



MünchenerHyp

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# Green & ecological ESG Pfandbriefe

Quarterly reporting: 3. Q. 2022



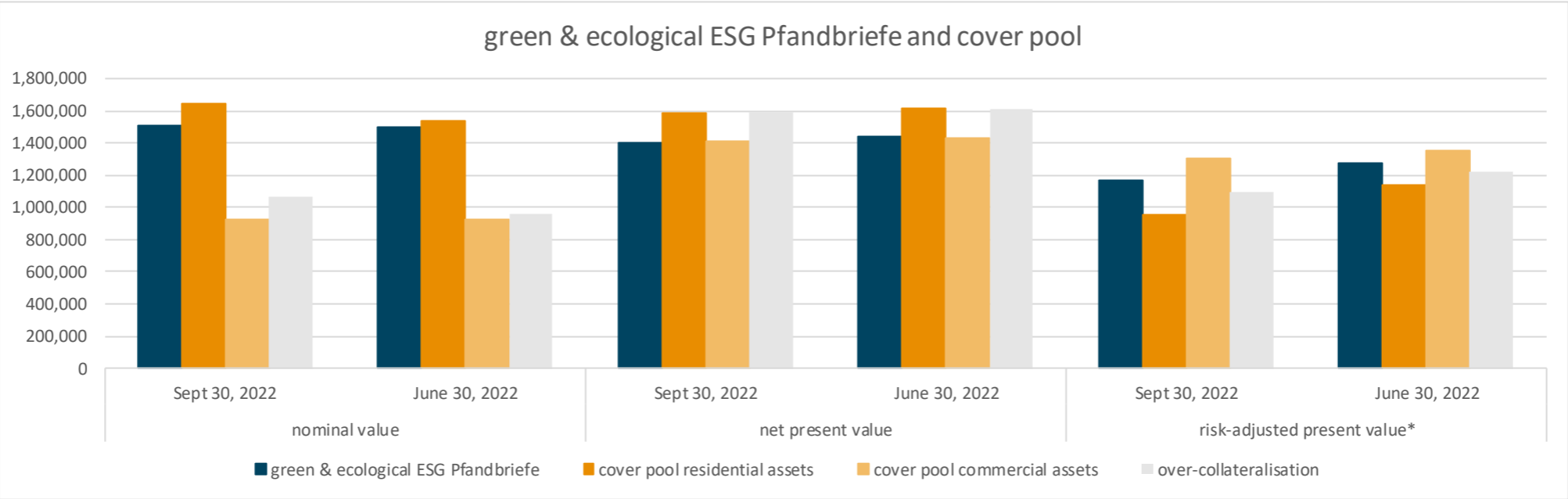
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# Outstanding green & ecological ESG Pfandbriefe and related cover assets

**outstanding green & ecological ESG Pfandbriefe and related cover assets**

€ thousand	nominal value		net present value		risk-adjusted present value*	
	Sept 30, 2022	June 30, 2022	Sept 30, 2022	June 30, 2022	Sept 30, 2022	June 30, 2022
green & ecological ESG Pfandbriefe	1,510,000	1,500,000	1,403,086	1,440,157	1,164,022	1,271,733
cover pool residential assets	1,639,937	1,534,136	1,587,676	1,619,638	954,866	1,136,722
cover pool commercial assets	926,454	926,235	1,410,513	1,426,563	1,304,036	1,354,712
<b>over-collateralisation</b>	<b>1,066,390</b>	<b>960,371</b>	<b>1,595,103</b>	<b>1,606,044</b>	<b>1,094,880</b>	<b>1,219,700</b>

