



Münchener Hypothekenbank

DISCLOSURE REPORT
AS OF JUNE 30, 2026



TABLE OF CONTENTS

3 Disclosure Report Pursuant to CRR as of 30 June 2026

3	1 Basis for Supervisory Disclosure
5	2 Disclosure of Key Metrics and Overview of Risk-Weighted Exposure Amount
13	3 Own Funds
20	4 Countercyclical Capital Buffer
23	5 Leverage Ratio
28	6 Liquidity Risk
33	7 Credit and Dilution Risk
43	8 Credit Risk Mitigation
44	9 Standardised Approach
50	10 IRB Approach
60	11 Specialised Lending and Equity Exposures
61	12 Counterparty Risk
65	13 Market Price Risk
66	14 IRRBB
67	15 ESG

88 Imprint

DISCLOSURE PURSUANT TO CRR AS OF 30 JUNE 2026

1 Basis for Supervisory Disclosure

This disclosure report is based on Regulation (EU) No. 575/2013 on prudential requirements for credit institutions and investment firms (Capital Requirements Regulation, “CRR”) and Directive 2013/36/EU on access to the activity of credit institutions and the prudential supervision of credit institutions and investment firms (Capital Requirements Directive IV, “CRD IV”), as well as the German Banking Act (Kreditwesengesetz, “KWG”) and the German Solvency Regulation (Solvabilitätsverordnung, “SolV”). Together, these regulations constitute a prudential framework applicable in Germany with respect to, among other things, capital, leverage, liquidity, and Pillar III disclosures.

This disclosure report has been prepared in accordance with the requirements of the Implementing Regulation (EU) 2024/3172 of 29 November 2024, applicable from 1 January 2025, laying down implementing technical standards with regard to the disclosure of the information referred to in Title II and Title III of Part Eight of Regulation (EU) No. 575/2013. Independently

of specific regulatory initiatives, Münchener Hypothekenbank continuously works to further develop its risk management infrastructure.

As Münchener Hypothekenbank has issued securities admitted to trading on a regulated market of a Member State, the Bank is categorised as a “large listed institution” pursuant to the CRR. Accordingly, Münchener Hypothekenbank has been required to disclose the information stipulated in Article 433a(1)(b) CRR on a semi-annual basis since 28 June 2021.

All figures in this report are stated in millions of euros. Discrepancies may arise due to rounding.

By means of this report, Münchener Hypothekenbank fulfils its disclosure obligations at the individual institution level. The report is based on figures determined in accordance with the accounting provisions of the German Commercial Code (Handelsgesetzbuch, “HGB”), as these currently form the basis for regulatory reporting on own funds and capital adequacy

under the Common Reporting Framework (COREP) and the Financial Reporting Framework (FINREP). This disclosure report complies with all applicable legal and regulatory requirements and is prepared in accordance with internal policies, procedures, systems, and controls. The Board of Management authorises this Pillar III report for publication and confirms that Münchener Hypothekenbank meets the requirements of Article 431(3) CRR. The following overview sets out the mapping of CRR disclosure requirements to the respective chapters of Münchener Hypothekenbank’s disclosure report.



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

Disclosure requirements pursuant to Title 8 CRR	Corresponding chapter in this disclosure report
Art. 435 Risk Management Objectives and Policy	Risk Management and Annex on the Governing Body
Art. 436 Scope of Application	Fundamentals of Regulatory Disclosure
Art. 437 Own Funds	Own Funds
Art. 437a Own Funds and Eligible Liabilities	Own Funds
Art. 438 Own Funds Requirements	Own Funds
Art. 439 Counterparty Credit Risk	Credit Risk and Derivative Credit Risk Exposures and Netting Positions
Art. 440 Countercyclical Capital Buffer	Own Funds
Art. 441 Indicators of Global Systemic Importance	N/A
Art. 442 Credit and Dilution Risk	Credit Risk
Art. 443 Encumbered and Unencumbered Assets	Encumbrance of Assets
Art. 444 Use of the Standardised Approach	Credit Risk
Art. 445 Market Risk	Market Risk
Art. 445a CVA Risk	Market Risk
Art. 446 Operational Risk	Operational Risks
Art. 447 Key Metrics	Own Funds
Art. 448 Interest Rate Risk in the Banking Book	Credit Risk
Art. 449 Risk from Securitisation Positions	N/A
Art. 449a Environmental, Social and Governance Risks – ESG Risks	ESG
Art. 449b Aggregate Loans to Shadow Banking Entities	N/A
Art. 450 Remuneration Policy	Remuneration Policy
Art. 451 Leverage	Leverage
Art. 451a Liquidity Requirements	Liquidity Risk
Art. 451b Exposures to Crypto-Assets	N/A
Art. 452 Application of the IRB Approach to Credit Risk	Credit Risk
Art. 453 Use of Credit Risk Mitigation Techniques	Credit Risk
Art. 454 Use of Advanced Measurement Approaches for Operational Risk	N/A
Art. 455 Use of Internal Models for Market Risk	N/A



2 Disclosure of Key Metrics and Overview of Risk-Weighted Exposure Amount

The following table sets out the key parameters and ratios relating to regulatory own funds.

TABLE 2: TEMPLATE EU KM1 – KEY METRICS TEMPLATE

		a	b	c	d	e
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,914.5	1,902.1	1,888.5	1,840.5	1,844.0
2	Tier 1 capital	2,141.3	2,129.7	2,113.2	2,064.1	2,068.0
3	Total capital	2,568.3	2,567.0	2,511.2	2,472.2	2,437.8
Risk-weighted exposure amounts						
4	Total risk exposure amount	9,235.0	9,256.9	8,985.6	9,665.7	9,767.2
4a	Total risk exposure pre-floor	9,235.0	9,256.9	8,985.6	9,665.7	9,767.2
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	20.73	20.55	21.02	19.04	18.88
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	20.73	20.55	21.02	19.04	18.88
6	Tier 1 ratio (%)	23.19	23.01	23.52	21.35	21.17
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	23.19	23.01	23.52	21.35	21.17
7	Total capital ratio (%)	27.81	27.73	27.95	25.58	24.96
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	27.81	27.73	27.95	25.58	24.96



Table 2 continued from page 5

TABLE 2: TEMPLATE EU KM1 – KEY METRICS TEMPLATE

		a	b	c	d	e
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
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	2.25	2.25	2.25
EU 7e	Of which: to be made up of CET1 capital (percentage points)	1.27	1.27	1.27	1.27	1.27
EU 7f	Of which: to be made up of Tier 1 capital (percentage points)	1.69	1.69	1.69	1.69	1.69
EU 7g	Total SREP own funds requirements (%)	10.25	10.25	10.25	10.25	10.25
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 (%)	0.69	0.69	0.69	0.67	0.67
EU 9a	Systemic risk buffer (%)	0.42	0.39	0.40	0.39	0.37
10	Global Systemically Important Institution buffer (%)	–	–	–	–	–
EU 10a	Other Systemically Important Institution buffer (%)	–	–	–	–	–
11	Combined buffer requirement (%)	3.61	3.58	3.59	3.56	3.54
EU 11a	Overall capital requirements (%)	13.86	13.83	13.84	13.81	13.79
12	CET1 available after meeting the total SREP own funds requirements (%)	14.96	14.78	15.25	13.28	13.11
Leverage ratio						
13	Total exposure measure	53,364.1	52,599.9	52,447.6	54,856.1	55,832.1
14	Leverage ratio (%)	4.01	4.05	4.03	3.76	3.70
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

Table 2 continued on page 7



Table 2 continued from page 6

TABLE 2: TEMPLATE EU KM1 – KEY METRICS TEMPLATE

		a	b	c	d	e
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
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)	3,319.5	3,175.5	2,999.3	2,828.2	2,563.0
EU 16a	Cash outflows – Total weighted value	1,828.1	1,609.3	1,374.0	1,238.1	1,138.3
EU 16b	Cash inflows – Total weighted value	455.5	467.0	430.7	426.7	415.8
16	Total net cash outflows (adjusted value)	1,372.6	1,142.4	943.3	811.6	722.6
17	Liquidity coverage ratio (%)	252.40	348.80	373.70	418.30	419.60
Net Stable Funding Ratio						
18	Total available stable funding	44,321.3	44,229.5	45,489.6	45,219.0	45,959.7
19	Total required stable funding	39,556.1	40,580.6	40,829.6	41,299.3	41,593.1
20	NSFR ratio (%)	112.05	108.99	111.41	109.49	110.50



Table 3 EU OV1 provides an overview of total RWAs, which, pursuant to Article 92 CRR, form the denominator of the risk-based own funds requirements. The own funds requirements as of the disclosure reference date are compared against the RWAs disclosed in the preceding interim period, thereby providing an overview of RWA developments at Münchener Hypothekenbank across the respective disclosure periods. Under the IRBA, all exposure values – with the exception of the domestic retail and SME retail segments as well as the PostFinance retail segment – are reported under the Foundation IRBA. The Advanced IRBA applies to the domestic retail, SME retail, and PostFinance retail segments. The IRBA retail portfolio exclusively comprises positions secured by real estate. Under the SA, all exposure values managed under the standardised approach – whether under permanent or temporary partial use – are reported.

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

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30.06.2026	31.03.2026	30.06.2026
1	Credit risk (excluding CCR)	7,949.4	7,911.6	636.0
2	Of which the standardised approach	1,019.4	1,048.6	81.6
3	Of which the Foundation IRB (F-IRB) approach	3,439.1	3,515.3	275.1
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	3,376.6	3,229.2	270.1
6	Counterparty credit risk – CCR	76.8	86.9	6.1
7	Of which the standardised approach	76.2	85.3	6.1
8	Of which internal model method (IMM)	–	–	–
EU 8a	Of which exposures to a CCP	0.3	0.3	–
9	Of which other CCR	0.3	1.3	–
10	Credit valuation adjustments risk – CVA risk	303.6	353.0	24.3
EU 10a	Of which the standardised approach (SA)	–	–	–
EU 10b	Of which the basic approach (F-BA and R-BA)	303.6	353.0	24.3
EU 10c	Of which the simplified approach	–	–	–
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	–	–	–
16	Securitisation exposures in the non-trading book (after the cap)	–	–	–



Table 3 continued from page 8

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

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30.06.2026	31.03.2026	30.06.2026
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	905.3	905.3	72.4
EU 24a	Exposures to crypto-assets	–	–	–
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	5.9	6.9	0.5
26	Output floor applied (%)	55.0	55.0	–
27	Floor adjustment (before application of transitional cap)	–	–	–
28	Floor adjustment (after application of transitional cap)	–	–	–
29	Total	9,235.1	9,256.8	738.8



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

		a	b	c	d	EU d
		Risk-weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	6,929.9	1,019.4	7,949.4	18,362.4	14,643.8
2	Counterparty credit risk	–	76.8	76.8	76.8	76.8
3	Credit valuation adjustment	–	303.6	303.6	303.6	303.6
4	Securitisation exposures in the banking book	–	–	–	–	–
5	Market risk	–	–	–	–	–
6	Operational risk	–	905.3	905.3	905.3	905.3
7	Other risk-weighted exposure amounts	–	–	–	–	–
8	Total	6,929.9	2,305.1	9,235.1	19,648.1	15,929.5



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

		a	b	c	d	EU d
		Risk-weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	–	–	–	–	–
EU 1a	Regional governments or local authorities	–	–	–	–	–
EU 1b	Public sector entities	–	–	0.2	0.2	0.2
EU 1c	Categorised as multilateral development banks in SA	–	–	–	–	–
EU 1d	Categorised as international organisations in SA	–	–	–	–	–
2	Institutions	–	–	49.7	49.7	49.7
3	Equity	–	–	217.4	217.4	217.4
4	Not applicable					
5	Corporates	3,439.1	–	3,445.2	6.1	6.1
5.1	Of which: F-IRB is applied	3,439.1	7,022.2	3,439.1	7,091.6	7,022.2
5.2	Of which: A-IRB is applied	–	–	–	–	–
EU 5a	Of which: Corporates – General	1,750.9	–	1,757.0	6.1	6.1
EU 5b	Of which: Corporates – Specialised lending	1,688.2	–	1,688.2	–	–
EU 5c	Of which: Corporates – Purchased receivables	–	–	–	–	–
6	Retail	3,376.6	–	3,381.7	5.1	5.1
6.1	Of which: Retail – Qualifying revolving	–	–	–	–	–
EU 6.1a	Of which: Retail – Purchased receivables	–	–	–	–	–
EU 6.1b	Of which: Retail – Other	7.2	–	7.2	–	–
6.2	Of which: Retail – Secured by residential real estate	3,369.4	–	3,369.4	–	–
7	Not applicable					



Table 5 continued from page 11

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

		a	b	c	d	EU d
		Risk-weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
EU 7a	Categorised as secured by mortgages on immovable properties and ADC exposures in SA	–	12,453.7	619.1	16,791.4	13,072.8
EU 7b	Collective investment undertakings (CIU)	–	–	57.5	57.5	57.5
EU 7c	Categorised as exposures in default in SA	–	1,056.4	2.0	1,058.4	1,058.4
EU 7d	Categorised as subordinated debt exposures in SA	–	–	–	–	–
EU 7e	Categorised as covered bonds in SA	–	–	61.2	61.2	61.2
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	–	–	–	–	–
8	Other non-credit obligation assets	114.2	114.2	115.4	115.4	115.4
9	Total	6,929.9	13,624.3	7,949.4	18,362.4	14,643.8



