



Spring 2020 EU-wide Transparency Exercise

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

Spring 2020 EU-wide Transparency Exercise

Key Metrics

Bayerische Landesbank

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	9,923	10,264	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,923	10,264	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,925	10,266	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	9,925	10,266	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,486	11,821	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,486	11,821	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	68,272	64,604	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	68,272	64,604	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.54%	15.89%	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	14.54%	15.89%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.54%	15.89%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.54%	15.89%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.82%	18.30%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.82%	18.30%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	259,684	243,124	C 47.00 (r300,c010)	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	3.82%	4.22%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Bayerische Landesbank

(mln EUR, %)		As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,925	10,266	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,923	10,264	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	259,684	243,124	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	259,684	243,124	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.8%	4.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.8%	4.2%	C 47.00 (r330,c010)	

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Capital

Bayerische Landesbank

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	11,486	11,821	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,923	10,264	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,267	6,386	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,419	-1,329	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,705	1,705	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-66	-53	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-96	-102	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-142	-88	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-9	-7	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 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 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-204	-137	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	1	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-	
A.2.4	Additional Tier 1 transitional adjustments	1	1	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,925	10,266	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,561	1,555	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,202	1,189	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	124	166	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	-	
A.4.3	Tier 2 transitional adjustments	234	200	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	68,272	64,604	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,c040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.54%	15.89%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.54%	15.89%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.82%	18.30%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,923	10,264	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.54%	15.89%	[D]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Bayerische Landesbank

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	57,073	54,838	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	1,552	1,440	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	49,272	47,861	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	3,835	3,799	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,037	1,362	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,826	1,944	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	720	675	C 02.00 (R640, c010)
Settlement risk	0	9	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	388	416	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,268	2,727	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	3,268	2,727	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,900	3,900	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,900	3,900	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	98	94	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	68,272	64,604	

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P&L

Bayerische Landesbank

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	4,583	5,920
Of which debt securities income	184	242
Of which loans and advances income	2,425	3,200
Interest expenses	3,303	4,203
(Of which deposits expenses)	979	1,281
(Of which debt securities issued expenses)	444	579
(Expenses on share capital repayable on demand)	0	0
Dividend income	16	19
Net Fee and commission income	205	287
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	69	43
Gains or (-) losses on financial assets and liabilities held for trading, net	124	-30
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-198	-25
Gains or (-) losses from hedge accounting, net	-11	-19
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	15	21
TOTAL OPERATING INCOME, NET	1,499	2,013
(Administrative expenses)	1,034	1,384
(Depreciation)	46	63
Modification gains or (-) losses, net	0	-1
(Provisions or (-) reversal of provisions)	10	242
(Commitments and guarantees given)	18	64
(Other provisions)	-8	178
Of which pending legal issues and tax litigation ¹		4
Of which restructuring ¹		207
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-10	-316
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	-10	-316
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-2	-2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	417	636
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	378	450
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	378	450
Of which attributable to owners of the parent	378	446

⁽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."

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Total Assets: fair value and impairment distribution

Bayerische Landesbank

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	12,985				12,564				IAS 1.54 (i)	
Financial assets held for trading	17,909	1,410	16,291	207	13,925	1,932	11,834	159	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	926	146	337	443	851	154	355	343	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	109	109	0	0	100	100	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	24,482	7,427	17,054	2	23,052	17,903	5,147	1	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	181,442				170,526				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	752	0	752	0	706	0	706	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	1,120				765				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	4,433				3,475					
TOTAL ASSETS	244,157				225,965				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"

(mln EUR)		As of 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	23,548	935	0	-2	0	0	23,042	11	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	2	0	0	-1	0	0	2	0	0	-1	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	142,210	38,507	1,727	-109	-176	-718	161,842	8,010	1,648	-123	-142	-708	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	13,319	10,312	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	9,413	8,838	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	202,797	188,401	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,199	1,224	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,784	4,809	IAS 37.10; IAS 1.54(l)
Tax liabilities	123	241	IAS 1.54(n-o)
Share capital repayable on demand	26	27	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,107	581	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	232,768	214,433	IAS 1.9(b);IG 6