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

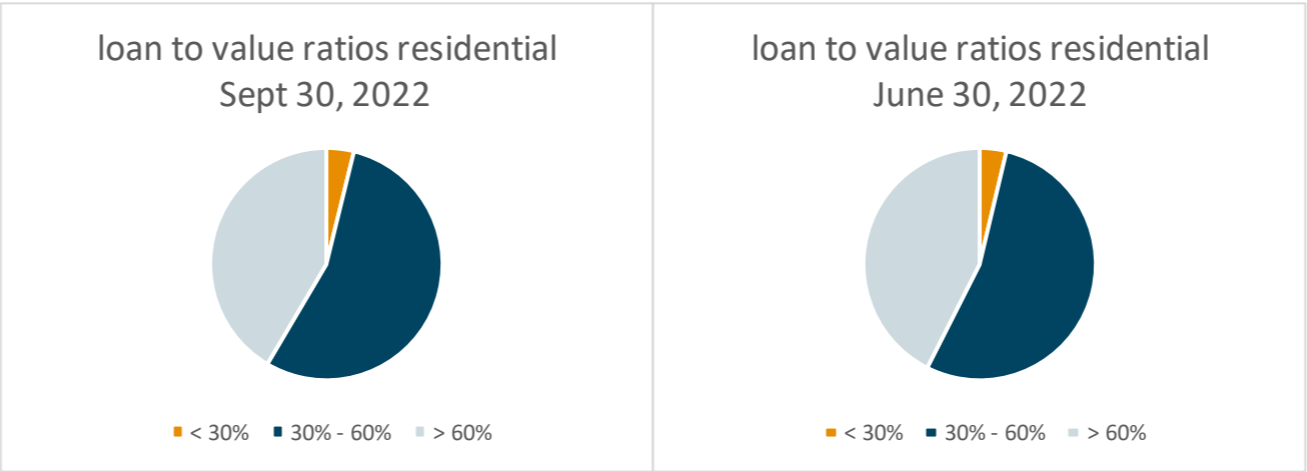


# Loan to value ratios - residential



loan to value ratios - residential

LTV		< 30%	30% - 60%	> 60%
		€ thousand	€ thousand	€ thousand
cover pool €	Sept 30, 2022	62,813	896,463	680,661
	June 30, 2022	57,031	824,541	652,564



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 €	Sept 30, 2022	0	84,584	841,869
	June 30, 2022	0	84,733	841,502



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

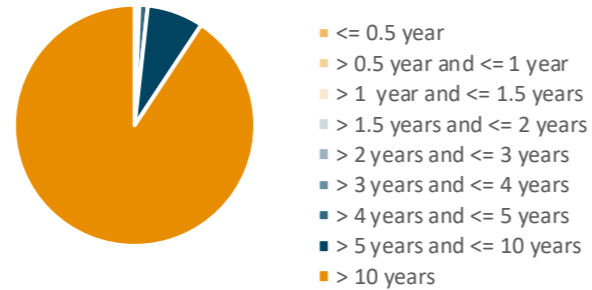
# Maturity of cover assets - residential



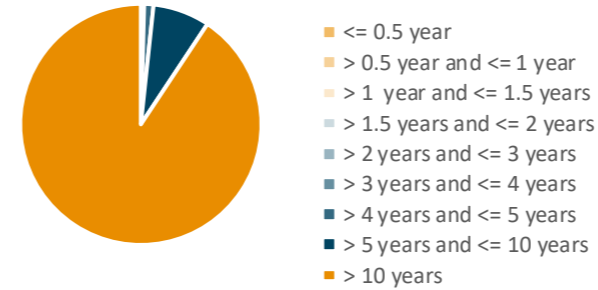
time to maturity of green & ecological ESG Pfandbriefe related residential cover assets

maturity:	Sept 30, 2022	June 30, 2022
	cover pool	cover pool
<= 0.5 year	0	0
> 0.5 year and <= 1 year	362,414	364,487
> 1 year and <= 1.5 years	305,257	117,400
> 1.5 years and <= 2 years	38,637	195,584
> 2 years and <= 3 years	389,478	358,596
> 3 years and <= 4 years	9,129,800	5,692,826
> 4 years and <= 5 years	18,656,969	19,212,005
> 5 years and <= 10 years	123,954,235	117,019,156
> 10 years	1,487,099,742	1,391,176,050

