



MünchenerHyp

EXCERPT FROM THE BALANCE SHEET

<i>in million €...</i>	30.09.2013	31.12.2012
Claims on banks	3,493.9	4,042.2
of which:		
Mortgage loans	30.1	40.8
Public-sector loans	924.0	1,053.4
Other claims	2,539.8	2,948.0
Claims on customers	26,463.6	26,436.0
of which:		
Mortgage loans	21,232.5	20,781.4
Public-sector loans	5,112.3	5,514.1
Other claims	118.8	140.5
Bonds and other fixed-income securities	5,189.6	5,834.5
Liabilities to banks	3,974.6	6,330.2
of which:		
Registered mortgage Pfandbriefe issued	689.2	626.7
Registered public-sector Pfandbriefe issued	185.2	207.3
Liabilities to clients	12,421.5	10,984.5
of which:		
Registered mortgage Pfandbriefe issued	6,038.0	4,516.0
Registered public-sector Pfandbriefe issued	3,903.4	4,200.9
Certificated liabilities	18,018.4	18,141.9
of which:		
Mortgage Pfandbriefe issued	9,542.6	10,234.3
Public-sector Pfandbriefe issued	3,256.7	3,243.7
Other bonds and notes issued	4,727.0	4,445.3
Other certificated liabilities	492.1	218.6
Subordinated liabilities	156.2	156.2
Profit-participation capital	6.1	16.4
Fund for general banking risks	4.3	4.3
Capital and reserves (excluding members' uncalled liability)	852.0	787.0
of which:		
Members' capital contributions	227.6	162.6
Silent participations	340.6	340.6
Reserves	283.8	283.8
Total assets	35,603.3	36,643.2

EXCERPT FROM INCOME STATEMENT

<i>in million € ... for period January 1st to September 30th</i>	2013	2012
Interest income	914.6	985.3
Interest expenses	809.3	892.2
Current income	0.7	0.8
Net interest income	106.0	93.9
Net commission income	-37.4	-35.4
Net interest and commission income	68.6	58.5
Personnel expenses	26.1	23.9
Other administrative expenses	22.6	20.2
Depreciation and write-downs on intangible and tangible assets	4.8	3.8
Administrative expenses	53.5	47.9
Other operational expenses/income	0.7	-1.7
Write-downs and adjustments to claims and certain securities, as well as additions to provisions for possible loan losses	-16.0	-11.3
Income from writing up the value of participating interests, shares in affiliated companies and securities treated as fixed assets	14.9	9.0
Operating result after making provisions for risk	14.7	6.6
Tax expenses	-5.3	-0.8
Net income	9.4	5.8



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BUSINESS DEVELOPMENT

<i>in million € ... for period January 1st to September 30th</i>	<i>2013</i>	<i>2012</i>
Loan commitments	2,919.3	3,358.3
of which:		
Mortgage commitments	2,636.3	2,768.8
of which:		
Residential property financing	2,092.2	2,296.1
Commercial property financing	544.1	472.7
States/banks	283.0	589.5
Mortgage loan disbursements	2,774.7	2,374.3
of which:		
Mortgage loans	2,491.7	1,830.5
States/banks	283.0	543.8
Inflow of refinancing resources	5,861.9	6,191.7

EMPLOYEES

<i>... for period January 1st to September 30th</i>	<i>2013</i>	<i>2012</i>
Average number of employees	431	408
not included:		
Apprentices	11	12
Employees participating in parental leave, early retirement, partial retirement (non-working phase), and employees suspended with pay	22	19