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		11,842	9,180	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	256	284	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	1,218	953	Annex V.Part 1.31
Deposits	Central banks	4,945	895	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	553	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	13,889	13,318	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,541	1,756	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	53,749	49,329	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3,739	2,841	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	27,610	25,606	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,218	2,819	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	19,234	17,820	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	11,393	11,942	ECB/2013/33 Annex 2.Part 2.9.1
	Households	42,698	44,521	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	41,746	43,548	Annex V.Part 1.42(f), 44(c)
Debt securities issued		51,288	46,869	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,238	1,206	Annex V.Part 1.37
Other financial liabilities		0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		226,728	208,775	



Spring 2020 EU-wide Transparency Exercise

Market Risk
Bayerische Landesbank

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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 (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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 (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019											
Traded Debt Instruments	2,632	2,014	0	0	0	0							0	0	0	0								0
Of which: General risk	1,893	1,403	0	0	0	0							0	0	0	0								0
Of which: Specific risk	298	201	0	0	0	0							0	0	0	0								0
Equities	66	62	0	0	0	0							0	0	0	0								0
Of which: General risk	26	20	0	0	0	0							0	0	0	0								0
Of which: Specific risk	26	20	0	0	0	0							0	0	0	0								0
Foreign exchange risk	201	314	0	0	0	0							0	0	0	0								0
Commodities risk	369	337	0	0	0	0							0	0	0	0								0
Total	3,268	2,727	0	0	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 OV1 template.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	28	30	0		28	42	0	
	Regional governments or local authorities	95	5,448	7		116	5,405	8	
	Public sector entities	378	214	42		365	228	45	
	Multilateral Development Banks	304	304	9		301	301	0	
	International Organisations	49	49	0		49	49	0	
	Institutions	23,570	21,560	54		23,318	21,311	40	
	Corporates	3,664	1,046	1,033		3,387	848	832	
	of which: SME	360	228	228		391	225	224	
	Retail	8,014	585	408		8,015	585	407	
	of which: SME	1,198	175	100		1,208	176	100	
	Secured by mortgages on immovable property	376	376	134		363	363	129	
	of which: SME	115	115	35		122	122	36	
	Exposures in default	62	57	80	3	123	87	117	23
	Items associated with particularly high risk	12	12	18		12	12	18	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	45	45	22		38	38	19		
Equity	0	0	0		0	0	0		
Other exposures	83	83	83		83	83	83		
Standardised Total²	36,681	29,809	1,889	8	36,196	29,351	1,698	28	

