

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

# 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	11,402	11,479	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,564	9,718	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	1,321	3,495	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
Accumulated other comprehensive income	-705	-756	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	3,416	1,880	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-170	-205	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-114	-114	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-122	-274	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	-394	-262	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	-1,056	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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) (iv) and 155(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles $36(1)$ point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	3,500	2,066	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	2,300	1,867	CA1 {1.1.1.6}	Articles 483(1) to (3), and 494 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,200	199	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	152	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	361	299	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-361	-147	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,564	9,871	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,838	1,609	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	1,996	1,676	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-158	-67	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	76,616	71,876	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	12.48%	13.52%	CA3 {1}	
Tier 1 Capital ratio	12.48%	13.73%	CA3 {3}	
Total Capital ratio	14.88%	15.97%	CA3 {5}	



### **Risk exposure amounts**

Bayerische Landesbank

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	65,127	62,782
Risk exposure amount for securitisation and re-securitisations in the banking book	320	340
Risk exposure amount for contributions to the default fund of a CCP	232	159
Risk exposure amount Other credit risk	64,576	62,284
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3,657	2,955
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	2,056	1,270
Risk exposure amount for operational risk	5,776	4,870
Other risk exposure amounts	0	0
Total Risk Exposure Amount	76,616	71,876

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



Bayerische Landesbank

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	7,237	3,300
Of which debt securities income	474	164
Of which loans and advances income	4,482	2,068
Interest expenses	5,582	2,473
(Of which deposits expenses)	2,387	1,047
(Of which debt securities issued expenses)	872	349
(Expenses on share capital repayable on demand)	0	0
Dividend income	24	12
Net Fee and commission income	249	189
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	-541	206
Gains or (-) losses on financial assets and liabilities held for trading, net	523	-178
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-565	201
Gains or (-) losses from hedge accounting, net	-70	-6
Exchange differences [gain or (-) loss], net	17	-85
Net other operating income /(expenses)	121	-119
TOTAL OPERATING INCOME, NET	1,412	1,047
(Administrative expenses)	1,151	575
(Depreciation)	46	20
(Provisions or (-) reversal of provisions)	18	-9
(Commitments and guarantees given)	14	-7
(Other provisions)	4	-2
Of which pending legal issues and tax litigation <sup>1</sup>	56	
Of which restructuring <sup>1</sup>	32	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	589	33
(Loans and receivables)	1,363	-6
(Held to maturity investments, AFS assets and financial assets measured at cost)	-774	39
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	26	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	48	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	49	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-320	443
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-223	365
Profit or (-) loss after tax from discontinued operations	-1,070	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,294	365
Of which attributable to owners of the parent	-1,294	365

<sup>(1)</sup> Information available only as of end of the year

# 2015 EU-wide Transparency Exercise Market Risk Bayerische Landesbank

	S	SA					ІМ										IM					
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015									
	TOTAL RISK EXPOSURE EXPOSURE AMOUNT EUR)		VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUL MIGRATIO CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR		
(min EUR)		EXPOSURE	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)		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 (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	2,996	2,425	0	0	0	0							0	0	0	0						
Of which: General risk	1,983	1,808	0	0	0	0							0	0	0	0						
Of which: Specific risk	260	198	0	0	0	0							0	0	0	0						
Equities	96	91	0	0	0	0							0	0	0	0						
Of which: General risk	11	11	0	0	0	0							0	0	0	0						
Of which: Specific risk	10	9	0	0	0	0							0	0	0	0						
Foreign exchange risk	438	344	0	0	0	0							0	0	0	0						
Commodities risk	127	94	0	0	0	0	-				-		0	0	0	0		-				
Total	3,657	2,955	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Credit Risk - Standardised Approach

	Bayerische Landesbank		Standardised Approach										
		,	As of 31/12/2	014			As of 30/06/2015 ginal Exposure to the second						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>			Value adjustments and provisions				
	Central governments or central banks	110	901	176				102					
	Regional governments or local authorities	1,314	6,681	126									
	Public sector entities	532	149	17				20					
	Multilateral Development Banks	146	146	0									
	International Organisations	199	199	0									
	Institutions	37,746	35,792	68									
	Corporates	17,095	13,610	1,239									
	of which: SME	911	814	813									
	Retail	8,670	1,026	758									
	of which: SME	137	60	34									
Consolidated data	Secured by mortgages on immovable property	2,005	2,003	699									
	of which: SME	78	78	23									
	Exposures in default	117	55	70	25				32				
	Items associated with particularly high risk	347	347	521		598	598						
	Covered bonds	15	15	2		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	8	8	3		8	8	3					
	Equity	163	163	364		183	183	410					
	Securitisation	45	45	23		48	48	24					
	Other exposures	42	42	42		42	42	42					
	Standardised Total	68,555	61,183	4,108	28	51,804	44,653	3,885	37				

