



MünchenerHyp

Ecological ESG Pfandbrief

Quarterly reporting: 2. Q. 2022



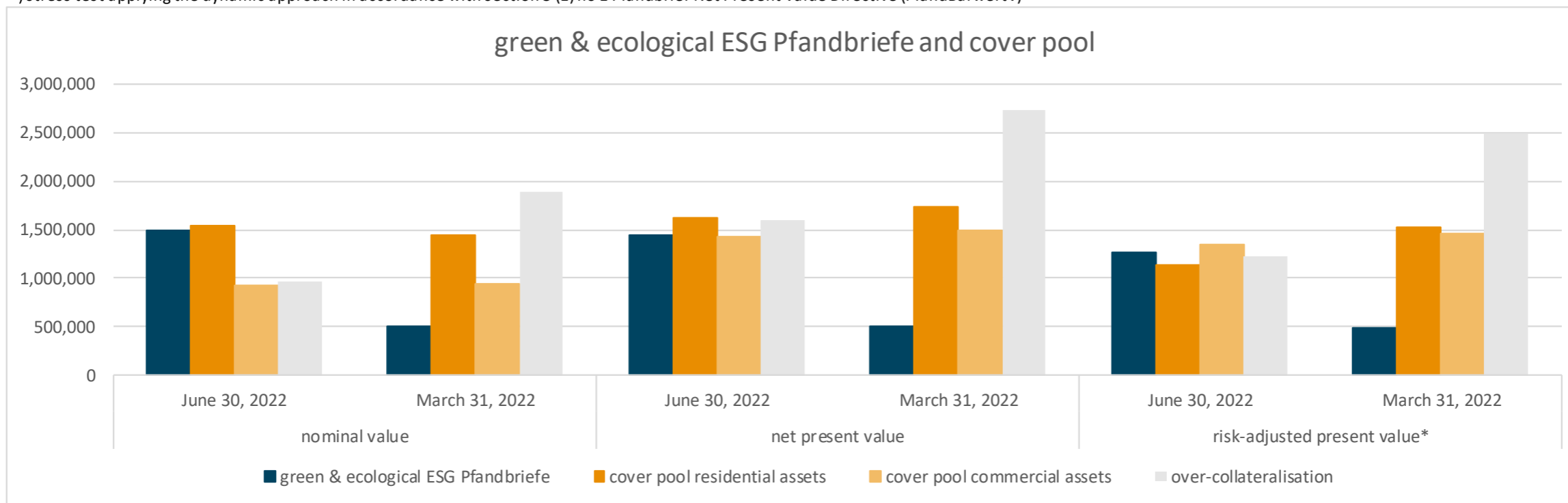
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Outstanding green & ecological ESG Pfandbriefe and related cover assets

outstanding green & ecological ESG Pfandbriefe and related cover assets

€ thousand	nominal value		net present value		risk-adjusted present value*	
	June 30, 2022	March 31, 2022	June 30, 2022	March 31, 2022	June 30, 2022	March 31, 2022
green & ecological ESG Pfandbriefe	1,500,000	500,000	1,440,157	505,568	1,271,733	495,786
cover pool residential assets	1,534,136	1,438,722	1,619,638	1,735,763	1,136,722	1,519,958
cover pool commercial assets	926,235	947,127	1,426,563	1,494,326	1,354,712	1,465,901
over-collateralisation	960,371	1,885,849	1,606,044	2,724,521	1,219,700	2,490,073

