

MÜNCHENER HYPOTHEKEN BANK

Disclosure Report
as of March 31, 2023





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Disclosure Pursuant to CRR/CRD IV as of March 31, 2023

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1 Overview of the CRR Disclosure Requirements

The amounts are presented in million euros. Rounding differences can occur.

The following overview lists the disclosure requirements pursuant to CRR and the corresponding chapters in MünchenerHyp'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
Article 438 (d), (h)	Own Funds
Article 447	Counterparty Risk
Article 451a (2)	Liquidity Risk



2 Own Funds

TABLE 2: EU KM1 – KEY METRICS

		a	b	c	d	e
		31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2022
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	1,689.7	1,690.3	1,666.3	1,658.9	1,653.2
2	Tier 1 capital	1,890.4	1,893.4	1,875.5	1,859.7	1,775.0
3	Total capital	1,992.4	1,950.1	1,911.3	1,901.3	1,819.9
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	9,012.9	8,915.8	8,915.7	8,756.3	8,401.1
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	18.75	18.96	18.69	18.94	19.68
6	Tier 1 ratio (%)	20.97	21.24	21.04	21.24	21.13
7	Total capital ratio (%)	22.11	21.87	21.44	21.71	21.66
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.75	1.75	1.75	1.75	1.75
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.98	0.98	0.98	0.98	0.98
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.31	1.31	1.31	1.31	1.31
EU 7d	Total SREP own funds requirements (%)	9.75	9.75	9.75	9.75	9.75
Combined buffer 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 (%)	0.55	0.05	0.04	0.05	0.05
EU 9a	Systemic risk buffer (%)	0.88	-	-	-	-



Table 2 continued from page 4

TABLE 2: EU KM1 – KEY METRICS

		a	b	c	d	e
		31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2022
10	Global systemically important institution buffer (%)	-	-	-	-	-
EU 10a	Other systemically important institution buffer	-	-	-	-	-
11	Combined buffer requirement (%)	3.93	2.55	2.54	2.55	2.55
EU 11a	Overall capital requirements (%)	13.68	12.30	12.29	12.30	12.30
12	CET1 available after meeting the total SREP own funds requirements (%)	12.36	12.12	11.69	11.96	11.91
Leverage ratio						
13	Leverage ratio total exposure measure	51,188.1	50,839.8	52,309.3	52,073.0	49,381.8
14	Leverage ratio	3.69	3.72	3.59	3.57	3.59
Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)						
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	3.02
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 requirements (%)	3.00	3.00	3.00	3.00	3.02
Liquidity coverage ratio						
15	Total high-quality liquid assets (HQLA) (average weighted value)	2,460.8	2,640.4	2,642.3	2,615.6	2,439.0
16	Cash outflows – total weighted value	707.1	661.2	641.0	630.2	584.9
EU 16a	Cash inflows – total weighted value	1,074.3	1,008.0	1,003.8	1,035.9	967.0
EU 16b	Total net cash outflows (adjusted value)	367.2	346.9	362.8	405.8	382.1
17	Liquidity coverage ratio (%)	404.20	452.10	511.10	515.60	497.30
Net stable funding ratio						
18	Total available stable funding	43,822.0	44,581.3	47,165.3	46,866.0	47,872.6
19	Total required stable funding	40,349.4	41,594.8	42,518.9	42,987.2	42,567.6
20	NSFR ratio (%)	108.61	107.18	110.90	109.02	112.46



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

		Risk – weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		31.03.2023	31.12.2022	31.03.2023
1	Credit risk (excluding CCR)	8,113.5	8,034.3	649.1
2	of which the standardised approach	1,188.4	1,238.3	95.1
3	of which the foundation IRB (FIRB) approach	3,521.9	3,426.8	281.8
4	of which the slotting approach	-	-	-
EU 4a	of which the equities under the simple risk – weighted approach	-	-	-
5	of which the advanced IRB (AIRB) approach	3,370.3	3,336.6	269.6
6	Counterparty credit risk - CCR	374.4	356.5	30.0
7	of which the standardised approach	85.0	81.3	6.8
8	of which the internal model method (IMM)	-	-	-
EU 8a	of which exposures to a CCP	0.2	0.3	0.0
EU 8b	of which credit valuation adjustment - CVA	289.2	274.9	23.1
9	of which other CCR	-	-	-
10	Empty set in the EU	-	-	-
11	Empty set in the EU	-	-	-
12	Empty set in the EU	-	-	-
13	Empty set in the EU	-	-	-
14	Empty set in the EU	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	of which the SEC-IRBA approach	-	-	-
18	of which SEC-ERBA (including IAA)	-	-	-
19	of which the SEC-SA approach	-	-	-
EU 19a	of which 1,250%/deduction	-	-	-