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 2026, the volume of cooperative shares was € 1,303.1 million, of which € 22.4 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	1,280.7	A
	Of which: Instrument type 1	–	
	Of which: Instrument type 2	–	
	Of which: Instrument type 3	–	
2	Retained earnings	573.0	B
3	Accumulated other comprehensive income (and other reserves)	–	
EU 3a	Funds for general banking risk	122.0	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	1,975.7	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	–	
8	Intangible assets (net of related tax liability) (negative amount)	– 0.4	
9	Empty set in the EU		



Table 6 continued from page 13

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	– 26.9	
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)	– 1.1	
17	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	–	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	–	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	–	
20	Empty set in the EU		
EU 20a	Exposure amount of the following items which qualify for a RW of 1,250%, where the institution opts for the deduction alternative	–	
EU 20b	Of which: qualifying holdings outside the financial sector (negative amount)	–	
EU 20c	Of which: securitisation positions (negative amount)	–	
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	–	

Table 6 continued on page 15



Table 6 continued from page 14

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	– 32.8	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	– 61.3	
29	Common Equity Tier 1 (CET1) capital	1,914.5	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	226.8	D
31	Of which: classified as equity under applicable accounting standards	–	
32	Of which: classified as liabilities under applicable accounting standards	226.8	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) CRR	–	
EU 33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	–	
EU 33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	–	
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	226.8	

Table 6 continued on page 16



Table 6 continued from page 15

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	226.8	
45	Tier 1 capital (T1 = CET1 + AT1)	2,141.3	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	425.4	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	–	
50	Credit risk adjustments	1.6	
51	Tier 2 (T2) capital before regulatory adjustments	427.0	

Table 6 continued on page 17



Table 6 continued from page 16

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
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	427.0	
59	Total capital (TC = T1 + T2)	2,568.3	
60	Total risk exposure amount	9,235.0	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	20.73	
62	Tier 1 (as a percentage of total risk exposure amount)	23.19	
63	Total capital (as a percentage of total risk exposure amount)	27.81	
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)	9.37	
65	Of which: capital conservation buffer requirement	2.50	
66	Of which: countercyclical buffer requirement	0.69	
67	Of which: systemic risk buffer requirement	0.42	

Table 6 continued on page 18



Table 6 continued from page 17

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
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)	14.96	
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)	94.4	
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)	2.3	
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	13.7	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	–	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	41.6	

TABLE 7: TEMPLATE EU CC2 – RECONCILIATION OF 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	58.0	
2	Claims on banks	2,444.2	
3	Claims on customers	45,015.0	
4	Debt securities and other fixed-income securities	6,360.2	
5	Equities and other variable-yield securities	125.0	
6	Participating interests and shares in cooperatives	109.7	
7	Shares in affiliated companies	1.1	
8	Intangible assets	0.3	
9	Tangible assets	88.8	
10	Other assets	115.1	
11	Deferred income	116.6	
12	Total assets	54,434.0	
Liabilities – Breakdown by liability classes according to the balance sheet in the published annual financial statements			
1	Liabilities to credit institutions	4,146.1	
2	Liabilities to customers	19,018.7	
3	Certified liabilities	28,270.5	
4	Other liabilities	59.5	
5	Deferred income from issuing and lending business	31.0	
6	Provisions	93.1	
7	Subordinated liabilities	531.9	E
8	Instruments of the additional regulatory core capital	226.8	D
9	Fund for general banking risks	122.0	C
10	Capital and reserves	1,934.5	
10.1	Subscribed capital	1,303.1	A
10.2	Revenue reserves	573.0	B
10.3	Unappropriated profit	58.4	
11	Total liabilities	54,434.0	



4 Countercyclical Capital Buffer

The Countercyclical Capital Buffer (CCB) is a macroprudential supervisory instrument designed to counteract the risk of excessive credit growth in the banking sector. The CCB requires banks to build up an additional capital buffer during periods of excessive credit growth, thereby generally enhancing their loss-absorbing capacity. In a crisis, the buffer may be explicitly drawn down to absorb losses, with the aim of preventing the emergence of a credit crunch. The countercyclical capital buffer may range from 0 percent to 2.5 percent of total risk-weighted assets.

For the purpose of disclosing the institution-specific capital buffer as of 30 June 2026, Münchener Hypothekenbank has taken into account the country-specific countercyclical capital buffer rates established by the respective European supervisory authorities.

In general, the institution-specific CCB is calculated by multiplying the institution-specific countercyclical capital buffer rate by the total risk exposure amount pursuant to Article 92(3) CRR.

The institution-specific buffer rate is in turn determined in accordance with section 10d(2) KWG, which requires the calculation of a weighted average of the countercyclical capital buffer rates applicable in the individual countries in which Münchener Hypothekenbank holds material exposures. Material risk exposures are defined in section 36 SolvV (covering all exposure classes under Article 112(a) to (f) CRR) and generally comprise exposures to the private sector.

Institutions are required to disclose the geographical distribution of material risk exposures and the calculated institution-specific countercyclical capital buffer amount pursuant to Article 440 CRR in conjunction with Article 5 and Annex IX of Implementing Regulation (EU) 2024/3172 of 29 November 2024. This disclosure is provided in Tables 8 and 9 below.

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

		a
1	Total risk exposure amount	9,235.0
2	Institution-specific countercyclical capital buffer rate	0.69%
3	Institution-specific countercyclical capital buffer requirement	63.5



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

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk				Own fund requirements						
Breakdown by country:	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter-cyclical buffer rate (%)
Germany	1,035.0	34,233.3	–	–	–	35,268.3	448.8	–	–	448.8	5,609.7	71.01	
Switzerland	134.2	5,442.5	–	–	–	5,576.7	37.4	–	–	37.4	468.1	5.92	–
Luxembourg	4.1	2,586.5	–	–	–	2,590.6	62.4	–	–	62.4	779.8	9.87	0.50
The Netherlands	39.8	734.2	–	–	–	774.0	19.1	–	–	19.1	238.7	3.02	2.00
France	133.9	395.4	–	–	–	529.3	8.7	–	–	8.7	108.4	1.37	1.00
Spain	5.0	496.7	–	–	–	501.7	15.9	–	–	15.9	199.0	2.52	0.50
United States of America	17.7	421.2	–	–	–	438.9	16.7	–	–	16.7	208.5	2.64	–
Austria	174.4	127.8	–	–	–	302.2	6.4	–	–	6.4	79.8	1.01	–
Jersey	–	164.3	–	–	–	164.3	6.2	–	–	6.2	77.0	0.98	–
United Kingdom (excl. Northern Ireland)	6.8	86.9	–	–	–	93.7	4.2	–	–	4.2	53.1	0.67	2.00
Denmark	0.9	83.6	–	–	–	84.5	0.9	–	–	0.9	11.8	0.15	2.50
British Virgin Islands	–	62.1	–	–	–	62.1	3.1	–	–	3.1	39.1	0.50	–
Finland	36.3	–	–	–	–	36.3	0.3	–	–	0.3	4.1	0.05	–
Belgium	3.6	24.2	–	–	–	27.8	0.7	–	–	0.7	8.2	0.10	1.00
Guernsey	–	16.8	–	–	–	16.8	0.5	–	–	0.5	6.6	0.08	–
Sweden	12.0	–	–	–	–	12.0	0.1	–	–	0.1	1.7	0.02	2.00
Italy	7.4	–	–	–	–	7.4	0.3	–	–	0.3	3.7	0.05	–
Slovakia	2.3	–	–	–	–	2.3	–	–	–	–	0.2	0.00	1.50
Norway	2.1	–	–	–	–	2.1	–	–	–	–	0.2	0.00	2.50
Portugal	2.0	–	–	–	–	2.0	–	–	–	–	0.2	0.00	0.75
Australia	2.0	–	–	–	–	2.0	–	–	–	–	0.5	0.01	1.00



Table 9 continued from page 21

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

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Own fund requirements								
Breakdown by country:	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models	Securitisat-ion exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisa-tion positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund require-ments weights (%)	Counter-cyclical buffer rate (%)
Czechia	1.7	–	–	–	–	1.7	0.1	–	–	0.1	0.7	0.01	1.25
Ireland	1.1	–	–	–	–	1.1	–	–	–	–	0.5	0.01	1.50
Japan	0.7	–	–	–	–	0.7	–	–	–	–	0.5	0.01	–
Canada	0.6	–	–	–	–	0.6	–	–	–	–	0.2	0.00	–
Serbia and Kosovo	0.1	–	–	–	–	0.1	–	–	–	–	–	0.00	–
Poland	0.1	–	–	–	–	0.1	–	–	–	–	–	–	1.00
Others	0.3	–	–	–	–	0.3	0.2	–	–	0.2	– 0.3	–	–
Total	1,624.1	44,875.5	–	–	–	46,499.6	632.0	–	–	632.0	7,900.0	100.00	–

5 Leverage Ratio

As of 30 June 2026 the leverage ratio at Münchener Hypothekbank was 4.01%, representing a slight decrease compared to the figure of 4.03% reported as of 31 December 2025.

The leverage ratio does not take any risk weighting into consideration. As a result, the leverage ratio represents a

special challenge for Münchener Hypothekbank as its business model – financing property – focuses on the particularly low-risk retail area of business.

The following section provides a detailed reconciliation of the total exposure measure of the leverage ratio with the line items presented in Münchener Hypothekbank's published financial

statements in Table EU LR1 – LRSum. The total exposure measure of the leverage ratio is set out in detail in Table EU LR2 – LR-Com, and the on-balance-sheet risk exposures of Münchener Hypothekbank are broken down in Table EU LR3 – LRSpl, in order to illustrate the key composition of both the leverage ratio and the on-balance-sheet risk exposure.

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	54,434.0
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	– 69.3
9	Adjustment for securities financing transactions (SFTs)	0.1
10	Adjustment for off-balance-sheet items (i.e. conversion to credit equivalent amounts of off-balance-sheet exposures)	767.8
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	– 101.5
EU 11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	– 447.8
EU 11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	–
12	Other adjustments	– 1,219.2
13	Total exposure measure	53,364.1



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

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025
On-balance-sheet exposures (excluding derivatives and SFTs)			
1	On-balance-sheet items (excluding derivatives, SFTs, but including collateral)	53,564.9	52,634.6
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)	– 790.1	– 892.3
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)	– 73.1	– 55.7
6	(Asset amounts deducted in determining Tier 1 capital)	– 28.4	– 33.5
7	Total on-balance-sheet exposures (excluding derivatives and SFTs)	52,673.3	51,653.1
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	50.8	75.5
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	319.9	341.2
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	370.7	416.7
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	0.1	13.0
EU 16a	Derogation for SFTs: counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	–	–
17	Agent transaction exposures	–	–
EU 17a	(Exempted CCP leg of client-cleared SFT exposure)	–	–
18	Total securities financing transaction exposures	0.1	13.0



Table 11 continued from page 24

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

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025
Other off-balance-sheet exposures			
19	Off-balance-sheet exposures at gross notional amount	1,924.3	2,139.3
20	(Adjustments for conversion to credit equivalent amounts)	- 1,156.5	- 1,285.6
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance-sheet exposures)	-	-
22	Off-balance-sheet exposures	767.8	853.7
Excluded exposures			
EU 22a	(Exposures excluded from the leverage ratio total exposure measure in accordance with point (c) of Article 429a(1) CRR)	- 447.8	- 488.8
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): – 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)): – 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)	- 447.8	- 488.8

Table 11 continued on page 26



Table 11 continued from page 25

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

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025
Capital and total exposure measure			
23	Tier 1 capital	2,141.3	2,113.2
24	Total exposure measure	53,364.1	52,447.6
Leverage ratio			
25	Leverage ratio	4.01	4.03
EU 25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	4.01	4.03
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	4.01	4.03
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)	53,364.1	52,447.6
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)	53,364.1	52,447.6
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)	4.01	4.03
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)	4.01	4.03

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	Total on-balance-sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	52,412.1
EU 2	Trading book exposures	–
EU 3	Banking book exposures, of which:	52,412.1
EU 4	Covered bonds	454.5
EU 5	Exposures treated as sovereigns	7,055.1
EU 6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	1.0
EU 7	Institutions	146.0
EU 8	Secured by mortgages of immovable properties	43,404.0
EU 9	Retail exposures	–
EU 10	Corporates	2.3
EU 11	Exposures in default	859.6
EU 12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	489.6



6 Liquidity Risk

With regard to liquidity requirements, and in particular the Net Stable Funding Ratio – calculated in accordance with Part Six, Title IV of the CRR – Münchener Hypothekenbank discloses the requisite information pursuant to Article 451a (2) and (3) CRR by means of disclosure templates EU LIQ1, EU LIQB and 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)	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2026	31.03.2026	31.12.2025	30.09.2025
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)	–	–	–	–	3,319.5	3,175.5	2,999.3	2,828.2
CASH – OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	–	–	–	–	–	–	–	–
3	Stable deposits	–	–	–	–	–	–	–	–
4	Less stable deposits	–	–	–	–	–	–	–	–
5	Unsecured wholesale funding	2,013.2	1,687.6	1,353.4	1,115.9	1,498.3	1,254.7	992.5	841.0
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	–	–	–	–	–	–	–	–
7	Non-operational deposits (all counterparties)	1,344.8	1,070.6	780.0	537.2	829.9	637.7	419.1	262.3
8	Unsecured debt	668.4	617.0	573.4	578.7	668.4	617.0	573.4	578.7
9	Secured wholesale funding	–	–	–	–	6.0	6.2	5.9	5.9
10	Additional requirements	1,281.6	1,248.5	1,222.7	1,198.6	253.5	260.7	277.1	285.0



