOSURES SUBJECT TO PHYSICAL RISK
PART 2 OF 2

Variable: geographical area subject to climate change physical risk – acute and chronic events	i	j	k	l	m	n	o
	Gross carrying amount (in EUR million)						
	of which exposures sensitive to impact from climate change physical events		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				
	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	of which Stage 2 exposures	of which non-performing exposures	of which Stage 2 exposures	of which non-performing exposures	
1 A – Agriculture, forestry and fishing	–	–	–	–	–	–	–
2 B – Mining and quarrying	–	–	–	–	–	–	–
3 C – Manufacturing	–	–	–	–	–	–	–
4 D – Electricity, gas, steam and air conditioning supply	–	–	–	–	–	–	–
5 E – Water supply; sewerage, waste management and remediation activities	–	–	–	–	–	–	–
6 F – Construction	–	–	–	–	–	–	–
7 G – Wholesale and retail trade; repair of motor vehicles and motorcycles	–	–	–	–	–	–	–
8 H – Transportation and storage	–	–	–	–	–	–	–
9 L – Real estate activities	363.9	205.9	–	266.5	– 90.1	–	– 76.7
10 Loans collateralised by residential immovable property	1,359.6	99.0	–	8.3	– 14.3	–	– 0.9
11 Loans collateralised by commercial immovable property	352.3	126.3	–	274.7	– 82.3	–	– 76.7
12 Repossessed collaterals	–	–	–	–	–	–	–
13 Other relevant sectors (breakdown below where relevant)	12.1	12.0	–	8.2	– 0.1	–	–
I	–	–	–	–	–	–	–
J	–	–	–	–	–	–	–
K	12.1	12.0	–	8.2	– 0.1	–	–
M	–	–	–	–	–	–	–
N	–	–	–	–	–	–	–
O	–	–	–	–	–	–	–
P	–	–	–	–	–	–	–
Q	–	–	–	–	–	–	–
R	–	–	–	–	–	–	–
S	–	–	–	–	–	–	–
T	–	–	–	–	–	–	–

TABLE 40: TEMPLATE 6 – SUMMARY OF GAR KPIs

	KPI			
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	% coverage (over total assets)*
GAR stock	13.62%	0.00%	13.62%	75.25%
GAR flow	1.02%	0.00%	1.02%	44.82%

* % of assets covered by the KPI over banks' total assets.



TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 1 OF 4

Table 41 continued from page 86

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 1 OF 4

	a	b	c	d	e	f	g	h	i	j	k	30.06.2025		
												Climate Change Mitigation (CCM)		
												of which towards taxonomy relevant sectors (Taxonomy-eligible)		
												of which environmentally sustainable (Taxonomy-aligned)		
			Total gross carrying amount				of which specialised lending	of which transitional	of which enabling			of which specialised lending	of which adaptation	of which enabling
18	Debt securities, including UoP		-	-	-	-	-	-	-	-	-	-	-	
19	Equity instruments		-	-	-	-	-	-	-	-	-	-	-	
20	Non-financial corporations (subject to NFRD disclosure obligations)		8,635.3	4,438.5	811.1	775.4	-	-	-	-	-	-	-	
21	Loans and advances		8,635.3	4,438.5	811.1	775.4	-	-	-	-	-	-	-	
22	Debt securities, including UoP		-	-	-	-	-	-	-	-	-	-	-	
23	Equity instruments		-	-	-	-	-	-	-	-	-	-	-	
24	Households		31,324.2	22,140.6	5,888.7	-	-	-	-	-	-	-	-	
25	of which loans collateralised by residential immovable property		31,175.6	22,081.2	5,888.7	-	-	-	-	-	-	-	-	
26	of which building renovation loans		2,268.8	2,268.8	-	-	-	-	-	-	-	-	-	
27	of which motor vehicle loans		-	-	-	-	-	-	-	-	-	-	-	
28	Local government financing		441.6	1.3	0.1	-	-	-	-	-	-	-	-	
29	Housing financing		-	-	-	-	-	-	-	-	-	-	-	
30	Other local government financing		441.6	1.3	0.1	-	-	-	-	-	-	-	-	
31	Collateral obtained by taking possession: residential and commercial immovable properties		-	-	-	-	-	-	-	-	-	-	-	
32	TOTAL GAR ASSETS		41,817.7	26,968.4	6,740.5	810.4	0.2	0.7	0.3	-	-	-	-	
33	Assets excluded from the numerator for GAR calculation (covered in the denominator)		-	-	-	-	-	-	-	-	-	-	-	
	EU Non-financial corporations (not subject to NFRD disclosure obligations)		3,445.8	-	-	-	-	-	-	-	-	-	-	