⁽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).
⁽²⁾ Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
GERMANY	Central governments or central banks	28	29	0		28	28	0	
	Regional governments or local authorities	90	5,443	6		111	5,400	7	
	Public sector entities	378	214	42		365	228	45	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,506	20,496	34		22,617	20,610	27	
	Corporates	3,337	843	840		3,062	651	648	
	of which: SME	309	225	224		333	217	216	
	Retail	7,839	576	401		7,878	575	400	
	of which: SME	1,183	173	99		1,192	174	99	
	Secured by mortgages on immovable property	376	376	134		363	363	129	
	of which: SME	115	115	35		122	122	36	
	Exposures in default	40	38	52	1	39	37	51	1
	Items associated with particularly high risk	12	12	18		12	12	18	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6	6	3		5	5	3		
Equity	0	0	0		0	0	0		
Other exposures	83	83	83		83	83	83		
Standardised Total²	83	83	83	6	83	83	83	6	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	5	1		5	5	1	
	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	165	47	42		162	53	48	
	of which: SME	50	3	3		52	3	3	
	Retail	13	1	0		13	1	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	3		5	5	4		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	1,064	1,064	20		701	701	13	
	Corporates	13	13	13		13	13	13	
	of which: SME	0	0	0		0	0	0	
	Retail	8	0	0		8	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	2	1		2	2	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	7	1	0		7	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	27	9	9	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	2		4	4	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				8	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	33	2	2		34	2	2	
	of which: SME	4	0	0		4	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	36	24	32	13
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				13	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	13	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	0	0	0		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	4	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	2		3	3	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
ITALY	Central governments or central banks	0	1	0		0	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	22	22	22		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	2	1		3	3	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	304	304	9		301	301	0	
	International Organisations	49	49	0		49	49	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
AUSTRIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	11	11	11		11	11	11	
	of which: SME	0	0	0		0	0	0	
	Retail	19	2	1		19	2	1	
	of which: SME	3	0	0		3	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	0		1	1	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		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
(mln EUR, %)									
TURKEY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	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	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach																
		As of 30/09/2019					As of 31/12/2019											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(min EUR, %)																		
Consolidated data	Central banks and central governments	64,549	0	71,857	2,033	0	6	58,260	0	65,315	2,097	0	6					
	Institutions	30,396	27	27,458	5,985	0	21	26,900	26	23,935	5,056	0	21					
	Corporates	125,190	1,853	100,929	43,710	0	1,053	122,539	1,713	98,489	42,365	0	961					
	Corporates - Of Which: Specialised Lending	24,226	940	21,492	10,051	0	448	22,975	520	20,374	9,524	0	417					
	Corporates - Of Which: SME	30,422	416	27,403	11,035	0	242	31,296	422	27,991	11,274	0	202					
	Retail	21,995	130	18,972	3,835	66	102	22,266	121	19,226	3,799	61	94					
	Retail - Secured on real estate property	6,877	50	6,847	1,109	25	26	6,827	45	6,795	1,063	22	24					
	Retail - Secured on real estate property - Of Which: SME	626	0	621	105	0	1	614	0	608	102	0	1					
	Retail - Secured on real estate property - Of Which: non-SME	6,252	50	6,227	1,004	25	25	6,213	45	6,187	960	22	22					
	Retail - Qualifying Revolving	8,555	4	6,072	208	2	6	8,636	4	6,124	209	2	5					
	Retail - Other Retail	6,563	76	6,053	2,518	39	70	6,803	73	6,307	2,528	37	65					
	Retail - Other Retail - Of Which: SME	765	0	713	251	0	4	768	0	713	253	0	5					
	Retail - Other Retail - Of Which: non-SME	5,798	76	5,340	2,267	39	66	6,035	73	5,594	2,275	37	61					
	Equity	904	0	904	2,037	0	66	541	0	541	1,362	0	61					
	Other non credit-obligation assets				376							375						
IRB Total ²					57,977						55,055							

(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).
(2) IRB Total does not include the Securitisation position.

