



MünchenerHyp

Ecological ESG Pfandbrief

Quarterly reporting: 3. Q. 2021



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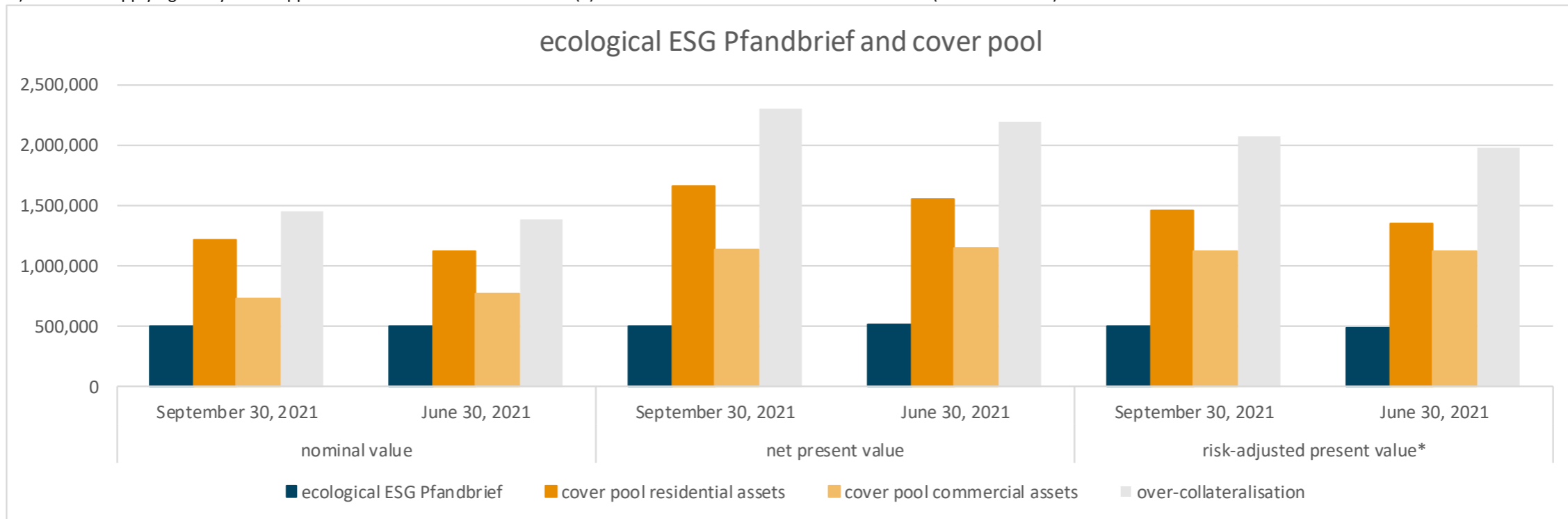
Outstanding ecological ESG Pfandbriefe and related cover assets



outstanding ecological ESG Pfandbriefe and related cover assets

€ thousand	nominal value		net present value		risk-adjusted present value*	
	September 30, 2021	June 30, 2021	September 30, 2021	June 30, 2021	September 30, 2021	June 30, 2021
ecological ESG Pfandbrief	500,000	500,000	508,344	510,441	497,296	491,957
cover pool residential assets	1,220,448	1,121,145	1,668,185	1,550,339	1,458,131	1,355,074
cover pool commercial assets	736,343	766,121	1,141,878	1,154,830	1,117,681	1,122,141
over-collateralisation	1,456,791	1,387,266	2,301,719	2,194,728	2,078,516	1,985,258