cover pool by maturity - residential  
Sept 30, 2022



cover pool by maturity - residential  
June 30, 2022



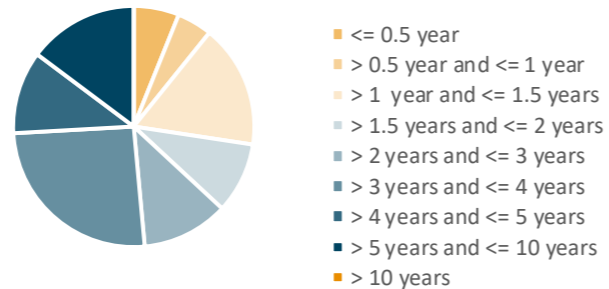
# Maturity of cover assets - commercial



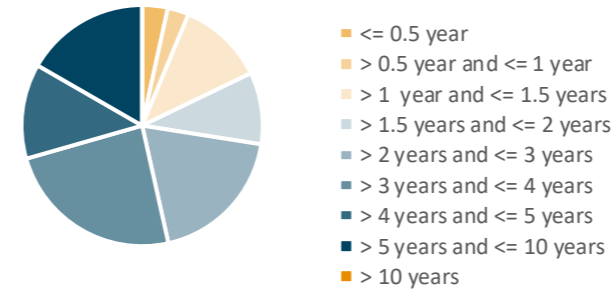
time to maturity of green & ecological ESG Pfandbriefe related commercial cover assets

	Sept 30, 2022	June 30, 2022
<b>maturity:</b>	<b>cover pool</b>	<b>cover pool</b>
<b>&lt;= 0.5 year</b>	56,495,488	31,810,767
<b>&gt; 0.5 year and &lt;= 1 year</b>	43,557,600	26,317,311
<b>&gt; 1 year and &lt;= 1.5 years</b>	153,786,110	107,237,719
<b>&gt; 1.5 years and &lt;= 2 years</b>	88,087,745	89,233,018
<b>&gt; 2 years and &lt;= 3 years</b>	107,792,062	176,121,929
<b>&gt; 3 years and &lt;= 4 years</b>	236,883,633	222,903,633
<b>&gt; 4 years and &lt;= 5 years</b>	102,955,000	118,080,000
<b>&gt; 5 years and &lt;= 10 years</b>	136,895,907	154,530,907
<b>&gt; 10 years</b>	0	0