Table 13 continued from page 28

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	192.8	202.3	221.4	231.4	192.8	202.3	221.4	231.4
12	Outflows related to loss of funding on debt products	–	–	–	–	–	–	–	–
13	Credit and liquidity facilities	1,088.8	1,046.2	1,001.3	967.2	60.7	58.4	55.7	53.6
14	Other contractual funding obligations	90.0	97.6	99.5	100.7	61.3	69.9	70.7	71.4
15	Other contingent funding obligations	89.9	100.8	110.7	116.2	9.0	17.8	27.8	34.8
16	TOTAL CASH OUTFLOWS	–	–	–	–	1,828.1	1,609.3	1,374.0	1,238.1
CASH – INFLOWS									
17	Secured lending (e.g. reverse repos)	–	–	–	–	–	–	–	–
18	Inflows from fully performing exposures	455.9	440.8	365.5	339.3	311.0	301.6	243.0	225.6
19	Other cash inflows	145.9	166.9	189.2	203.0	144.5	165.4	187.7	201.1
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	601.8	607.7	554.7	542.3	455.5	467.0	430.7	426.7
EU 20a	Fully exempt inflows	–	–	–	–	–	–	–	–
EU 20b	Inflows subject to 90% cap	–	–	–	–	–	–	–	–
EU 20c	Inflows subject to 75% cap	601.8	607.7	554.7	542.3	455.5	467.0	430.7	426.7
TOTAL ADJUSTED VALUE									
EU 21	LIQUIDITY BUFFER	–	–	–	–	3,319.5	3,175.5	2,999.3	2,828.2
22	TOTAL NET CASH OUTFLOWS	–	–	–	–	1,372.6	1,142.4	943.3	811.6
23	LIQUIDITY COVERAGE RATIO	–	–	–	–	252.4%	348.8%	373.7%	418.3%



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: TEMPLATE EU LIQB ON QUALITATIVE INFORMATION ON LCR, WHICH COMPLEMENTS TEMPLATE EU LIQ1

Row number	Qualitative information – Free format	
(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 179% 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 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

		a	b	c	d	e
		Unweighted value by residual maturity				
(in currency amount)		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
Available stable funding (ASF) Items						
1	Capital items and instruments	1,924.6	0.0	216.7	427.0	2,351.6
2	Own funds	1,924.6	0.0	216.7	427.0	2,351.6
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:	–	7,505.0	3,070.5	39,059.5	41,969.8
8	Operational deposits	–	0.0	0.0	0.0	0.0
9	Other wholesale funding	–	7,505.0	3,070.5	39,059.5	41,969.8
10	Interdependent liabilities	–	0.0	0.0	0.0	0.0
11	Other liabilities:	16.0	954.2	0.0	0.0	0.0
12	NSFR derivative liabilities	16.0	–	–	–	–
13	All other liabilities and capital instruments not included in the above categories	–	954.2	0.0	0.0	0.0
14	Total available stable funding (ASF)	–	–	–	–	44,321.3
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)	–	–	–	–	1,724.6
EU 15a	Assets encumbered for a residual maturity of one year or more in a cover pool	–	529.7	388.2	31,053.6	27,175.8
16	Deposits held at other financial institutions for operational purposes	–	0.0	0.0	0.0	0.0
17	Performing loans and securities:	–	2,085.7	1,936.1	8,768.3	9,186.5
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	–	294.9	182.5	298.2	418.9
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:	–	836.1	783.8	1,750.7	2,410.7
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	–	29.6	0.2	8.5	79.0
22	Performing residential mortgages, of which:	–	932.3	969.8	6,519.0	6,175.3



Table 15 continued from page 31

TABLE 15: TEMPLATE EU LIQ2: NET STABLE FUNDING RATIO

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
(in currency amount)		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	–	628.6	657.8	2,339.3	2,359.4
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	–	22.4	0.0	200.4	181.5
25	Interdependent assets	–	0.0	0.0	0.0	0.0
26	Other assets:	0.0	1,502.4	2.7	772.6	1,358.7
27	Physical traded commodities	–	–	–	0.0	0.0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	–	0.0	–	–	0.0
29	NSFR derivative assets	–	15.1	–	–	15.1
30	NSFR derivative liabilities before deduction of variation margin posted	–	794.9	–	–	39.7
31	All other assets not included in the above categories	–	692.3	2.7	772.6	1,303.8
32	Off-balance sheet items	–	1,415.0	106.1	403.2	110.6
33	Total RSF	–	–	–	–	39,556.1
34	Net Stable Funding Ratio (%)	–	–	–	–	112.0%



7 Credit and Dilution Risk

In view of its low number of non-performing loans, Münchener Hypothekbank 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 Hypothekbank had an NPL ratio of 2.40%, 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
		Gross carrying amount/nominal amount					
		Performing exposures		Non-performing exposures			
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	
005	Cash balances at central banks and other demand deposits	1,874.2	–	–	–	–	–
010	Loans and advances	44,589.4	–	–	1,095.3	–	–
020	Central banks	–	–	–	–	–	–
030	General governments	835.1	–	–	–	–	–
040	Credit institutions	262.4	–	–	–	–	–
050	Other financial corporations	1,768.7	–	–	126.8	–	–
060	Non-financial corporations	10,474.7	–	–	682.4	–	–
070	Of which SMEs	8,540.5	–	–	682.4	–	–
080	Households	31,248.5	–	–	286.1	–	–
090	Debt securities	6,360.2	–	–	–	–	–
100	Central banks	–	–	–	–	–	–
110	General governments	4,888.0	–	–	–	–	–
120	Credit institutions	1,472.2	–	–	–	–	–
130	Other financial corporations	–	–	–	–	–	–
140	Non-financial corporations	–	–	–	–	–	–
150	Off-balance-sheet exposures	1,909.2	–	–	15.1	–	–
160	Central banks	–	–	–	–	–	–
170	General governments	11.0	–	–	–	–	–
180	Credit institutions	–	–	–	–	–	–
190	Other financial corporations	1.0	–	–	–	–	–
200	Non-financial corporations	287.2	–	–	9.0	–	–
210	Households	1,610.0	–	–	6.1	–	–
220	Total	54,733.0	–	–	1,110.4	–	–



Table 16 continued from page 34

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 1	Of which stage 2		Of which stage 2	Of which stage 3
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-
010	Loans and advances	- 186.1	-	-	- 235.5	-	-
020	Central banks	-	-	-	-	-	-
030	General governments	0.0	-	-	-	-	-
040	Credit institutions	0.0	-	-	-	-	-
050	Other financial corporations	- 11.6	-	-	- 16.5	-	-
060	Non-financial corporations	- 48.6	-	-	- 180.2	-	-
070	Of which SMEs	- 43.0	-	-	- 180.2	-	-
080	Households	- 125.9	-	-	- 38.8	-	-
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	-	-	- 12.3	-	-
160	Central banks	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-
180	Credit institutions	-	-	-	-	-	-
190	Other financial corporations	0.0	-	-	-	-	-
200	Non-financial corporations	- 0.7	-	-	- 12.3	-	-
210	Households	- 1.3	-	-	-	-	-
220	Total	- 188.1	-	-	- 247.8	-	-

Table 16 continued on page 36



Table 16 continued from page 35

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	-	42,807.0	785.6
020	Central banks	-	-	-
030	General governments	-	0.8	-
040	Credit institutions	-	17.8	-
050	Other financial corporations	-	1,739.2	103.1
060	Non-financial corporations	-	10,139.8	435.6
070	Of which SMEs	-	8,218.5	435.6
080	Households	-	30,909.4	246.9
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	-	1,550.2	13.3
160	Central banks	-	-	-
170	General governments	-	-	-
180	Credit institutions	-	-	-
190	Other financial corporations	-	1.0	-
200	Non-financial corporations	-	250.7	7.4
210	Households	-	1,298.5	5.9
220	Total	-	44,357.2	798.9



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

		a	b	c	d	e	f
		Net exposure value					
		On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	–	4,745.1	10,171.8	30,346.2	–	45,263.1
2	Debt securities	–	605.9	659.8	5,094.5	–	6,360.2
3	Total	–	5,351.0	10,831.6	35,440.7	–	51,623.3

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

	a
	Gross carrying amount
1	Initial stock of non-performing loans and advances
	1,069.5
2	Inflows to non-performing portfolios
	142.1
3	Outflows from non-performing portfolios
	– 116.3
4	Outflows due to write-offs
	– 10.4
5	Outflow due to other situations
	– 94.8
6	Final stock of non-performing loans and advances
	1,095.3



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

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Non-performing forborne							Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
		Performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		
5	Cash balances at central banks and other demand deposits	–	–	–	–	–	–	–	–
10	Loans and advances	555.8	718.7	717.6	646.6	– 9.9	– 172.4	1,037.4	492.6
20	Central banks	–	–	–	–	–	–	–	–
30	General governments	–	–	–	–	–	–	–	–
40	Credit institutions	–	–	–	–	–	–	–	–
50	Other financial corporations	–	103.9	103.9	103.9	–	– 16.5	83.8	83.8
60	Non-financial corporations	546.7	592.2	591.4	531.2	– 9.1	– 152.5	926.2	389.5
70	Households	9.1	22.6	22.3	11.5	– 0.8	– 3.4	27.4	19.3
80	Debt securities	–	–	–	–	–	–	–	–
90	Loan commitments given	42.9	9.0	9.0	3.4	– 0.1	– 12.3	39.6	6.5
100	Total	598.7	727.7	726.6	650.0	– 10.0	– 184.7	1,077.0	499.1

**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	1,874.2	1,874.2	-	-	-	-
010	Loans and advances	44,589.4	44,584.4	5.0	1,095.3	761.2	29.4
020	Central banks	-	-	-	-	-	-
030	General governments	835.1	835.1	-	-	-	-
040	Credit institutions	262.4	262.4	-	-	-	-
050	Other financial corporations	1,768.7	1,768.7	-	126.8	94.4	-
060	Non-financial corporations	10,474.7	10,474.7	-	682.4	517.5	0.6
070	Of which SMEs	8,540.5	8,540.5	-	682.4	517.5	0.6
080	Households	31,248.5	31,243.5	5.0	286.1	149.3	28.8
090	Debt securities	6,360.2	6,360.2	-	-	-	-
100	Central banks	-	-	-	-	-	-
110	General governments	4,888.0	4,888.0	-	-	-	-
120	Credit institutions	1,472.2	1,472.2	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-
150	Off-balance-sheet exposures	1,909.2	-	-	15.1	-	-
160	Central banks	-	-	-	-	-	-
170	General governments	11.0	-	-	-	-	-
180	Credit institutions	-	-	-	-	-	-
190	Other financial corporations	1.0	-	-	-	-	-
200	Non-financial corporations	287.2	-	-	9.0	-	-
210	Households	1,610.0	-	-	6.1	-	-
220	Total	54,733.0	52,818.8	5.0	1,110.4	761.2	29.4



Table 20 continued from page 39

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

PART 2 OF 2

		g	h	i	j	k	l
		Gross carrying amount/nominal amount					
		Non-performing exposures					
		Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-
010	Loans and advances	76.3	44.5	168.7	1.7	13.5	1,094.2
020	Central banks	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-
050	Other financial corporations	32.5	-	-	-	-	126.8
060	Non-financial corporations	10.2	5.0	136.3	-	12.8	681.6
070	Of which SMEs	10.2	5.0	136.3	-	12.8	681.6
080	Households	33.6	39.5	32.4	1.7	0.7	285.8
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	-	-	-	-	-	15.1
160	Central banks	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-
180	Credit institutions	-	-	-	-	-	-
190	Other financial corporations	-	-	-	-	-	-
200	Non-financial corporations	-	-	-	-	-	9.0
210	Households	-	-	-	-	-	6.1
220	Total	76.3	44.5	168.7	1.7	13.5	1,109.3



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 non-performing						
				Of which defaulted	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
010	On-balance-sheet exposures	53,919.1	1,095.3	1,094.2	53,919.1	- 421.6	-	-
020	Germany	42,230.7	451.7	450.6	42,216.7	- 218.7	-	-
030	Switzerland	5,441.8	3.8	3.8	5,441.8	- 10.6	-	-
040	Luxembourg	2,520.4	293.2	293.2	2,520.4	- 79.9	-	-
050	Netherlands	781.0	-	-	781.0	- 5.3	-	-
060	France	674.7	171.0	171.0	674.7	- 49.6	-	-
070	Spain	503.6	10.2	10.2	503.6	- 3.0	-	-
080	Austria	458.7	2.8	2.8	458.6	- 3.4	-	-
090	USA	425.6	161.0	161.0	425.6	- 47.4	-	-
100	Jersey	164.3	-	-	164.3	- 1.4	-	-
110	Finland	130.3	-	-	130.3	-	-	-
120	Other	588.0	1.6	1.6	602.1	- 2.3	-	-
130	Off-balance-sheet exposures	1,924.3	15.1	15.1	-	-	- 14.3	-
140	Germany	1,481.1	6.1	6.1	-	-	- 6.1	-
150	Switzerland	380.4	-	-	-	-	- 0.1	-
160	Other	62.8	9.0	9.0	-	-	- 8.1	-
170	Total	55,843.4	1,110.4	1,109.3	53,919.1	- 421.6	- 14.3	-