		IRB Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
GERMANY	Central banks and central governments	53,644	0	60,496	1,354	0	0	48,438	0	55,046	1,354	0	0				
	Institutions	15,755	27	13,102	2,755	0	7	15,194	26	12,600	2,611	0	7				
	Corporates	91,545	1,063	75,187	32,085	0	659	91,489	1,249	74,745	31,521	0	596				
	Corporates - Of Which: Specialised Lending	14,757	254	13,053	6,252	0	140	14,688	224	12,995	6,105	0	135				
	Corporates - Of Which: SME	29,471	407	26,801	10,709	0	238	30,256	414	27,240	10,905	0	199				
	Retail	21,808	128	18,816	3,815	65	101	22,075	120	19,067	3,780	61	93				
	Retail - Secured on real estate property	6,843	50	6,813	1,100	25	26	6,791	45	6,759	1,054	22	23				
	Retail - Secured on real estate property - Of Which: SME	623	0	618	104	0	1	611	0	605	101	0	1				
	Retail - Secured on real estate property - Of Which: non-SME	6,220	50	6,195	996	25	25	6,181	45	6,155	953	22	22				
	Retail - Qualifying Revolving	8,422	3	5,969	204	2	6	8,499	3	6,018	205	2	5				
	Retail - Other Retail	6,543	75	6,034	2,510	38	70	6,785	72	6,289	2,521	37	65				
	Retail - Other Retail - Of Which: SME	765	0	711	250	0	4	767	0	711	252	0	4				
	Retail - Other Retail - Of Which: non-SME	5,780	75	5,323	2,260	38	65	6,018	72	5,578	2,269	37	60				
	Equity	698	0	698	1,378	0	0	324	0	324	668	0	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 Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
UNITED STATES	Central banks and central governments	5,309	0	5,534	0	0	0	4,325	0	4,533	0	0	0				
	Institutions	1,984	0	1,972	427	0	0	457	0	453	120	0	0				
	Corporates	6,916	65	5,050	2,097	0	20	6,029	57	4,270	1,821	0	19				
	Corporates - Of Which: Specialised Lending	1,010	63	834	510	0	17	725	55	578	379	0	16				
	Corporates - Of Which: SME	171	0	52	19	0	0	230	0	153	48	0	0				
	Retail	15	0	12	2	0	0	16	0	13	2	0	0				
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0				
	Retail - Qualifying Revolving	10	0	7	0	0	0	10	0	7	0	0	0				
	Retail - Other Retail	3	0	3	1	0	0	3	0	2	1	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	3	0	3	1	0	0	3	0	2	1	0	0				
	Equity	45	0	45	85	0	0	49	0	49	92	0	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 Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
UNITED KINGDOM	Central banks and central governments	901	0	1,195	212	0	0	880	0	1,156	206	0	0				
	Institutions	1,691	0	1,688	376	0	9	1,535	0	1,528	293	0	9				
	Corporates	3,973	114	3,645	1,671	0	78	3,525	152	3,216	1,455	0	79				
	Corporates - Of Which: Specialised Lending	2,415	114	2,247	1,006	0	75	2,290	152	2,137	926	0	77				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	11	0	9	2	0	0	11	0	9	2	0	0				
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0				
	Retail - Qualifying Revolving	6	0	5	0	0	0	6	0	5	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	0	0	0				
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0				
	Equity	0	0	0	0	0	0	0	0	0	0	0	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 Approach															
		As of 30/09/2019					As of 31/12/2019										
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
FRANCE	Central banks and central governments	467	0	801	96	0	0	335	0	656	79	0	0				
	Institutions	2,758	0	2,758	344	0	0	2,467	0	2,468	309	0	0				
	Corporates	3,664	28	3,247	1,444	0	16	3,614	0	3,328	1,418	0	8				
	Corporates - Of Which: Specialised Lending	1,308	28	1,268	550	0	14	1,192	0	1,176	521	0	5				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	9	0	7	1	0	0	9	0	7	1	0	0				
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	1	0	0				
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0				
	Retail - Qualifying Revolving	6	0	5	0	0	0	6	0	5	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	0	0	0				
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0				
	Equity	1	0	1	4	0	0	1	0	1	3	0	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).