cover pool by maturity - commercial  
Sept 30, 2022



cover pool by maturity - commercial  
June 30, 2022

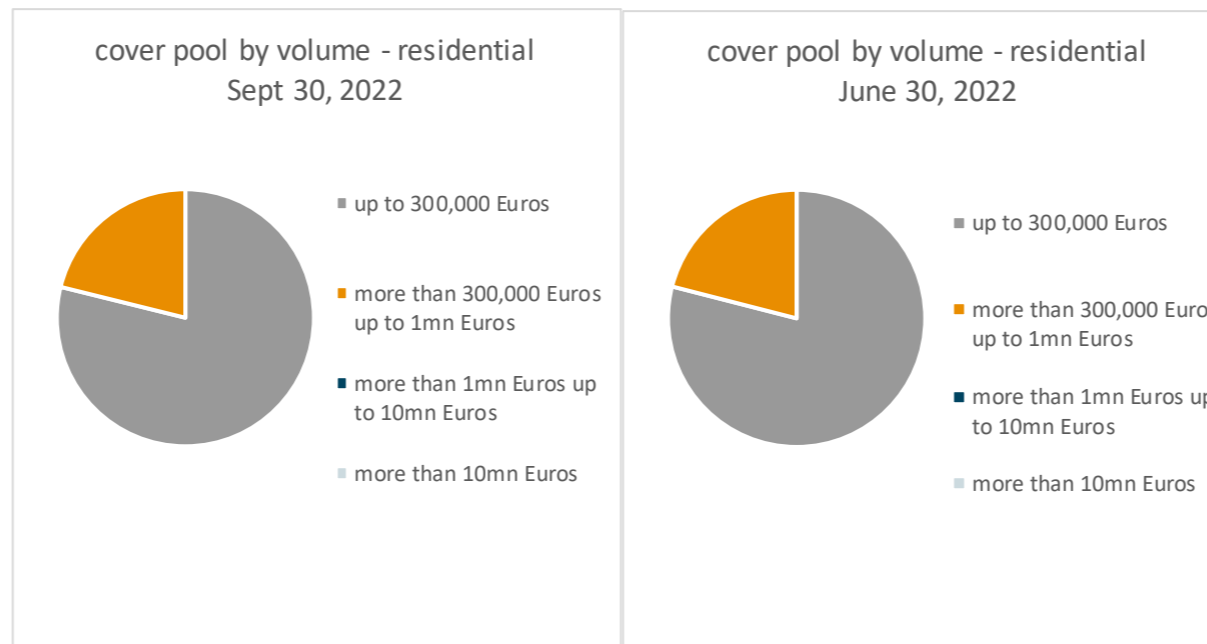


# Mortgage loans by volume - residential



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

	Sept 30, 2022			June 30, 2022		
	€ thousand	in %	Number of loans	€ thousand	in %	Number of loans
up to 300,000 Euros	1,293,317	78.86	7,396	1,211,891	79.00	6,943
more than 300,000 Euros up to 1mn Euros	346,620	21.14	878	322,245	21.00	815
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
<b>Total</b>	<b>1,639,937</b>	<b>100.00</b>	<b>8,274</b>	<b>1,534,136</b>	<b>100.00</b>	<b>7,758</b>