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

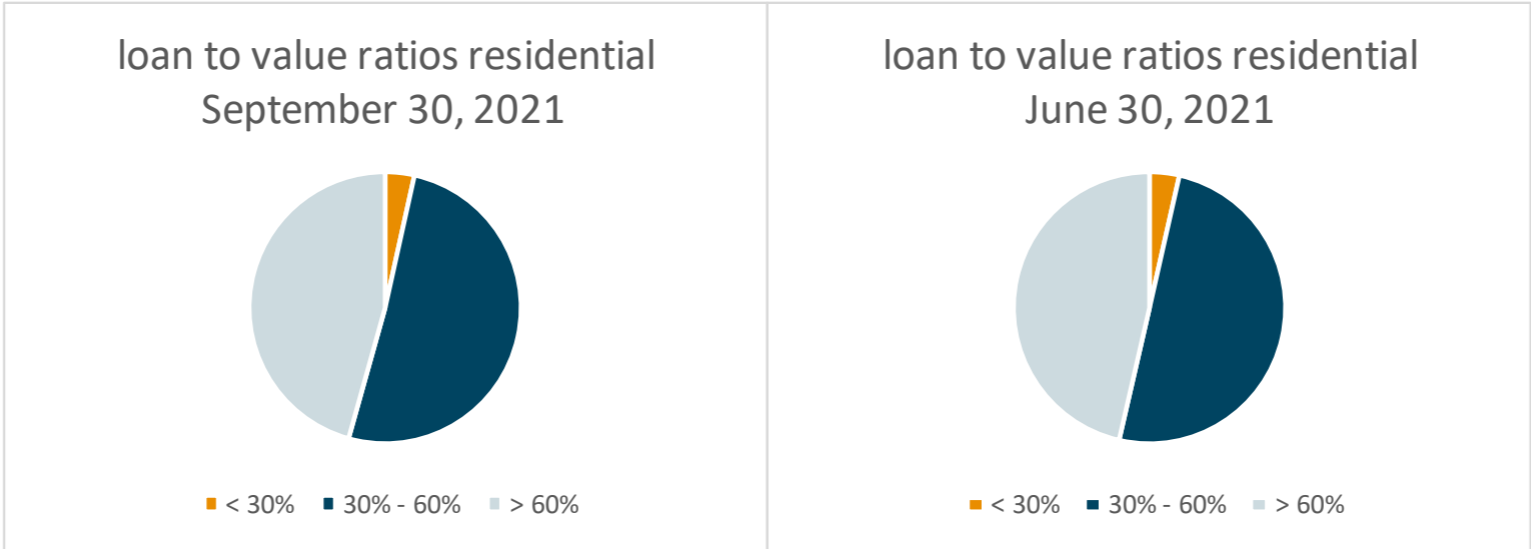


Loan to value ratios - residential



loan to value ratios - residential

LTV		< 30%	30% - 60%	> 60%
		€ thousand	€ thousand	€ thousand
cover pool €	September 30, 2021	42,379	620,811	557,258
	June 30, 2021	39,646	561,293	520,206



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

Loan to value ratios - commercial



loan to value ratios - commercial

LTV		< 30%	30% - 60%	> 60%
		€ thousand	€ thousand	€ thousand
cover pool €	September 30, 2021	0	85,173	651,170
	June 30, 2021	0	85,318	680,803



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

Maturity of cover assets - residential

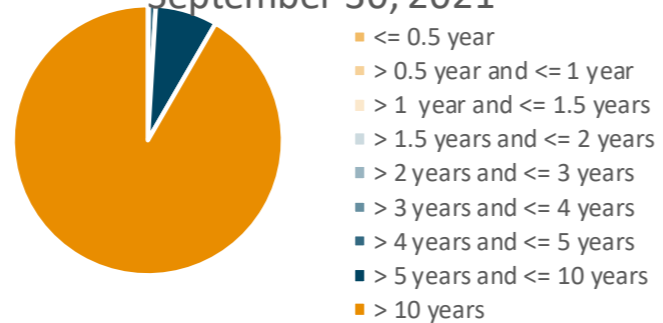


time to maturity of the ecological ESG Pfandbrief related residential cover assets

maturity:	September 30, 2021	June 30, 2021
	cover pool	cover pool
<= 0.5 year	0	190,226
> 0.5 year and <= 1 year	135,828	136,199
> 1 year and <= 1.5 years	0	0
> 1.5 years and <= 2 years	370,655	372,695
> 2 years and <= 3 years	371,097	328,783
> 3 years and <= 4 years	405,456	292,200
> 4 years and <= 5 years	10,289,873	6,500,498
> 5 years and <= 10 years	90,543,419	79,239,724
> 10 years	1,118,331,434	1,034,084,519

