

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	11,737	12,424	12,362	12,305	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,737	12,424	12,362	12,305	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,737	12,424	12,362	12,305	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	11,737	12,424	12,362	12,305	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	14,121	15,124	14,975	14,902	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,121	15,124	14,975	14,902	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	64,507	64,532	66,208	66,508	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,507	64,532	66,208	66,508	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.20%	19.25%	18.67%	18.50%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.20%	19.25%	18.67%	18.50%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.20%	19.25%	18.67%	18.50%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.20%	19.25%	18.67%	18.50%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	·
Total capital (as a percentage of risk exposure amount) - transitional definition	21.89%	23.44%	22.62%	22.41%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.89%	23.44%	22.62%	22.41%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	281,237	262,151	273,332	266,347	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.17%	4.74%	4.52%	4.62%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,737	12,424	12,362	12,305	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	11,737	12,424	12,362	12,305	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	281,237	262,151	273,332	266,347	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	281,237	262,151	273,332	266,347	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.17%	4.74%	4.52%	4.62%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.17%	4.74%	4.52%	4.62%	[A.2]/[B.2]	



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	A	(INVIN EUR, %)	As of 30/09/2023	As of 31/12/2023 15,124	As of 31/03/2024 14,975	As of 30/06/2024 14,902	COREP CODE C 01.00 (40010,c0010)	REGULATION Assign 41140 and 72 of CFR
	A A1	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,121	15,124	14,975	14,902	C 01.00 (4000,c0010)	Articles 4(118) and 72 of CPR Articles 50 of CPR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,888	3,888	3,888	3,888	C 01.00 (r0030,c0010)	Acticies 26(1) points (a) and (b), 27 to 29, 35(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	8,515	8,961	8,961	8,961	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-965	-850	-869	-895	C 01.00 (#0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	A1.4	Other Reserves	1,706	1,706	1,706	1,706	C 01.00 (r0200,c0010)	Articles 4(117) and 20(1) point (e) of CFR
	A1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0220,c0010)	Artische B4 of CERR
	A.1.7	Adjustments to CET1 due to prudential filters	-231	-205	-211	-183	C 01.00 (40250,c0010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-240	-266	-270	-309	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-41	-79	-79	-79	C 01.00 (40370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-7	-7	-39	-56	C 01.00 (r0380,c0010)	Addicine 36(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	-417	-283	-283	-283	C 01.00 (40390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A1.13	(-) Excess deduction from AT3 items over AT3 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 259(1) of CRR; Articles 36(1) point k) (iii) and 279(1) of CRR; Articles 36(1) point k) (iii) and
	A.1.14.1		0	0	0	0	C 01.00 (r0472,c0010) C 01.00 (r0450,c0010)	153(E) of CRR and Articles 35(1) point k) (v) and 155(4) of CRR. Articles 35(1) point (k) (ii), 243(1) point (is), 244(1) point (is) and 258 of CRR.
	A1.15	(-) Holdings of CEF1 capital instruments of financial sector entities where the institution does not have	ō	0	0	Ö	C 01.00 (r0480,c0010)	Articles 4(27), 35(1) point (h): 43 to 45, 49 (2) and (3) and 79 of CRR
	A1.16	a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 48(2) of CFR
	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (6; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
OWN FUNDS Transitional period	A1.18	significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Artische 4E of CFR
	A.1.18A	(-) insufficient coverage for non-performing exposures	-31	-27	-35	-50	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (r) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 26(1), point (i) CRR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-439	-413	-406	-395	C 01.00 (r0524,c0010)	Artiscle 2 CRR
	A1.20	CETS capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21	Transitional adjustments	0	0	0	0	CA1(1.1.6 + 1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (40220,c0010)	Articless 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 400 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Acticions 4600 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article G1 of CFR
	A2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (40540,c0010) + C 01.00 (40670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,737	12,424	12,362	12,305	C 01.00 (40015,c0010)	Article 25 of CER
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,384	2,700	2,613	2,597	C 01.00 (r0750,c0010)	Article 71 of CER
	A4.1	Tier 2 Capital instruments	2,290	2,624	2,613	2,597	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		94	76	0	0	C 01.00 [40910,c0010] + C 01.00 [40920,c0010]	
	A.4.3		0	0	0	0	C 01.00 (48670,c0010) C 01.00 (4860,c0010) + C 01.00 (46900,c0010) + C 01.00 (4860,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	64,507	64,532	66,208	66,508	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.20%	19.25%	18.67%	18.50%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.20%	19.25%	18.67%	18.50%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.89%	23.44%	22.62%	22.41%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,737	12,424	12,362	12,305	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.20%	19.25%	18.67%	18.50%	[D7348-87]	-
ran, waxe	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
				L		L	<u> </u>	



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	54,112	54,225	55,393	55,423	C 02.09 (n0440, c0019) (-C 07.00 (n0690, c12205, s601) + C 07.00 (n0110, c12205, s601) + C 07.00 (n0130, c0220, s601) + C 08.00 (n0130, c0220, s602) + C 08.00 (n0130, s602) + C 08.00 (n0130, s602) + C 08.00 (n0130, s6
Of which the standardised approach	1,642	1,691	1,399	1,542	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)}
Of which the foundation IRB (FIRB) approach	45,523	45,302	46,344	45,888	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	4,585	4,845	5,115	5,399	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,814	1,884	2,007	2,062	C 02.90 (H0420, C0010)
Counterparty credit risk (CCR, excluding CVA) ⁵	2,285	2,089	2,232	2,085	C 07.00 (r0090, cd220, s001) + C 07.00 (r0110, cd220, s001) + C 07.00 (r0130, cd220, s001) + C 08.01 (r0040, cd280, s002) + C 08.01 (r0050, cd280, s002) +
Credit valuation adjustment - CVA	244	197	260	264	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	584	568	515	505	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,284	2,497	2,178	2,847	C 02.00 (r0520, c0010)
Of which the standardised approach	2,284	2,497	2,178	2,847	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, c0601);12.5+C 20.00 (6010,c0450);12.5+MAX(C 24.00(6010,c0090),C 24.00(6010,c0100),C 24.00(6010,c0100);12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0880, c0010)
Operational risk	4,555	4,555	5,247	5,247	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,555	4,555	5,247	5,247	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	441	400	383	138	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	64,507	64,532	66,208	66,508	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1]] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	7,689	10,650	2,986	5,942
Of which debt securities income	136	198	67	141
Of which loans and advances income	4,093	5,577	1,556	3,124
Interest expenses	5,409	7,756	2,282	4,551
(Of which deposits expenses)	2,244	3,299	968	1,910
(Of which debt securities issued expenses)	850	1,188	367	746
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	19	1	12
Net Fee and commission income	337	478	117	269
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-60	-120	1	-12
Gains or (-) losses on financial assets and liabilities held for trading, net	-2	368	-76	-6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	111	-196	125	105
Gains or (-) losses from hedge accounting, net	-62	-46	-11	-6
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	5	39	36	151
TOTAL OPERATING INCOME, NET	2,620	3,437	898	1,904
(Administrative expenses)	1,123	1,512	383	732
(Cash contributions to resolution funds and deposit guarantee schemes)	108	128	16	32
(Depreciation)	69	102	26	53
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	19	85	2	-28
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	-2	1	-20
(Other provisions)	17	86	1	-7
Of which pending legal issues and tax litigation ¹	0	17	0	0
Of which restructuring ¹	0	4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	25	181	20	174
(Financial assets at fair value through other comprehensive income)	-6	-3	0	0
(Financial assets at amortised cost)	31	184	20	174
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	4	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-2	-3	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-8
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,275	1,422	450	932
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	897	1,156	347	725
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	897	1,156	347	725
Of which attributable to owners of the parent	895	1,152	346	723