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

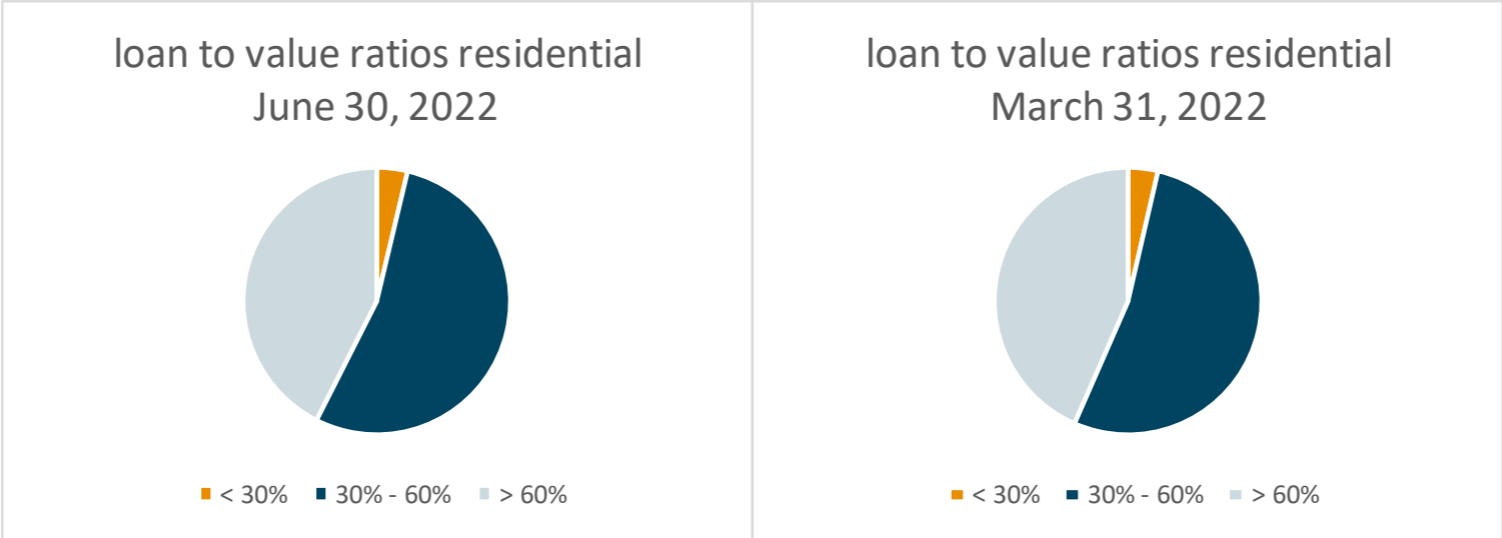


Loan to value ratios - residential



loan to value ratios - residential

LTV		< 30%	30% - 60%	> 60%
		€ thousand	€ thousand	€ thousand
cover pool €	June 30, 2022	57,031	824,541	652,564
	March 31, 2022	51,990	761,944	624,787



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 €	June 30, 2022	0	84,733	841,502
	March 31, 2022	0	84,881	862,246



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

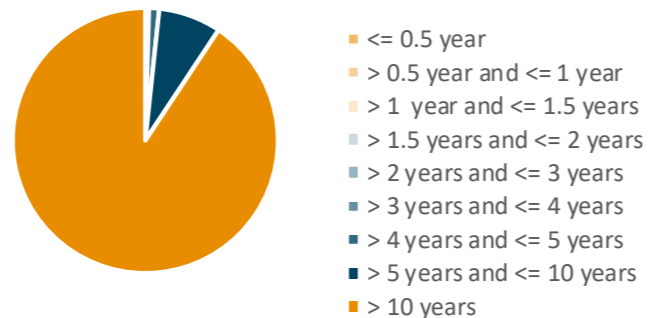
Maturity of cover assets - residential



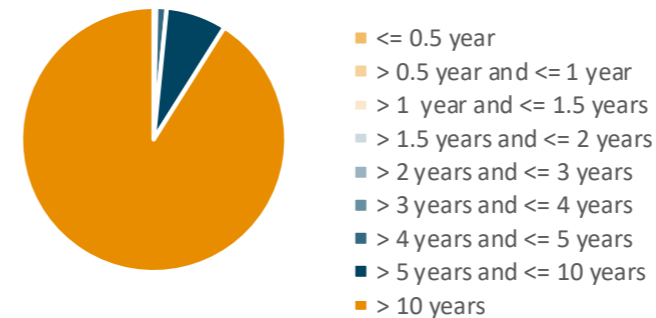
time to maturity of green & ecological ESG Pfandbriefe related residential cover assets

maturity:	June 30, 2022	March 31, 2022
	cover pool	cover pool
<= 0.5 year	0	135,084
> 0.5 year and <= 1 year	364,487	0
> 1 year and <= 1.5 years	117,400	366,551
> 1.5 years and <= 2 years	195,584	315,695
> 2 years and <= 3 years	358,596	363,981
> 3 years and <= 4 years	5,692,826	3,150,471
> 4 years and <= 5 years	19,212,005	18,514,418
> 5 years and <= 10 years	117,019,156	106,160,620
> 10 years	1,391,176,050	1,309,714,834