Table 41 continued from page 87

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 1 OF 4

	a	b	c	d	e	f	g	h	i	j	k	
						30.06.2025						
				Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)					
				of which towards taxonomy relevant sectors (Taxonomy-eligible)			of which towards taxonomy relevant sectors (Taxonomy-eligible)					
				of which environmentally sustainable (Taxonomy-aligned)			of which environmentally sustainable (Taxonomy-aligned)					
				Total gross carrying amount			of which specialised lending	of which transitional	of which enabling	of which specialised lending	of which adaptation	of which enabling
34	Loans and advances			3,445.8	–	–	–	–	–	–	–	–
35	Debt securities			–	–	–	–	–	–	–	–	–
36	Equity instruments			–	–	–	–	–	–	–	–	–
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)			–	–	–	–	–	–	–	–	–
38	Loans and advances			–	–	–	–	–	–	–	–	–
39	Debt securities			–	–	–	–	–	–	–	–	–
40	Equity instruments			–	–	–	–	–	–	–	–	–
41	Derivatives			472.1	–	–	–	–	–	–	–	–
42	On demand interbank loans			647.8	–	–	–	–	–	–	–	–
43	Cash and cash-related assets			–	–	–	–	–	–	–	–	–
44	Other assets (e.g. goodwill, commodities etc.)			3,103.6	–	–	–	–	–	–	–	–
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)			49,487.0	–	–	–	–	–	–	–	–
	Other assets excluded from both the numerator and denominator for GAR calculation			–	–	–	–	–	–	–	–	–
46	Sovereigns			5,160.0	–	–	–	–	–	–	–	–
47	Central banks exposure			922.0	–	–	–	–	–	–	–	–
48	Trading book			–	–	–	–	–	–	–	–	–
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR			6,082.0	–	–	–	–	–	–	–	–
50	TOTAL ASSETS			55,569.0	–	–	–	–	–	–	–	–

Table 41 continued from page 88

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 2 OF 4

EUR million	l		m		n		o		p	
					30.06.2025					
					TOTAL (CCM + CCA)					
					of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which environmentally sustainable (Taxonomy-aligned)			
GAR – Covered assets in both numerator and denominator							of which specialised lending	of which transitional/adaptation		of which enabling
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation		26,968.7		6,740.5		810.4		0.2		0.7
2 Financial corporations		389.6		40.8		35.0		0.2		0.7
3 Credit institutions		198.3		5.8		–		0.2		0.7
4 Loans and advances		4.0		0.2		–		–		–
5 Debt securities, including UoP		194.3		5.5		–		0.2		0.6
6 Equity instruments		–		–		–		–		–
7 Other financial corporations		191.3		35.0		35.0		–		–
8 of which investment firms		–		–		–		–		–
9 Loans and advances		–		–		–		–		–
10 Debt securities, including UoP		–		–		–		–		–
11 Equity instruments		–		–		–		–		–
12 of which management companies		–		–		–		–		–
13 Loans and advances		–		–		–		–		–
14 Debt securities, including UoP		–		–		–		–		–
15 Equity instruments		–		–		–		–		–
16 of which insurance undertakings		–		–		–		–		–
17 Loans and advances		–		–		–		–		–

Table 41 continued from page 89

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR

PART 2 OF 4

EUR million	l	m	n	o		p		
				30.06.2025				
				TOTAL (CCM + CCA)				
				of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		of which environmentally sustainable (Taxonomy-aligned)		of which specialised lending		of which enabling		
				of which transitional/adaptation		of which enabling		
18	Debt securities, including UoP							
19	Equity instruments							
20	Non-financial corporations (subject to NFRD disclosure obligations)	4,438.5	811.1	775.4				
21	Loans and advances	4,438.5	811.1	775.4				
22	Debt securities, including UoP							
23	Equity instruments							
24	Households	22,140.6	5,888.7					
25	of which loans collateralised by residential immovable property	22,081.2	5,888.7					
26	of which building renovation loans	2,268.8						
27	of which motor vehicle loans							
28	Local government financing	1.3	0.1					
29	Housing financing							
30	Other local government financing	1.3	0.1					
31	Collateral obtained by taking possession: residential and commercial immovable properties							
32	TOTAL GAR ASSETS	26,968.7	6,740.5	810.4	0.2	0.7		
	Assets excluded from the numerator for GAR calculation (covered in the denominator)							
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)							