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch				Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	59,744				48,049				52,511				49,690				IAS 1.54 (i)
Financial assets held for trading	14,850	361	14,388	101	12,261	380	11,695	186	14,859	1,177	13,487	195	13,935	963	12,725	246	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	706	205	345	155	756	262	332	162	844	248	429	166	795	324	307	164	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	71	71	0	0	75	75	0	0	75	75	0	0	73	73	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	17,506	10,538	6,967	2	17,603	11,478	6,122	2	17,726	13,880	3,843	2	17,415	13,386	4,027	2	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	193,205				192,333				195,181				195,710				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	240	0	240	0	168	0	159	8	121	0	113	8	88	0	88	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5,064				-3,216				-3,264				-3,713				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,343				5,189				4,191				5,117				-
TOTAL ASSETS	285,600				273,218				282,243				279,111				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	23					As of 31/1	2/2023					As of 31/0	13/2024					As of 30/1	16/2024			
		Gross carry	ring amount ⁽²⁾		Acı	umulated impairmen	nt ⁽²⁾	Gr	oss carrying amoun	t ⁽²⁾	Accu	mulated impairmer	nt ⁽²⁾	Gro	ss carrying amount	(II)	Accı	mulated impairme	nt ⁽²⁾	Gros	s carrying amount	р	Accu	mulated impairme	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	in credit risk since	risk since initial	Credit-impaired		risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		13,635	3,872	0	-1	-1	0	12,043	5,562	0	-2	-3	0	12,362	5,367	0	-2	-4	0	14,831	2,587	0	-3	-2	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		8	0	0	0	0	0	8	0	0	0	0	0	8	0	0	0	0	0	7	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	168,963	22,984	2,263	-216	-270	-615	169,085	21,578	2,802	-176	-308	-739	172,070	21,500	2,730	-176	-321	-731	177,759	16,277	2,759	-213	-311	-777	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽F) From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period



Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

(mar con)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	11,071	8,156	8,055	7,930	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	6,230	6,541	6,458	6,412	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	251,767	241,896	250,620	247,901	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives - Hedge accounting	454	202	201	220	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,073	1,162	1,135	1,062	IAS 37.10; IAS 1.54(I)
Tax liabilities	232	199	252	42	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	500	427	871	415	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	30	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	271,327	258,584	267,591	264,013	IAS 1.9(b);IG 6
TOTAL EQUITY	14,273	14,634	14,652	15,098	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	285,600	273,218	282,243	279,111	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

			Carrying	amount (
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		10,247	7,657	7,168	7,334	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Silori positions	Debt securities	132	201	165	134	Annex V.Part 1.31
	Central banks	833	374	3,090	4,378	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	41	182	3	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	21,245	15,522	17,655	21,917	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,041	2,434	2,000	2,017	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	54,777	51,239	53,830	51,273	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	5,159	3,968	5,334	3,229	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	21,626	20,364	22,326	23,059	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,497	3,213	2,732	2,918	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,530	21,786	25,439	22,065	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,841	13,663	15,181	13,292	ECB/2013/33 Annex 2.Part 2.9.1
	Households	81,920	86,669	78,018	77,012	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	79,003	83,833	66,415	64,079	Annex V.Part 1.42(f), 44(c)
Debt securities issued		54,944	52,807	57,367	54,840	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,914	2,250	2,255	2,263	Annex V.Part 1.37
Other financial liabilities		269	174	276	452	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		269,522	256,795	265,334	262,464	



Market Risk Bayerische Landesbank

	SA						М									IM						
			VaR (Memorandi	um item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CH.	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	1,296	1,274	0	0	0	0							0	0	0	0						
Of which: General risk	882	969	0	0	0	0							0	0	0	0						
Of which: Specific risk	260	132	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	570	545	0	0	0	0							ů	0	0	0						
Commodities risk	418	678	0	ō	0	0							o o	ō	0	0						
Total	2,284	2,497	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	6/2024					
Traded Debt Instruments	1,332	1,755	0	0	0	0							0	0	0	0						
Of which: General risk	964	1,226	0	0	0	0							0	0	0	0						
Of which: Specific risk	201	350	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	i i		ő	0	o o	0							ı ö	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	395	401	0	0	0	0							0	0	0	0						
Commodities risk	451	691	0	0	0	0							0	0	0	0						
Total	2,178	2,847	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA CV1 template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	(mp.SUR, %)	Original Esposure ¹		023			As of 31/	12/2023											
		Original Esposure ^s						As of 30/09/2023 As of 31/12/2023											
			Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions										
Card	ntral governments or central banks		209	0			376												
	sional sovernments or local authorities	577	5.814	35		573	5,826	33											
	blic sector entities	393	149	30		502	241	45											
	(Blateral Development Banks	909	909	0		904	204	0											
	ernational Ordanisations	1,104	1,104	0		1,232	1,232	0											
Instit	distions	35,751	33,236	250		28,196	25,631	107											
Corp	roprates	4,288	1,508	1,064		4,502	1,792	1,148											
of-		950	331	280		970	332	282											
Retai	tail	7,484	608	420		7,722	645	444											
onsolidated data		1,135	199	114		1,304	221	126											
Secu	cured by mortalistics on immovable property	50	50	18		53	50	18											
		12	12	4		38	18												
	oosures in default	107	53	76	42	213	60	85											
	ms associated with particularly high risk			10				10											
	vered bands	231	231	23		241	241	24											
	aims on institutions and corporates with a ST credit assessment			0 10		67													
	Sective investments undertakings (CRU)	67	07	39			6.7	41											
Equit	ulfo her exzosures	0					0												
	ter exposures indandised Total ²	50.366	43,946	1,965	50	44,200	37,073	1,990											

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(mtsSUR, %)	Original Exposure ^a	Esposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	0	165	0			183	0	
	Regional governments or local authorities	219	5,457	18		226	5,480	18	
	Public sector entities	393	149	30		502	241	48	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35,744	33,228	250		28,196	25,631	107	
	Corporates	3,036	676	646		3,028	723	695	
	of which: SME	719	129	109		626	117	22	
	Retail	7,356	597	413		7,592	633	436	
GERMANY	of which: SME	1,115	197	112		1,282	219	125	
OLIH BUTT	Secured by mortgages on immovable property		12	18		51	50	18	
	of which: SME	12				38	18		
	Exposures in default	100	50	71 10	41	110	56	83	41
	Items associated with particularly high risk	231	231	23		241	241	24	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	231	231	23		241	241	24	
	Claims on imittations and corporates with a ST credit assessment Collective investments undertakings (CIU)	13	12						
	Collective investments undertakings (CIUI) Equify	15	13			,	2		
	County Other exposures								
	Standardised Total ²	·	,		54	·			54

					Standardised Ap	proach							
			As of 30/09/2	023				12/2023					
	(min EUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks						55						
	Regional governments or local authorities	34	34	7									
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	244	132	140		195	135	126					
	of which: SME	47	26	22		115	64	59					
	Retail	10		0		30	1						
UNITED STATES	of which: SME	1				1	0						
	Secured by mortilailes on immovable property												
	of which: SME						0						
	Exposures in default Items associated with particularly high risk			0									
	Covered bonds			0			0						
	Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CRJ)	14	14	6		13	13	5					
	Equity	0	0	0		0	0	0					
	Other exposures	0		0			0						
	The state of the s				0				0				

					Standardised Ap	proach	Standardised Approach									
			As of 30/09/2	023			As of 31	12/2023								
	(minSSR, W)	Original Exposure ²	Esposure Velue	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²							
FRANCE	Control generations or untital leases Actual decemberation of all admitted to the control of th	0 0 0 0 117 127 7 1 0 0 0	0 0 0 0 0 0 0 107 125 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 108 108 7 1 1 0 0	988 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 78 78 1 0 0 0 0								
	Equity Other exposures Standardised Total ²	0		0		0	0	0								

		2) Total value adjustments and provisions per country of country processing weclades those for securitization exposures but includes general credit risk adjustments.										
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31	/12/2023				
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
UNITED KINGDOM	Control of	0 0 0 7 400 8 1 1 0 0 0 0 0 0	0 0 0 7 7 4000 5 1 1 0 0 0	0 0 0 0 0 13 13 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 35 5 5 0 0 0 0				
	Other exposures Standardised Total ²	0			0	·						

eba European Banking 2024 EU-wide Transparency Exercise

	Bayerische Landesbank								
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure ³	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
ITALY	Control demonstration or control lesions Authorized accommensation to an administration Article active actions Article active action Annual Article active action Annual Article active action Annual Article active active active Annual Annual Article active active Annual Annual	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 1 0 1 0	0 0 0 0 0 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Items associated with castic clarin high risk. Covered boats Claims on institutions and consorates with a ST credit assessment Collective institutions undertaktions (CDR Equity Other espoisites	0 0 3 0	0 0 3 0	0 0 2 0		0 0 4 0	0 0 4 0	0 0 2 0	
	Standardised Total ²				0				
		(4) Original exposure, unlike Exposure value, is	eported before taking into account	any effect due to credit conversion	actors or credit risk mitigation tech	niques (e.g. substitution effects).			

