



2016 EU-wide Stress Test

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

2016 EU-wide Stress Test: Summary

Bayerische Landesbank

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		3,511.74	3,092.15
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		1,401.08	243.26
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,086.84	-1,862.97
Cumulative 3y: Profit or (-) loss for the year		474.58	-1,775.76
Coverage ratio - Default stock	50.03%	44.08%	46.42%
Common Equity Tier 1 capital	10,506.98	8,726.02	6,452.26
Total Risk exposure amount	68,968.95	70,288.56	77,391.44
Common Equity Tier 1 ratio, %	15.2%	12.4%	8.3%
Fully loaded Common Equity Tier 1 ratio, %	12.0%	12.4%	8.3%
Tier 1 capital	10,732.98	9,076.02	6,802.26
Total leverage ratio exposures	230,674.00	230,674.00	230,674.00
Leverage ratio, %	4.7%	3.9%	2.9%
Fully loaded leverage ratio, %	3.6%	3.8%	2.8%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**
Bayerische Landesbank

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Bayerische Landesbank	Central banks and central governments	0	0	58,770	2	0	0	1,288	0	0	0	1	1	76.7%
	Institutions	0	0	25,037	271	0	0	6,120	0	0	0	5	189	69.3%
	Corporates	0	0	85,486	4,976	0	0	42,024	0	0	0	145	2,343	50.5%
	Corporates - Of Which: Specialised Lending	0	0	20,970	1,091	0	0	9,582	0	0	0	71	574	52.6%
	Corporates - Of Which: SME	0	0	28,110	599	0	0	14,996	0	0	0	31	278	46.6%
	Retail	16,466	423	0	0	4,423	254	0	0	20	162	0	0	38.2%
	Retail - Secured on real estate property	9,427	283	0	0	2,765	127	0	0	4	81	0	0	28.6%
	Retail - Secured on real estate property - Of Which: SME	679	0	0	0	168	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8,748	283	0	0	2,617	127	0	0	4	81	0	0	28.6%
	Retail - Qualifying Revolving	3,897	6	0	0	246	2	0	0	3	5	0	0	85.7%
	Retail - Other Retail	3,141	135	0	0	1,392	126	0	0	13	76	0	0	56.5%
	Retail - Other Retail - Of Which: SME	720	0	0	0	288	0	0	0	3	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2,421	135	0	0	1,103	126	0	0	10	76	0	0	56.5%
	Equity	0	0	398	0	0	0	1,056	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	394	0	0	0	394	0	0	0	0	0	-	
IRB TOTAL	16,466	423	170,064	5,249	4,423	254	50,892	0	20	162	151	2,534	50.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
Germany	Central banks and central governments	0	0	46,577	0	0	0	0	0	0	0	1	0	-
	Institutions	0	0	11,181	40	0	0	2,995	0	0	0	2	5	12.9%
	Corporates	0	0	63,946	1,272	0	0	30,663	0	0	0	64	633	50.2%
	Corporates - Of Which: Specialised Lending	0	0	11,894	303	0	0	4,824	0	0	0	8	161	52.2%
	Corporates - Of Which: SME	0	0	27,517	557	0	0	14,745	0	0	0	31	273	49.1%
	Retail	16,342	417	0	0	4,395	254	0	0	20	160	0	0	38.3%
	Retail - Secured on real estate property	9,377	279	0	0	2,768	125	0	0	4	80	0	0	28.6%
	Retail - Secured on real estate property - Of Which: SME	677	0	0	0	168	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8,701	279	0	0	2,600	125	0	0	4	80	0	0	28.6%
	Retail - Qualifying Revolving	3,838	5	0	0	243	2	0	0	3	5	0	0	87.8%
	Retail - Other Retail	3,127	133	0	0	1,384	124	0	0	13	75	0	0	56.7%
	Retail - Other Retail - Of Which: SME	719	0	0	0	288	0	0	0	3	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2,408	133	0	0	1,096	124	0	0	10	75	0	0	56.7%
	Equity	0	0	144	0	0	0	392	0	0	0	0	0	-
	Securitisation	0	0	394	0	0	0	394	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	16,342	417	122,632	1,311	4,395	251	34,335	0	20	160	67	638	46.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
United Kingdom	Central banks and central governments	0	0	2,022	0	0	0	279	0	0	0	0	0	-
	Institutions	0	0	1,282	0	0	0	356	0	0	0	0	0	-
	Corporates	0	0	4,362	594	0	0	2,007	0	0	0	1	126	52.6%
	Corporates - Of Which: Specialised Lending	0	0	2,765	239	0	0	1,278	0	0	0	1	125	52.5%
	Corporates - Of Which: SME	0	0	46	0	0	0	23	0	0	0	0	0	76.2%
	Retail	8	1	0	0	4	0	0	0	0	0	0	0	4.4%
	Retail - Secured on real estate property	4	1	0	0	3	0	0	0	0	0	0	0	3.4%
	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	4	1	0	0	3	0	0	0	0	0	0	0	3.4%
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	0	0	0	0	12.7%
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	15.1%
	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	0	0	0	0	0	0	15.1%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	8	1	7,667	544	4	0	2,641	0	0	0	1	126	52.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
(mn EUR, %)														
United States	Central banks and central governments	0	0	5,546	0	0	0	440	0	0	0	0	0	-
	Institutions	0	0	896	0	0	0	224	0	0	0	0	0	-
	Corporates	0	0	3,224	0	0	0	1,728	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	1,522	0	0	0	742	0	0	0	2	0	-
	Corporates - Of Which: SME	0	0	25	0	0	0	8	0	0	0	0	0	-
	Retail	10	0	0	0	2	0	0	0	2	0	0	0	64.2%
	Retail - Secured on real estate property	4	0	0	0	1	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	4	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	4	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail	2	0	0	0	1	0	0	0	0	0	0	0	69.4%
	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	1	0	0	0	0	0	0	0	69.4%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	10	0	10,173	0	2	0	2,402	0	0	0	3	0	64.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Bayerische Landesbank