Spring 2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted			Of which: defaulted								
(min EUR, %)													
SWITZERLAND	Central banks and central governments	96	0	233	13	0	0	3	0	133	0	0	0
	Institutions	2,426	0	2,437	487	0	0	1,920	0	1,932	418	0	0
	Corporates	2,382	39	1,703	731	0	14	1,930	0	1,343	599	0	1
	Corporates - Of Which: Specialised Lending	67	39	44	3	0	13	27	0	4	3	0	0
	Corporates - Of Which: SME	9	0	7	4	0	0	7	0	7	4	0	0
	Retail	49	1	42	6	0	0	49	1	42	6	0	0
	Retail - Secured on real estate property	12	0	12	3	0	0	12	0	12	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	3	0	0	12	0	12	3	0	0
	Retail - Qualifying Revolving	33	0	26	1	0	0	33	0	27	1	0	0
	Retail - Other Retail	4	0	4	2	0	0	4	0	4	2	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	4	0	4	2	0	0	4	0	4	2	0	0
	Equity	8	0	8	15	0	0	8	0	8	15	0	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 Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted			Of which: defaulted								
(min EUR, %)													
NETHERLANDS	Central banks and central governments	76	0	92	0	0	0	75	0	91	0	0	0
	Institutions	561	0	567	61	0	0	564	0	571	57	0	0
	Corporates	3,012	36	2,557	1,126	0	37	2,969	36	2,490	1,116	0	37
	Corporates - Of Which: Specialised Lending	903	0	900	368	0	1	918	0	915	389	0	2
	Corporates - Of Which: SME	491	0	428	200	0	0	559	0	471	211	0	0
	Retail	7	0	6	1	0	0	8	0	7	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	4	0	3	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	2	0	2	1	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	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	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 Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted			Of which: defaulted								
(min EUR, %)													
ITALY	Central banks and central governments	405	0	405	174	0	0	607	0	607	261	0	0
	Institutions	202	0	202	106	0	0	112	0	112	49	0	0
	Corporates	2,029	0	1,893	825	0	2	2,337	0	2,201	987	0	2
	Corporates - Of Which: Specialised Lending	431	0	426	223	0	1	453	0	449	236	0	1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	2	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	1	0	0	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	0	0	0	0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	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 Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted			Of which: defaulted								
(min EUR, %)													
Other Countries	Central banks and central governments	1,841	0	1,843	53	0	0	1,799	0	1,806	53	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	104	0	104	85	0	0	94	0	94	67	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	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 Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted			Of which: defaulted								
(min EUR, %)													
AUSTRIA	Central banks and central governments	146	0	162	10	0	0	95	0	110	2	0	0
	Institutions	103	0	111	25	0	0	102	0	102	22	0	0
	Corporates	1,805	10	1,492	579	0	7	1,686	10	1,393	544	0	7
	Corporates - Of Which: Specialised Lending	196	0	196	73	0	0	195	0	195	68	0	0
	Corporates - Of Which: SME	8	0	8	3	0	0	8	0	8	3	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	34	0	29	2	0	0	34	0	29	2	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	30	0	25	1	0	0	30	0	25	1	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	1	0	0	1	0	1	1	0	0
	Other non credit-obligation assets	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 effects).

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
Of which: defaulted		Of which: defaulted			Of which: defaulted								
(min EUR, %)													
TURKEY	Central banks and central governments	722	0	0	0	0	4	704	0	0	0	0	4
	Institutions	12	0	17	34	0	0	28	0	21	41	0	0
	Corporates	899	0	61	117	0	15	871	0	52	99	0	15
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	136	0	5	0	0	2	95	0	6	0	0	1
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	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).

Spring 2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [44	44	0	0	0	0	44	0	0	0	0	0	0	0	0
[10Y - more	11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	
Total	55	55	0	0	0	0	55	0	0	0	0	0	7	0	7	
[0 - 3M [	Others	30	30	0	0	30	0	0	0	0	0	0	0	0	0
[3M - 1Y [		45	45	0	0	45	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		209	192	0	0	209	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		45	43	2	0	22	0	22	0	0	0	0	0	0	0
[3Y - 5Y [		295	292	3	0	280	0	280	0	0	0	0	0	14	0
[5Y - 10Y [		487	487	22	0	444	0	444	0	0	0	0	0	0	0
[10Y - more	140	140	45	0	10	0	85	0	0	0	0	0	0	0		
Total	1,251	1,229	83	0	1,040	128	128	0	0	0	0	0	14	0	59	

Notes and definitions

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 sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(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 sovereign) on sovereign credit risk (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 sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