Standardised Approach As of 30/06/2015 As of 31/12/2014 Value ijustments provisions Exposure Value<sup>1</sup> Value stments Exposur Value<sup>1</sup> isk exposu amount Original Exc osure<sup>1</sup> sk exposi amount -nro 869 6,054 137 0 825 5,790 139 9 110 111 371 0 174 0 14 68 684 53 748 34 698 23 67 517 0 0 61 86 289 9 8 29,088 3,727 136 8,492 138 1,798 72 116 328 0 0 100 1 15 0 0 53 463 50 748 32 627 21 121 492 0 0 1 149 8 27,465 466 50 1,011 57 1,798 72 90 328 0 0 33,110 4,005 151 8,526 137 2,002 78 75 345 0 0 31,153 687 54 1,012 60 2,000 78 52 345 0 GERMANY 21 26 s with a ST 122 91 29 account any effect due to Original exposure, unlike Expo (2) Total value adjustments and

Standardised Approach As of 31/12/2014 As of 30/06/2015 Value adjustments ar provisions<sup>2</sup> Value stments an Exposure Value<sup>1</sup> Exposure Value<sup>1</sup> Risk exposu amount Original Exposure<sup>1</sup> Risk exposu amount Original Exposure<sup>1</sup> adju 24 0 24 00000 0 0 1,243 0 0 0 25 0 1 0 0 0 0 0 0 0 0 0 0 0 366 0 0 1,218 0 0 12,765 0 0 12,734 0 UNITED KINGDOM 0 lv high risk rporates with a ST takings (CIU) Original exposure, unlike Exp (2) Total value adjustments and e taking into account any effect due to credit con nterparty does not include Securistisation exposur ies (e.g. s

		Standardised Approach										
		1	As of 31/12/2	014			As of 30/06/2	2015				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	1,203	627	125		1,306	683	137				
	Public sector entities	161	12	2		174	25	5				
	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	132	58	55		161	83	70				
	of which: SME	0	0	0		0	0	0				
	Retail	16	1	1		15	1	1				
	of which: SME	0	0	0		0	0	0				
UNITED STATES	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				
	Eauity	0	0	0		0	0	0				
	Securitisation											
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup> ure value, is reported before taking into account any effect due to credit conversion factors or credit r				0				0			

					Standardise	ed Approach			
		As of 31/12/2014 As of 30/06/2015							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	3	1		0	2	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	9	1	1		8	1	1	
	of which: SME	0	0	0		0	0	0	
FRANCE	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		0	0	0	
	Equity	6	6	14			7	17	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised 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). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposure

					Standardise	ed Approach			
		As of 31/12/2014 As of 30/06/2015							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	4,634	4,634	0		3,588	3,588	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
PORTUGAL	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total<sup>2</sup>
(1) Diginal 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 does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014		1	As of 30/06/	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	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	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	15	2	1		15	2	1	
	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	1	1	0		1	1	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	
	Eauity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Compare activities
 0
 0
 Compare activities
 0
 0
 Compare activities
 Compare activiti

					Standardise	ed Approach			
		A	s of 31/12/2	014		A	s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	7	4	4		6	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	30	3	2		30	3	2	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	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	2	2	3		2	2	3	
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised 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).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		µ	ls of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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		3	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	
NETHERLANDS	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		2	2	1	
	Equity	0	0	0		0	0	0	
1	Securitisation	0	0	0		0	0	0	
	Other exposures	U	U	0		U	U	0	
	Standardised Total <sup>2</sup>				0				0

Standardised 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). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposure

					Standardise	ed Approach			
		A	s of 31/12/2	014		Ļ	ls of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	146	146	0		146	146	0	
	International Organisations	199	199	0		244	244	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	
Other Countries	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	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Standardised Total<sup>2</sup> (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. (2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach As of 31/12/2014 As of 30/06/2015												
			As of 31/12/2	2014		1	As of 30/06/2	2015						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>					
,	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	76	76	76		76	76	76						
	of which: SME	0	0	0		0	0	0						
	Retail	5	1	0		5	1	0						
	of which: SME	0	0	0		0	0	0						
SPAIN	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		0	0	0						
	Eauity	0	0	0		0	0	0						
	Securitisation													
	Other exposures	0	0	0		0	0	0						
	Standardised Total <sup>2</sup>				0				0					