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Austria	Central banks and central governments	0	0	163	0	0	0	26	0	0	0	0	0	0	-
	Institutions	0	0	48	0	0	0	28	0	0	0	0	1	0	-
	Corporates	0	0	1,309	2,497	0	0	466	0	0	0	0	1,240	49.7%	
	Corporates - Of Which: Specialised Lending	0	0	144	0	0	0	40	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	45	0	0	0	13	0	0	0	0	0	-	
	Retail	18	1	0	0	3	1	0	0	0	0	0	0	40.5%	
	Retail - Secured on real estate property	3	1	0	0	1	0	0	0	0	0	0	0	42.2%	
	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	1	0	0	1	0	0	0	0	0	0	0	42.2%	
	Retail - Qualifying Revolving	13	0	0	0	1	0	0	0	0	0	0	0	25.9%	
	Retail - Other Retail	2	0	0	0	1	0	0	0	0	0	0	0	42.6%	
	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	2	0	0	0	1	0	0	0	0	0	0	0	42.6%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	18	1	1,520	2,497	3	1	552	0	0	0	1	1,240	49.7%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
France	Central banks and central governments	0	0	732	0	0	0	88	0	0	0	0	0	-	
	Institutions	0	0	3,056	0	0	0	417	0	0	0	0	0	-	
	Corporates	0	0	2,782	0	0	0	1,152	0	0	0	25	0	22.4%	
	Corporates - Of Which: Specialised Lending	0	0	1,161	0	0	0	591	0	0	0	24	0	-	
	Corporates - Of Which: SME	0	0	3	0	0	0	3	0	0	0	0	0	22.4%	
	Retail	6	0	0	0	1	0	0	0	0	0	0	0	0.0%	
	Retail - Secured on real estate property	0	0	0	0	1	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	3	0	0	0	1	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	0	0	0	0	0.0%	
	Retail - Other Retail	1	0	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	1	0	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	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	6	0	6,599	0	1	0	1,656	0	0	0	25	0	20.5%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Switzerland	Central banks and central governments	0	0	137	0	0	0	21	0	0	0	0	0	-	
	Institutions	0	0	1,378	0	0	0	343	0	0	0	0	0	-	
	Corporates	0	0	945	60	0	0	387	0	0	0	26	31	51.2%	
	Corporates - Of Which: Specialised Lending	0	0	41	47	0	0	66	0	0	0	25	29	60.3%	
	Corporates - Of Which: SME	0	0	1	13	0	0	1	0	0	0	0	2	16.8%	
	Retail	33	1	0	0	7	1	0	0	0	0	0	0	34.6%	
	Retail - Secured on real estate property	15	0	0	0	4	0	0	0	0	0	0	0	12.6%	
	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	14	0	0	0	4	0	0	0	0	0	0	0	12.6%	
	Retail - Qualifying Revolving	14	0	0	0	1	0	0	0	0	0	0	0	9.8%	
	Retail - Other Retail	4	1	0	0	2	1	0	0	0	0	0	0	45.5%	
	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	1	0	0	2	1	0	0	0	0	0	0	45.5%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	33	1	2,499	60	7	1	753	0	0	1	26	31	50.8%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015													
		Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)															
Netherlands	Central banks and central governments	0	0	76	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	910	0	0	0	130	0	0	0	0	0	-	
	Corporates	0	0	1,773	68	0	0	828	0	0	0	2	46	68.5%	
	Corporates - Of Which: Specialised Lending	0	0	521	9	0	0	163	0	0	0	0	4	20.3%	
	Corporates - Of Which: SME	0	0	229	18	0	0	118	0	0	0	0	3	16.1%	
	Retail	4	0	0	0	1	0	0	0	0	0	0	0	0.0%	
	Retail - Secured on real estate property	2	0	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	1	0	0	0	0	0	0	0	0	0	0	0	0.0%	
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	0	0	0	0	0.0%	
	Retail - Other Retail	1	0	0	0	1	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	1	0	0	0	1	0	0	0	0	0	0	0	0.0%	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	4	0	2,799	68	1	0	999	0	0	0	2	46	68.4%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Bayerische Landesbank