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					Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing				Accumulated impairment	
			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	0.3	–	–	0.3	0.0	–
050	Water supply	2.3	–	–	2.3	0.0	–
060	Construction	65.6	–	–	65.6	– 0.2	–
070	Wholesale and retail trade	2.6	–	–	2.6	0.0	–
080	Transport and storage	0.3	0.0	0.0	0.3	0.0	–
090	Accommodation and food service activities	0.6	–	–	0.6	0.0	–
100	Information and communication	0.4	–	–	0.4	0.0	–
110	Financial and insurance activities	–	–	–	–	–	–
120	Real estate activities	11,046.2	680.4	680.4	11,046.2	– 228.1	–
130	Professional, scientific and technical activities	1.9	0.8	–	1.9	0.0	–
140	Administrative and support service activities	26.2	1.2	1.2	26.2	– 0.5	–
150	Public administration and defence; compulsory social security	–	–	–	–	–	–
160	Education	0.1	–	–	0.1	0.0	–
170	Human health services and social work activities	7.8	–	–	7.8	0.0	–
180	Arts, entertainment and recreation	0.4	–	–	0.4	0.0	–
190	Other services	1.5	–	–	1.5	0.0	–
200	Total	11,157.2	682.4	681.6	11,157.2	– 228.8	–

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	Of which secured by financial guarantees	
					Of which secured by credit derivatives	
1	Loans and advances	3,544.8	43,592.5	43,590.4	2.1	–
2	Debt securities	6,360.2	–	–	–	–
3	Total	9,905.0	43,592.5	43,590.4	2.1	–
4	Of which non-performing exposures	74.3	785.5	785.5	–	–
EU 5	Of which defaulted	74.3	784.4	–	–	–



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

		a	b	c	d	e	f
		Exposures before CCF and before CRM		Exposures post-CCF and post-CRM		RWAs and RWAs density	
Exposure classes		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	1,490.0	0.0	1,541.2	0.0	0.0	0.0
2	Non-central government public sector entities	5,406.7	11.0	5,356.8	4.4	0.2	0.00
EU 2a	Regional government or local authorities	5,300.2	11.0	5,250.3	4.4	0.0	0.00
EU 2b	Public sector entities	106.5	0.0	106.5	0.0	0.2	0.20
3	Multilateral development banks	108.0	0.0	108.0	0.0	0.0	0.00
EU 3a	International organisations	51.4	0.0	51.4	0.0	0.0	0.00
4	Institutions	241.8	0.0	241.8	0.0	49.7	20.60
5	Covered bonds	629.7	0.0	629.7	0.0	61.2	9.70
6	Corporates	2.3	0.0	28.7	0.0	6.1	21.30
6.1	Of which: specialised lending	0.0	0.0	0.0	0.0	0.0	–
7	Subordinated debt exposures and equity	202.0	0.0	202.0	0.0	217.4	107.62
EU 7a	Subordinated debt exposures	0.0	0.0	0.0	0.0	0.0	–
EU 7b	Equity	202.0	0.0	202.0	0.0	217.4	107.60
8	Retail	0.0	17.0	0.0	6.8	5.1	75.00



Table 24 continued from page 44

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

		a	b	c	d	e	f
		Exposures before CCF and before CRM		Exposures post-CCF and post-CRM		RWAs and RWAs density	
Exposure classes		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	595.5	177.4	595.5	71.0	619.1	92.89
9.1	Secured by mortgages on residential immovable property – non IPRE	285.0	63.7	285.0	25.5	118.2	38.10
9.2	Secured by mortgages on residential immovable property – IPRE	4.3	0.0	4.3	0.0	0.7	16.30
9.3	Secured by mortgages on commercial immovable property – non IPRE	24.8	0.0	24.8	0.0	10.0	40.30
9.4	Secured by mortgages on commercial immovable property – IPRE	0.2	0.0	0.2	0.0	0.1	50.00
9.5	Acquisition, Development and Construction (ADC)	281.2	113.7	281.2	45.5	490.1	150.00
10	Exposures in default	1.9	0.0	1.9	0.0	2.0	105.30
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0.0	0.0	0.0	0.0	0.0	–
EU 10b	Collective investment undertakings	112.4	0.0	112.4	0.0	57.5	51.20
EU 10c	Other items	1.2	0.0	1.2	0.0	1.2	100.00
11	Not applicable						
12	TOTAL	8,842.9	205.4	8,870.6	82.2	1,019.5	11.40



Table 25 EU CR5 shows a breakdown of exposures under the Standardised Approach by exposure class and risk weight (reflecting the risk weight assigned to the exposure under the Standardised Approach). The risk weights included in Table 25 EU CR5 encompass all those assigned to the individual credit quality steps in accordance with Articles 113 to 134 in Part Three, Title II, Chapter 2 of the CRR (Own Funds Requirements / Own Funds Requirements for Credit Risk / Standardised Approach).

For the Standardised Approach (SA), the exposure value is presented after the inclusion of credit risk mitigation effects arising from collateral. In this context, the total exposure after credit risk mitigation is higher than before credit risk mitigation, as exposures from the IRB portfolio migrate into the SA portfolio as a result of collateralisation.

TABLE 25: TEMPLATE EU CR5 – STANDARDISED APPROACH

PART 1 OF 2

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Risk weight															
Exposure classes		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%
1	Central governments or central banks	1,541.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	5,360.2	-	-	-	1.0	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	5,254.7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	105.5	-	-	-	1.0	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	108.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 3a	International organisations	51.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	96.9	-	-	-	38.4	56.2	-	-	-	50.3	-	-	-	-	-	-
5	Covered bonds	175.2	-	-	274.4	135.0	-	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	27.8	-	-	-	-	0.8	-	-	-	-	-	0.1
6.1	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	191.8
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	191.8
8	Retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	6.8	-	-	-



Table 25 continued from page 46

TABLE 25: TEMPLATE EU CR5 – STANDARDISED APPROACH

PART 1 OF 2

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Risk weight															
Exposure classes		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	17.7	–	–	–	196.1	–	–	–	–	–	16.0	–	105.1	–	–	4.8
9.1	Secured by mortgages on residential immovable property – non IPRE	11.4	–	–	–	191.9	–	–	–	–	–	–	–	105.0	–	–	2.2
9.1.1	No loan splitting applied	11.4	–	–	–	–	–	–	–	–	–	–	–	46.6	–	–	–
9.1.2	Loan splitting applied (secured)	–	–	–	–	191.9	–	–	–	–	–	–	–	–	–	–	–
9.1.3	Loan splitting applied (unsecured)	–	–	–	–	–	–	–	–	–	–	–	–	58.4	–	–	2.2
9.2	Secured by mortgages on residential immovable property – IPRE	–	–	–	–	4.2	–	–	–	–	–	–	–	0.1	–	–	–
9.3	Secured by mortgages on commercial immovable property – non IPRE	6.3	–	–	–	–	–	–	–	–	–	15.8	–	–	–	–	2.6
9.3.1	No loan splitting applied	6.3	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9.3.2	Loan splitting applied (secured)	–	–	–	–	–	–	–	–	–	–	15.8	–	–	–	–	–
9.3.3	Loan splitting applied (unsecured)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	2.6
9.4	Secured by mortgages on commercial immovable property – IPRE	–	–	–	–	–	–	–	–	–	–	0.2	–	–	–	–	–
9.5	Acquisition, Development and Construction (ADC)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	Exposures in default	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1.6
EU 10a	Claims on institutions and corporates with a short-term credit assessment	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
EU 10b	Collective investment undertakings (CIU)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
EU 10c	Other items	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	1.2
11	Not applicable																
EU 11c	TOTAL	7,350.6	–	–	274.4	398.3	56.2	–	–	–	51.1	16.0	–	111.9	–	–	199.5

Table 25 continued on page 48



Table 25 continued from page 47

TABLE 25: TEMPLATE EU CR5 – STANDARDISED APPROACH

PART 2 OF 2

		q	r	s	t	u	v	w	x	y	z	aa
		Risk weight									Total	Of which unrated
Exposure classes		105%	110%	130%	150%	250%	370%	400%	1,250%	Others		
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	1,541.2	-
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	5,361.2	105.5
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	5,254.7	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	106.5	105.5
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	108.0	108.0
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	51.4	51.4
4	Institutions	-	-	-	-	-	-	-	-	-	241.8	100.6
5	Covered bonds	-	-	-	-	-	-	-	-	45.1	629.7	211.5
6	Corporates	-	-	-	-	-	-	-	-	-	28.7	0.1
6.1	Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	10.2	-	-	-	-	202.0	202.0
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	10.2	-	-	-	-	202.0	202.0
8	Retail exposures	-	-	-	-	-	-	-	-	-	6.8	6.8

Table 25 continued on page 49



Table 25 continued from page 48

TABLE 25: TEMPLATE EU CR5 – STANDARDISED APPROACH

PART 2 OF 2

		q	r	s	t	u	v	w	x	y	z	aa
		Risk weight										Of which unrated
Exposure classes		105%	110%	130%	150%	250%	370%	400%	1,250%	Others	Total	
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	326.7	-	-	-	-	-	666.4	666.4
9.1	Secured by mortgages on residential immovable property – non IPRE	-	-	-	-	-	-	-	-	-	310.5	310.5
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	58.0	58.0
9.1.2	Loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	191.9	191.9
9.1.3	Loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	60.6	60.6
9.2	Secured by mortgages on residential immovable property – IPRE	-	-	-	-	-	-	-	-	-	4.3	4.3
9.3	Secured by mortgages on commercial immovable property – non IPRE	-	-	-	-	-	-	-	-	-	24.7	24.7
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	6.3	6.3
9.3.2	Loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	15.8	15.8
9.3.3	Loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	2.6	2.6
9.4	Secured by mortgages on commercial immovable property – IPRE	-	-	-	-	-	-	-	-	-	0.2	0.2
9.5	Acquisition, Development and Construction (ADC)	-	-	-	326.7	-	-	-	-	-	326.7	326.7
10	Exposures in default	-	-	-	0.3	-	-	-	-	-	1.9	1.9
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	112.4	112.4	112.4
EU 10c	Other items	-	-	-	-	-	-	-	-	-	1.2	1.2
11	Not applicable											
EU 11c	TOTAL	-	-	-	327.0	10.2	-	-	-	157.5	8,952.7	1,567.8



10 IRB Approach

In contrast, the following tables show 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 g) CRR.

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

PD range	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post-CCF and post-CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
0.00 to <0.15	1,834.0	37.5	40.0	1,849.0	0.09	176	23.04	2.5	233.8	12.64	0.4	1.1
0.00 to <0.10	1,217.1	–	–	1,217.1	0.07	123	22.57	2.5	141.3	11.61	0.2	0.6
0.10 to <0.15	616.9	37.5	40.0	631.9	0.12	53	23.94	2.5	92.5	14.64	0.2	0.5
0.15 to <0.25	564.1	–	40.0	564.1	0.18	44	25.17	2.5	111.8	19.82	0.3	0.7
0.25 to <0.50	523.2	–	–	523.2	0.33	78	23.13	2.5	109.4	20.91	0.4	1.1
0.50 to <0.75	1,447.5	0.3	40.0	1,447.6	0.63	79	24.47	2.5	445.7	30.79	2.2	5.4
0.75 to <2.50	1,442.0	32.3	40.0	1,454.9	1.56	79	26.23	2.5	652.4	44.84	6.0	13.1
0.75 to <1.75	1,112.7	32.3	40.0	1,125.6	1.30	65	26.33	2.5	470.3	41.78	3.9	8.7
1.75 to <2.50	329.3	–	–	329.3	2.45	14	25.91	2.5	182.1	55.30	2.1	4.4
2.50 to <10.00	291.6	–	–	291.6	5.13	12	27.49	2.5	197.8	67.83	4.2	7.9
2.50 to <5.00	152.2	–	–	152.2	3.81	8	26.90	2.5	93.1	61.17	1.6	3.6
5.00 to <10.00	139.4	–	–	139.4	6.58	4	28.14	2.5	104.7	75.11	2.6	4.3
10.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	–
10.00 to <20.00	–	–	–	–	–	–	–	–	–	–	–	–
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	–	–	–	–	–	–	–	–	–	–	–	–
100.00 (Default)	47.0	–	–	47.0	100.00	5	35.84	2.5	–	–	16.8	12.7
Subtotal (exposure class)	6,149.4	70.1	40.0	6,177.4	1.59	473	24.64	2.5	1,750.9	28.34	30.3	42.0
Total (all exposures classes)	12,822.7	181.3	40.0	12,867.5	–	798	–	2.5	3,439.0	26.73	309.2	254.8



TABLE 26B: TEMPLATE EU CR6 – FOUNDATION IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE
EXPOSURE CLASS CORPORATES – SPECIALISED LENDING