Standardised Total<sup>2</sup>
(1) Digital 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 providens per country of convergency does not include Securitisation exposures



EBA 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	Bayerische Landesbank						IRB Ap	proach					
				As of 31	12/2014					As of 30,	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	48.828	3	54.486	1.060	0	0	49.528	3	55.595	1.204	0	1
	Institutions	29.690	652	26.497	7.645	0	518	31.471	651	28.368		0	521
	Corporates	110.641	4.765	90.519	45.643	0	1.878	111.345	5.016	90.095		0	2.244
	Corporates - Of Which: Specialised Lending	23,690	1,129	21,583	11,041	0	347	24,499	1,198	22,275		0	526
	Corporates - Of Which: SME	31,165	698	27,704	15,304	0	134	31,684	686	27,940			180
	Retail	17,127	556	15,400	4,843	278	189	17,464	502	15,626			197
	Retail - Secured on real estate property	10,035	443	10,011	3,770	183	117	9,853	378	9,825	3,539	158	111
	Retail - Secured on real estate property - Of Which: SME	366	0	364	107	0	0	593	0	589	169	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-	9,669	443	9,646	3,663	183	117	9,260	381	9,235	3,370	158	111
	Retail - Qualifying Revolving	5.186	6	3.565	239	2	8	5.434	6	3.737	234	2	8
	Retail - Other Retail	1,906	107	1,825	834	94	64	2,177	118	2,064		122	77
	Retail - Other Retail - Of Which: SME	370	0	344	132	0	0	595	0	559	220	0	0
	Retail - Other Retail - Of Which: non-SME	1,536	107	1,481	702	94	64	1,582	118	1,506	745	122	77
	Equity	303	0	303	920	0		400	0	400	1.04         c           368         7.601           368         7.601           368         7.601           369         14.248           275         10.414           368         15.125           365         4.738           825         3.539           369         1169           235         3.707           224         965           959         220           565         745           59         220           506         745           640         1.068	0	
	Securitisation	1.827		1.827	297		0	1.862		1.862	315		0
	Other non credit-obligation assets				417						384		
	IRB Total				60,825						58 738		

							IRB Ap	proach					
				As of 31,	12/2014					As of 30	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions
	Central banks and central governments	39,737	0	44,909	2	0	0	40,337	0	46,023	1	0	0
	Institutions	13,743	50	10,914	3,204	0	2	14,770				0	6
	Corporates	79.222	1.415	65.269	31.954	0	485	80.398				0	637
	Corporates - Of Which: Specialised Lending	12.344	411	11.198	4.965	0	148	12.935				0	196
	Corporates - Of Which: SME	30.352	591	26.808	14.906	0	89	30.776	Of which: defaulted defaulted		123		
	Retail	16.965	550	15.266	4.814	275	187	17.301				Of which:	195
	Retail - Secured on real estate property	9,980	438	9,955	3,747	180	116	9,801	375				110
	Retail - Secured on real estate property - Of Which: SME	365	0	363	106	0	0	592	0				0
GERMANY	Retail - Secured on real estate property - Of Which: non-	9,615	438	9,593	3,641	180	116	9,209	378			157	110
	Retail - Qualifying Revolving	5.095	6	3.500	240	2	8	5.338	5			2	8
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1.891	106	1.811	827	93	63	2.162	116				76
	Retail - Other Retail - Of Which: pon-SME Retail - Other Retail - Of Which: pon-SME	369 1.522	0	343 1.468	132	0	0	594	0				0 76
		1,522	106	1,468	696	93	63	1,569	116				/6
	Equity Securitisation	163	0	163	417	0	0	181	0	181	423	0	0
	Other non credit-obligation assets											Of which: defaulted 0 0 0 0 279 157 0 157 2 120 0 120	
	IRB Total											Of which: defaulted 0 0 0 0 279 157 0 157 2 120 0 120	