Table 41 continued from page 90

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 2 OF 4

EUR million	l	m	n	o		p			
				30.06.2025					
				TOTAL (CCM + CCA)					
		of which towards taxonomy relevant sectors (Taxonomy-eligible)		of which environmentally sustainable (Taxonomy-aligned)					
		of which specialised lending		of which transitional/adaptation		of which enabling			
34	Loans and advances	–	–	–	–	–			
35	Debt securities	–	–	–	–	–			
36	Equity instruments	–	–	–	–	–			
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	–	–	–	–	–			
38	Loans and advances	–	–	–	–	–			
39	Debt securities	–	–	–	–	–			
40	Equity instruments	–	–	–	–	–			
41	Derivatives	–	–	–	–	–			
42	On demand interbank loans	–	–	–	–	–			
43	Cash and cash-related assets	–	–	–	–	–			
44	Other assets (e.g. goodwill, commodities etc.)	–	–	–	–	–			
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)	–	–	–	–	–			
	Other assets excluded from both the numerator and denominator for GAR calculation	–	–	–	–	–			
46	Sovereigns	–	–	–	–	–			
47	Central banks exposure	–	–	–	–	–			
48	Trading book	–	–	–	–	–			
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	–	–	–	–	–			
50	TOTAL ASSETS	–	–	–	–	–			

Table 41 continued from page 91

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 3 OF 4

EUR million	Total gross carrying amount of new assets	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)			
		of which towards taxonomy relevant sectors (Taxonomy-eligible)				of which towards taxonomy relevant sectors (Taxonomy-eligible)			
		of which environmentally sustainable (Taxonomy-aligned)				of which environmentally sustainable (Taxonomy-aligned)			
		of which specialised lending	of which transitional	of which enabling	of which specialised lending	of which adaptation	of which enabling		
GAR – Covered assets in both numerator and denominator	1,055.6	576.5	19.0	–	0.1	0.2	0.1	–	–
1 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	256.9	30.6	1.4	–	0.1	0.2	0.1	–	–
2 Financial corporations	133.5	30.6	1.4	–	0.1	0.2	0.1	–	–
3 Credit institutions	–	–	–	–	–	–	–	–	–
4 Loans and advances	133.5	30.6	1.4	–	–	0.2	0.1	–	–
5 Debt securities, including UoP	–	–	–	–	–	–	–	–	–
6 Equity instruments	123.4	–	–	–	–	–	–	–	–
7 Other financial corporations	123.4	–	–	–	–	–	–	–	–
8 of which investment firms	–	–	–	–	–	–	–	–	–
9 Loans and advances	–	–	–	–	–	–	–	–	–
10 Debt securities, including UoP	–	–	–	–	–	–	–	–	–
11 Equity instruments	–	–	–	–	–	–	–	–	–
12 of which management companies	–	–	–	–	–	–	–	–	–
13 Loans and advances	–	–	–	–	–	–	–	–	–
14 Debt securities, including UoP	–	–	–	–	–	–	–	–	–
15 Equity instruments	–	–	–	–	–	–	–	–	–
16 of which insurance undertakings	–	–	–	–	–	–	–	–	–
17 Loans and advances	–	–	–	–	–	–	–	–	–