PD range	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post-CCF and post-CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
0.00 to <0.15	2,028.2	–	–	2,028.2	0.08	106	26.32	2.5	202.3	9.97	0.5	1.1
0.00 to <0.10	1,533.4	–	–	1,533.4	0.07	76	25.99	2.5	136.0	8.87	0.3	0.7
0.10 to <0.15	494.8	–	–	494.8	0.12	30	27.34	2.5	66.3	13.40	0.2	0.4
0.15 to <0.25	255.8	–	–	255.8	0.18	21	26.02	2.5	41.2	16.11	0.1	0.3
0.25 to <0.50	1,761.8	20.0	40.0	1,769.8	0.37	75	27.67	2.5	450.4	25.45	1.8	4.4
0.50 to <0.75	746.8	42.7	40.0	763.9	0.62	34	28.98	2.5	255.8	33.49	1.4	3.2
0.75 to <2.50	796.4	35.9	40.0	810.8	1.47	48	34.55	2.5	450.1	55.51	4.3	7.4
0.75 to <1.75	596.3	35.9	40.0	610.7	1.18	41	33.69	2.5	317.2	51.94	2.5	4.6
1.75 to <2.50	200.1	–	–	200.1	2.37	7	37.19	2.5	132.9	66.42	1.8	2.8
2.50 to <10.00	246.5	–	–	246.5	4.24	9	34.00	2.5	185.2	75.13	3.5	6.7
2.50 to <5.00	237.1	–	–	237.1	4.12	8	34.23	2.5	178.8	75.41	3.3	6.2
5.00 to <10.00	9.4	–	–	9.4	7.30	1	28.13	2.5	6.4	68.09	0.2	0.5
10.00 to <100.00	78.8	3.6	40.0	80.3	15.08	6	37.97	2.5	103.1	128.39	4.4	5.8
10.00 to <20.00	71.9	3.6	40.0	73.4	13.06	5	39.33	2.5	96.9	132.02	3.8	5.5
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	6.9	–	–	6.9	36.49	1	23.62	2.5	6.2	89.86	0.6	0.3
100.00 (Default)	759.0	9.0	40.0	734.8	100.00	26	35.78	2.5	–	–	262.9	183.9
Subtotal (exposure class)	6,673.3	111.2	40.0	6,690.1	11.70	325	29.43	2.5	1,688.1	25.23	278.9	212.8
Total (all exposures classes)	12,822.7	181.3	40.0	12,867.5	–	798	–	2.5	3,439.0	26.73	309.2	254.8



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

PD range	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post-CCF and post-CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
0.00 to <0.15	3,862.2	37.5	40.0	3,877.2	0.12	282	25.43	2.5	436.1	11.25	0.9	2.2
0.00 to <0.10	2,750.5	–	–	2,750.5	0.07	199	24.48	2.5	277.3	10.08	0.5	1.3
0.10 to <0.15	1,111.7	37.5	40.0	1,126.7	0.12	83	25.43	2.5	158.8	14.09	0.4	0.9
0.15 to <0.25	819.9	–	40.0	819.9	0.18	65	25.44	2.5	153.0	18.66	0.4	1.0
0.25 to <0.50	2,285.0	20.0	40.0	2,293.0	0.36	153	26.63	2.5	559.8	24.41	2.2	5.5
0.50 to <0.75	2,194.3	43.0	40.0	2,211.5	0.63	113	26.03	2.5	701.5	31.72	3.6	8.6
0.75 to <2.50	2,238.4	68.2	40.0	2,265.7	1.53	127	29.21	2.5	1,102.5	48.66	10.3	20.5
0.75 to <1.75	1,709.0	68.2	40.0	1,736.3	1.26	106	28.92	2.5	787.5	45.36	6.4	13.3
1.75 to <2.50	529.4	–	–	529.4	2.42	21	30.17	2.5	315.0	59.50	3.9	7.2
2.50 to <10.00	538.1	–	–	538.1	4.73	21	30.47	2.5	383.0	71.18	7.7	14.6
2.50 to <5.00	389.3	–	–	389.3	4.00	16	31.36	2.5	271.9	69.84	4.9	9.8
5.00 to <10.00	148.8	–	–	148.8	6.63	5	28.14	2.5	111.1	74.66	2.8	4.8
10.00 to <100.00	78.8	3.6	40.0	80.3	15.08	6	37.97	2.5	103.1	128.39	4.4	5.8
10.00 to <20.00	71.9	3.6	40.0	73.4	13.06	5	39.33	2.5	96.9	132.02	3.8	5.5
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	6.9	–	–	6.9	36.49	1	23.62	2.5	6.2	89.86	0.6	0.3
100.00 (Default)	806.0	9.0	40.0	781.8	100.00	31	35.78	2.5	–	–	279.7	196.6
Total	12,822.7	181.3	40.0	12,867.5	–	798	–	2.5	3,439.0	26.73	309.2	254.8



TABLE 26D: TEMPLATE EU CR6 – ADVANCED IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE
EXPOSURE CLASS 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 factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
0.00 to <0.15	17,078.7	749.2	40.00	17,378.3	0.10	111,511	13.68	2.5	529.0	3.04	2.2	10.5
0.00 to <0.10	9,929.2	292.2	40.00	10,046.1	0.07	57,435	13.28	2.5	235.9	2.35	0.9	4.4
0.10 to <0.15	7,149.5	457.0	40.00	7,332.2	0.13	54,076	14.22	2.5	293.1	4.00	1.3	6.1
0.15 to <0.25	5,271.1	231.5	40.00	5,363.7	0.19	47,219	17.35	2.5	354.2	6.60	1.8	6.7
0.25 to <0.50	4,856.2	319.1	40.00	4,983.9	0.34	44,622	19.64	2.5	565.8	11.35	3.3	11.0
0.50 to <0.75	1,202.6	113.3	40.00	1,247.9	0.64	10,738	22.74	2.5	259.8	20.82	1.8	5.2
0.75 to <2.50	1,390.7	102.0	40.00	1,431.4	1.34	10,513	22.08	2.5	452.1	31.58	4.1	12.7
0.75 to <1.75	1,071.3	94.4	40.00	1,109.0	1.11	8,572	23.84	2.5	348.6	31.43	3.0	8.1
1.75 to <2.50	319.4	7.6	40.00	322.4	2.13	1,941	16.03	2.5	103.5	32.10	1.1	4.6
2.50 to <10.00	819.7	12.4	40.00	824.6	4.89	5,870	20.71	2.5	540.1	65.50	8.4	27.1
2.50 to <5.00	645.5	9.6	40.00	649.3	4.26	4,684	20.46	2.5	394.9	60.82	5.7	18.7
5.00 to <10.00	174.2	2.8	40.00	175.3	7.22	1,186	21.62	2.5	145.2	82.83	2.7	8.4
10.00 to <100.00	275.2	3.1	40.00	276.4	28.01	1,942	20.04	2.5	292.7	105.90	15.6	52.0
10.00 to <20.00	102.1	1.6	40.00	102.7	12.47	683	19.57	2.5	96.3	93.77	2.5	8.3
20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
30.00 to <100.00	173.1	1.5	40.00	173.7	37.19	1,259	20.31	2.5	196.4	113.07	13.1	43.7
100.00 (Default)	283.4	6.1	40.00	285.9	100.00	1,864	34.24	2.5	375.7	131.41	97.9	37.2
Subtotal (exposure class)	31,177.6	1,536.7	40.00	31,792.1	1.50	234,279	16.39	2.5	3,369.4	10.60	135.1	162.4
Total (all exposures classes)	31,278.9	1,537.6	40.00	31,893.8	-	234,738	-	2.5	3,376.7	10.59	135.3	162.8



TABLE 26E: TEMPLATE EU CR6 – ADVANCED IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE
EXPOSURE CLASS RETAIL – 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 factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
0.00 to <0.15	34.2	–	–	34.2	0.10	110	11.18	2.5	0.9	2.63	–	–
0.00 to <0.10	10.6	–	–	10.6	0.07	26	10.87	2.5	0.2	1.89	–	–
0.10 to <0.15	23.6	–	–	23.6	0.12	84	11.32	2.5	0.7	2.97	–	–
0.15 to <0.25	19.1	–	40.00	19.1	0.19	80	12.00	2.5	0.8	4.19	–	–
0.25 to <0.50	24.7	0.2	40.00	24.8	0.31	162	11.32	2.5	1.3	5.24	–	0.1
0.50 to <0.75	7.1	0.3	40.00	7.2	0.63	39	11.78	2.5	0.6	8.33	–	–
0.75 to <2.50	10.8	0.4	40.00	11.0	1.27	38	17.36	2.5	1.9	17.27	–	0.1
0.75 to <1.75	8.6	0.4	40.00	8.8	1.06	34	14.52	2.5	1.1	12.50	–	0.1
1.75 to <2.50	2.2	–	–	2.2	2.10	4	28.91	2.5	0.8	36.36	–	–
2.50 to <10.00	2.6	–	–	2.6	6.02	21	12.59	2.5	0.4	15.38	–	0.2
2.50 to <5.00	1.5	–	–	1.5	4.95	12	12.68	2.5	0.2	13.33	–	0.1
5.00 to <10.00	1.1	–	–	1.1	7.43	9	12.48	2.5	0.2	18.18	–	0.1
10.00 to <100.00	0.6	–	–	0.6	19.03	3	18.82	2.5	0.2	33.33	–	–
10.00 to <20.00	0.5	–	–	0.5	13.58	2	16.35	2.5	0.1	20.00	–	–
20.00 to <30.00	–	–	–	–	–	–	–	–	–	–	–	–
30.00 to <100.00	0.1	–	–	0.1	37.13	1	27.03	2.5	0.1	100.00	–	–
100.00 (Default)	2.2	–	–	2.2	100.00	6	11.07	2.5	1.2	54.55	0.2	–
Subtotal (exposure class)	101.3	0.9	40.00	101.7	2.76	459	12.16	2.5	7.3	7.18	0.2	0.4
Total (all exposures classes)	31,278.9	1,537.6	40.00	31,893.8	–	234,738	–	2.5	3,376.7	10.59	135.3	162.8



**TABLE 26F: TEMPLATE EU CR6 – ADVANCED IRB APPROACH – CREDIT RISK EXPOSURES BY EXPOSURE CLASS AND PD RANGE
TOTAL**

PD range	On-balance-sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post-CCF and post-CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk-weighted exposure amount after supporting factors	Density of risk-weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
0.00 to <0.15	17,112.9	749.2	40.00	17,412.5	0.11	111,621	13.85	2.5	529.9	3.04	2.2	10.5
0.00 to <0.10	9,939.8	292.2	40.00	10,056.7	0.07	57,461	13.28	2.5	236.1	2.35	0.9	4.4
0.10 to <0.15	7,173.1	457.0	40.00	7,355.8	0.13	54,160	14.21	2.5	293.8	3.99	1.3	6.1
0.15 to <0.25	5,290.2	231.5	40.00	5,382.8	0.19	47,299	17.33	2.5	355.0	6.60	1.8	6.7
0.25 to <0.50	4,880.9	319.3	40.00	5,008.7	0.34	44,784	19.60	2.5	567.1	11.32	3.3	11.1
0.50 to <0.75	1,209.7	113.6	40.00	1,255.1	0.64	10,777	22.68	2.5	260.4	20.75	1.8	5.2
0.75 to <2.50	1,401.5	102.4	40.00	1,442.4	1.34	10,551	22.05	2.5	454.0	31.48	4.1	12.8
0.75 to <1.75	1,079.9	94.8	40.00	1,117.8	1.11	8,606	23.77	2.5	349.7	31.28	3.0	8.2
1.75 to <2.50	321.6	7.6	40.00	324.6	2.13	1,945	16.12	2.5	104.3	32.13	1.1	4.6
2.50 to <10.00	822.3	12.4	40.00	827.2	4.89	5,891	20.68	2.5	540.5	65.34	8.4	27.3
2.50 to <5.00	647.0	9.6	40.00	650.8	4.26	4,696	20.44	2.5	395.1	60.71	5.7	18.8
5.00 to <10.00	175.3	2.8	40.00	176.4	7.22	1,195	21.56	2.5	145.4	82.43	2.7	8.5
10.00 to <100.00	275.8	3.1	40.00	277.0	27.99	1,945	39.88	2.5	292.9	105.74	15.6	52.0
10.00 to <20.00	102.6	1.6	40.00	103.2	12.48	685	19.56	2.5	96.4	93.41	2.5	8.3
20.00 to <30.00	-	-	-	-	-	-	-	-	-	-	-	-
30.00 to <100.00	173.2	1.5	40.00	173.8	37.19	1,260	20.32	2.5	196.5	113.06	13.1	43.7
100.00 (Default)	285.6	6.1	40.00	288.1	100.00	1,870	34.06	2.5	376.9	130.82	98.1	37.2
Total	31,278.9	1,537.6	40.00	31,893.8	-	234,738	-	2.5	3,376.7	10.59	135.3	162.8

**TABLE 27: TEMPLATE EU CR7-A – IRB APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES**

PART 1 OF 3

	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 (%)	
Advanced IRB approach						
	Total exposures					
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	31,893.9	–	100.00	100.00	–
6.1	Retail – Qualifying revolving	–	–	–	–	–
6.2	Retail – Secured by residential immovable property	31,792.2	–	100.00	100.00	–
6.3	Retail – Purchased receivables	–	–	–	–	–
6.4	Retail – Other retail exposures	101.7	–	100.00	100.00	–
7	Total	31,893.9	–	100.00	100.00	–
Foundation IRB approach						
1	Central governments and central banks	–	–	–	–	–
2	Regional governments and local authorities	–	–	–	–	–
3	Public sector entities	–	–	–	–	–
4	Institutions	–	–	–	–	–
5	Corporates	12,867.3	–	65.09	65.09	–
5.1	Corporates – General	6,177.4	–	77.97	77.97	–
5.2	Corporates – Specialised lending	6,689.9	–	53.20	53.20	–
5.3	Corporates – Purchased Receivables	–	–	–	–	–
6	Total	12,867.3	–	65.09	65.09	–