cover pool by maturity - residential
June 30, 2022



cover pool by maturity - residential
March 31, 2022



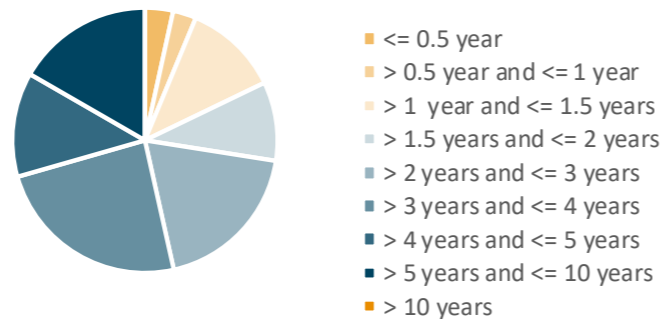
Maturity of cover assets - commercial



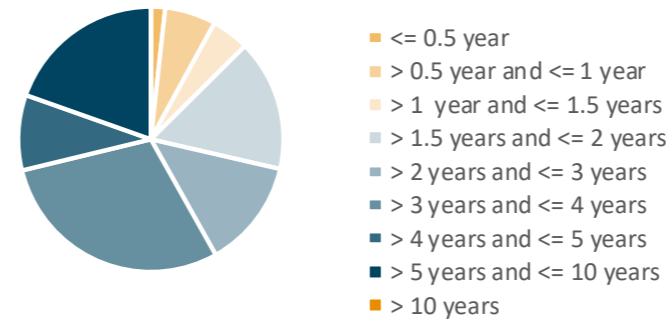
time to maturity of green & ecological ESG Pfandbriefe related commercial cover assets

	June 30, 2022	March 31, 2022
maturity:	cover pool	cover pool
<= 0.5 year	31,810,767	16,503,062
> 0.5 year and <= 1 year	26,317,311	58,969,816
> 1 year and <= 1.5 years	107,237,719	43,557,600
> 1.5 years and <= 2 years	89,233,018	151,853,569
> 2 years and <= 3 years	176,121,929	125,578,102
> 3 years and <= 4 years	222,903,633	278,053,633
> 4 years and <= 5 years	118,080,000	87,120,000
> 5 years and <= 10 years	154,530,907	185,490,907
> 10 years	0	0