		(2) Total value adjustments and provisions per	country of counterparty excludes th	sose for securitisation exposures but	t includes general creditrisk adjust	Teets.			
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	/12/2023	
	(min EUR, No.)	Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	45	0		0	43	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multitateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	16	15	15		45	44	44	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		4	0	0	
NETHERLANDS	of which: SME	1				1	0		
	Secured by mortstakes on immovable property	0					0		
	of which: SME Exposures in default								
	Exposures in default Items associated with particularly high risk	0	0		0		0		
	Items associated with particularly high risk Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CIU)	4		ı .					
	Equity						0		
	Other exposures						0		
	Standardised Total								

			Stand ardised Approach										
			As of 30/09/2		As of 31/12/2023								
	(minSUR, No.)	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Cent	nfrat governments or central banks	0	0	0		0	0	0					
	sional sovernments or local authorities	41	41	8		65	65	13					
	blic sector entities	0	0	0		0	0	0					
	itilateral Development Banks	0		0		0	0						
	ernational Ordanisations	0		0		0	0						
	ditutions												
	rocrates of which: SME						,						
of Retai		77	3	2		22	3	2					
	of which: SME	-		0		5	1						
	or writer: SME curred by mortificials on immovable property												
	of which: SME	0	0	0		0	0	0					
	posures in default	0	0	0	0	0	0	0	0				
	ms associated with particularly high risk	0	0	0		0	0	0					
Cove	vered bands	0	0	0		0	0	0					
Chile	ilms on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Exctive investments undertakings (CEU)	0	0	0		0	0	0					
Equi		0	0	0		0	0	0					
	ner exposures	0				0							
Stan	indendised Total	(1) Original exposure, unlike Exposure value, is n			0								

			(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjustr	neets.			
Company Comp						Standardised Ap	proach			
Comparison Com				As of 30/09/2	023			As of 31.	12/2023	
Commission and Commission Commi			Original Exposure ¹	Exposure Value	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Relate disconnection for local and maritimes 70 70 60 60 60 60 60 60										
Public settlements			70	70	0		10	ro.	0	
Multimod all development Earlis					0					
Noncritions					0		0	0		
Countains 20 20 20 20 20 20 20 2		International Organisations	0	0	0		0	0	0	
of maris 2015 Result 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		Institutions	0	0	0		0	0	0	
National Column		Corporates	25	25	25		25	25	25	
AUSTRIA of wider Delt control for microscopies in microscopies and microscopies of the control for microscopies in microscopie			0	0	0		0	0	0	
AUSINA Security normalisates interventing an interventing and a contraction of a contractio			24	3	2		26	3	2	
Secured by numbers as interestable exceptive of a contract of the contract of	ALISTRIA		4	1	0		6	1	0	
Exposures in default 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	HOOTHER		0	0	0		0	0	0	
Iteren associated with particularly high risk			0		0			0	0	
			0							
									0	
Chirms on institutions and concorates with a ST credit assessment 0 0 0										
Collection on individents and coronal test with a ST credit assessment Collective investments durated relative investments durated relative investments and particulative investments and another investments and the state of the			1	,	1		1	1	1	
Collective investments undertakins (CID) 2 univ										
Chine szowies					0			0		
Other stroomer										

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardis	ed Approach			
				03/2024			As of 30	06/2024	
	(min EUR, N)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions
	Central dovernments or central banks	0	630	0		0	601	0	
	Regional governments or local authorities	579	5,872	37		436	5,965	18	
	Public sector entities	483	229	45		495	245	40	
	Multilateral Development Banks	869	869	0		870	870	0	
	International Organisations	1,311	1,310	0		1,291	1,291	0	
	Institutions	28,199 4.379	25,472 1,554	95		27,549 4,891	24,885 1,695	134	
	Corporates	4,379	1,554	860 250			1,696	971 212	
	of which: SME	7,790	582	404		1,146 7,845	556	385	
	Retail of which: SME	1,235	182	104		1,248	178	102	
Consolidated data	Secured by mortgages on immovable property	46	46	17		44	44	16	
	of which: SME	17	17	7		17	17	7	
	Exposures in default	233	66	93	40	221	70	101	45
	Hems associated with particularly high risk	7	7	10		7	7	10	
1	Covered bonds	207	207	21		200	200	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	51	51	28		85	85	44	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0		0	
	Standardised Total ³	44,155	35,895	1,609	67	43,933	36,517	1,747	61

					Standardised Approach										
			As of 31/	03/2024			As of 30	06/2024							
	(mbsDJR, No	Original Exposure ^s	Exposure Value ⁴	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²						
	Central sovernments or central banks	0	201	0		0	205	0							
	Regional governments or local authorities	222	5,516	18		219	5,750	18							
	Public sector entities	483	229	45		495	245	40							
	Multilateral Development Banks	0	0	0		131	131	0							
	International Organisations		0			428	428	0							
	Institutions	28,195 2,768	25,470	95 505		27,433	24,770	81							
	Corporates	2,768	540 120	505 101		3,256	641 119	606 101							
	of which: SME Retail	7,658	571	397		7.714	565	377							
	Retail of which: SME	7,038	179	103		1,227	176	101							
GERMANY	Secured by mortalists on immovable property	45	46	17		44	44	16							
	of which: SME	17	17	7		17	17	7							
	Exposures in default	124	64	90	41	138	68	29	At						
	Hems associated with particularly high risk	7	7	10		7	7	10							
	Covered bonds	207	207	21		200	200	20							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
	Collective investments undertakings (CIU)	8	8	4		16	16	7							
	Equity	0	0	0		0	0	0							
	Other exposures	0	0	0		0	0	0							
	Standardised Total ²				50				54						

			,	,,,,,,,,,,		.,				
Cognet Exposer* Cognet Exp						Standardis	ed Approach			
				As of 31	03/2024			As of 30	/06/2024	
Could previous and the probability of the probabi		(mhDB NA	Original Exposure ⁶	Exposure Value ³	Risk exposure amount		Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
Collective (Institution State (Long)	UNITED STATES	Control discontinuone or central tunish discontinuone or central disco	0 0 0 0 0 0 777 45 10 0 0 0 0 0	239 0 0 0 0 0 0 52 22 2 0 0 0 0 0 0 0 0 0 0	0 0 0 0 43 24 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 10 1 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

	4		,,,,,,,,	ACADAM DESPERANCE ANCARAGEMENT	spoures our includes general cred	ninkaquarena.			
					Standardise	ed Approach			
			As of 31/6	3/2024			As of 30/	06/2024	
(min DUR-N)	Original Expo	sure ^t Ex	posure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ^L	Risk exposure amount	Value adjustments and provisions ²
Entral generous or central banks Restand arrangement or central banks Pacific acceleration of the desirations Restand acceleration of the desirations Restand acceleration of centralization Restand acceleration of centralization of centralization Restand acceleration of centralization from the Centralization Restand acceleration and centralization of Centralization Restand acceleration and centralization of Centralization Restand acceleration and centralization of Centralization Restand acceleration and centralization (COM) Restand acceleration of Centralization (COM) Restand acceleration (COM) Restand acce	norament	0 0 0 0 1077 1077 1 0 0 0 0 0 0 0 0 0 0	111 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 77 77 77 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	85 0 0 0 490 101 101 1 1 0 0 0 0 0 0	0 0 0 0 0 8 76 76 0 0 0 0 0 0 0 0	