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Spain	Central banks and central governments	0	0	234	0	0	0	80	0	0	0	0	0	0	-
	Institutions	0	0	702	0	0	0	246	0	0	0	0	0	0	-
	Corporates	0	0	557	397	0	0	316	0	0	0	1	128	39.7%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	115	322	0	0	91	0	0	0	0	0	0	0.0%
	Retail	4	0	0	0	1	0	0	0	0	0	0	0	0	71.3%
	Retail - Secured on real estate property	2	0	0	0	1	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	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	1	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	2	0	0	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	0	71.5%
	Retail - Other Retail - Of Which: SME	0	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	0	71.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	4	0	1,493	397	1	0	637	0	0	0	1	128	39.7%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	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	0	-
	Retail	0	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	0	-
	Retail - Secured on real estate property - Of Which: SME	0	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	0	-
	Retail - Qualifying Revolving	0	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	0	-
	Retail - Other Retail - Of Which: SME	0	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	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Spain	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	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	0	-
	Retail	0	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	0	-
	Retail - Secured on real estate property - Of Which: SME	0	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	0	-
	Retail - Qualifying Revolving	0	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	0	-
	Retail - Other Retail - Of Which: SME	0	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	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Bayerische Landesbank

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(mln EUR, %)									
Central banks and central governments	0.0%	7	46.8%	0.0%	10	43.7%	0.0%	14	42.6%
Institutions	0.1%	307	65.6%	0.1%	219	62.1%	0.1%	229	59.6%
Corporates	0.3%	2,835	49.4%	0.3%	3,058	47.2%	0.3%	3,276	45.6%
Corporates - Of Which: Specialised Lending	0.3%	748	51.1%	0.3%	823	48.3%	0.3%	890	46.1%
Corporates - Of Which: SME	0.3%	440	43.6%	0.3%	527	38.6%	0.3%	596	35.5%
Retail	0.4%	274	35.9%	0.3%	322	32.1%	0.3%	372	29.9%
Retail - Secured on real estate property	0.3%	130	26.0%	0.3%	154	22.7%	0.2%	171	20.6%
Retail - Secured on real estate property - Of Which: SME	0.3%	2	10.1%	0.2%	3	9.5%	0.2%	4	9.0%
Retail - Secured on real estate property - Of Which: non-SME	0.3%	128	26.6%	0.3%	150	23.3%	0.2%	167	21.3%
Retail - Qualifying Revolving	0.2%	16	59.0%	0.2%	23	54.2%	0.2%	31	52.1%
Retail - Other Retail	0.8%	138	57.2%	0.7%	151	52.9%	0.6%	170	50.2%
Retail - Other Retail - Of Which: SME	0.7%	8	36.1%	0.6%	12	35.5%	0.6%	17	35.0%
Retail - Other Retail - Of Which: non-SME	0.9%	120	58.8%	0.8%	136	54.9%	0.7%	154	52.4%
Equity	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Securitisation	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
Other non-credit obligation assets	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
IRB TOTAL	0.2%	3,313	48.7%	0.2%	3,615	45.3%	0.2%	3,892	44.6%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(mln EUR, %)									
Central banks and central governments	0.0%	7	46.0%	0.0%	12	43.2%	0.0%	16	42.2%
Institutions	0.2%	216	61.8%	0.1%	233	57.6%	0.1%	246	54.8%
Corporates	0.5%	3,067	50.5%	0.5%	3,468	48.9%	0.4%	3,795	47.6%
Corporates - Of Which: Specialised Lending	0.8%	906	55.4%	0.7%	1,046	51.9%	0.6%	1,171	49.7%
Corporates - Of Which: SME	0.5%	488	42.6%	0.4%	632	46.4%	0.3%	730	38.3%
Retail	0.8%	385	42.9%	0.7%	498	39.1%	0.5%	589	38.0%
Retail - Secured on real estate property	0.7%	201	33.5%	0.6%	258	30.1%	0.4%	299	28.7%
Retail - Secured on real estate property - Of Which: SME	0.5%	4	14.1%	0.5%	7	14.2%	0.4%	10	14.5%
Retail - Secured on real estate property - Of Which: non-SME	0.7%	197	34.5%	0.6%	251	31.1%	0.4%	289	29.7%
Retail - Qualifying Revolving	0.3%	22	63.2%	0.4%	36	60.8%	0.4%	51	60.8%
Retail - Other Retail	1.5%	163	63.6%	1.3%	203	58.8%	1.1%	239	57.7%