cover pool by maturity - commercial
June 30, 2022



cover pool by maturity - commercial
March 31, 2022

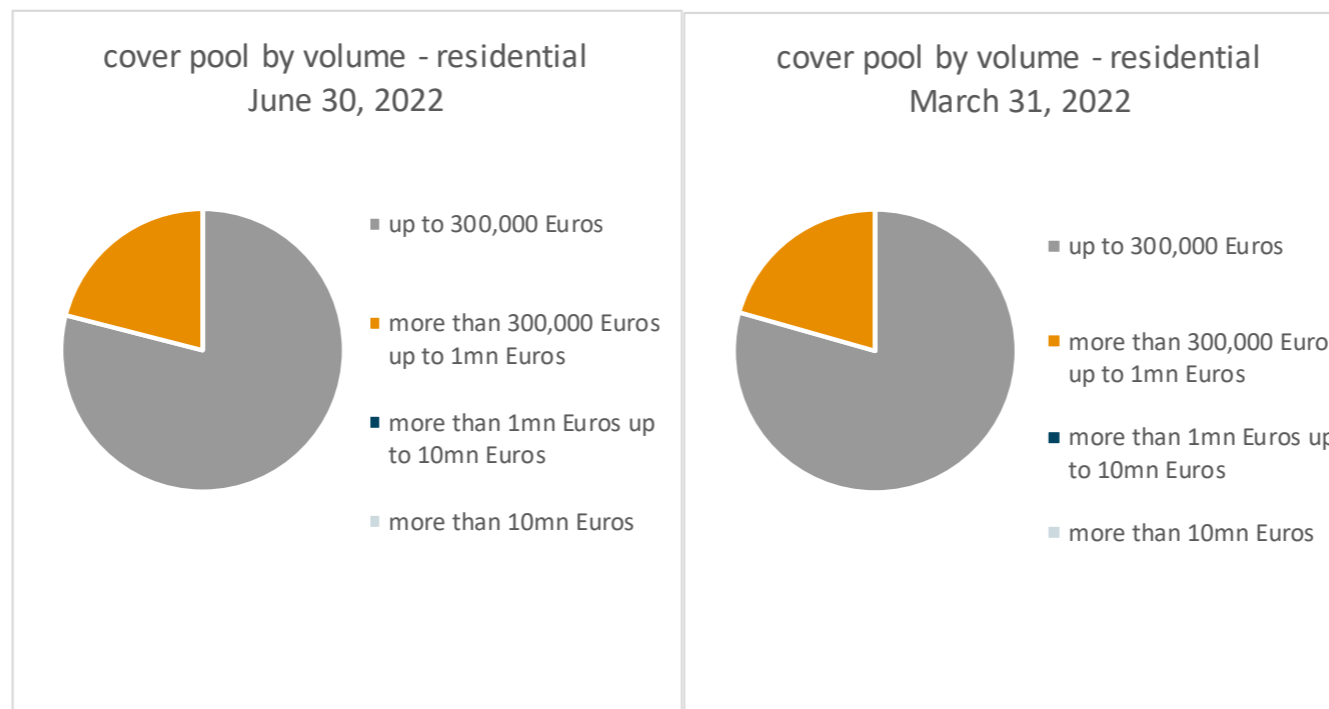


Mortgage loans by volume - residential



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

	June 30, 2022			March 31, 2022		
	€ thousand	in %	Number of loans	€ thousand	in %	Number of loans
up to 300,000 Euros	1,211,891	79.00	6,943	1,142,397	79.40	6,551
more than 300,000 Euros up to 1mn Euros	322,245	21.00	815	296,324	20.60	753
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	1,534,136	100.00	7,758	1,438,722	100.00	7,304