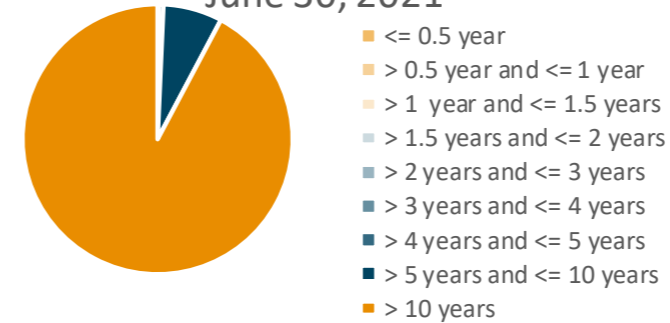
cover pool by maturity - residential

September 30, 2021



cover pool by maturity - residential

June 30, 2021



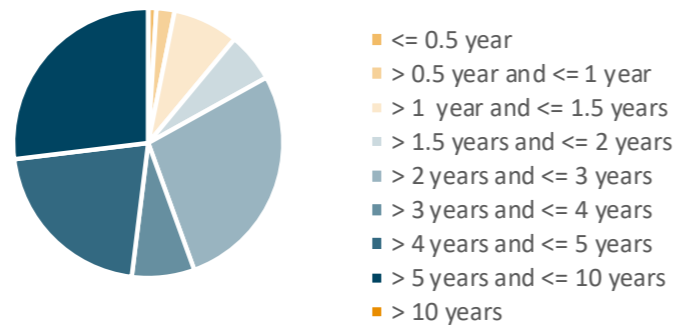
Maturity of cover assets - commercial



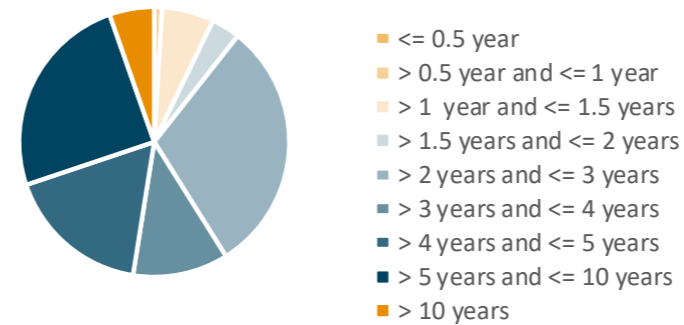
time to maturity of the ecological ESG Pfandbrief related commercial cover assets

	September 30, 2021	June 30, 2021
maturity:	cover pool	cover pool
<= 0.5 year	7,140,000	0
> 0.5 year and <= 1 year	16,104,572	7,140,000
> 1 year and <= 1.5 years	57,970,688	47,967,446
> 1.5 years and <= 2 years	43,557,600	26,321,911
> 2 years and <= 3 years	202,615,617	233,293,843
> 3 years and <= 4 years	55,183,075	87,606,424
> 4 years and <= 5 years	155,524,907	132,784,907
> 5 years and <= 10 years	198,246,907	189,881,907
> 10 years	0	41,125,000