Table 41 continued on page 93

Table 41 continued from page 92

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR

PART 3 OF 4

EUR million	Total gross carrying amount of new assets	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)		
		of which towards taxonomy relevant sectors (Taxonomy-eligible)			of which towards taxonomy relevant sectors (Taxonomy-eligible)		
		of which environmentally sustainable (Taxonomy-aligned)			of which environmentally sustainable (Taxonomy-aligned)		
		of which specialised lending	of which transitional	of which enabling	of which specialised lending	of which adaptation	of which enabling
18	Debt securities, including UoP	-	-	-	-	-	-
19	Equity instruments	-	-	-	-	-	-
20	Non-financial corporations (subject to NFRD disclosure obligations)	211.1	121.5	-	-	-	-
21	Loans and advances	211.1	121.5	-	-	-	-
22	Debt securities, including UoP	-	-	-	-	-	-
23	Equity instruments	-	-	-	-	-	-
24	Households	572.5	409.3	2.5	-	-	-
25	of which loans collateralised by residential immovable property	571.5	409.3	2.5	-	-	-
26	of which building renovation loans	35.5	35.5	-	-	-	-
27	of which motor vehicle loans		0.0	-	-	-	-
28	Local government financing	15.1	15.1	15.1	-	-	-
29	Housing financing	-	-	-	-	-	-
30	Other local government financing	15.1	15.1	15.1	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-
32	TOTAL GAR ASSETS	1,055.6	576.5	19.0	0.1	0.2	0.1
	Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-	-
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)	86.5	-	-	-	-	-

Table 41 continued on page 94

Table 41 continued from page 93

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR

PART 3 OF 4

EUR million	Total gross carrying amount of new assets	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)		
		of which towards taxonomy relevant sectors (Taxonomy-eligible)			of which towards taxonomy relevant sectors (Taxonomy-eligible)		
		of which environmentally sustainable (Taxonomy-aligned)			of which environmentally sustainable (Taxonomy-aligned)		
		of which specialised lending	of which transitional	of which enabling	of which specialised lending	of which adaptation	of which enabling
34	Loans and advances	86.5	-	-	-	-	-
35	Debt securities	-	-	-	-	-	-
36	Equity instruments	-	-	-	-	-	-
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	-	-	-	-	-	-
38	Loans and advances	-	-	-	-	-	-
39	Debt securities	-	-	-	-	-	-
40	Equity instruments	-	-	-	-	-	-
41	Derivatives	-	-	-	-	-	-
42	On demand interbank loans	43.6	-	-	-	-	-
43	Cash and cash-related assets	-	-	-	-	-	-
44	Other assets (e.g. goodwill, commodities etc.)	672.7	-	-	-	-	-
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)	1,858.3	-	-	-	-	-
	Other assets excluded from both the numerator and denominator for GAR calculation	-	-	-	-	-	-
46	Sovereigns	497.0	-	-	-	-	-
47	Central banks exposure	-	-	-	-	-	-
48	Trading book	-	-	-	-	-	-
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	497.0	-	-	-	-	-
50	TOTAL ASSETS	2,355.3	-	-	-	-	-

Table 41 continued on page 95

Table 41 continued from page 94

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 4 OF 4

EUR million	GAR – Covered assets in both numerator and denominator	TOTAL (CCM + CCA)				of which enabling	
		of which towards taxonomy relevant sectors (Taxonomy-eligible)					
		of which environmentally sustainable (Taxonomy-aligned)					
		of which specialised lending	of which transitional/adaptation	of which enabling	of which enabling		
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	578.3	19.0	–	0.1	0.2	
2	Financial corporations	32.4	1.4	–	0.1	0.2	
3	Credit institutions	32.4	1.4	–	0.1	0.2	
4	Loans and advances	1.8	–	–	–	–	
5	Debt securities, including UoP	30.6	1.4	–	–	0.2	
6	Equity instruments	–	–	–	–	–	
7	Other financial corporations	–	–	–	–	–	
8	of which investment firms	–	–	–	–	–	
9	Loans and advances	–	–	–	–	–	
10	Debt securities, including UoP	–	–	–	–	–	
11	Equity instruments	–	–	–	–	–	
12	of which management companies	–	–	–	–	–	
13	Loans and advances	–	–	–	–	–	
14	Debt securities, including UoP	–	–	–	–	–	
15	Equity instruments	–	–	–	–	–	
16	of which insurance undertakings	–	–	–	–	–	
17	Loans and advances	–	–	–	–	–	