Table 27 continued from page 56

TABLE 27: TEMPLATE EU CR7-A – IRB APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES

PART 2 OF 3

		g	h		i	j
		Credit risk mitigation techniques				
		Funded credit protection (FCP)				
		Part of exposures covered by Other funded credit protection (%)				
Advanced IRB approach			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	–	–	–	–	
Foundation IRB approach						
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 27 continued on page 58



Table 27 continued from page 57

TABLE 27: TEMPLATE EU CR7-A – IRB APPROACH – DISCLOSURE OF THE EXTENT OF THE USE OF CRM TECHNIQUES

PART 3 OF 3

		k		l		m		n	
		Credit risk mitigation techniques		Credit risk mitigation methods in the calculation of RWEAs					
		Unfunded credit protection (UFCP)							
Advanced IRB approach		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	-	-	3,376.6	3,376.6	-	-	-	-
6.1	Retail – Qualifying revolving	-	-	-	-	-	-	-	-
6.2	Retail – Secured by residential immovable property	-	-	3,369.4	3,369.4	-	-	-	-
6.3	Retail – Purchased receivables	-	-	-	-	-	-	-	-
6.4	Retail – Other retail exposures	-	-	7.2	7.2	-	-	-	-
7	Total	-	-	3,376.6	3,376.6	-	-	-	-
Foundation IRB approach									
1	Central governments and central banks	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	-	-	-	-
5	Corporates	0.22	-	5,108.1	3,439.1	-	-	-	-
5.1	Corporates – General	-	-	2,887.5	1,750.9	-	-	-	-
5.2	Corporates – Specialised lending	0.42	-	2,220.6	1,688.2	-	-	-	-
5.3	Corporates – Purchased receivables	-	-	-	-	-	-	-	-
6	Total	0.22	-	5,108.1	3,439.1	-	-	-	-



**TABLE 28: TEMPLATE EU CR8 – RWEA FLOW
STATEMENTS OF CREDIT RISK EXPOSURES
UNDER THE IRB APPROACH**

		^a Risk-weighted exposure amount
1	Risk-weighted exposure amount as at the end of the previous reporting period	6,744.5
2	Asset size (+/-)	- 25.3
3	Asset quality (+/-)	93.9
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	2.6
8	Other (+/-)	-
9	Risk-weighted exposure amount as at the end of the reporting period	6,815.7

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 Specialised Lending and Equity Exposures

Table EU CR10.5 sets out, in accordance with Article 438(e) CRR, the on-balance-sheet and off-balance-sheet for equity exposures under the simple risk-weighted approach, together with their

exposure values, risk-weighted assets (RWA) and own funds requirements.

TABLE 29: TEMPLATE EU CR10.5 – SPECIALISED LENDING AND EQUITY EXPOSURES

	a	b	c	d	e	f
	Equity exposures under the simple risk-weighted approach					
Categories	On-balance-sheet exposure	Off-balance-sheet exposure	Risk weight	Exposure value	Risk-weighted exposure amount	Expected loss amount
Risk weight 100%	191.8	–	100	191.8	191.8	–
Risk weight 250%	10.2	–	250	10.2	25.6	–
Total	202.0	–	–	202.0	217.4	–



12 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 CCR8.

Tables EU CCR4 and EU CCR6 are not shown, as 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)	31.6	211.9	–	1.4	1,896.9	340.9	340.9	76.2
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)	–	–	–	–	1.3	1.3	1.3	0.3
5	VaR for SFTs	–	–	–	–	–	–	–	–
6	Total	–	–	–	–	1,898.2	342.2	342.2	76.5



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

		Risk weight											Total exposure value
		a	b	c	d	e	f	g	h	i	j	k	
	Exposure classes	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Institutions	147.3	-	-	-	0.4	87.2	-	-	-	-	105.9	340.8
7	Corporates	-	-	-	-	-	1.5	-	-	-	-	-	1.5
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	-	-	-	-
11	Total exposure value	147.3	-	-	-	0.4	88.7	-	-	-	-	105.9	342.3



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

		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	–	971.2	–	788.9	–	511.2	–	–
2	Cash – other currencies	–	–	–	–	–	–	–	–
3	Domestic sovereign debt	–	–	–	–	–	–	–	–
4	Other sovereign debt	–	–	–	–	–	–	–	–
5	Government agency debt	–	–	–	–	–	–	–	503.4
6	Corporate bonds	–	–	–	–	–	–	–	–
7	Equity securities	–	–	–	–	–	–	–	–
8	Other collateral	–	–	–	–	–	–	–	–
9	Total	–	971.2	–	788.9	–	511.2	–	503.4



TABLE 33: TEMPLATE EU CCR8 – EXPOSURES TO CCPs

		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)	–	0.3
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	0.3
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	–	–

13 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	16.3
4	Commodity risk	–
	Options	
5	Simplified approach	–
6	Delta-plus approach	–
7	Scenario approach	–
8	Securitisation (specific risk)	–
9	Total	16.3

Table 34 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 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 2026 did not exceed 2% of total own funds pursuant to Article 351 CRR. Therefore, no own funds requirement is recognised for the foreign currency risks.



14 IRRBB

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

		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
Supervisory shock scenarios		30.06.2026	31.12.2025	30.06.2026	31.12.2025
1	Parallel up	- 210.8	- 131.0	- 4.2	28.1
2	Parallel down	105.9	82.8	10.8	- 19.1
3	Steepener	- 44.2	- 15.8	-	-
4	Flattener	- 0.3	- 7.1	-	-
5	Short rates up	- 60.2	- 49.7	-	-
6	Short rates down	32.0	26.0	-	-



15 ESG

BUSINESS STRATEGY AND PROCEDURES

Sustainability is currently in a consolidation phase. The continued need to promote sustainable development encompassing ecological, social, and economic dimensions is unfolding against a backdrop of profound geopolitical, economic, and societal change. While this environment has reduced the momentum around sustainability, it has not diminished its strategic importance. In particular, given the increasingly tangible effects of climate change and the associated requirements, even greater efforts are needed to limit its progression and to adapt proactively to its consequences. The financial industry is widely recognised as playing a pivotal role in this transition. The shift towards a low-carbon economy presents both opportunities and risks for financial institutions. For Münchener Hypothekenbank (MHB), physical as well as transitional risks are of particular relevance. These can directly affect borrowers or the collateral properties securing loans and thereby have an immediate impact on the Bank's credit risk. MHB conducts an annual double materiality analysis in accordance with the CSRD. The results are presented in the non-financial statement within the Annual Report for the respective financial year and are incorporated into updates to the business strategy accordingly. In addition, a business environment analysis was conducted for the 2026 financial year, focusing on the assessment of the impacts of climate and environmental change, as well as the influence of developments in the social and governance categories on MHB's operating environment.

Overall, the business environment analysis demonstrates that various ESG phenomena (driven, for example, by macroeconomic and societal change, tightening regulation, increasing competitive pressure, and growing ESG, data protection and employer requirements) can alter the Bank's operating environment in

the near term. These key phenomena are taken into account in the formulation of the business strategy. Sustainability is embedded in the business strategy through dedicated KPIs, including climate targets defined for the "Retail" and "Commercial" lending portfolios as well as the "Capital Markets and Funding" business area (active). The baseline is established through CO₂ accounting in accordance with the PCAF standard. Emission reduction targets referred to as decarbonisation pathway values have been derived for residential and commercial real estate financing as well as relevant sub-portfolios (see Disclosure Template 3: Banking book – Climate change transition risk: Alignment metrics). These targets are based on assumptions regarding future portfolio development. MHB's decarbonisation pathways are aligned with the reduction trajectories of the Carbon Risk Real Estate Monitor (CRREM), which represents the sector-specific approach for the real estate industry in meeting the International Energy Agency's (IEA) Net Zero Emissions by 2050 (NZE) scenario. The underlying CRREM decarbonisation pathway is based on the 1.5-degree scenario. Current political and regulatory developments arising from the European Green Deal are also taken into account in the implementation of the climate targets. To achieve these objectives, a transition plan has been adopted, incorporating specific measures as well as a governance, reporting, and management framework. The decarbonisation of MHB's lending portfolio is influenced by real estate collateral and therefore depends significantly on external factors that cannot be directly controlled. These include in particular the decarbonisation of the electricity and heat mix, as well as regulatory requirements relating to the energy efficiency of buildings, for example under the European Energy Performance of Buildings Directive (EPBD).

The annuity loan product for private individuals, the "Green Loan", promotes the construction, purchase, renovation, or refinancing of buildings with an energy demand of up to

55 kWh/m² per year through a preferential interest rate reduction of 2 basis points.

In addition, the Bank offers the "Family Loan" product, designed to enable families with at least one child and a middle income to purchase their own home. Both products can be combined. Complementing these offerings, the Bank provides KfW loans that support energy efficiency through various programmes for renovation, conversion, or new construction. The Bank works closely with its partner banks to distribute these products. The accuracy, clarity, and transparency of all communicated content are of central importance. To ensure consistent and well-founded product communication, the Bank provides targeted marketing materials and regularly trains the staff of its distribution partners.

Through the MHB Energy Efficiency Loan for professional real estate investors, MHB finances energy-related modernisation of existing properties, including investments in insulation, building technology, and the building envelope.

On the liability side, the Bank issues various financial products to refinance eligible loans, including Green Pfandbriefe (covered bonds), green senior preferred and senior non-preferred debt instruments, and green commercial papers. The criteria for classifying loans as eligible are defined in the Bank's Green Funding Framework and include, among others, existing buildings in the top 15% energy efficiency tier of the national real estate stock, certified commercial properties, and new buildings with an energy demand at least 10% below the NZEB standard. In the target markets described in the business strategy, which in addition to the primary market of Germany include selected EU countries as well as Switzerland and the United Kingdom, extensive legal frameworks are in place to ensure high social standards, including the protection of human rights and workers' rights. When selecting outsourcing partners, preference is



given to companies based in Germany, the EU, or the European Economic Area. The Bank's own operations are also influenced by various social developments in its operating environment, such as a potential shortage of skilled professionals, increased focus on equal opportunities, and new regulations on equal treatment. The resulting social risks, opportunities, and objectives are addressed through the HR strategy and the diversity policy. People-related opportunities and risks are treated as a cross-cutting theme at MHB, embedded in the business strategy and spanning all business areas. Adequate staffing both in terms of quality and quantity is a fundamental prerequisite for the Bank's success. This includes the further development of corporate and leadership culture, for example through risk culture training for all employees in 2026 and dedicated leadership development programmes, as well as the promotion of equal opportunities through initiatives such as a Female Empowerment Programme.

CORPORATE GOVERNANCE

The Board of Management bears overall responsibility for the business and risk strategy and its implementation across the Bank. This responsibility also encompasses the establishment of a business organisation commensurate with the Bank's risk profile. To embed sustainability at the organisational level, MHB has implemented an ESG framework that defines structures and responsibilities for all sustainability and ESG risk management matters. Clear responsibilities for ESG risk management and sustainability management have been assigned within the Board of Management. ESG targets at both the Bank and divisional level are incorporated into Board of Management remuneration. One of the Bank-wide targets within the variable remuneration framework has an ESG component, comprising three KPIs: CO₂ intensity in residential real estate financing, CO₂ intensity in commercial real estate financing, and Top 5 Outstanding Green Pfandbriefe. Concrete ESG targets have

also been agreed upon at the level below the Board of Management for all relevant areas, ensuring that ESG objectives are adequately embedded in the variable remuneration of both the Board of Management and senior management. The Remuneration Control Committee reviews the appropriateness of the Board of Management's variable remuneration targets on an annual basis. ESG is also considered as part of the annual efficiency review of the Board of Management and Supervisory Board. The Non-Financial Risk Management division holds central responsibility for the management of and reporting on ESG risks, as well as for the strategic embedding and reporting of sustainability matters. A dedicated sustainability team has been established, with representatives from almost all business areas serving as points of contact and multipliers. All sustainability aspects along with related risk and credit topics are consolidated within the ESG Committee, which comprises the heads of all relevant divisions. These include, in addition to Non-Financial Risk Management, all relevant first-, second- and third-line functions. Meetings are held on a monthly basis to report on current implementation progress and to make necessary decisions, or to prepare items for the Strategy & Finance Board, Risk Management Board, or Board of Management meetings. An ESG risk report is also made available to divisional heads on a semi-annual basis, with a primary focus on the implications of climate risks for the Bank. ESG risks are integrated into the quarterly overall risk report submitted to the Board of Management and Supervisory Board. Progress against ESG-related targets is reported to the Board of Management as part of strategy controlling. The Board of Management manages social risks in the lending business, including those relating to community and societal activities, employee relations and labour standards, customer protection and product responsibility, and human rights, primarily through long-term strategic business guidelines. The same applies to governance risks such as ethical considerations, strategy and risk management, inclusivity, transparency, the handling of conflicts of interest,

and internal communication on key matters. The Bank's target markets are located in the EEA and the United Kingdom. Retail banking activities are conducted exclusively in the DACH region, where applicable consumer protection requirements and product regulations apply. Given the significant uncertainty and associated risk that sanctions imposed in connection with the war in Ukraine could be further extended, a decision was taken in March 2022 to cease all new business with borrowers without an EU residence permit who have ties to the Russian Federation, Belarus, Syria, or Eritrea. ESG exclusions relating to socially controversial activities have been defined in the business strategy for green refinancing products. For example, properties associated with illicit or morally objectionable use are not financed.