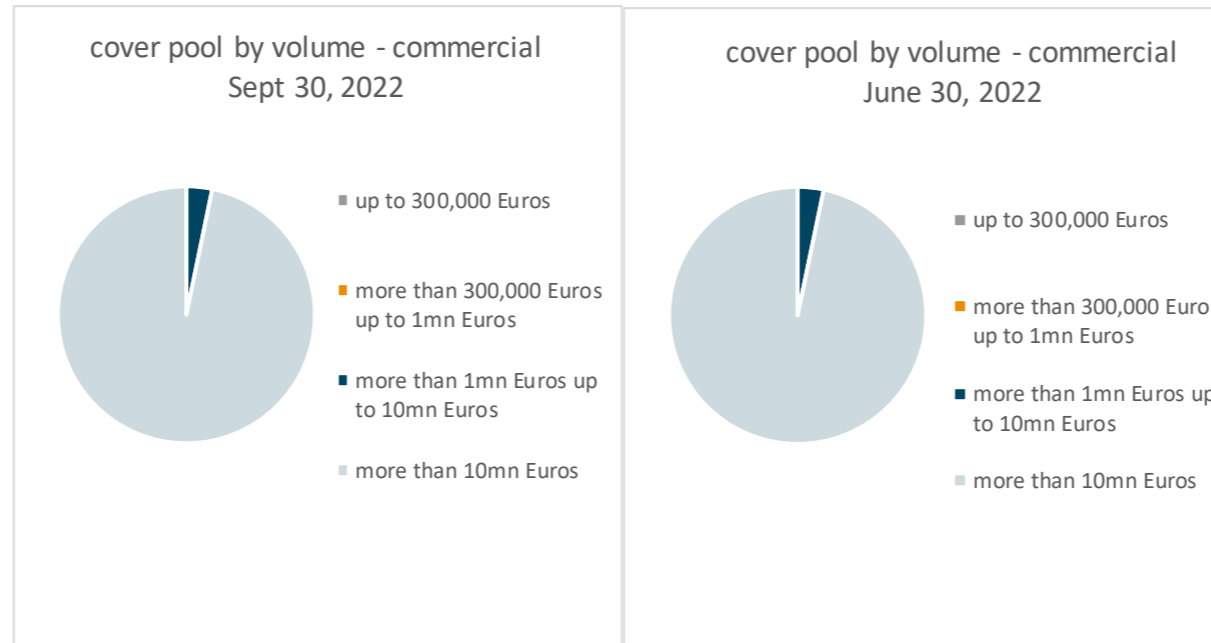


# Mortgage loan by volume - commercial



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

	Sept 30, 2022			June 30, 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	30,032	3.24	4	30,229	3.26	4
more than 10mn Euros	896,422	96.76	29	896,006	96.74	29
<b>Total - all states</b>	<b>926,454</b>	<b>100.00</b>	<b>33</b>	<b>926,235</b>	<b>100.00</b>	<b>33</b>