Table 41 continued from page 95

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR

PART 4 OF 4

EUR million	TOTAL (CCM + CCA)				
	of which towards taxonomy relevant sectors (Taxonomy-eligible)				
	of which environmentally sustainable (Taxonomy-aligned)				
		of which specialised lending	of which transitional/adaptation	of which enabling	
18 Debt securities, including UoP	-	-	-	-	-
19 Equity instruments	-	-	-	-	-
20 Non-financial corporations (subject to NFRD disclosure obligations)	121.5	-	-	-	-
21 Loans and advances	121.5	-	-	-	-
22 Debt securities, including UoP	-	-	-	-	-
23 Equity instruments	-	-	-	-	-
24 Households	409.3	2.5	-	-	-
25 of which loans collateralised by residential immovable property	409.3	2.5	-	-	-
26 of which building renovation loans	35.5	-	-	-	-
27 of which motor vehicle loans	-	-	-	-	-
28 Local government financing	15.1	15.1	-	-	-
29 Housing financing	-	-	-	-	-
30 Other local government financing	15.1	15.1	-	-	-
31 Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-
32 TOTAL GAR ASSETS	578.3	19.0	-	0.1	0.2
Assets excluded from the numerator for GAR calculation (covered in the denominator)	-	-	-	-	-
33 EU Non-financial corporations (not subject to NFRD disclosure obligations)	-	-	-	-	-

Table 41 continued on page 97

Table 41 continued from page 96

TABLE 41: TEMPLATE 7 – MITIGATING ACTIONS: ASSETS FOR THE CALCULATION OF GAR
PART 4 OF 4

EUR million	TOTAL (CCM + CCA)			
	of which towards taxonomy relevant sectors (Taxonomy-eligible)			
	of which environmentally sustainable (Taxonomy-aligned)			
	of which specialised lending	of which transitional/adaptation	of which enabling	
34 Loans and advances	-	-	-	-
35 Debt securities	-	-	-	-
36 Equity instruments	-	-	-	-
37 Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	-	-	-	-
38 Loans and advances	-	-	-	-
39 Debt securities	-	-	-	-
40 Equity instruments	-	-	-	-
41 Derivatives	-	-	-	-
42 On demand interbank loans	-	-	-	-
43 Cash and cash-related assets	-	-	-	-
44 Other assets (e.g. goodwill, commodities etc.)	-	-	-	-
45 TOTAL ASSETS IN THE DENOMINATOR (GAR)	-	-	-	-
Other assets excluded from both the numerator and denominator for GAR calculation	-	-	-	-
46 Sovereigns	-	-	-	-
47 Central banks exposure	-	-	-	-
48 Trading book	-	-	-	-
49 TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	-	-	-	-
50 TOTAL ASSETS	-	-	-	-

TABLE 42: TEMPLATE 8 – GAR (%)
PART 1 OF 4

	a	b	c	d	e	f	g	h	i	j					
	30.06.2025														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)									
	Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors									
	of which environmentally sustainable														
	of which specialised lending														
	of which transitional														
	of which enabling														
	% (compared to total covered assets in the denominator)														
1	GAR	54.50%	13.62%	1.64%	–	–	–	–	–	–					
2	Loans and advances, debt securities and equity instruments not Hft eligible for GAR calculation	64.49%	16.12%	1.94%	–	–	–	–	–	–					
3	Financial corporations	27.48%	2.88%	2.47%	0.00%	0.05%	0.02%	–	–	–					
4	Credit institutions	29.19%	0.85%	–	0.03%	0.10%	0.05%	–	–	–					
5	Other financial corporations	25.91%	4.74%	4.74%	–	–	–	–	–	–					
6	of which investment firms	–	–	–	–	–	–	–	–	–					
7	of which management companies	–	–	–	–	–	–	–	–	–					
8	of which insurance undertakings	–	–	–	–	–	–	–	–	–					
9	Non-financial corporations subject to NFRD disclosure obligations	51.40%	9.39%	8.98%	–	–	–	–	–	–					
10	Households	70.68%	18.80%	–	–	–	–	–	–	–					
11	of which loans collateralised by residential immovable property	70.83%	18.89%	–	–	–	–	–	–	–					
12	of which building renovation loans	100.00%	–	–	–	–	–	–	–	–					
13	of which motor vehicle loans	–	–	–	–	–	–	–	–	–					
14	Local government financing	–	–	–	–	–	–	–	–	–					
15	Housing financing	–	–	–	–	–	–	–	–	–					
16	Other local government financing	–	–	–	–	–	–	–	–	–					
17	Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–	–	–	–					

Table 42 continued from page 98

TABLE 42: TEMPLATE 8 – GAR (%)