cover pool by maturity - commercial
September 30, 2021



cover pool by maturity - commercial
June 30, 2021

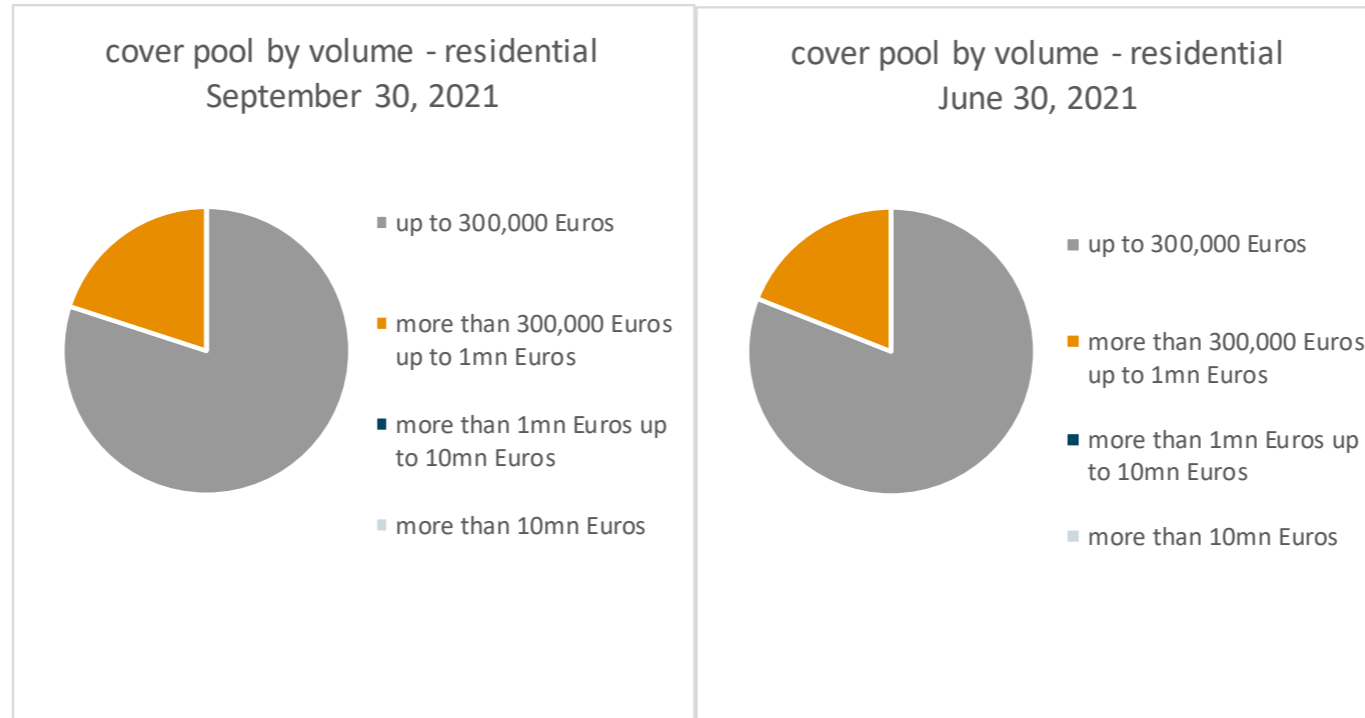


Mortgage loans by volume - residential



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

	September 30, 2021			June 30, 2021		
	€ thousand	in %	Number of loans	€ thousand	in %	Number of loans
up to 300,000 Euros	976,479	80.01	5,640	908,098	81.00	5,252
more than 300,000 Euros up to 1mn Euros	243,969	19.99	616	213,047	19.00	542
more than 1mn Euros up to 10mn Euros	0	0.00	0	0	0.00	0
more than 10mn Euros	0	0.00	0	0	0.00	0
Total	1,220,448	100.00	6,256	1,121,145	100.00	5,794



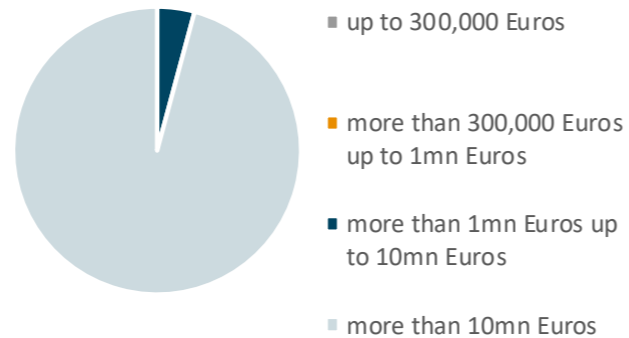
Mortgage loan by volume - commercial



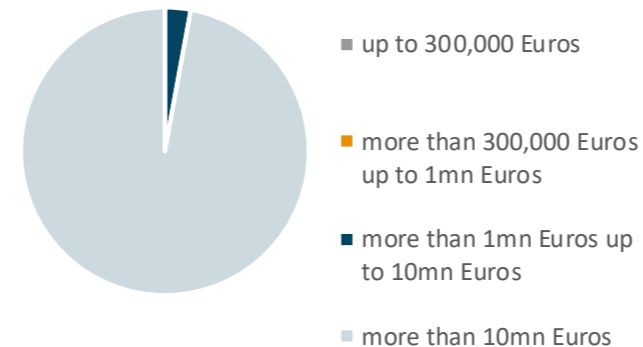
commercial mortgage loans used as cover assets according to their amount in tranches

	September 30, 2021			June 30, 2021		
	€ thousand	in %	Number of loans	€ thousand	in %	Number of loans
up to 300,000 Euros	0	0.00	0	0	0.00	0
more than 300,000 Euros up to 1mn Euros	0	0.00	0	0	0.00	0
more than 1mn Euros up to 10mn Euros	30,942	4.20	4	22,198	2.90	3
more than 10mn Euros	705,402	95.80	26	743,924	97.10	27
Total - all states	736,343	100.00	30	766,121	100.00	30

cover pool by volume - commercial
September 30, 2021



cover pool by volume - commercial
June 30, 2021



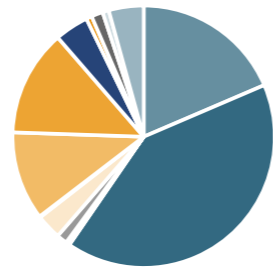
Mortgage loans by region - residential



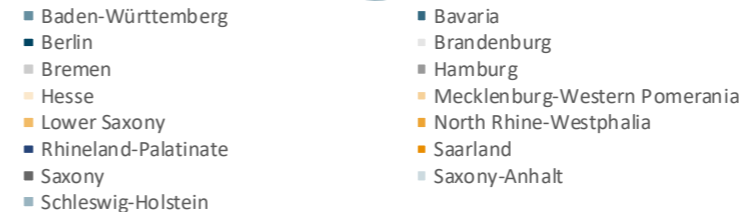
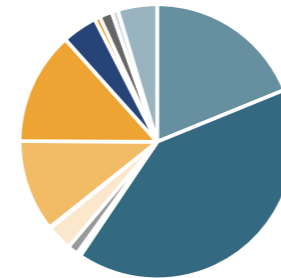
residential cover assets of the ecological ESG Pfandbrief according to their region