		Of Selection and processing and grantesing part country of country payment shall been for reconstitution exposers that includes govern countries adjustments. Standard Lond Approach.													
					Standardise	ed Approach									
			As of 31	/63/2024			As of 30	/06/2024							
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²						
UNITED KINGDOM	Control Annual Contro	0 0 0 0 2 0 0 5 5 5 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 120 150 150 150 150 150 150 150 150 150 15	0	0 0 0 1 646 8 5 1 0 0 0	120 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	, c						

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	buyersene condesions.								
					Standardis	ed Approach			
				/63/2024			As of 30	/06/2024	
	(rob DJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ΠΑLY	Contact American Contact Lands Application Contact Contact Lands Application Contact Contact Lands Application Contact Lands	0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 237 0 0 0 0 0 0 0 0 0	0 0 0 0 237 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 237 0 0 0 0 0 0 0 0	
		(1) Original exposure, unlike Evro	sure value is negotiad before taking	into account any effect due to cred	It consumine factors or courfd risk t	nitigation techniques (e.g. substitut	ion effects)		

Combin di construmenta la vica Marcina di construmenta e in Rabbis secte entitissa HARISTORI del Propiosiona di									
Regional governments or lo Public sector entities Multilateral Development B					Standardise	ed Approach			
Resional severaments or to Public sector entities Multilateral Development 8			As of 31	03/2024			As of 30	06/2024	
Resional severaments or to Public sector entities Multilateral Development 8	(min EUR, %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expessure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS NETHER	control tables I Events I Events	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0	0 0 0 0 123 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 0 0 4 1 1 0 0 0 0 0 0 0 0 0	85 0 0 0 0 0 0 12 12 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(minU.S. No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2
SWITZERLAND	Control Securiories de celebrat lands. Padric cultimismos de celebrat lands. Padric cultimismos de celebrat lands. Receivant lands. Receivan	0 0 0 0 0 0 0 0 33 35 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 256 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 23 33 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
l .	Standardised Total ²				0				0

		(a) rocal rando asquestimina and pri	minus pri county or country any	to and the series are a series and the	xposures but includes general cred	arrint angularierin.			
	•				Standardise	ed Approach			
			As of 31/	63/2024			As of 30	/06/2024	
	(minDUR-N)	Original Exposure ⁶	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Expanses ²	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA AUSTRIA AUSTRIA Control of of Control Contro	of automated in a carbol bank. The comment of the distribution of the comment of	0 6a	60 60 0 0 0 25 0 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 25 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	6 67 0 0 0 0 0 77 7 6 0 0 0 0 0 0 0 0 0	0 00 00 00 00 00 00 00 00 00 00 00 00 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Credit Risk - IRB Approach

Rayarischa Landachank

								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Originati	isposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
		(min EUR. %)		Of which: defaulted	*****		Of which: defaulted	and provisions		Of which: defaulted	******		Of which: defaulted	and provisions
	Central has	iks and central governments	102,020	40	109.938	1.861	ONINDING	ė.	89,724	38	97.065	1,779	0	9
	Institutions		31,247	0	26,842	5,936	0	47	29,537	0	25,114	5,546	0	43
	Corporates		134,001	2,318	108,795	39,671	0	992	133,949	2,711	109,160	39,783	0	970
		Corporates - Of Which: Specialised Lending	31,734	939	28,274	11,018	0	264	34,947	1,176	30,843	12,200	0	255
		Corporates - Of Which: SME	26,781	201	24,295	7,604	0	152	23,972	276	21,788	6,626	0	158
	Retail		27,227	133	26,736	4,585	223	131	27,864	144	27,338	4,845	252	123
		Retail - Secured on real estate property	10,562	30	10,557	882	31	9	10,983	31	10,980	999	34	11
Consolidated data		Retail - Secured on real estate property - Of Which: SME	512	4	511	44	3	0	517	4	517	45	2	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	10,050	26	10,046	838	29	9	10,466	28	10,463	954	32	10
		Retail - Qualifying Revolving	6,265	6	6,266	216	8	8	6,316	8	6,304	235	11	7
		Retail - Other Retail	10,400	97	9,913	3,487	184	114	10,566	105	10,054	3,611	207	105
		Retail - Other Retail - Of Which: SME	597	7	584	151	11	4	586	7	574	154	13	4
		Retail - Other Retail - Of Which: non-SME	9,803	90	9,329	3,336	172	110	9,980	98	9,481	3,457	194	101
	Equity		834	0	834	1,814	0		859	0	859	1,884	0	
	Other non c	redit-obligation assets				548						504		
	IRB Total ²					54,416						54,339		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

q issue local code into include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation possion unusual in mine results prior to the auto-session.

On the third most include the accumulation and educations. These have been selected under the followisher fulls: Countries of countries are countries of countries of countries are countries are consistent as a full and countries.

On the accumulation of the accumulation of

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments		ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	88,379 20,841	0	98,116 16,766	1,506 3,745	0	0 37	83,460 21,161	0	90,820 17,044	1,506 3,788	0	9.7
	Corporates	100.187	1.180	82,301	28.606	0	711	100.859	1.591	83.445	28.938	0	701
	Corporates - Of Which: Specialised Lending	19.307	304	16.657	6.202	0	106	21.723	622	18.865	7.049		109
	Corporates - Of Which: SME	26,127	201	23,703	7,448	0	150	23,204	260	21,106	6,424	0	157
	Retail	27,036	132	26,551	4,563	222	130	27,669	143	27,148	4,820	250	122
	Retail - Secured on real estate property	10,523	30	10,519	877	31	9	10,941	31	10,938	994	34	11
GERMANY	Retail - Secured on real estate property - Of Which: SME	509	4	509	44	3	0	514	4	514	45	2	
OLIH BUTT	Retail - Secured on real estate property - Of Which: non-SME	10,014	26	10,010	833	29	9	10,427	27	10,424	949	32	10
	Retail - Qualifying Revolving Betail - Other Betail	6,144 10,370	96	6,149 9,883	212 3.474	182	113	6,192 10,536	8 105	6,185 10.025	230 3.597	11 205	104
	Retail - Other Retail - Of Which: SME	596	7	9,563 583	150	11	4	10,536	7	573	154	13	4
l	Retail - Other Retail - Of Which: non-SME	9,773	89	9,300	3.323	171	109	9,951	97	9.452	3.443	192	100
	Equity	619	0	619	1.242	0	0	620	0	620	1.243	0	0
	Other non credit-obligation assets												
I	IRB Total												

								IRB Ap	proach					
					As o	30/09/2023					Aso	31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		is and central governments	11,407	0	11,708	0	0	0	4,361	0	4,590	0	0	0
	Institutions Corporates		1,335 7,553	332	1,247 5,766	298 2.590	0	43	1,267 7,467	0 322	1,222 5,509	308 2,557	0	0 41
	Corporates	Corporates - Of Which: Specialised Lending	2,634	324	2,486	1,201	0	41	3.133	314	2 889	1.428	0	40
		Corporates - Of Which: SME	2,004	0.00	2,000	0		0	0,133	0	2,000	0	0	
	Retail		17	ě.	17	1	0	0	17	0	18	2	0	ő
		Retail - Secured on real estate property	6	0	6	0	0	0	6	0	6	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SME	6	0	6	0	0	0	6	0	6	0	0	0
		Retail - Qualifying Revolving	7	0	7	0	0	0	7	0	7	0	0	0
		Retail - Other Retail	4	0	4	1	0	0	4	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	104		104	1 257	0	0	4	0	4 116	1 289	0	
	Equity	redit-obligation assets	104		104	457			116	0	116	209		