PART 2 OF 4

	k	l	m	n	o	p
	30.06.2025					
	TOTAL (CCM + CCA)					
	Proportion of eligible assets funding taxonomy relevant sectors					
% (compared to total covered assets in the denominator)			of which environmentally sustainable			
			of which specialised lending	of which transitional/adaptation	of which enabling	Proportion of total assets covered
1 GAR	54.50%	13.62%	1.64%	–	–	75.25%
2 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	64.49%	16.12%	1.94%	–	–	75.25%
3 Financial corporations	27.50%	2.88%	2.47%	0.01%	0.05%	2.55%
4 Credit institutions	29.23%	0.85%	–	0.03%	0.10%	1.22%
5 Other financial corporations	25.91%	4.74%	4.74%	–	–	1.33%
6 of which investment firms	–	–	–	–	–	–
7 of which management companies	–	–	–	–	–	–
8 of which insurance undertakings	–	–	–	–	–	–
9 Non-financial corporations subject to NFRD disclosure obligations	51.40%	9.39%	8.98%	–	–	1.33%
10 Households	70.68%	18.80%	–	–	–	56.37%
11 of which loans collateralised by residential immovable property	70.83%	18.89%	–	–	–	56.10%
12 of which building renovation loans	100.00%	–	–	–	–	4.08%
13 of which motor vehicle loans	–	–	–	–	–	–
14 Local government financing	–	–	–	–	–	0.79%
15 Housing financing	–	–	–	–	–	–
16 Other local government financing	–	–	–	–	–	–
17 Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–

Table 42 continued from page 99

TABLE 42: TEMPLATE 8 – GAR (%)

PART 3 OF 4

	q	r	s	t	u	v	w	x	y	z					
	30.06.2025														
	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)									
	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors									
	of which environmentally sustainable														
	of which specialised lending														
	of which transitional														
	of which enabling														
% (compared to total covered assets in the denominator)															
1 GAR	31.12%	1.02%	–	–	0.02%	–	–	–	–	–					
2 Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	54.78%	1.80%	–	–	0.02%	0.01%	–	–	–	–					
3 Financial corporations	12.59%	0.56%	–	–	–	0.03%	–	–	–	–					
4 Credit institutions	24.22%	1.08%	–	–	–	0.05%	–	–	–	–					
5 Other financial corporations	–	–	–	–	–	–	–	–	–	–					
6 of which investment firms	–	–	–	–	–	–	–	–	–	–					
7 of which management companies	–	–	–	–	–	–	–	–	–	–					
8 of which insurance undertakings	–	–	–	–	–	–	–	–	–	–					
9 Non-financial corporations subject to NFRD disclosure obligations	57.54%	–	–	–	–	–	–	–	–	–					
10 Households	71.50%	0.44%	–	–	–	–	–	–	–	–					
11 of which loans collateralised by residential immovable property	71.63%	0.44%	–	–	–	–	–	–	–	–					
12 of which building renovation loans	100.00%	–	–	–	–	–	–	–	–	–					
13 of which motor vehicle loans	–	–	–	–	–	–	–	–	–	–					
14 Local government financing	–	–	–	–	–	–	–	–	–	–					
15 Housing financing	–	–	–	–	–	–	–	–	–	–					
16 Other local government financing	–	–	–	–	–	–	–	–	–	–					
17 Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–	–	–	–	–					

Table 42 continued on page 101

Table 42 continued from page 100

TABLE 42: TEMPLATE 8 – GAR (%)

PART 4 OF 4

	aa	ab	ac	ad	ae	af
30.06.2025						
TOTAL (CCM + CCA)						
Proportion of new eligible assets funding taxonomy relevant sectors						
% (compared to total covered assets in the denominator)			of which environmentally sustainable			
			of which specialised lending	of which transitional/ adaptation	of which enabling	Proportion of total new assets covered
1 GAR	31.12%	1.02%	–	–	0.02%	44.82%
2 Loans and advances, debt securities and equity instruments not Hft eligible for GAR calculation	54.79%	1.80%	–	–	0.02%	44.82%
3 Financial corporations	12.61%	0.56%	–	–	–	10.91%
4 Credit institutions	24.27%	1.08%	–	–	–	5.67%
5 Other financial corporations	–	–	–	–	–	5.24%
6 of which investment firms	–	–	–	–	–	–
7 of which management companies	–	–	–	–	–	–
8 of which insurance undertakings	–	–	–	–	–	–
9 Non-financial corporations subject to NFRD disclosure obligations	57.54%	–	–	–	–	21.86%
10 Households	71.50%	0.44%	–	–	–	24.30%
11 of which loans collateralised by residential immovable property	71.63%	0.44%	–	–	–	24.26%
12 of which building renovation loans	100.00%	–	–	–	–	1.51%
13 of which motor vehicle loans	–	–	–	–	–	–
14 Local government financing	–	–	–	–	–	2.23%
15 Housing financing	–	–	–	–	–	–
16 Other local government financing	–	–	–	–	–	–
17 Collateral obtained by taking possession: residential and commercial immovable properties	–	–	–	–	–	–