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	124	0	689	64	0	0	135	0	637	61	0	0
	Institutions	2,100	0	2,103	566	0	0	1,932				Ŭ,	0
	Corporates	5,029	112	4,741	2,887	0	62	5,191					53
	Corporates - Of Which: Specialised Lending	2,781	109	2,708	1,636	0	61	2,974	115			0	52
	Corporates - Of Which: SME	30	3	30	14	0	0	25	0	Of which: defaulted	0	0	
	Retail	10	0	8	3	0	0	10	0	8	4	Of which: defaulted	0
	Retail - Secured on real estate property	4	0	4	2	0	0	4	0	4	3		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	4	0	4	2	0	0	4	0	4	3		0
	Retail - Qualifying Revolving Retail - Other Retail	4	0	3	0	0	0	5	0	3	0		0
	Retail - Other Retail - Of Which: SME	1	0	1	U	0	0	1	0	1	0		0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	U	U	0
	Equity	19	0	19	55	0	0	1	0	1	U	U	0
	Securitisation	19	0	19	55	0	0	U	0	0	0	0	- °
	Other non credit-obligation assets												1
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustme
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provision
	Central banks and central governments	3.575	0	3.621	431	0	0	4.753	0	4.822	575	0	0
	Institutions	1.615	1	1.526	611	0	1	916	0	918	299	0	0
	Corporates	4,212	0			0	1		0		1,766	0	3
	Corporates - Of Which: Specialised Lending	1,731	0	1,573	834	0	1	1,897	0	1,673	860	0	2
	Corporates - Of Which: SME	36	Exposure <sup>1</sup> Of which:         Exposure Value <sup>1</sup> Risk exposure amount of which:         Value amount of which:         Original amount of which:         Original Substances         Exposure <sup>1</sup> Value <sup>1</sup> Exposure <sup>1</sup>	10	0	0							
	Retail	14	0	12	3	0	0	13	0	11	Itue <sup>1</sup> Of wh           ki2         575           ki8         299           vi74         1,766           573         860	0	0
	Retail - Secured on real estate property	6	0	6	3	0	0	5	0	5	2	Of which:	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	5	0	5	2	0	0	5	0	5	2		0
	Retail - Qualifying Revolving	7	0	5	0	0	0	7	0	5	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	Of which:	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	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
	Securitisation		0 0 0								1		
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustment
	(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	615	0	1.032	124	0	0	526	0	886	106	0	0
	Institutions	2.847	0	2.826	436	0	0	3.135	0	3.164	457	0	0
	Corporates	2.734	0	2.420	1.276	0	0	2.508	0	2.238	1.089	0	1
	Corporates - Of Which: Specialised Lending	1,335	0	1,242	675	0	0	1,271	0	1,188	573		0
	Corporates - Of Which: SME	3	0	3	1	0	0	3	0	3	2		0
	Retail	8	0	7	2	0	0	9	0	7	1	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	4	0	3	0	0	0	4	0	3	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	Of which:	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0
	Equity	0	0	0	0	0	0	0	0	0	0		0
	Securitisation												
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	1	1	0	0	0	0	0	0	0	0
	Corporates	123	19	123	173	0	16	118	19	118	165	0	17
	Corporates - Of Which: Specialised Lending	118	19	118	165	0	16	114	19	114	158	0	17
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	0	0	1	0	0	0 0 0 0 165 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
PORTUGAL	Retail - Secured on real estate property - Of Which: non-	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets											Of which:	
	IRB Total											Of which:	1

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Exposure Value <sup>1</sup>			Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	68 449	0	156 443	0 82	0	0	94 41	0	168 41	27 28	0	0
	Corporates Corporates - Of Which: Specialised Lending	3,285 161	2,352 0	3,120 161	356 75	0	1,163 0	3,477 160	2,557 0	3,309 160	346 47	0	1,221 0
	Corporates - Of Which: SME Retail	45 25	0	45 19	9 4	0	0	35 25	0	35 19	0f which: defaulted 27 0 28 0 346 0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3 0	1	3 0	1 0	0	0	3 0	1	3	1	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	3 20	1	3 14	1	0	0	3 20	1	3 15	1		0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	2	0	2	1		0
	Retail - Other Retail - Of Which: non-SME Equity	1	0	1	1 0	0	0	1 0	0	1	1		0
	Securitisation Other non credit-obligation assets												
1	IRB Total												

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	n techniques (e.g.	substitution effects).

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure <sup>1</sup> Of which: Value <sup>1</sup>			Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision:
	Central banks and central governments	302	0	309	44	0	0	142	0	148	25	0	0
	Institutions	1.802	0	1.808	423	0	0	2.112	0	2.118	549	0	0
	Corporates	1.629	75	1.075	439	0	0	1.720	125	1.153	370	0	42
	Corporates - Of Which: Specialised Lending		0	124	144	0	0	115	48	89	30	0	25
	Corporates - Of Which: SME		75	77	1	0	0	80	76	80	2	0	16
	Retail		1	35	10	1	1	43	1	36	11	1	1
	Retail - Secured on real estate property	17	1	17	7	0	0	17	1	17	7		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-		1	17	7	0	0	17	1	17	7		0
	Retail - Qualifying Revolving	21	0	15	1	0	0	23	0	16	2	0	0
	Retail - Other Retail	4	1	3	2	1	0	3	1	3	2	Of which:	0
		Specialized Lending         160         0           SME         77         75           ale state property         42         1           ale state property         0         0           red on real estate property - Of Which: Non-         0         0	0	0	0	0	0	0	0	0	0	0	
		4	1	3	2	1	0	3	1	3	2	1	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets											0 0 1 0 0 0 1 0 1 0	4
	IRB Total												1