								IRB Ap	proach					
					As o	30/09/2023					As o	31/12/2023		
			Original	Exposure ¹	Exposure	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central	Égovernments	197	0	329	54	0	0	182	0	205	35	0	0
	Institutions Corporates		2,156 5,083	84	2,176	354 1.612	0	1 35	1,734 4,933	0 55	1,762 4,265	229 1,606	0	34
			2,477	84	2,394	1,612 793		35	4,933 2,388	55	4,265 2,315	1,606 776		29
		es - Of Which: Specialised Lending es - Of Which: SME	2,477	80	2,394	793		30	2,388	51	2,315	776	0	29
	Retail					2						,		
		ecured on real estate property				-					2			
	neum-	Retail - Secured on real estate property - Of Which: SME	1		1	0	0	0	1	0	1		0	
FRANCE		Retail - Secured on real estate property - Of Which: non-SME	1		1	1	0	0	1	0	1	0	0	
	Retail - C	ualitying Revolving	5	0	5	0	0	0	6	0	5	0	0	0
	Retail - C	ther Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		15	0	15	45	0	0	15	0	15	44	0	0
	Other non credit-obligati	onassets												
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	147	0	180	35	0	0	٥	0	48	9	0	0
	Institutions	507	0	507	104	0	2	22	0	22	6	0	0
	Corporates	3,441	20	3,262	1,258	0	19	3,491	19	3,277	1,238	0	19
	Corporates - Of Which: Specialised Lending	1,629	20	1,600	606	0	17	1,733	19	1,666	652	0	16
	Corporates - Of Which: SME			0	0	0				0			
	Retail	9		9	1	0		9		9	1		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4		4	0	0		4	0	4			
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME					0							
	Retail - Qualifying Revolving	1		1	0	0	0	1	0	1		0	
	Retail - Other Retail			- 7							,		
	Resail , Other Resail , Of Which SMF					0							
	Retail - Other Retail - Of Which: non-SME	1		1	0	0	0	1	0	1	1	0	
	Equity	8		8	22	0	0	11	0	11	31	0	
	Other non credit-obligation assets		-	_			_		_				
	IRB Yotal												

Credit Risk - IRB Approach

Rayarischa Landachank

							IRB Ap	proach					
				As of	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	Originat	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
	Central banks and central governments	396		433	156	0	0	309	0	337	128	0	0
	Institutions	187	0	187	49	0	0	179	0	179	39	0	0
	Corporates	3,378	3	3,084	1,271	0	17	3,300	3	3,027	1,350	0	21
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,273		1,209 35	540 10	0		1,184 34		1,127	537 10	0	5
	Corporates - Of Which: SME Retail	35		35	10	0	0	34	0	34	10	0	
	Retail - Secured on real estate property	3		3				3		3		0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0	
ITALY	Retail - Secured on real estate property - Of Which: non-SME	0		0									
	Retail - Qualifying Revolving	2		2	0	0	0	2	0	2		0	
	Retail - Other Retail	0		0	0	0	0	1	0	1	o o	0	i i
	Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	1	0	1	0	0	
	Equity	0	0	0	0	0	0	1	0	1	3	0	0
	Other non credit-obligation assets												
	IRB Total												
		(I) Outsided sessions	a califia Fasancas	tion is summaried bade	na hakinai indo account any affi	look about the second in con-	managed bastons as as	and the and tenting to	andreimon for all suchs	Shakes effects)			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect

							IRB Ap	proach					
				As o	30/09/2023					Aso	31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Cariotà ballo and costrà geovernments Institucione Corporate Corporate Corporate Corporate Corporate Corporate Corporate Corporate Corporate Retail: Sociated on analestate property	0 729 2,650 982 334 6	0 0 193 0 0 0	89 678 2,375 976 334 6	0 104 842 394 59 0	0 0 0	0 8 7 0	0 632 2,688 981 286 6	0 0 200 0 16 0	88 591 2,360 964 284 6	0 78 821 408 44 1	0 0 0 0 0 0 0	0 8 7 0
NETHERLANDS	Reial - Secured on mal extra properly - O'TWHoth: SME Reial - Secured on mal extra properly - O'TWHoth: swo - SME Retail - Qualifying Revoring Retail - Other Retail Reial - Other Retail Reial - O'TWHoth: SME Reial - O'TWHoth: con-SME Reial - O'TWHoth: con-SME Seally Other was credit - obligation a marks	0 1 4 1 0 1 16	0 0 0 0 0 0	0 1 4 1 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0	0 1 4 1 0 1 18	0 0 0 0 0 0	0 1 4 1 0 1 18	0 0 0 0 0 0 52	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect

							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(yain EUR, 16) Central banks and central governments			Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	2 1.804	0	83 1.818	0 333	0	0	2 1.046	0	20 1.062	0 217	0	0
	Corporates	1,004		1,010	558	0	1	1,576	0	954	440	0	
	Corporates - Of Which: Specialised Lending	113		79	21	0	0	71	0	47	13	0	
	Corporates - Of Which: SME	6	0	5	4	0	0	5	0	5	4	0	0
	Retail	49	0	47	8	0	0	51	0	49	9	0	0
	Retail - Secured on real estate property	8	0	8	2	0	0	9	0	9	1	0	0
SWITZERI AND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	30	0	28	1	0	0	30	0	29	1	0	
	Retail - Other Retail - Other Retail - Of Which: SME	11		10	6	0	0	11	0	11	6	0	
	Retail - Other Retail - Of Which: non-SME	11		10		0	0	11	0	11		0	
	Restal - Other Restal - Of Which: non-SME Equity	23		23	61	0	0	23	0	23	61	0	
I	Other non credit-obligation assets	23		23			,	23		23		-	, i
I	IRB Yotal												

							IRB Ap	proach					
				As o	130/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
AUSTRIA	Control seeks or comments includes Compress Compress Compress Compress Compress Compress Compress Reset Security on the control property Reset Compress Reset C	144 378 1,168 125 7 38 4 1 4 28 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	158 391 1,020 132 6 34 4 1 4 26 4 0	2 90 395 37 3 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 122 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	153 398 1,353 180 6 38 4 1 4 29 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	167 409 1,179 156 6 35 4 1 4 27 3 0	2 93 4699 57 3 3 0 0 0 2 1 1 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 1 0 0 0 0
	Other non credit-obligation assets IRB Total												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	31/03/2024					As of	130/06/2024		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	imosure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
			Of which:	Vatue		Of which:	and provisions		Of which:	Value		Of which:	and provisions
	(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	96,130	33	103,288	1,937	0	11	92,191	34	99,252	1,883	0	11
	Institutions	31,480	0	27,067	5,888	0	30	29,214	0	25,157	5,358		29
	Corporates	134,701	2,786	110,111	40,526	0	1,068	135,398	2,886	110,831	40,510		1,103
	Corporates - Of Which: Specialised Lending	35,500	1,201	31,409	12,708	0	343	35,822	1,289	31,383	12,622		395 179
	Corporates - Of Which: SME	24,041		22,023	6,663		189	24,039		22,083	6,517 5,300	0	
	Retail - Secured on real estate property	28,833 11,465	143 32	28,257 11,462	5,115 1,060	252 35	171	29,867 11.868	156 34	29,241 11,866	5,399 1.108	286 38	159
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	333	32	333	34	35	12	327	34	327	1,100	30	14
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	11.132	29	11.129	1.026	33		11.541	31	11.540	1.075	36	
	Retail - Qualifying Revolving	6.391	29	6.362	236	12	12	6.456	31	6.404	239	13	10
	Botail - Other Botail	10.976	102	10.433	3.820	206	147	11.542	113	10.971	4.052	235	134
	Ratali , Other Retail , Of Which SMF	523	6	512	146	14	4	521	7	510	148	16	4
	Retail - Other Retail - Of Which: non-SME	10.454	95	9,921	3.673	192	143	11.021	105	10.461	3.904	219	130
	Easter	913	0	913	2.007	0		934	0	934	2.062	0	
	Other non credit-obligation assets	- 111			528			-	-		531		
	IRB Total ²				56,001						55,743		