Retail - Other Retail - Of Which: SME	1.2%	12	42.3%	1.2%	20	42.2%	1.1%	28	43.4%
Retail - Other Retail - Of Which: non-SME	1.6%	151	65.6%	1.4%	183	61.2%	1.1%	211	60.2%
Equity	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Securitisation	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
Other non-credit obligation assets	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
IRB TOTAL	0.4%	3,675	50.1%	0.3%	4,210	47.8%	0.3%	4,664	46.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(mln EUR, %)									
Central banks and central governments	0.0%	40	40.0%	0.0%	40	40.0%	0.0%	40	40.0%
Institutions	0.0%	27	42.7%	0.0%	32	38.1%	0.0%	37	35.6%
Corporates	0.3%	901	45.2%	0.3%	1,057	41.1%	0.2%	1,200	38.8%
Corporates - Of Which: Specialised Lending	0.3%	313	45.8%	0.3%	350	41.2%	0.2%	465	38.9%
Corporates - Of Which: SME	0.3%	411	41.8%	0.3%	460	37.0%	0.3%	560	34.4%
Retail	0.3%	270	25.0%	0.3%	324	22.1%	0.3%	368	20.2%
Retail - Secured on real estate property	0.3%	129	25.9%	0.3%	152	22.6%	0.2%	170	20.6%
Retail - Secured on real estate property - Of Which: SME	0.3%	2	10.1%	0.2%	3	9.5%	0.2%	4	9.0%
Retail - Secured on real estate property - Of Which: non-SME	0.3%	127	26.5%	0.3%	149	23.3%	0.2%	165	21.3%
Retail - Qualifying Revolving	0.2%	16	59.2%	0.2%	23	54.3%	0.2%	30	52.1%
Retail - Other Retail	0.7%	125	57.3%	0.7%	148	52.9%	0.6%	168	50.2%
Retail - Other Retail - Of Which: SME	0.7%	8	36.2%	0.6%	12	35.6%	0.6%	17	35.1%
Retail - Other Retail - Of Which: non-SME	0.9%	118	58.8%	0.8%	136	54.9%	0.7%	151	52.4%
Equity	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Securitisation	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
Other non-credit obligation assets	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
IRB TOTAL	0.2%	1,203	42.6%	0.2%	1,420	38.5%	0.2%	1,615	36.2%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(mln EUR, %)									
Central banks and central governments	0.0%	40	40.0%	0.0%	41	40.5%	0.0%	41	40.7%
Institutions	0.1%	34	36.7%	0.1%	43	33.1%	0.1%	50	31.6%
Corporates	0.4%	1,025	45.8%	0.4%	1,273	42.7%	0.3%	1,476	40.8%
Corporates - Of Which: Specialised Lending	0.5%	474	42.8%	0.4%	593	39.2%	0.3%	686	37.0%
Corporates - Of Which: SME	0.3%	381	42.9%	0.3%	492	37.9%	0.2%	563	37.9%
Retail	0.7%	199	33.5%	0.6%	256	30.1%	0.4%	296	28.7%
Retail - Secured on real estate property	0.6%	4	14.1%	0.5%	7	14.2%	0.4%	10	14.5%
Retail - Secured on real estate property - Of Which: SME	0.6%	249	34.5%	0.6%	249	31.1%	0.4%	287	29.7%
Retail - Secured on real estate property - Of Which: non-SME	0.3%	21	63.3%	0.4%	36	60.7%	0.4%	50	60.5%
Retail - Qualifying Revolving	1.5%	163	63.6%	1.3%	203	58.8%	1.1%	236	57.7%
Retail - Other Retail	1.2%	12	42.3%	1.2%	20	42.2%	1.1%	28	43.5%
Retail - Other Retail - Of Which: SME	1.6%	149	65.7%	1.4%	180	61.2%	1.1%	208	60.2%
Retail - Other Retail - Of Which: non-SME	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Equity	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Securitisation	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
Other non-credit obligation assets	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
IRB TOTAL	0.3%	1,444	44.7%	0.3%	1,816	41.3%	0.2%	2,119	39.7%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(mln EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.7%
Institutions	0.0%	0	37.5%	0.1%	0	38.0%	0.1%	0	38.3%
Corporates	0.0%	156	55.4%	0.0%	177	54.5%	0.0%	197	53.8%
Corporates - Of Which: Specialised Lending	0.7%	155	55.4%	0.7%	175	54.5%	0.7%	194	53.8%
Corporates - Of Which: SME	0.0%	0	77.9%	0.0%	0	74.2%	0.0%	0	70.8%
Retail	0.9%	0	19.6%	0.7%	0	18.6%	0.5%	0	17.8%
Retail - Secured on real estate property	1.2%	0	16.3%	0.9%	0	15.2%	0.7%	0	14.5%
Retail - Secured on real estate property - Of Which: SME	1.2%	0	16.3%	0.9%	0	15.2%	0.7%	0	14.5%
Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	51.1%	0.3%	0	50.7%	0.2%	0	51.3%
Retail - Qualifying Revolving	1.8%	0	48.1%	1.2%	0	46.1%	0.9%	0	45.2%
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	1.8%	0	48.1%	1.2%	0	46.1%	0.9%	0	45.2%
Equity	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Securitisation	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
Other non-credit obligation assets	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
IRB TOTAL	0.4%	157	55.2%	0.4%	177	54.3%	0.4%	198	53.6%

* Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(mln EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	1	40.7%
Institutions	0.0%	0	37.5%	0.1%	0	38.1%	0.1%	0	38.3%
Corporates	2.0%	218	60.1%	1.8%	276	59.3%	1.6%	327	58.8%
Corporates - Of Which: Specialised Lending	2.4%	216	60.2%	2.1%	273	59.3%	1.9%	323	58.8%
Corporates - Of Which: SME	0.1%	0	94.1%	0.1%	0	79.1%	0.1%	0	75.3%
Retail	1.9%	0	25.6%	1.4%	0	24.9%	0.8%	1	24.8%
Retail - Secured on real estate property	2.5%	0	22.1%	2.1%	0	21.5%	1.2%	0	21.2%
Retail - Secured on real estate property - Of Which: SME	2.5%	0	22.1%	2.1%	0	21.5%	1.2%	0	21.2%
Retail - Secured on real estate property - Of Which: non-SME	0.6%	0	59.1%	0.4%	0	61.2%	0.3%	0	65.6%
Retail - Qualifying Revolving	3.2%	0	53.7%	1.8%	0	52.6%	1.1%	0	54.1%
Retail - Other Retail	-	0	-	1.8%	0	52.6%	1.1%	0	54.1%
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	0.0%	0	0	0.0%	0	0	0.0%
Securitisation	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
Other non-credit obligation assets	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
IRB TOTAL	1.2%	219	60.0%	1.1%	277	59.1%	1.0%	328	58.6%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock*
(mln EUR, %)									
Central banks and central governments	0.								