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original Exposure <sup>1</sup> Of which:			Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	70	0	70	0	0	0	75	0	75	0	0	0
	Institutions	630	0	634	91	0	0	980	0	981	137	0	0
	Corporates	2.272	117	2.052	1.086	0	52	2.028	62	1.787	882	0	23
	Corporates - Of Which: Specialised Lending	559	84	556	181	0	49	555	33	541	160	0	14
	Corporates - Of Which: SME	268	29	268	117	0	0	277	25	277	122	0	3
	Retail	6	1	5	1	0	0	5	1	4	1	1	0
	Retail - Secured on real estate property	2	1	2	1	0	0	1	0	1	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	2	1	2	1	0	0	1	0	1	0		0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0		0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	0	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total orted before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	2,485	0	2,485	84	0	0	1,374	0	1,374	62	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8	0	8	4	0	0	45	0	45	21	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
Other Countries	Retail - Secured on real estate property - Of Which: non-	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
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	106	0	106	94	0	0	106	0	106	94	0	0
	Institutions	834	0	835	432	0	1	887	0	889	426	0	1
	Corporates	1,310	278	1,220	749	0	0	1,023	338	966	432	0	82
	Corporates - Of Which: Specialised Lending	704	278	678	391	0	0	467	323	445	97	0	81
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	5	0	4	2	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	2	0	2	1	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
SPAIN	Retail - Secured on real estate property - Of Which: non-	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	0	3	0	2	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
	Securitisation												
	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)

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG				net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book		Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 0 0 74 0 <b>74</b>	0 0 0 0 0 0 0	0 0 0 74 0 <b>74</b>	0 0 0 0 71 0 <b>71</b>	0 0 0 0 0 0 0	0 0 0 0 3 0 <b>3</b>	0 0 0 1 2 0 <b>2</b>	0 0 0 0 0 0 0 0	0 0 0 5 0 0 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 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Belgium	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 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	Cyprus	1 0 0 0 0 0 0	1 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	Czech Republic	0 0 0 24 0 <b>24</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 24 0 <b>24</b>	0 0 0 24 0 <b>24</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 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	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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia		0 0 0 0 0 0 0 0 0				0 0 0 0 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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 0 40 0 40		0 0 0 0 40 40	0 0 0 0 40 40	0 0 0 0 0 0 0	0 0 0 0 0 0 0	U 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	40 0 53 0 279 317 0 649		40 0 53 0 279 317 0 649	40 0 48 0 279 317 0 <b>643</b>	0 0 0 0 0 0 0	0 0 5 0 0 0 0 5	U 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0



Sovereign Exposure

	(min EUR)			-				As of	31/12/2014			-			
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereian debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives witl valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	4.790 4.152 2,735 1,631 2,425 6,233 10,143 <b>32,108</b>	4.177 3.042 1,367 1,095 1,043 4,953 9,387 <b>25,064</b>	4.790 4.152 2,735 1,631 2,425 6,233 10,143 <b>32,108</b>	611 1.057 1.295 419 967 1.002 47 <b>5,398</b>	0 0 0 0 0 0 0 0	2 53 72 117 415 278 709 <b>1,646</b>	11 11 25 149 193 195 <b>666</b>	342 303 2,221 725 1,583 1,459 721 <b>7,353</b>	1 360 901 51 200 302 681 <b>2,495</b>	0 -5 -3 -4 0 -83 -229 -324	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 50 0 0 50 50	0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Greece	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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	Hungary	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 0	0 0 0 0 0 0 0	0 0 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	Ireland	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 50 0 0 0 50	0 0 0 0 0 0	0 0 50 0 0 0 50	0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 116 56 0 172	0 0 0 0 0 0 0 0 0	0 0 0 116 56 0 172	0 0 0 1111 53 0 <b>164</b>		0 0 0 5 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			
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 0 34 0 <b>34</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 34 0 34	0 0 0 0 34 0 <b>34</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	DSITIONS (gross of the second se	exposures (long) r her counterpaties (	net of cash short only whe <u>re there</u>	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	Netherlands	0 0 0 71 0 <b>71</b>	0 0 0 0 0 0 0	0 0 0 71 0 71	0 0 0 71 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 0	0 0 0 0 0 0 0 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	Poland	0 0 108 84 0 <b>193</b>		0 0 108 84 0 <b>193</b>	0 0 0 108 84 0 <b>193</b>		0 0 0 0 0 0		0 0 0 0 0 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	Portugal		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 50 0 0 0 50		0 0 50 0 0 50	0 0 -1 0 0 0 -1
1041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [3Y - 10Y [ [10Y - more Total	Romania	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
100al           [0 - 3M]           [3M - 1Y]           [1Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Slovakia	0 0 34 0 12 0 46	0 0 0 0 0 0 0 0	0 0 34 0 12 0 <b>46</b>	0 0 34 0 12 0 <b>46</b>		0 0 0 0 0 0 0								
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia	**8 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	++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	, 	000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Spain	0 66 40 0 12 0	0 66 40 0 0 0	0 66 40 0 0 12 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 12 0	0 0 0 0 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 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Sweden	118 0 0 0 0 50 50	106 0 0 0 0 0 0 0 0	118 0 0 0 0 50 50	0 0 0 0 0 50 50		12 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