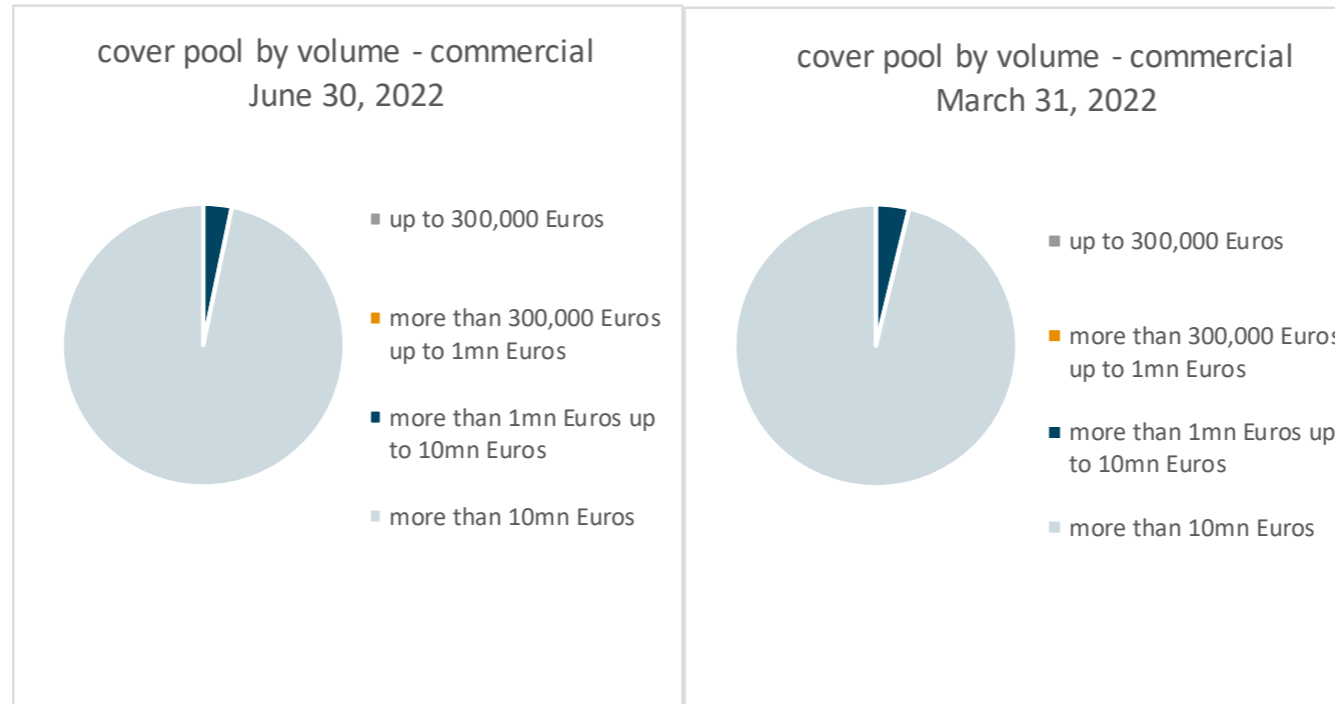


Mortgage loan by volume - commercial



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

	June 30, 2022			March 31, 2022		
	€ 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	30,229	3.26	4	35,988	3.80	5
more than 10mn Euros	896,006	96.74	29	911,138	96.20	30
Total - all states	926,235	100.00	33	947,127	100.00	35

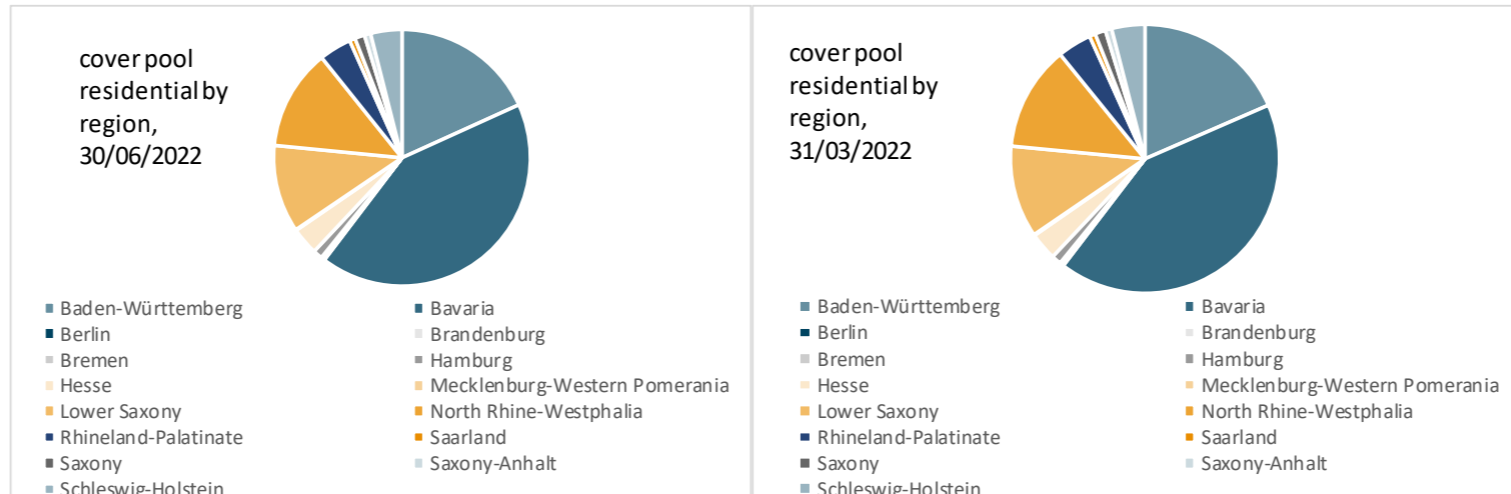


Mortgage loans by region - residential



residential cover assets of green & ecological ESG Pfandbriefe according to their region