TABLE 43: TEMPLATE 10 – OTHER CLIMATE CHANGE MITIGATING ACTIONS THAT ARE NOT COVERED IN REGULATION (EU) 2020/852

a	b	c	d	e	f
Type of financial instrument	Type of counterparty	Gross carrying amount (in EUR million)	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
1	Financial corporations	114.1	-	-	- The classified bonds (e.g. sustainable/“green”) contribute to the climate goals of “climate protection” or “adaptation to climate change” and are issued in accordance with an international standard for “green” bonds. On the capital market, they are classified by MHB as more liquid and more stable in value than non-green/sustainable bonds.
2	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)				
3	Non-financial corporations	-	-	-	
	of which Loans collateralised by commercial immovable property	-	-	-	
4	Other counterparties	-	-	-	
5	Financial corporations	981.1	J	N	This item pertains to loans to finance sustainable/“green” properties that contribute to combating climate change in particular through their high energy efficiency and comparatively low carbon emissions, and promote the transition to a low-carbon economy. Further details of Münchener Hypothekenbank’s green financing are provided in the Green Bond Framework, the Impact Report and the Bank’s non-financial statement. These publications are available on the Bank’s website.
6	Non-financial corporations	3,825.6	J	J	This item pertains to loans to finance sustainable/“green” properties that contribute to combating climate change in particular through their high energy efficiency and comparatively low carbon emissions, and promote the transition to a low-carbon economy. Further details of Münchener Hypothekenbank’s green financing are provided in the Green Bond Framework, the Impact Report and the Bank’s non-financial statement. These publications are available on the Bank’s website. The transactions contained in Template 10 are not already compliant with the EU taxonomy, as they are, for example, with counterparties that are not taxonomy-eligible.
7	of which Loans collateralised by commercial immovable property	3,199.4	J	J	This item pertains to loans to finance sustainable/“green” properties that contribute to combating climate change in particular through their high energy efficiency and comparatively low carbon emissions, and promote the transition to a low-carbon economy. Further details of Münchener Hypothekenbank’s green financing are provided in the Green Bond Framework, the Impact Report and the Bank’s non-financial statement. These publications are available on the Bank’s website. The transactions contained in Template 10 are not already compliant with the EU taxonomy, as they are, for example, with counterparties that are not taxonomy-eligible.

Table 43 continued from page 102

TABLE 43: TEMPLATE 10 – OTHER CLIMATE CHANGE MITIGATING ACTIONS THAT ARE NOT COVERED IN REGULATION (EU) 2020/852

a	b	c	d	e	f
Type of financial instrument	Type of counterparty	Gross carrying amount (in EUR million)	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
8	Households	1,882.1	J	N	This item pertains to loans to finance sustainable/“green” properties that contribute to combating climate change in particular through their high energy efficiency and comparatively low carbon emissions, and promote the transition to a low-carbon economy. Further details of Münchener Hypothekenbank’s green financing are provided in the Green Bond Framework, the Impact Report and the Bank’s non-financial statement. These publications are available on the Bank’s website.
9	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	1,862.7	J	N	This item pertains to loans to finance sustainable/“green” properties that contribute to combating climate change in particular through their high energy efficiency and comparatively low carbon emissions, and promote the transition to a low-carbon economy. Further details of Münchener Hypothekenbank’s green financing are provided in the Green Bond Framework, the Impact Report and the Bank’s non-financial statement. These publications are available on the Bank’s website.
10	of which Loans collateralised by residential immovable property	58.2	J	N	This item pertains to loans to finance sustainable/“green” properties that contribute to combating climate change in particular through their high energy efficiency and comparatively low carbon emissions, and promote the transition to a low-carbon economy. Further details of Münchener Hypothekenbank’s green financing are provided in the Green Bond Framework, the Impact Report and the Bank’s non-financial statement. These publications are available on the Bank’s website.
11	of which building renovation loans	–	–	–	–
	Other counterparties	–	–	–	–

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