Table 3 continued from page 6

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

		Risk – weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		31.03.2023	31.12.2022	31.03.2023
20	Position, foreign exchange and commodities risks (market risk)	-	-	-
21	of which the standardised approach	-	-	-
22	of which the IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	525.0	525.0	42.0
EU 23a	of which the basic indicator approach	525.0	525.0	42.0
EU 23b	of which the standardised approach	-	-	-
EU 23c	of which the advanced measurement approach	-	-	-
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (for information)	1.4	1.4	0.1
25	Empty set in the EU	-	-	-
26	Empty set in the EU	-	-	-
27	Empty set in the EU	-	-	-
28	Empty set in the EU	-	-	-
29	Total	9,012.9	8,915.8	721.0



3 Disclosure of exposures to counterparty credit risk

TABLE 4: EU CR8 – RWEA FLOW STATEMENTS OF CREDIT RISK EXPOSURE UNDER THE IRB APPROACH

		Risk – weighted exposure amount
		a
1	Risk – weighted exposure amount as at the end of the previous reporting period	6,763.4
2	Asset size (+/-)	- 92.1
3	Asset quality (+/-)	228.3
4	Model updates (+/-)	-
5	Methodology and policy (+/-)	-
6	Acquisitions and disposals (+/-)	-
7	Foreign exchange movements (+/-)	- 7.4
8	Other (+/-)	-
9	Risk – weighted exposure amount as at the end of the reporting period	6,892.2



4 Disclosure of liquidity requirements

TABLE 5: EU LIQ1 – QUANTITATIVE INFORMATION ON LCR

		a				b				c				d				e				f				g				h			
		Total unweighted value (average)								Total weighted value (average)																							
EU 1a	Quarter ending on (DD Month YYYY)	31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2023	31.12.2022	30.09.2022	30.06.2022	31.03.2023	31.12.2022	30.09.2022	30.06.2022				
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12				
HIGH-QUALITY LIQUID ASSETS																																	
1	Total high-quality liquid assets (HQLA)									2,460.8	2,640.4	2,642.3	2,615.6																				
CASH – OUTFLOWS																																	
2	Retail deposits and deposits from small business customers:	-	-	-	36.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
3	of which Stable deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
4	of which Less stable deposits	-	-	-	36.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
5	of which Unsecured wholesale funding	703.3	647.8	640.3	614.9	522.4	488.5	475.6	494.1																								
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
7	Non-operational deposits (all counterparties)	392.1	321.6	314.0	251.9	211.2	162.3	149.3	131.1																								
8	Unsecured debt	311.2	326.2	326.3	363.0	311.2	326.2	326.3	363.0																								
9	Secured wholesale funding					0	-	-	-																								
10	Additional requirements	2,441.5	2,592.8	2,670.1	2,720.0	422.8	410.7	390.5	372.2																								
11	Outflows related to derivative exposures and other collateral requirements	306.4	284.9	258.4	235.0	306.4	284.9	258.4	235.0																								
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-																								
13	Credit and liquidity facilities	2,135.1	2,307.9	2,411.7	2,485.0	116.4	125.8	132.1	137.2																								
14	Other contractual funding obligations	143.5	122.1	149.2	179.9	117.6	94.4	122.0	152.9																								
15	Other contingent funding obligations	114.9	144.0	157.5	130.7	11.5	14.4	15.7	13.1																								
16	TOTAL CASH OUTFLOWS					1,074.3	1,008.0	1,003.8	1,036.0																								



Table 5 continued from page 9

TABLE 5: EU LIQ1 – QUANTITATIVE INFORMATION ON LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
CASH – INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	289.9	284.1	241.6	232.7	197.4	194.1	158.8	153.9
19	Other cash inflows	174.1	153.8	204.7	252.6	169.8	152.8	204.0	251.9
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or that are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	464.0	437.9	446.3	485.3	367.2	346.9	362.8	405.8
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	464.0	437.9	446.3	485.3	367.2	346.9	362.8	405.8
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					2,460.8	2,640.4	2,642.3	2,615.6
22	TOTAL NET CASH OUTFLOWS					707.1	661.2	641.0	630.2
23	LIQUIDITY COVERAGE RATIO					404.2 %	452.1 %	511.1 %	515.6 %


TABLE 6: EU LIQB ON QUALITATIVE INFORMATION ON LCR, THAT 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 160% over the last 12 months. Interim increases were mainly caused by the factors listed in (a), which are by their nature 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 have not changed over the last three months.
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 Muenchener Hypothekenbank eG is very volatile. This is caused more by the deterministic cash flow profile of the institution (which can be forecasted very precisely) than by unexpected changes in any LCR- component.



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Concept | Design

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