							IR8 Ap	proach					
											30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	83,304 21.613	0	90,669 17,545	1,700	0	0 23	86,279 21,782	0	93,513 18,063	1,700 3,937	0	0 23
	Corporates	101.105	1.715	83,513	28.983	0	810	101.368		83.783	28.639		700
	Corporates - Of Which: Specialised Lending	22,139	682	19,120	7,132	0	213	22,496	762	19,080	6,912	0	210
	Corporates - Of Which: SME	23,302	444	21,323	6,452	0	188	23,284	494	21,377	6,308	0	178
	Retail	28,632	142	28,063	5,092	250	170	29,663	155	29,044	5,376	284	157
	Retail - Secured on real estate property	11,421	32	11,418	1,054	34	12	11,824	34	11,821	1,102	38	14
GERMANY	Retail - Secured on real estate property - Of Which: SME	332	3	332	34	1		326	3	325	33	1	0
OLIU BUTI	Retail - Secured on real estate property - Of Which: non-SME	11,089 6.264	29	11,086 6,240	1,021	33 11	12 11	11,498 6.327	31	11,496 6,280	1,070	36	14 10
	Retail - Qualifying Revolving Betail - Other Betail	10,948	101	10.405	3.807	204	146	11.512	112	10.942	4 040	234	133
	Retail - Other Retail - Of Which: SME	522	6	511	146	14	4	520	7	10,942	148	16	4
	Retail - Other Retail - Of Which: non-SME	10.426	95	9.894	3.661	190	142	10,993	105	10.433	3.892	217	129
I	Equity	641	0	641	1,283	0	0	653	0	653	1,310	0	0
l	Other non credit-obligation assets												
I	IRB Yotal												

								IRB Ap	proach					
					As of	31/03/2024					Aso	30/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
(min EUR, N) Central banks and central governments				Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		s and central governments	10,966	0	10,979	0	0	0	4,154	0	4,163	0	0	0
	Institutions		1,809	0	1,769	427	0	0	453	0	423	94	0	0
	Corporates		7,409	313	5,639	2,702	0	57	7,308	319	5,575	2,799		112
			3,218	285	2,965	1,568	0	49	3,002	290	2,778	1,529	0	104
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail		18	0	18	2	0	0	17	0	17	1		0
		Retail - Secured on real estate property	7	0	7		0	0	6	0	6	0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME			0		0		0					0
			7		7		0	0	6					0
		Retail - Qualifying Revolving Retail - Other Retail	8	0	8		0	0	8	0				0
		Retail - Other Retail - Of Which: SME	3		3	1			3		3	1		
		Retail - Other Retail - Of Which: non-SME		0		1	0			0		1		0
	Equity	Netal: - Other Netal: - Of Willch: Hon-one	144		144	355			147	0	147	366		0
		edit-obligation assets	244		201	333			247		247	300		
	IRB Total	con-surgicion asserts												
	mus riblat													

							IRB Ap	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
FRANCE	Commit Marks and careful generations Strateform Corporate Composition, Controls, Securities Landing Corporate, Controls, Securities Landing Composition, Controls, Securities Result Res	207 1,837 4,842 2,334 11 9 2 0 0 2 6 1 1 0	0 0 58 51 0 0 0 0	245 1,808 4,224 2,328 11 9 2 0 2 8 1 1 0 1	49 235 1,670 855 6 1 0 0 0 0 0 0 47	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 277 255 0 0 0 0 0	118 1,747 5,085 2,544 10 9 2 0 2 6 1 1 0	0 0 56 51 0 0 0 0 0	142 1,734 4,372 2,533 10 9 2 0 2 6 1 1 0	26 228 1,850 991 6 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 1 27 25 0 0 0 0 0 0
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments		DATEDIATED	24	5	ORTHODO			OKINDENS	19	,	Designation	0
	Institutions	37	0	37		0		20	0	39			0
	Corporates	3.491	18	3.283	1.325	0	14	3.697	18	3,490	1.270		14
	Corporates - Of Which: Specialised Lending	1,748	18	1,698	737	0	12	1,722	18	1,677	714	0	12
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9	0	9	1	0	0	9	0	9	1	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTIED KINODOM	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	4	0	4	0	0		4	0	4	0		0
	Retail - Other Retail	1	0	1	0	0		1	0	1	0		0
	Retail - Other Retail - Of Which: SME		0	0	0	0			0		0		0
	Retail - Other Retail - Of Which: non-SME	11		11	33			13		13	37		
	Other non credit-obligation assets	- 11		- 11	33			13	0	13	3/		
	IRB Total												
	IND TOTAL				d before taking into accoun								

Credit Risk - IRB Approach

Ravariecha Landachani

							IRBAp	proach		R8 Approach												
				Aso	31/03/2024					As of	130/06/2024											
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments									
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions									
	Central banks and central governments	183	0	202	77	0	٥	182	0	192	64	0	0									
	Institutions Corporates	146 3,609	0	146 3,320	32 1.574	0	17	88 3.423	0	88 3.163	15 1.445		0 15									
	Corporates - Of Which: Specialised Landing	1,189	0	1.133	549	0		1.167	0	1.107	580		2									
	Corporates - Of Which: SME	30	0	30	8	0		30	0	30	8		ó									
	Retail	4	0	4	0	0	0	4	0	4	0	0	0									
	Retail - Secured on real estate property		0	0	0	0	0	0	0		0	0	0									
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0									
HALT	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0									
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	0	0	0									
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0									
	Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0	0	0									
	Retail - Other Retail - Of Which: non-SME Equity	1	0	1		0		1	0	1	0		0									
		2	0	2	4	0		2	0	2	- 6											
	Other non credit-obligation assets																					
	IRS Total	(1) Original expos																				

(1) Original exposure, un	iške Exposure value, is reporti	d before taking into account	any effect due to credit co	inversion factors or credit is	k mitigation techniques (e.g.	substitution effects).

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, Ng		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Institutions	62 727	0	148 686	6 89	0		47 592	0	134 550	4 58		0
	Corporates	2.741	183	2,504	912	0	5	2,776	182	2.538	963		5
	Corporates - Of Which: Specialised Lending	1,018	0	1,020	452	0	4	1,009	0	1,010	453	0	4
	Corporates - Of Which: SME	269	0	269	43	0	0	270	0	269	45	0	0
	Retail	6	0	6	1	0	0	7	0	6	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
NETHERI ANDS	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
HEITHEREAUTO	Retail - Secured on real estate property - Of Which: non-SME	1	0	1		0		1		2	0		0
	Retail - Qualifying Revolving Retail - Other Retail	4	0	4		0		4		4	0		0
1	Retail - Other Retail - Other Retail - Of Which: SME	1	0	1 1		0		1 0	0	1	0		0
	Retail - Other Retail - Of Which: non-SME	1	0	1		0		1	0	1	0		0
1	Equity	19	0	19	56	0		21	0	21	61		0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As o	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VA.02		Of which: defaulted	and provisions
	Central banks and central governments Institutions	1,708	0	16 1,712	0 384	0	0	996	0	27 1.030	0 278	0	0
	Corporates	1,662	0	1,712	435	0	1	1.829	0	1,195	480		1
	Corporates - Of Which: Specialised Lending	45	0	45	12	0		89	0	82	21		0
	Corporates - Of Which: SME	5	0	5	3	0		5	0	5	2		0
	Retail	50	0	48	8	0	0	51	0	49	7		0
	Retail - Secured on real estate property	9	0	9	2	0	0	10	0	10	2	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	2	0	0	10	0	10	2	0	0
	Retail - Qualifying Revolving	31	0	30	1	0	0	32	0	30	1	0	0
	Retail - Other Retail	10	0	9	4	0		10	0	9	4		0
	Retail - Other Retail - Of Which: SME	10	0	0		0	0	10	0				0
	Retail - Other Retail - Of Which: non-SME	10 22	0	22	59	0		10 21	0	21	4 56		0
	Equity Other non credit-obligation assets	22		22	59			21		21	50		
	IRS Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
											130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR. %)		Of which: defaulted	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	149	0	162	2	0		147	0	174	2	0	0
	Institutions	456	0	453	97	0	1	376	0	361	71		1
	Corporates	1,411	10	1,213	486	0	11	1,490	10	1,307	561	0	11
	Corporates - Of Which: Specialised Lending	158	0	166	58	0	0	165	0	173	67	0	0
	Corporates - Of Which: SME	6	0	6	3	0	0	6	0	6	3	0	0
	Retail	37	0	35	3	0	0	38	0	36	3	1	0
	Retail - Secured on real estate property	4	0	4	0	0	0	5	0	5	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	29	0	28	2	0	0	30	0	28	2	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0		0	0		0		0
1	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0		3	0	3	1		0
1	Equity	2	0	2	6	0	۰	3	0	3	8		0
1	Other non credit-obligation assets												
	IRB Total	_											