Spring 2020 EU-wide Transparency Exercise

Performing and non-performing exposures

Bayerische Landesbank

(mln EUR)	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		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-performing exposures ³	On performing exposures ²		On non-performing exposures ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	
		Of which: defaulted	Of which: defaulted				Of which: defaulted			Of which: defaulted				
Debt securities (including at amortised cost and fair value)	25,233	0	277	0	2	16	0	23,696	0	4	0	2	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14,747	0	0	0	0	0	0	13,760	0	0	0	1	0	0
Credit institutions	9,685	0	0	0	2	0	0	9,142	0	0	0	2	0	0
Other financial corporations	539	0	274	0	0	14	0	526	0	0	0	0	0	0
Non-financial corporations	262	0	4	0	0	2	0	269	0	4	0	0	2	0
Loans and advances (including at amortised cost and fair value)	195,413	215	1,729	1,729	285	719	324	183,668	238	1,650	1,650	265	709	327
Central banks	15,477	0	0	0	0	0	0	10,647	0	0	0	0	0	0
General governments	25,479	14	0	0	12	0	0	24,965	18	0	0	12	0	0
Credit institutions	33,800	0	6	6	6	6	0	27,860	0	7	7	4	6	0
Other financial corporations	7,272	0	12	12	6	8	4	6,870	0	12	12	5	10	2
Non-financial corporations	94,985	31	1,517	1,517	201	635	245	94,913	50	1,449	1,449	189	628	255
of which: small and medium-sized enterprises at amortised cost	25,283	8	385	385	58	181	109	30,959	3	364	364	79	166	129
Households	18,400	170	194	194	60	70	75	18,413	170	182	182	55	65	69
DEBT INSTRUMENTS other than HFT	220,646	215	2,007	1,729	288	735	324	207,364	238	1,654	1,650	268	711	327
OFF-BALANCE SHEET EXPOSURES	62,135		220	204	53	83	18	61,268		351	336	45	121	18

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS 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.

Spring 2020 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 30/09/2019					As of 31/12/2019					
	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	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 non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,397	903	344	323	382	1,260	733	340	323	372	372
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	5	5	5	5	0	5	5	5	5	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,251	854	328	310	301	1,099	663	315	301	291	291
of which: small and medium-sized enterprises at amortised cost	374	209	87	82	149	376	207	85	79	151	151
Households	141	44	11	7	80	156	65	20	17	82	82
DEBT INSTRUMENTS other than HFT	1,397	903	344	323	382	1,260	733	340	323	372	372
Loan commitments given	164	58	29	26	0	156	77	25	23	6	6

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS 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.

Spring 2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bayerische Landesbank

(mln EUR)	As of 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount			Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	2,240	76	2,240	51	0	2,209	101	2,209	51	0
B Mining and quarrying	434	6	434	1	0	427	7	427	1	0
C Manufacturing	7,200	228	7,199	142	0	6,531	378	6,531	185	0
D Electricity, gas, steam and air conditioning supply	17,352	426	17,352	218	0	17,423	377	17,423	210	0
E Water supply	4,279	90	4,279	67	0	4,556	115	4,556	80	0
F Construction	1,650	16	1,650	10	0	1,495	29	1,495	14	0
G Wholesale and retail trade	1,791	65	1,791	54	0	1,898	66	1,898	55	0
H Transport and storage	3,909	73	3,909	31	0	4,145	67	4,145	27	0
I Accommodation and food service activities	799	14	799	8	0	830	13	830	8	0
J Information and communication	1,350	7	1,350	9	0	1,379	7	1,379	10	0
K Financial and insurance activities	2,912	0	2,912	4	0	2,614	11	2,614	3	0
L Real estate activities	36,780	316	36,779	80	0	37,027	176	37,026	76	0
M Professional, scientific and technical activities	1,756	22	1,756	20	0	1,611	3	1,611	6	0
N Administrative and support service activities	8,179	159	8,122	124	0	8,433	85	8,368	75	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0
P Education	259	1	259	2	0	265	1	265	3	0
Q Human health services and social work activities	2,586	14	2,585	10	0	2,510	8	2,510	9	0
R Arts, entertainment and recreation	449	3	449	1	0	446	3	446	1	0
S Other services	1,061	2	1,053	2	0	1,112	2	1,101	3	0
Loans and advances	94,985	1,517	94,917	836	0	94,913	1,449	94,836	817	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.