Sovereign Exposure

	(mln EUR)			-				As of	31/12/2014			-			
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross (	exposures (long) her counterpaties	net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives witl valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fa value through profit&loss) banking book	ir of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 6 48 15 640 <b>710</b>	0 0 6 48 15 640 <b>710</b>	0 0 6 48 15 640 <b>710</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 16 0 0 0 13 <b>29</b>	0 0 1 0 0 0 2 <b>4</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 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	Norway		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	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 [           1Y - 2Y [           2Y - 3Y [           3Y - 5Y [           5Y - 10Y [           10Y - more           Total	Australia		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	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	Canada	1 0 97 52 0 12 48 <b>209</b>	1 0 97 52 0 12 48 <b>209</b>	1 0 97 52 0 12 48 <b>209</b>			0 0 0 0 0 0 0		0 0 0 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	Hong Kong				0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0			0 0 0 0 0 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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		
10tal [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	U.S.	0 1.491 313 1,062 491 420 1.122 <b>4,900</b>	0 1.277 59 42 0 0 0 0 1,378	0 1.491 313 1,062 491 420 1.122 <b>4,900</b>	0 215 254 1,020 491 420 1.122 <b>3,522</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



Sovereign Exposure

Bayerische Landesbank

	(mln EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PC	)SITIONS (gross e ereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	novisions) 1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	China	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	Switzerland	171 7 14 99 0 0 0 292	171 7 14 99 0 0 0 292	171 7 14 99 0 0 0 292	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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		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 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y [ [10Y - more Total	Other Central and eastern Europe countries non EEA	0 10 0 24 0 751 <b>784</b>	0 10 0 24 0 751 <b>784</b>	0 10 0 24 0 751 <b>784</b>		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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	Middle East	0 0 5 0 0 0 0 5	0 0 5 0 0	0 0 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 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	5 0 0 0 0 0 0 0 3	5 0 0 0 0 0 0 0 3	5 3 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
100al [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	3 0 0 0 0 0 0 0 0	3 0 0 0 0 0 0 0 0	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 0	0 0 0 0 0 0 0 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 10 - 3M [ 13M - 1Y [ 17 - 2Y [ 17 - 3Y [ 13Y - 5Y [ 15Y - 10Y ] 10Y - more Total	Others	0 2 19 5 0 66 74 167	0 2 19 5 0 66 74 <b>167</b>	0 2 19 5 0 66 74 <b>167</b>	0 0 0 0 0 0	0 0 0 0 0 0				0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	

Notes and definitions
(1) The exposures reported over 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
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis

EBA EUROPEAN BANKING AUTHORITY



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e vereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVEREIG	N EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with posit	ive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value Fa	air-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 40 30 <b>71</b>	0 0 0 0 0 0 0	0 0 0 40 30 0 <b>71</b>	0 0 40 30 0 <b>71</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 2 0 0 2	0 0 0 0 0 0 0 0	0 0 5 0 <b>5</b> 0 <b>5</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Belgium	0 0 0 38 0 <b>38</b>	0 0 0 0 0 0 0 0	0 0 0 38 0 <b>38</b>	0 0 0 38 0 <b>38</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 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	Cyprus			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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	Czech Republic	0 0 34 24 0 58	0 0 0 0 0 0 0 0	0 0 34 24 0 0 58	0 0 34 24 0 0 58	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 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	Denmark									0 0 0 0 0 0 0 0			000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 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	000000000000000000000000000000000000000
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 12 40 0 52		0 0 0 0 12 40 0 52	0 0 0 12 40 0 52		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	U 0 0 0 0 0 0
10731 [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	France	0 47 64 38 33 318 0 <b>500</b>	0 0 0 0 0 0 0 0 0	0 47 64 38 33 318 0 <b>500</b>	0 46 64 38 31 318 0 <b>497</b>	0 0 0 0 0 0 0 0	0 1 0 2 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES ()	RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wi va	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Germany	3.417 4.701 2,481 1,189 3,419 7,459 9,933 <b>32,598</b>	3.381 3.933 1,312 699 1,521 4,633 9,362 <b>24,841</b>	3.417 4.701 2,481 1,189 3,419 7,459 9,933 <b>32,598</b>	35 731 1,165 411 1,744 2,413 0 <b>6,499</b>	0 0 0 0 0 0 0 0	1 37 4 79 153 413 571 1,259	667 1.309 1,062 933 1,689 1,166 833 <b>7,660</b>	21 26 36 43 160 114 224 <b>624</b>	2 102 850 201 3 343 966 <b>2.467</b>	0 -1 -6 -1 0 -92 -211 - <b>310</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 50 0 0 50	0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Croatia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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	Greece	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			0 0 0 0 0 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	000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Hungary	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		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		
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Ireland			0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0	0 0 0 50 0 0 0 0 50		0 0 50 0 0 0	0 0 0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 0 261 44 0 <b>305</b>		0 0 0 261 44 0 <b>305</b>	0 0 0 261 44 0 <b>305</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	50 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	Latvia			305 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 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 [0-3M] [3M]-1Y[ [1Y-2Y[ [2Y-3Y[ [3Y-5Y[ [5Y-10Y[ [10Y-more Total	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



	(mln EUR)							As of	30/06/2015						
		GROSS DIF EXPO <u>SURES (</u> 2	RECT LONG	NET DIRECT PO	SITIONS (gross of ereign debt to other	exposures (long) her coun <u>terpaties</u>	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	f balance sheet)
		gross of p	novisions) 1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wi va	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Malta		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 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]           [SY-10Y]           [10Y-more           Total	Netherlands	0 0 0 70 5 75	0 0 0 0 0 0 0 0 0	0 0 0 70 0 5 75	0 0 0 70 0 5 75	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 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	Poland	0 0 58 111 22 0 <b>191</b>		0 0 58 111 22 0 <b>191</b>	0 0 58 111 22 0 <b>191</b>		0 0 0 0 0 0 0 0		0 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	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 25 0 0 0 75		0 0 25 25 0 0 0 0 50	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania		0 0 0 0 0 0 0 0 0								0 0 0 0 0 0 0 0 0 0				
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 33 0 5 12 0 49		0 0 33 0 5 12 0 49	0 0 33 0 5 12 0 <b>49</b>						0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more	Slovenia	49 0 0 0 0 0 0		49 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0				
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	0 66 40 0 0 0 0 0 0 0 0 0 0 0 0	0 66 40 0 0 0 0 0 0 0 0	0 66 40 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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 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
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	Sweden	106 0 0 0 76 0 76	106 0 0 0 0 0 0 0	106 0 0 0 0 76 0 76 0 76 0 76	0 0 0 0 76 0 76		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DII EXPOSURES (a	RECT LONG accounting value	NET DIRECT PO positions of sove	OSITIONS (gross ( ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3)(on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	United Kingdom	0 0 7 14 38 30 688 <b>777</b>	0 0 7 14 38 30 688 <b>777</b>	0 7 14 38 30 688 <b>777</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 18 0 0 0 0 14 <b>32</b>	0 1 0 0 0 0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	Liechtenstein													000000000000000000000000000000000000000	
Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Norway	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	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0	
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 80 53 0 12 8 8	0 72 53 0 0 12 8 <b>145</b>	0 0 53 0 12 8 8 52	0 7 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] 7-51	Hong Kong		0 0 0 0 0 0	0 0 0 0 0	7 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 [0.3M] [3M] - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	u.s.	0 1.224 833 849 964 640 1.135 5,645	0 1.183 64 46 0 0 0 0 1,293	0 1.224 833 849 964 640 1.135 <b>5,645</b>	0 41 769 804 964 640 1.135 <b>4,353</b>		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT P	OSITIONS (gross e vereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIR	ECT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
			provisions) 1)		is a maturit (	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		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 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland	2 13 105 13 0 0 0 134	2 13 105 13 0 0 0 134	2 13 105 13 0 0 0 134		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 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			
I O - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Other Central and eastern Europe countries non EEA	0 1 0 21 0 751 <b>773</b>	0 1 0 21 0 751 <b>773</b>	0 1 0 21 0 751 <b>773</b>		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	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	Middle East	0 4 0 0 0	0 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
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	4 0 0 0 0 0 0 0 0 0	4 3 0 0 0 0 0 0	4 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 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	Africa		0 0 0 0 0 0 0 0 0				0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	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 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Others	0 1 0 3 5 0 67 73 149	0 1 0 3 5 0 67 73 149	0 1 0 3 5 0 67 73 149		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chief than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chief than sovereign) with full or partial government guarantees by certification and local governments.