General governments exposures by country of the counterparty

							Bayerische Landesbank	(
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria	0 0 9 0 1979 0	0 0 9 0 197 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 60 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-more Total	Belgium	0 11 22 20 20 66 0	0 12 21 20 0 69 0	0		0 0 0 12 0 19 0 20 0 0 20 0 0 69 0 0 221	0 0 1 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		13
[0 - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 12 22 25 47 0	0 0 12 0 25 47 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Bayerische Landesbank	<u> </u>						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Finland	4 5 5 2 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[France	111 20 4.	0 0 0 115 5 115 0 200 0 0 0 0 0 7 7 7 7 7 2 42	0		0 0 115 0 120 0 20 0 0 0 0 0 0 0 0 0 141	0			0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany	2,04 1,454 1,566 99 2,14 4,19 17,33 29,73	2,140 1 4,191 9 17,339	0 0 369 1 177 72 148		0 343 849 0 891 0 648 0 890 0 1,253 27 0 4,901	17,164	16 16 17 77 44	1 66 201 48 6 252 1 1 158 3 564 806 7 2.094	22 7 8 44 69	209 177 758 193 91 657 773 2.857	209 117 1 69 196		38
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Italy	133 22 6 122 4 4 6	0 130 0 20 0 0 0 2 122 2 42 0 0	0 0 0 0 0		0 130 0 20 0 0 122 0 122 0 42 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
Total	1	314	4 313	0	1	0 313	0		0 0		1 0	0		118



General governments exposures by country of the counterparty

							Bayerische Landesbank							
						_	As of 31/12/2023							_
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Latvia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Uthuania													
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf [3Y - 5Yf [5Y - 10Yf [10Y - more Total	Luxembourg		0 0 0 0 0 0 0 0	6	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Malita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0	0 0 10 0 0 8 0	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Portugal	4.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0	0 0 0 0 0 45	0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	14
[0 - 3M] [3M - 1Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [107 - more Total	Romania						·							



General governments exposures by country of the counterparty

							Bayerische Landesbank							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 20Y-more	Stovakia	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 19 15 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		7
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Spain	111	0 20 0 0 0 0 0 0 7 117 0 7	6		0 20 0 0 0 117 0 137	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 10 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4.
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom			() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Iceland						·							
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													



General governments exposures by country of the counterparty

							Bayerische Landesbank	<u> </u>						
							As of 31/12/2023			_				
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3 M [1 3M - 1 Y [1 1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 1 0 Y [1 0 Y - 5 Y]]]	Australia													
[0 - 3M []	Canada	24 44 45 45 45 45 45 45 45 45 45 45 45 45	25 47 47 33 33 35 3 13 13 15 15 15 15 15 15 15 15 15 15 15 15 15	000000000000000000000000000000000000000	(26 47 0 33 28 13 0	0 0 0 0 8 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		1
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	433 722 183 77 266 233 9-54	433 722 1 183 77 1 280 238 954 8 2,888	0 404 99 0 0 0 0	0 0 0 7	433 318 93 77 280 238 879 2,318	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0 0		0
[0 - 3M[China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	66 6 6 6 6 6 6	65 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y [1Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Other advanced economies non EEA	10 10 10 10 10 10 10 10 10 10 10 10 10 1	0 0 0 0 0 8 8 8 8 8 9 10 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 8 0 0 10 0 11 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2



General governments exposures by country of the counterparty

							Bayerische Landesbank							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	0 0 0 166 20 0	0 0 0 165 203 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 165 203 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 33 22 48 21 0		
[0-3M] [3M-1Y] [11-2Y] [11-2Y] [2Y-3Y] [33'-5Y] [5Y-10Y] [10Y-more Total	Middle East	2/4	300	v			300	·		v		129		
10 - 3M 13M - 14 14 15 15 15 15 15 15	Latin America and the Caribbean													
[0.3M] [3M-1Y] [11-2Y] [17-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 24 0 0 14 163 200	0 0 20 0 0 13 160 193	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 20 0 13 160 193	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 215 92 0		
10 - 3M 3M - 1Y	Others	201 77 138 132 107 359 360 105	71 138 132 107 359 362 105	0 0 0 2 3 2 2	6	71 138 132 137 167 167 168 168 168 168 168 168 168 168 168 168	0 0 0 0 10 0 71	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Bayerische Landesbank	(
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria	0 0 7 40 150 0	0 0 7 7 40 150	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 60		0 0 0	0 0 0 0	0	0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	20 32 15 6 77 7	0 32 15 6 5 75 0	0		0 0 0 32 0 14 0 6 5 0 5 0 75 0 0 75	0 0 1 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		12
[0 - 3M] [3M - 1Y] [1Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Сургиз													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							Bayerische Landesbank	(
			_				As of 30/06/2024	_	_	_		_	_	
						Dire	ect exposures							
	(min EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	(4 4 2 3 3 7 2 2 2 2 2 2 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 40 25 32 71 208	0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		9
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	6 41	0 45 0 0 0 0 6 6 6 41	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 45 0 0 0 6	0 0 0 0 0 0		0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		13
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	2,414 1,707 1,666 1,034 2,034 4,234 17,555	2,404 1,703 1,060 1,034 2,403 4,234 17,555	122		275 1,203 477 576 1,003 1,260 260 4,820	458 1,273 2,873 17,406	11 81	591	19 4 4 8 10 24 82 150	191 664 135 175 128 669 719	1,193 1,344 149 118 49 12 119 2,983		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia	30,000					24,005		2,114	250	2,000	A.,000		
1044 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] f10Y - more Total	Ireland													
Total [0 - 3M] [3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10 Y] [10 Y - more Total	Italy	22 6 51 77 44 6 6	20 0 5 1 70 4 4 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		20 0 55 70 41 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		61



General governments exposures by country of the counterparty

							Bayerische Landesbank	K						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non derivative financial as	ssets by accounting portfolio		Derivatives with pos	ithia fair value	Dordynthus with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		Non-delivative illiancias az	sees by accounting portroop		Delivatives with pos	Jan Value	Delivaures mu	i negalive ian value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M[Latvia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M [Poland	1	0 0 10 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 10 0 8 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 43 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		12
0 - 3M 13M - 1Y	Romania		***			43							v	12



General governments exposures by country of the counterparty

							Bayerische Landesbank	<u> </u>						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Slovakia	11	0 0 19 0 15 4 4	6		0 0 0 19 0 15 4 0 0 38	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [15Y - 10Y] [10Y - more	Stovenia		0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0	0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 13M - 1Y	Spain	11	0 0 0 0 0 0 1 14 14			0 0 0 0 0 0 0 114 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	1	0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	21	0 39 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland		33				33							
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													



General governments exposures by country of the counterparty

				Bayerische Landesbank As of 30/06/2024 Direct exposures										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	i negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Canada	33 8 28 11	0 0 3 8 8 2 2 2 12 0	() () () () () () () () () ()		0 0 33 0 28 12 0 73	0 0 8 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	374 776 181 184 233 85 2,51	374 776 0 187 5 186 237 850 2,512	94 93 6 6 6 6 7	77.72	280 683 0 187 186 237 777 2,351	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	(0)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0



General governments exposures by country of the counterparty

							Bayerische Landesbank	<						
		As of 30/06/2024												
		Direct exposures												
	(mln EUR)			On balance sh	eet				Off balan					
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with positive fair value Derivatives with n			Off-bal negative fair value		eet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 146 1990 0 337	0 0 0 145 189 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 145 189 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 33 22 24 46 0 0	(((((
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [15Y-10Y [10Y-more Total	Middle East	32/	330	v			333		U	v	·	120	,	
10 - 3M 13M - 17 14 - 27	Latin America and the Caribbean													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 20 0 0 14 177 211	0 0 17 0 0 12 174 204	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 17 0 12 12 174	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0	0 0 0 202 92 0	() () ()	97
10 - 3 M 3 M - 1 Y	Others	0 99 2020 94 3121 558 79	0 99 202 94 312 558 79	0 0 1 0 3 3 31 18		0 0 99 200 340 301 459 61 1,215	0 0 0 9 68	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures Bayerische Landesbank