RISK MANAGEMENT

MHB's implemented ESG risk management framework identifies and manages risks associated with the Bank's business activities, products, services, and business relationships. The Non-Financial Risk Management division analyses potential impacts on the Bank's own business and keeps the Board of Management informed of current developments, enabling timely decision-making. Since ESG risks do not constitute a standalone risk category but rather act upon existing risk categories, the risk inventory has been expanded accordingly. Nevertheless, a separate examination is required to determine the specific impacts of ESG risks. To this end, a materiality analysis has been conducted, hereinafter referred to as the "Risk Materiality Analysis". Environmental, social, and governance risks were assessed separately for each risk category. The analyses incorporated the political environment as well as historical and anticipated future developments with respect to physical and transitional risks. The Risk Materiality Analysis was conducted in two stages, referred to as "Stage I" and "Stage II". Stage I involved an initial assessment of relevant risk drivers



via transmission channels to gauge the exposure of various risk categories to ESG risks (relevance assessment). This analysis was based on quantitative evaluations wherever possible, supplemented or replaced where necessary by qualitative assessments from subject matter experts across various divisions of the Bank, including the ESG Risk Manager. Multiple time horizons were considered, with both short- to medium-term effects and long-term changes analysed for each risk driver and risk category. For each physical risk driver, for example flooding, within credit risk, a Stage I analysis was conducted based on location-specific risk data for the collateral properties. For the transitional driver of CO₂ emissions, property-specific energy efficiency data were used in Stage I. A key focus of risk management is also the improvement of the underlying data quality. Energy performance certificates are requested for new business and recorded in the IT systems. Physical risk data are sourced externally from an established provider. A CO₂ accounting framework for the lending portfolio has been established in accordance with the PCAF standard. Where property-level emissions are directly available via energy performance certificates, these are used to calculate CO₂ emissions. For remaining properties, estimates are derived based on year of construction, property type, and other relevant factors. Stage II of the materiality analysis involved a detailed, risk-category-specific analysis using scenarios, with the objective of deriving quantitative materiality assessments by expressing the potential impacts of ESG risks in monetary terms (euro amounts). Stage II built upon the findings of Stage I, with the relevant risk drivers identified therein subjected to further scenario-based analysis. At least two scenarios were developed for each risk category identified as material. Stage II also distinguished between short- to medium-term and long-term perspectives. To better assess impacts across different time horizons, macroeconomic scenarios from the Network for Greening the Financial System (NGFS) were incorporated. Within credit risk, an expected loss was determined through the quantification of climate and environmental risks

across the various scenarios. Specifically, physical risks were reflected through adjustments to loss given default rates (LGD shifts), and transitional risks through adjustments to probability of default rates (PD shifts) and default simulations covering the largest borrowers. In addition to this statistical, data-driven approach, an expert elicitation methodology was applied for all other relevant risk drivers in the climate context, as well as for the social and governance topic areas. This represents a formal and structured process for translating expert knowledge into quantitative outcomes and figures. The 2026 ESG Risk Materiality Analysis identified the materiality of climate risks within operational risk, as well as within credit and reputational risk. In many cases, materiality is already present over a short- to medium-term time horizon. The analysis of social and governance risks did not identify any materiality for the Bank.

An ESG scoring framework has been established for individual lending transactions, incorporating both property-related and borrower-related aspects. Within the ESG scoring process, higher competency requirements are applied to individual credit decisions where scores are poor. The ESG score also forms the basis for pricing decisions and for the limitation or exclusion of transactions with poor scores. Credit limits are aligned with the risks identified through the materiality analysis. Accordingly, in addition to the overall ESG score, the sub-score for transitional risks is subject to a separate limit, given that the energy efficiency of buildings represents one of the most significant risks for the Bank. At both levels, the poorest-scoring transactions are excluded and medium to poor scores are subject to limits. In the Bank's retail business, an ESG scoring framework based on the collateral property was introduced in 2024, accompanied by the introduction of limits for poor scores. ESG factors that may influence property value are taken into account in the appraisals commissioned by the Bank for collateral properties. MHB specialises in real estate finance. This means that the typical client in the individual lending

business is not a corporate entity; rather, transactions are structured as property financings in which the property itself rather than the borrower is the primary focus. The current materiality analysis for governance risk drivers reflects this accordingly: as noted, none of the governance drivers were assessed as relevant within credit risk. Notwithstanding this, a governance risk assessment is conducted for each borrower as part of the ESG score. In addition, processes have been implemented for the identification and verification of new and existing clients in accordance with anti-money laundering requirements (KYC, "Know Your Customer"), the results of which are incorporated into the ESG score. Social risk drivers are addressed through OpRisk management and existing internal processes. A regular OpRisk reporting framework is in place, comprising an annual report and quarterly reporting as part of the overall bank risk report, covering all business areas and the Bank's own operations. The further development of a green and social portfolio is pursued through a range of sustainable products (see section "Business Strategy and Procedures"). The strategic measures defined in the transition plan to achieve the decarbonisation pathway values will also contribute to a reduction in transitional risk exposure. With respect to physical risks, broad geographic diversification has a risk-mitigating effect. Both the retail and individual lending businesses are covered by blanket default insurance policies that limit the Bank's losses in the event of a physical damage event. MHB has developed an ESG Risk Plan that addresses the financial risks arising from transitional climate risks and ensures their monitoring and management over short-, medium- and long-term horizons. The plan establishes objectives and metrics, defines corresponding monitoring procedures, and serves as the central documentation of the Bank's climate risk management framework.



MHB engages with industry associations as well as individual clients and business partners on sustainability risks and opportunities. All relevant perspectives are taken into account when determining material topics and are validated, among other means, through dialogue with external stakeholders. Relevant ESG information and the Bank's ESG ambition are discussed with individual clients in the context of new business. To support this, relationship managers and deal managers have access to a simulation tool that illustrates the projected CO₂ emissions of a property and the potential impact of proposed measures. MHB expects its suppliers and service providers to comply with minimum social and environmental standards. In the selection of new suppliers and the risk assessment of existing ones, the outsourcing management process considers not only economic principles but also sustainability-related aspects, including compliance with human rights, adherence to labour and social standards, anti-discrimination and anti-corruption requirements, and environmental protection.

Disclosure Template 1

The majority of MHB's lending volume, consistent with its role as a real estate financier, is generated with borrowers in NACE sector L ("Real estate activities"), in addition to private individuals. Clients classified under sectors A to I include, for example, municipal loans to entities such as urban water or energy utilities. As no further breakdown of sector D ("Energy supply") is maintained by the Bank, the total is reported in aggregate in row 36. Column b is intended to reflect the volume associated with clients operating in highly CO₂-intensive sectors. As shown in column a, MHB's borrowers are not active in such sectors given the Bank's business model; accordingly, no borrowers have been flagged in this column. CO₂ accounting for the lending portfolio was conducted in accordance with the PCAF standard, as described above. Where property-level emissions are directly available via energy performance certificates, these

are used to calculate financed greenhouse gas emissions. Estimates are applied for the remaining properties.

Disclosure Template 2

Disclosure Template 2 presents information on the energy efficiency of properties used as collateral for loans. As part of the new business process, a valid energy performance certificate is always requested for individual and, more recently, retail lending transactions. In Switzerland, end-energy data are determined on-site by the appraiser and reported in the template without adjustment. Primary energy data are not available for Switzerland.

Disclosure Template 3

Disclosure Template 3 contains relevant information on MHB's efforts to align with the objectives of the Paris Climate Agreement. It sets out the alignment parameter used by MHB (column d), the reference year (column e), the percentage deviation from the IEA NZE2050 scenario for 2030 (column f), and the targets for 2027 (column g) for commercial and residential real estate. Given that the Bank's borrowers across its business areas operate in a wide range of sectors, no uniform NACE sectors can be assigned to the residential and commercial real estate business areas. The Bank applies the international PCAF standard to calculate emissions attributable to its real estate financing activities. Emissions data are either provided directly by counterparties or, where unavailable, estimated using statistically derived proxies. The deviation shown in column f between the IEA reference pathway and MHB's own reduction pathway is primarily attributable to differences in the scope of CO₂ emissions considered: while MHB's calculation encompasses all Scope 1 and Scope 2 emissions of a property, the IEA's NZE2050 scenario as described in its methodology considers only emissions arising from the direct combustion of fossil fuels. This distinction has a significant impact on the gap between the two

pathways, as Scope 1 emissions and electricity used for heating and cooling account for approximately two-thirds of total operational emissions from a property. Unlike the approach set out in Implementing Regulation (EU) 2022/2453, MHB's lending portfolio decarbonisation pathway is not aligned with the IEA NZE2050 climate pathway but rather with the CRREM pathway (Carbon Risk Real Estate Monitor Global Pathways), which comprehensively accounts for Scope 1 and Scope 2 emissions. This decision reflects the Bank's business model, which is focused on the real estate sector, where CRREM is the recognised benchmark. Taking into account the CRREM reduction pathway for 2030, the gap amounts to 160% for commercial real estate and 277% for residential real estate. Furthermore, the proxy values used, which in the reference year account for a significant portion of the portfolio due to the absence of actual data, represent a conservative, risk-averse estimate. The gap is expected to narrow over time as a result of measures already implemented and those planned for the future. With effect from 1 January 2026, updated MHB decarbonisation pathways for the lending portfolios entered into force, incorporating revised study data and emission factors. In MHB's commercial portfolio, the gap between the current portfolio status and the NZE2050 IEA target intensity for the reference year 2030 widened slightly between 31 December 2025 and 30 June 2026. This is primarily attributable to the first-time inclusion of the Hotels and Restaurants sub-portfolio, which generally exhibits higher emission intensities. In MHB's residential portfolio, the gap between the current portfolio status and the NZE2050 IEA target intensity for the reference year 2030 narrowed between 31 December 2025 and 30 June 2026. This is due in part to an improvement in data quality within the existing portfolio, as well as a higher proportion of new-build transactions in new business, as new constructions typically exhibit lower emission intensities than existing buildings.



Disclosure Template 4

MHB does not finance any company that belongs to the top 20 most CO₂-intensive companies in the world as of the reporting date. Accordingly, the publication of Disclosure Template 4 has been omitted.

Disclosure Template 5

To measure physical risks, data from the natural hazard analysis tool K.A.R.L., provided by Köln Assekuranz, have been procured. K.A.R.L. is a globally applicable analysis tool for the location-specific identification, calculation, and quantification of risks arising from natural hazards such as flooding, heavy rainfall, earthquakes, storms, tornadoes, and hail. Chronic risks are measured across various climate scenarios using three indices covering heat, drought, and precipitation. The Bank receives quantitative chronic and acute risk data for each collateral property. Where the acute risk value is elevated, meaning where the expected annual loss exceeds 0.4% of the property value, the full loan amount associated with the affected property is classified as exposed. Chronic risk exposure is similarly assumed from a risk level of “high”. The most adverse scenario is applied, assuming that CO₂ emissions will not peak until 2040 to 2050. The template provides an overview that first presents the total universe of the Bank’s transactions in column b, followed by an overview of all business volumes exposed to acute or chronic climate risks from column c onwards. The affected transactions are located primarily in the United States, Germany, and Switzerland.

Disclosure Templates 6 to 9

MHB will not publish taxonomy metrics for the 2026 financial year. This decision follows amendments to the regulatory framework adopted at the European level in Q1 2026, which permit MHB, as a financial institution with fewer than 1,000 employees, to discontinue taxonomy reporting for the 2026 financial year. The rationale for this decision is that taxonomy metrics in the area of real estate finance and the banking sector lack strategic relevance due to limited data availability and inconsistent collection methodologies and are difficult to compare across institutions.