Germany	September 30, 2021		June 30, 2021	
	€	in %	€	in %
Baden-Württemberg	225,734,433	18.50	210,459,168	18.77
Bavaria	498,941,360	40.88	453,509,992	40.45
Berlin	3,937,984	0.32	3,505,919	0.31
Brandenburg	1,520,720	0.12	1,460,320	0.13
Bremen	554,503	0.05	554,772	0.05
Hamburg	15,703,187	1.29	13,719,374	1.22
Hesse	37,637,373	3.08	33,612,149	3.00
Mecklenburg-Western Pomerania	1,617,872	0.13	1,552,862	0.14
Lower Saxony	132,988,393	10.90	120,379,962	10.74
North Rhine-Westphalia	159,434,269	13.06	148,464,609	13.24
Rhineland-Palatinate	50,632,020	4.15	46,160,603	4.12
Saarland	8,465,975	0.69	7,292,293	0.65
Saxony	17,306,185	1.42	16,552,476	1.48
Saxony-Anhalt	9,446,737	0.77	8,365,601	0.75
Schleswig-Holstein	52,269,682	4.28	51,558,282	4.60
Thuringia	4,257,072	0.35	3,996,461	0.36
Total - all states	1,220,447,764	100.00	1,121,144,845	100.00

cover pool residential by region, 30/09/2021



cover pool residential by region, 30/06/2021



Mortgage loans by region - commercial



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

Germany	September 30, 2021		June 30, 2021	
	€	in %	€	in %
Baden-Württemberg	0	0.00	0	0.00
Bavaria	66,333,276	9.01	66,478,008	8.68
Berlin	56,830,907	7.72	56,830,907	7.42
Brandenburg	0	0.00	0	0.00
Bremen	0	0.00	0	0.00
Hamburg	0	0.00	0	0.00
Hesse	145,178,489	19.72	145,178,489	18.95
Mecklenburg-Western Pomerania	0	0.00	0	0.00
Lower Saxony	0	0.00	0	0.00
North Rhine-Westphalia	34,183,750	4.64	34,183,750	4.46
Rhineland-Palatinate	0	0.00	0	0.00
Saarland	0	0.00	0	0.00
Saxony	0	0.00	0	0.00
Saxony-Anhalt	0	0.00	0	0.00
Schleswig-Holstein	0	0.00	0	0.00
Thuringia	0	0.00	0	0.00
Austria	41,125,000	5.59	41,125,000	5.37
France	56,100,000	7.62	56,100,000	7.32
Luxembourg	31,400,000	4.26	31,400,000	4.10
Spain	100,917,600	13.71	100,917,600	13.17
The Netherlands	72,936,000	9.91	64,176,000	8.38
United Kingdom	95,255,185	12.94	95,530,498	12.47
USA	36,083,159	4.90	74,201,186	9.69
Total - all states	736,343,365	100.00	766,121,438	100.00

cover pool commercial by region, 30/09/2021



- Baden-Württemberg
- Bavaria
- Berlin
- Brandenburg
- Bremen
- Hamburg
- Hesse
- Mecklenburg-Western Pomerania
- Lower Saxony
- North Rhine-Westphalia
- Rhineland-Palatinate
- Saarland
- Saxony
- Saxony-Anhalt
- Schleswig-Holstein
- Thuringia
- Austria
- France
- Luxembourg
- Spain
- The Netherlands
- United Kingdom
- USA

cover pool commercial by region, 30/06/2021



- Baden-Württemberg
- Bavaria
- Berlin
- Brandenburg
- Bremen
- Hamburg
- Hesse
- Mecklenburg-Western Pomerania
- Lower Saxony
- North Rhine-Westphalia
- Rhineland-Palatinate
- Saarland
- Saxony
- Saxony-Anhalt
- Schleswig-Holstein
- Thuringia
- Austria
- France
- Luxembourg
- Spain
- The Netherlands
- United Kingdom
- USA



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