#### Information on performing and non-performing exposures

Bayerische Landesbank

	As of 31/12/2014					As of 30/06/2015								
		Gross carrying	ag amount Accumulated ir changes in fair provisions		changes in fair value	irment, accumulated ue due to credit risk and Collaterals and			Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>			
		Of which performing but past due >30		On performing Or exposures <sup>2</sup>	On non-performing	financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures	
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures*	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	31,777	0	2	2	3	0	0	31,658	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,679	0	0	0	0	0	0	13,805	0	0	0	0	0	0
Credit institutions	16,352	0	0	0	1	0	0	15,470	0	0	0	2	0	0
Other financial corporations	2,409	0	2	2	0	0	0	2,032	0	0	0	0	0	0
Non-financial corporations	337	0	0	0	1	0	0	351	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	166,574	287	6,383	6,140	212	2,827	1,151	169,431	807	5,869	5,848	190	2,818	670
Central banks	4	0	0	0	0	0	0	1,397	0	0	0	0	0	0
General governments	29,327	0	0	0	1	0	0	28,863	2	0	0	-6	0	0
Credit institutions	32,554	0	706	704	9	520	0	33,501	506	689	687	11	522	0
Other financial corporations	9,040	0	2,629	2,629	27	1,190	64	9,146	15	2,617	2,617	6	1,249	15
Non-financial corporations	72,992	33	2,290	2,058	136	860	777	74,707	43	1,898	1,890	135	808	389
Households	22,657	253	758	749	39	257	309	21,817	240	665	655	44	239	266
DEBT INSTRUMENTS other than HFT	198,351	287	6,384	6,142	215	2,827	1,151	201,090	807	5,869	5,848	192	2,818	670
OFF-BALANCE SHEET EXPOSURES	54,624		167	165	27	49	218	53,393		113	110	24	42	201

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)



#### Forborne Exposures

#### Bayerische Landesbank

	As of 31/12/2014					As of 30/06/2015					
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	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 <sup>2</sup>		Collateral and financial	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures	
(min EUR, %)											
Debt securities (including at amortised cost and fair value)	15	0	1	0	0	17	0	1	0	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	15	0	1	0	0	17	0	1	0	0	
Loans and advances (including at amortised cost and fair value)	5,225	4,223	1,890	1,817	1,062	5,182	4,139	1,932	1,884	1,111	
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	83	83	12	12	0	
Other financial corporations	2,626	2,614	1,203	1,183	61	2,623	2,611	1,244	1,243	16	
Non-financial corporations	2,421	1,493	633	589	936	2,308	1,338	624	586	1,013	
Households	178	117	54	44	64	167	108	52	43	82	
DEBT INSTRUMENTS other than HFT	5,240	4,223	1,890	1,817	1,062	5,198	4,139	1,933	1,884	1,111	
Loan commitments given	145	90	5	5	46	78	51	5	5	0	

<sup>1</sup> 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

#### Leverage ratio

EBA EUROPEAN BANKING AUTHORITY

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	<i>Disclosure Template Code</i>	REGULATION
A	Tier 1 capital	9,564	9,871	LRCom {20}	
В	Total leverage ratio exposures	262,705	239,712	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
с	Leverage ratio	3.64%	4.12%	A/B	



#### Information on collaterals: Mortgage loans

Bayerische Landesbank

	As of 31/12	2/2014	As of 30/06/2015				
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]				
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>			
Loans and advances	49,513	43,525	49,140	42,957			
of which: Other financial corporations	2,472	2,184	2,400	2,061			
of which: Non-financial corporations	31,408	27,185	31,277	27,364			
of which: Households	15,560	14,114	15,409	13,518			

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.