**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

	a	b	c	d	e
	Gross carrying amount (in EUR million)				
Sector/subsector		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	11,119.37	0.00	–	0.00	680.43
2 A – Agriculture, forestry and fishing	0.07	–	–	–	–
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	0.87	–	–	–	–
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 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

		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
Sector/subsector						
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	0.06	–	–	–	–
27	C.27 – Manufacture of electrical equipment	0.81	–	–	–	–
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	0.31	–	–	–	–
35	D35.1 – Electric power generation, transmission and distribution	0.31	–	–	–	–
36	D35.11 – Production of electricity	0.31	–	–	–	–
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	2.34	–	–	–	–

Table 36 continued on page 74



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 1 OF 3

	a	b	c	d	e
	Gross carrying amount (in EUR million)				
Sector/subsector		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	65.63	–	–	–	–
41 F.41 – Construction of buildings	65.23	–	–	–	–
42 F.42 – Civil engineering	–	–	–	–	–
43 F.43 – Specialised construction activities	0.41	–	–	–	–
44 G – Wholesale and retail trade; repair of motor vehicles and motorcycles	2.57	–	–	–	–
45 H – Transportation and storage	0.27	–	–	–	0.04
46 H.49 – Land transport and transport via pipelines	0.04	–	–	–	0.04
47 H.50 – Water transport	–	–	–	–	–
48 H.51 – Air transport	–	–	–	–	–
49 H.52 – Warehousing and support activities for transportation	0.23	–	–	–	–
50 H.53 – Postal and courier activities	–	–	–	–	–
51 I – Accommodation and food service activities	0.57	–	–	–	–
52 L – Real estate activities	11,046.74	–	–	–	680.39
53 Exposures towards sectors other than those that highly contribute to climate change ¹	10,998.78	–	–	–	128.84
54 K – Financial and insurance activities	5,293.72	–	–	–	126.83
55 Exposures to other sectors (NACE codes J, M – U)	5,705.06	–	–	–	2.01
56 TOTAL	22,118.15	–	–	–	809.28

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 on page 75



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	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
1 Exposures towards sectors that highly contribute to climate change ¹	- 228.32		0.00		- 179.79	176,528.00		0.00
2 A – Agriculture, forestry and fishing	-		-		-	0.18		-
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	0.00		-		-	2.00		-
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	-		-		-	-		-
20 C.20 – Production of chemicals	-		-		-	-		-
21 C.21 – Manufacture of pharmaceutical preparations	-		-		-	-		-
22 C.22 – Manufacture of rubber products	-		-		-	-		-

Table 36 continued on page 76



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	
	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			
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	0.00	–	–	–	0.36	–	–	–	–
27	C.27 – Manufacture of electrical equipment	0.00	–	–	–	1.64	–	–	–	–
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	0.00	–	–	–	51.83	–	–	–	–
35	D35.1 – Electric power generation, transmission and distribution	0.00	–	–	–	51.83	–	–	–	–
36	D35.11 – Production of electricity	0.00	–	–	–	51.83	–	–	–	–
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	0.00	–	–	–	388.75	–	–	–	–
40	F – Construction	– 0.19	–	–	–	164.63	–	–	–	–
41	F.41 – Construction of buildings	– 0.19	–	–	–	162.35	–	–	–	–

Table 36 continued on page 77



Table 36 continued from page 76

**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
42	F.42 – Civil engineering	–	–	–	–	–
43	F.43 – Specialised construction activities	0.00	–	–	2.28	–
44	G – Wholesale and retail trade; repair of motor vehicles and motorcycles	0.00	–	–	13.40	–
45	H – Transportation and storage	0.00	–	–	15.52	–
46	H.49 – Land transport and transport via pipelines	–	–	–	0.21	–
47	H.50 – Water transport	–	–	–	–	–
48	H.51 – Air transport	–	–	–	–	–
49	H.52 – Warehousing and support activities for transportation	0.00	–	–	15.31	–
50	H.53 – Postal and courier activities	–	–	–	–	–
51	I – Accommodation and food service activities	0.00	–	–	90.74	–
52	L – Real estate activities	– 228.13	–	– 179.79	175,800.93	–
53	Exposures towards sectors other than those that highly contribute to climate change¹	– 28.64	–	– 16.88	–	–
54	K – Financial and insurance activities	– 28.10	–	– 16.45	–	–
55	Exposures to other sectors (NACE codes J, M – U)	– 0.54	–	– 0.43	–	–
56	TOTAL	– 256.96	–	– 196.67	176,528.00	–

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 on page 78



Table 36 continued from page 77

**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

		k	l	m	n	o	p
		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting					Average weighted maturity
	Sector/subsector		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	
1	Exposures towards sectors that highly contribute to climate change¹	0.00	8,781.08	1,375.26	519.42	443.61	4.30
2	A – Agriculture, forestry and fishing	–	0.07	–	–	–	3.91
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	–	–	0.06	–	0.81	40.59
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 on page 79



Table 36 continued from page 78

**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

		k	l	m	n	o	p
		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Average weighted maturity
	Sector/subsector						
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	–	–	0.06	–	–	5.33
27	C.27 – Manufacture of electrical equipment	–	–	–	–	0.81	43.00
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	–	0.16	0.15	–	–	5.62
35	D35.1 – Electric power generation, transmission and distribution	–	0.16	0.15	–	–	5.62
36	D35.11 – Production of electricity	–	0.16	0.15	–	–	5.62
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	–	1.48	0.10	0.45	0.31	8.72

Table 36 continued on page 80



Table 36 continued from page 79

**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

		k	l	m	n	o	p
		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years	Average weighted maturity
	Sector/subsector						
40	F – Construction	–	63.12	0.88	0.64	1.00	2.37
41	F.41 – Construction of buildings	–	63.08	0.88	0.27	1.00	2.29
42	F.42 – Civil engineering	–	–	–	–	–	–
43	F.43 – Specialised construction activities	–	0.04	–	0.37	–	15.76
44	G – Wholesale and retail trade; repair of motor vehicles and motorcycles	–	0.02	–	1.65	0.90	20.86
45	H – Transportation and storage	–	–	0.04	0.23	–	12.90
46	H.49 – Land transport and transport via pipelines	–	–	0.04	–	–	5.07
47	H.50 – Water transport	–	–	–	–	–	–
48	H.51 – Air transport	–	–	–	–	–	–
49	H.52 – Warehousing and support activities for transportation	–	–	–	0.23	–	14.39
50	H.53 – Postal and courier activities	–	–	–	–	–	–
51	I – Accommodation and food service activities	–	–	–	0.44	0.13	17.57
52	L – Real estate activities	–	8,716.23	1,374.03	516.01	440.46	4.30
53	Exposures towards sectors other than those that highly contribute to climate change ¹	–	2,705.61	944.71	1,057.16	6,291.29	17.30
54	K – Financial and insurance activities	–	2,351.73	768.26	43.07	2,130.66	9.27
55	Exposures to other sectors (NACE codes J, M – U)	–	353.88	176.45	1,014.09	4,160.63	24.76
56	TOTAL	–	11,486.69	2,319.98	1,576.57	6,734.90	10.77

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/m² of collateral)							Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
	Counterparty sector		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/m² of collateral) estimated
1	Total EU area	38,281.37	4,387.63	4,530.42	1,665.73	756.62	370.51	145.47	1,484.36	1,310.88	1,013.70	1,285.46	751.91	449.38	783.89	31,201.79	-
2	Of which loans collateralised by commercial immovable property	8,109.97	1,772.32	2,195.95	1,065.01	547.98	289.92	132.55	516.17	304.91	171.81	162.28	4.40	-	69.53	6,880.88	-
3	Of which loans collateralised by residential immovable property	30,171.40	2,615.32	2,334.47	600.72	208.64	80.59	12.92	968.19	1,005.97	841.88	1,123.18	747.51	449.38	714.36	24,320.92	-
4	Of which collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 37 continued from page 81

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

[illegible]



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 (in EUR million)	Alignment metric	Year of reference	Distance to IEA NZE2050 in % ¹	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		8,696.8	34.00 kg CO ₂ /m ²	2026	306%	27.35
10	Loans collateralised by residential immovable property		35,871.0	49.20 kg CO ₂ /m ²	2026	776%	34.50

¹ PIT distance to 2030 NZE2050 scenario in % (for each metric)



**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
		Gross carrying amount (in EUR million)						
		of which exposures sensitive to impact from climate change physical events						
		Breakdown by maturity bucket					Average weighted maturity	of which exposures sensitive to impact from chronic climate change events
Variable: geographical area subject to climate change physical risk – acute and chronic events		≤ 5 years	> 5 years ≤ 10 years	> 10 years ≤ 20 years	> 20 years			
1 A – Agriculture, forestry and fishing	0.07	–	–	–	–	–	–	–
2 B – Mining and quarrying	0.00	–	–	–	–	–	–	–
3 C – Manufacturing	0.87	–	–	–	–	–	–	–
4 D – Electricity, gas, steam and air conditioning supply	0.31	–	–	–	–	–	–	–
5 E – Water supply; sewerage, waste management and remediation activities	2.34	–	–	–	–	–	–	–
6 F – Construction	65.63	–	–	–	–	–	–	–
7 G – Wholesale and retail trade; repair of motor vehicles and motorcycles	2.57	–	–	–	–	–	–	–
8 H – Transportation and storage	0.27	–	–	–	–	–	–	–
9 L – Real estate activities	11,046.74	1,094.05	80.16	0.16	1.18	2.32		765.06
10 Loans collateralised by residential immovable property	35,870.98	1,049.45	301.34	298.94	960.43	15.67		1,324.17
11 Loans collateralised by commercial immovable property	8,696.83	849.50	80.23	0.07	0.77	2.44		505.74
12 Repossessed collaterals	0.00	–	–	–	–	–	–	–
13 Other relevant sectors (breakdown below where relevant)	10,999.35	46.58	–	–	–	3.89		0.00
I	0.57	–	–	–	–	–	–	–
J	0.94	–	–	–	–	–	–	–
K	5,293.72	46.58	–	–	–	3.89		0.00
M	2.08	–	–	–	–	–	–	–
N	26.29	–	–	–	–	–	–	–
O	5,666.01	–	–	–	–	–	–	–
P	0.09	–	–	–	–	–	–	–
Q	7.77	–	–	–	–	–	–	–
R	0.44	–	–	–	–	–	–	–
S	1.46	–	–	–	–	–	–	–
T	0.00	–	–	–	–	–	–	–

Table 39 continued on page 85



Table 39 continued from page 84

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

PART 2 OF 2

		i	j	k	l	m	n	o
		Gross carrying amount (in EUR million)						
		of which exposures sensitive to impact from climate change physical events						
Variable: geographical area subject to climate change physical risk – acute and chronic events		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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
							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	310.78	99.70	-	204.04	- 78.50	-	- 68.16
10	Loans collateralised by residential immovable property	1,285.54	0.45	-	43.00	- 16.22	-	- 6.74
11	Loans collateralised by commercial immovable property	325.14	99.70	-	171.49	- 71.85	-	- 63.08
12	Reposessed collaterals	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	46.58	-	-	-	- 0.09	-	-
	I	-	-	-	-	-	-	-
	J	-	-	-	-	-	-	-
	K	46.58	-	-	-	- 0.09	-	-
	M	-	-	-	-	-	-	-
	N	-	-	-	-	-	-	-
	O	-	-	-	-	-	-	-
	P	-	-	-	-	-	-	-
	Q	-	-	-	-	-	-	-
	R	-	-	-	-	-	-	-
	S	-	-	-	-	-	-	-
	T	-	-	-	-	-	-	-



TABLE 40: 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	114.4	–	–	– The classified bonds (e.g. green/sustainable) contribute to the climate objectives “Climate Change Mitigation” or “Climate Change Adaptation” and have been issued under an internationally recognised standard for “green” or “sustainable” bonds. In the capital market, they are assessed by MHB as more liquid and value-stable than non-green/non-sustainable bonds.
2	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	–	–	–	–
3	Of which loans collateralised by commercial immovable property	–	–	–	–
4	Other counterparties	–	–	–	–
5	Financial corporations	814.6		J	N This item pertains to loans to finance properties classified as green, contributing to climate change mitigation and the transition towards a low-carbon economy, notably through their energy efficiency and comparatively lower carbon emissions. Comprehensive information regarding Münchener Hypothekenbank’s “green financing” is set out in the Green Funding Framework, the Impact Report and the Bank’s non-financial statement, all of which are accessible via the Bank’s website.
6	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	4,306.6		J	J This item pertains to loans to finance properties classified as green, contributing to climate change mitigation and the transition towards a low-carbon economy, notably through their energy efficiency and comparatively lower carbon emissions. Comprehensive information regarding Münchener Hypothekenbank’s “green financing” is set out in the Green Funding Framework, the Impact Report and the Bank’s non-financial statement, all of which are accessible via the Bank’s website.
7	Of which loans collateralised by commercial immovable property	3,285.7		J	J This item pertains to loans to finance properties classified as green, contributing to climate change mitigation and the transition towards a low-carbon economy, notably through their energy efficiency and comparatively lower carbon emissions. Comprehensive information regarding Münchener Hypothekenbank’s “green financing” is set out in the Green Funding Framework, the Impact Report and the Bank’s non-financial statement, all of which are accessible via the Bank’s website.



Table 40 continued from page 86

TABLE 40: 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	7,527.3	J	N	This item pertains to loans to finance properties classified as green, contributing to climate change mitigation and the transition towards a low-carbon economy, notably through their energy efficiency and comparatively lower carbon emissions. Comprehensive information regarding Münchener Hypothekenbank's "green financing" is set out in the Green Funding Framework, the Impact Report and the Bank's non-financial statement, all of which are accessible via the Bank's website.
9	Of which loans collateralised by residential immovable property	7,508.0	J	N	This item pertains to loans to finance properties classified as green, contributing to climate change mitigation and the transition towards a low-carbon economy, notably through their energy efficiency and comparatively lower carbon emissions. Comprehensive information regarding Münchener Hypothekenbank's "green financing" is set out in the Green Funding Framework, the Impact Report and the Bank's non-financial statement, all of which are accessible via the Bank's website.
Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)					
10	Of which building renovation loans	82.2	J	N	This item pertains to loans to finance properties classified as green, contributing to climate change mitigation and the transition towards a low-carbon economy, notably through their energy efficiency and comparatively lower carbon emissions. Comprehensive information regarding Münchener Hypothekenbank's "green financing" is set out in the Green Funding Framework, the Impact Report and the Bank's non-financial statement, all of which are accessible via the Bank's website.
11	Other counterparties	–	–	–	–



IMPRINT

Published by

© Münchener Hypothekenbank eG
Karl-Scharnagl-Ring 10
80539 Munich, Germany
Register of cooperatives of the
District Court of Munich (Gen.-Reg.) 396

Coordination

Accounting and Central Services
Münchener Hypothekenbank eG

Conception | Design

RYZE Digital
www.ryze-digital.de