									- CHING-CHINA										
	As of 30/09/2023													As of 31/12/2023					
		Gros	nount	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶				Gross	carrying amount/ Nominal ar	mount	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴								
			Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performi	ng exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min ELIR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸		
Cash balances at central banks and other demand deposits	59,701		0	0	0				0 0	48,015	0	0	0		0 0				
Debt securities (including at amortised cost and fair value)	17,895		4	4		1	2			18,019	0	0	0		0 5				
Central banks		0	0	0	0				0 0	0	0	0	0		0			0 0	
General governments	10,004		0	0	0				0 0	9,828	0	0	0		0 1			a o	
Credit institutions	7,404		0	0	0	2	2		0 0	7,688	0	0	0		0 4			a o	
Other financial corporations	407		0	0	0				0 0	426	0	0	0		0	0		a o	
Non-financial corporations	75	0	4	4	0		2		0 0	77	0	0	0		0	0		a o	
Loans and advances(including at amortised cost and fair value)	194,340	256	2,345	2,345	2,263	487	645	61	5 571	193,602	112	2,893	2,893	2,802	2 484	778	73	9 895	
Central banks		0	0	0	0				0 0	٥	0	0	0		0	0		a o	
General governments	25,820	0	40	40	40	7	4		4 0	25,069	0	38	38	38	8	5		5 0	
Credit institutions	24,391	. 0	21	21	21	5	15		5 0	22,419	0	13	13	13	3 4	12	1	2 0	
Other financial corporations	11,481	. 0	121	121	121	21	14	1	4 2	11,842	0	115	115	115	5 30	11	1	1 2	
Non-financial corporations	107,072	165	1,984	1,984	1,908	345	5 556	52	8 526	108,147	4	2,529	2,529	2,445	5 303	686	64	8 846	
of which: small and medium-sized enterprises	27,524		217	217	211	64	77	,	5 36	27,135	0	298	298	290	0 64	99	9	7 62	
of which: Loans collateralised by commercial immovable property	31,771	0	981	981	967	110	263	26	2 263	31,678	0	1,416	1,416	1,396	6 94	383	37	5 442	
Households	25,576	90	179	179	173	108	56		4 44	26,125	108	198	198	192	2 141	64	6	3 48	
of which: Loans collateralised by residential immovable property	18,865	56	52	52	48	23			5 38	19,309	68	60	60	56	6 27	10		9 43	
of which: Credit for consumption	3,792	30	93	93	93	67	36	3	6 0	3,906	36	100	100	100	93	39	3	9 0	
DEBT INSTRUMENTS other than HFT	271,935	256	2,348	2,348	2,263	485	647	61	5 571	259,636	112	2,893	2,893	2,802	2 490	778	73	895	
OFF-BALANCE SHEET EXPOSURES	61,342		211	211	79	68	45		0 48	60,910		273	273	148	8 60	49	2	2 48	

For the definition of non-continues executives disasses riske to Arcicle 47/31 of Resultation (EU Nos 575/2013 CRR)

Plastification apport has the cumulative amount of expected conditioses since initial exception for function interments subject to impairment and provisions for off-basiness shade exposures.

Plastification apport has the cumulative amount of expected conditioses since initial exception for function interments subject to impairment, the accumulated register changes in fair value dust

[&]quot;First so-bases whet laws, according improved and according in a special control of any of sections with a special control of se



Performing and non-performing exposures Bayerische Landesbank

					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount/Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Gros	s carrying amount! Nominal ar	nount	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶					
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfora	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financi guarantees received on r performing exposure:
(min EUR)		one 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³			due 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	52,471	0	0	0					0 0	49,64		0	0		0 (0		0
Debt securities (including at amortised cost and fair value)	18,208	0	0							17,80			0		•			0
Central banks	0	0	0	0			0		0 0		0	0	0			0		0
General governments	9,615	0	0	0			0		0 0	9,450	0	0	0		0 (0		0
Credit institutions	8,014	0	0	0			0		0 0	7,78	0	0	0		0 1	. 0		0
Other financial corporations	504	0	0	0			0		0 0	48	0	0	0		0 (0		0
Non-financial corporations	75	0	0	0			0		0 0	71	0	0	0		0 (0		0
Loans and advances(including at amortised cost and fair value)	196,450	155	2,827	2,827	2,730	49	766	73	1 860	197,06	126	2,972	2,972	2,75	9 524	822	77	77
Central banks	0	0	0	0			0		0 0		0	0	0		0 (0		0
General governments	25,424	20	33	33	33		5		5 0	25,61	0	34	34	3	4 :	5		5
Credit institutions	23,476	0	13	13	15		12	1	2 0	22,17	0	13	13	1	13 1	13	1	13
Other financial corporations	12,156	0	91	91	91	3.	0		0 1	12,17	0	73	73	7	3 40	5		5
Non-financial corporations	108,456	26	2,491	2,491	2,403	31	686	65	2 812	109,30	26	2,635	2,635	2,43	11 34-	730	68	17
of which: small and medium-sized enterprises	26,504	19	418	418	411	6.	134	13	3 75	26,44	8	449	449	44	12 128	150	14	18
of which: Loans collateralised by commercial immovable property	31,351	7	1,376	1,376	1,356	10	383	37	6 543	31,72	. 8	1,501	1,501	1,39	15:	454	44	15
Households	26,939	110	198	198	190	14	64	6	2 47	27,78	100	217	217	20	13:	. 70	6	37
of which: Loans collateralised by residential immovable property	19,812	61	60	60	56	2	10		9 42	20,390	58	63	63	5	8 26	10		8
of which: Credit for consumption	4,211	45	99	99	96	9	38	3	8 0	4,525	37	111	111	11	1 8:	. 43	4	12
DEBT INSTRUMENTS other than HFT	267,129	155	2,827	2,827	2,730	500	766	73	1 860	264,50	126	2,972	2,972	2,75	9 531	822	77	77
OFF-BALANCE SHEET EXPOSURES	61,464		259	259	144	6	49	2	2 41	61,05		312	312	15	2 54	34	1	12

(Fig. Fig. 8 a basiness are secured as a secure of the sec



Forborne exposures

İ	As of 30/09/2023							As of 31/12/2023							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²				Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
(min EUR) Cash balances at central banks and other demand deposits	0	0	0		0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0			0	0	0	0		0				
Central banks	0	0	0	0			0	0	0	0	0				
General governments	0	0	0	0			0	0	0	0	0				
Credit institutions	0	0	0	0			0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
. Loans and advances (including at amortised cost and fair value)	1,373	833	342	327	336	99	1,793	1,045	409	394	508	142			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	26	25	0	0	1	0	25	19	0	0	1	0			
Non-financial corporations	1,294	786	334	321	315	92	1,720	1,005	402	387	489	136			
of which: small and medium-sized enterprises	186	86	36	34	48		170	101	48	45	23				
Households	53	21	8	6	20	7	49	22	7	6	18	7			
DEBT INSTRUMENTS other than HFT	1,373	833	342	327	336		1,793	1,045	409	394	508				
Loan commitments given	97	42	20	16	6	0	121	46	23	20	4	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0								

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

Pror the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. IS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

1 The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Forborne exposures

Bayerische Landesbank

			As of 31/	03/2024		As of 30/06/2024								
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees recei on exposures with forbearance measur		Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financia on exposures with fo			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(min EUR) Cash balances at central banks and other demand deposits				0	0	0		0		0				
												-		
Debt securities (including at amortised cost and fair value)	0	U	U	U	0	0	U	U	U	U	U	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	2,022	980	416	384	548	234	2,398	1,191	497	458	673	332		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	24	18	0	0	1	0	6	5	5	5	1	0		
Non-financial corporations	1,942	940	408	378	525	227	2,335	1,165	485	448	651	324		
of which: small and medium-sized enterprises	185	90	49	45	27		170	77	44	41	32			
Households	55	21	7		22	7	56	21	7	-	21			
			/	0		,			,					
DEBT INSTRUMENTS other than HFT	2,022	980	416	384	548		2,398	1,191	497	458	673			
Loan commitments given	154	60	23	16	2	0	232	94	18	9	3	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forbome more than twice ³	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0							

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



2024 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bayerische Landesbank

(min EUR) 2,795 2,708 2,708 15 15 2,861 2,743 2,795