Germany	June 30, 2022		March 31, 2022	
	€	in %	€	in %
Baden-Württemberg	278,569,247	18.16	264,727,201	18.14
Bavaria	643,847,220	41.97	600,978,174	41.29
Berlin	3,973,337	0.26	3,967,361	0.31
Brandenburg	2,040,086	0.13	1,954,105	0.14
Bremen	1,360,086	0.09	1,239,159	0.07
Hamburg	18,049,490	1.18	16,552,471	1.24
Hesse	52,325,695	3.41	47,301,279	3.24
Mecklenburg-Western Pomerania	1,510,990	0.10	1,696,213	0.12
Lower Saxony	168,550,941	10.99	158,507,874	11.31
North Rhine-Westphalia	194,122,667	12.65	181,086,536	12.66
Rhineland-Palatinate	62,172,658	4.05	58,626,504	4.16
Saarland	10,935,223	0.71	10,335,790	0.72
Saxony	18,948,654	1.24	18,221,845	1.35
Saxony-Anhalt	12,061,223	0.79	11,006,230	0.75
Schleswig-Holstein	60,223,205	3.93	57,318,818	4.14
Thuringia	5,445,383	0.35	5,202,094	0.36
Total - all states	1,534,136,104	100.00	1,438,721,655	100.00

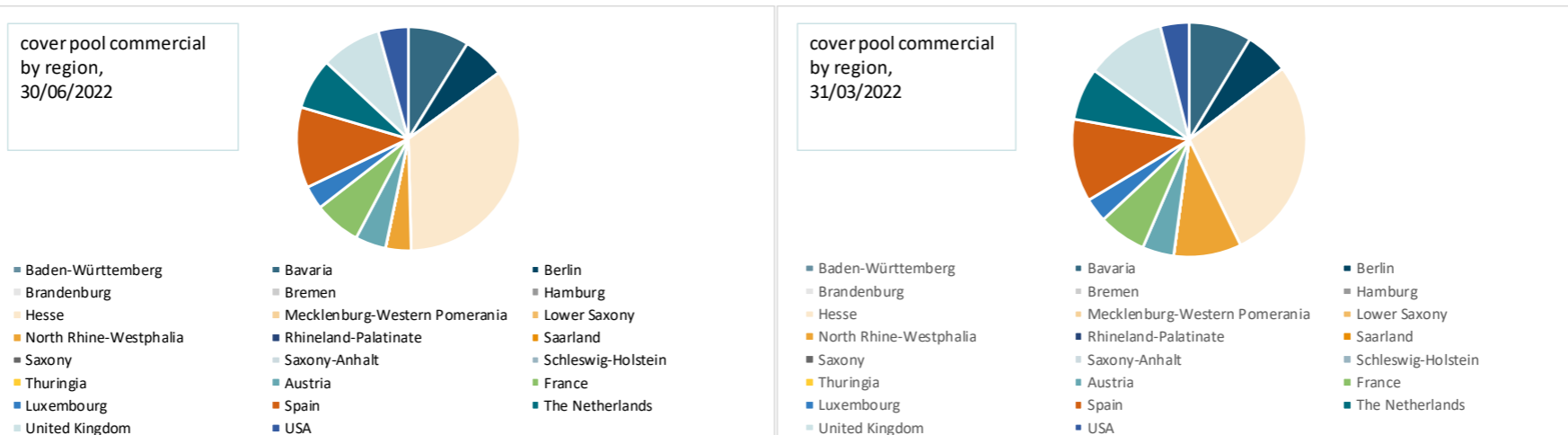


Mortgage loans by region - commercial



commercial cover assets of green & ecological ESG Pfandbrief according to their region

Germany	June 30, 2022		March 31, 2022	
	€	in %	€	in %
Baden-Württemberg	0	0.00	0	0.00
Bavaria	81,829,018	8.83	81,976,788	8.66
Berlin	56,830,907	6.14	56,830,907	6.00
Brandenburg	0	0.00	0	0.00
Bremen	0	0.00	0	0.00
Hamburg	0	0.00	0	0.00
Hesse	320,807,215	34.64	266,447,215	28.13
Mecklenburg-Western Pomerania	0	0.00	0	0.00
Lower Saxony	0	0.00	0	0.00
North Rhine-Westphalia	34,183,750	3.69	88,543,750	9.35
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	4.44	41,125,000	4.34
France	62,581,128	6.76	62,581,128	6.61
Luxembourg	31,400,000	3.39	31,400,000	3.32
Spain	108,161,864	11.68	108,161,864	11.42
The Netherlands	68,280,000	7.37	68,280,000	7.21
United Kingdom	80,812,382	8.72	104,143,167	11.00
USA	40,224,020	4.34	37,636,870	3.97
Total - all states	926,235,283	100.00	947,126,689	100.00





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