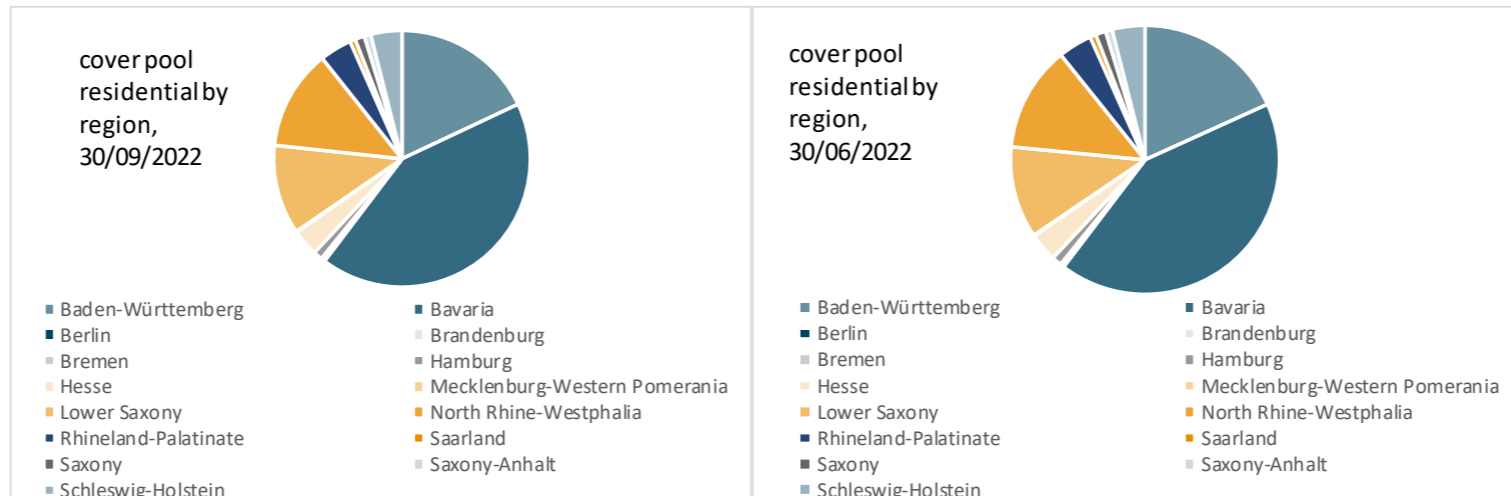


# Mortgage loans by region - residential



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

Germany	Sept 30, 2022		June 30, 2022	
	€	in %	€	in %
Baden-Württemberg	294,062,868	17.93	278,569,247	18.16
Bavaria	691,220,993	42.15	643,847,220	41.97
Berlin	4,077,036	0.25	3,973,337	0.26
Brandenburg	2,721,581	0.17	2,040,086	0.13
Bremen	1,524,211	0.09	1,360,086	0.09
Hamburg	18,694,522	1.14	18,049,490	1.18
Hesse	54,883,797	3.35	52,325,695	3.41
Mecklenburg-Western Pomerania	1,502,564	0.09	1,510,990	0.10
Lower Saxony	184,165,313	11.23	168,550,941	10.99
North Rhine-Westphalia	206,415,073	12.59	194,122,667	12.65
Rhineland-Palatinate	66,037,397	4.03	62,172,658	4.05
Saarland	11,251,642	0.69	10,935,223	0.71
Saxony	19,583,624	1.19	18,948,654	1.24
Saxony-Anhalt	13,365,020	0.81	12,061,223	0.79
Schleswig-Holstein	64,122,767	3.91	60,223,205	3.93
Thuringia	6,308,125	0.38	5,445,383	0.35
<b>Total - all states</b>	<b>1,639,936,532</b>	<b>100.00</b>	<b>1,534,136,104</b>	<b>100.00</b>

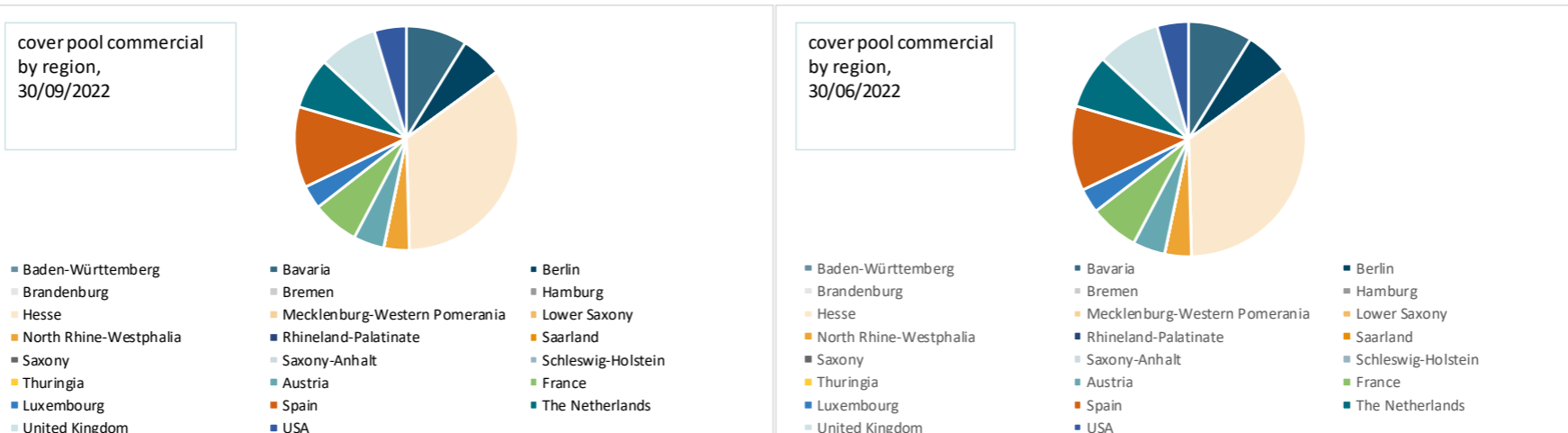


# Mortgage loans by region - commercial



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

Germany	Sept 30, 2022		June 30, 2022	
	€	in %	€	in %
Baden-Württemberg	0	0.00	0	0.00
Bavaria	81,680,220	8.82	81,829,018	8.83
Berlin	56,830,907	6.13	56,830,907	6.14
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	34.63	320,807,215	34.64
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	34,183,750	3.69
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	4.44
France	62,581,128	6.75	62,581,128	6.76
Luxembourg	31,400,000	3.39	31,400,000	3.39
Spain	108,161,864	11.67	108,161,864	11.68
The Netherlands	68,280,000	7.37	68,280,000	7.37
United Kingdom	78,542,680	8.48	80,812,382	8.72
USA	42,860,781	4.63	40,224,020	4.34
<b>Total - all states</b>	<b>926,453,545</b>	<b>100.00</b>	<b>926,235,283</b>	<b>100.00</b>





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