**2016 EU-wide Stress Test:
Credit risk IRB**
Bayerische Landesbank

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.1%	0	36.0%	0.1%	0	36.5%	0.1%	0	36.7%
	Corporates	0.1%	1,242	49.7%	0.1%	1,242	49.7%	0.1%	1,244	49.7%
	Corporates - Of Which: Socialised Lending	0.0%	0	21.6%	0.0%	0	22.1%	0.0%	0	22.3%
	Corporates - Of Which: SME	0.1%	0	55.5%	0.1%	0	56.0%	0.1%	0	56.2%
	Retail	0.2%	1	52.7%	0.4%	1	51.9%	0.4%	1	51.1%
	Retail - Secured on real estate property	0.2%	0	39.9%	0.2%	0	37.8%	0.1%	0	35.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	1.7%	0.0%	0	1.0%	0.0%	0	1.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	40.0%	0.2%	0	37.9%	0.2%	0	36.0%
	Retail - Qualifying Revolving	0.3%	0	73.5%	0.3%	0	70.8%	0.3%	0	69.0%
	Retail - Other Retail	1.8%	0	61.6%	1.7%	0	60.8%	1.6%	0	60.1%
	Retail - Other Retail - Of Which: SME	18.2%	0	66.1%	15.3%	0	65.4%	11.1%	0	65.0%
	Retail - Other Retail - Of Which: non-SME	1.7%	0	61.5%	1.6%	0	60.7%	1.5%	0	60.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-
IRB TOTAL		0.1%	1,242	49.7%	0.1%	1,244	49.7%	0.1%	1,245	49.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.2%	0	36.0%	0.1%	0	36.7%	0.1%	0	36.8%
	Corporates	0.1%	1,242	49.7%	0.1%	1,244	49.7%	0.1%	1,245	49.7%
	Corporates - Of Which: Socialised Lending	0.0%	0	21.6%	0.0%	0	22.1%	0.0%	0	22.3%
	Corporates - Of Which: SME	0.1%	0	60.8%	0.1%	0	61.8%	0.1%	0	61.9%
	Retail	0.4%	1	64.6%	0.8%	1	63.5%	0.8%	1	63.8%
	Retail - Secured on real estate property	0.4%	0	52.5%	0.4%	0	49.1%	0.4%	0	46.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	2.4%	0.0%	0	2.4%	0.0%	0	2.4%
	Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	52.6%	0.5%	0	49.6%	0.5%	0	47.1%
	Retail - Qualifying Revolving	0.6%	0	84.9%	0.6%	0	82.3%	0.6%	0	82.2%
	Retail - Other Retail	3.2%	0	71.3%	3.1%	0	70.5%	2.9%	0	71.2%
	Retail - Other Retail - Of Which: SME	33.2%	0	77.7%	22.2%	0	77.9%	9.0%	0	80.5%
	Retail - Other Retail - Of Which: non-SME	3.0%	0	71.2%	3.0%	0	70.4%	2.9%	0	71.1%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-
IRB TOTAL		0.1%	1,243	49.7%	0.1%	1,245	49.7%	0.1%	1,247	49.7%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.1%	0	30.4%	0.0%	1	31.0%	0.1%	1	31.1%
	Corporates	0.1%	27	29.7%	0.1%	30	30.3%	0.1%	33	31.9%
	Corporates - Of Which: Socialised Lending	0.1%	25	22.1%	0.1%	26	22.5%	0.1%	28	22.7%
	Corporates - Of Which: SME	0.1%	2	31.5%	0.3%	4	31.7%	0.4%	5	35.5%
	Retail	0.3%	0	33.5%	0.3%	0	32.2%	0.3%	0	31.2%
	Retail - Secured on real estate property	0.3%	0	21.0%	0.2%	0	19.1%	0.2%	0	17.6%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	33.0%	0.1%	0	30.8%	0.1%	0	28.6%
	Retail - Secured on real estate property - Of Which: non-SME	0.3%	0	20.8%	0.2%	0	19.0%	0.2%	0	17.5%
	Retail - Qualifying Revolving	0.3%	0	63.4%	0.3%	0	62.0%	0.3%	0	62.0%
	Retail - Other Retail	1.0%	0	36.4%	0.9%	0	37.6%	0.7%	0	38.2%
	Retail - Other Retail - Of Which: SME	3.3%	0	66.0%	3.6%	0	64.2%	3.9%	0	64.2%
	Retail - Other Retail - Of Which: non-SME	1.0%	0	36.3%	0.8%	0	37.5%	0.7%	0	38.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-
IRB TOTAL		0.1%	28	29.9%	0.1%	31	30.4%	0.1%	34	30.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central banks and central governments	0.0%	0	40.0%	0.0%	1	40.5%	0.0%	1	40.7%
	Institutions	0.1%	0	30.4%	0.0%	3	31.3%	0.1%	3	31.1%
	Corporates	0.2%	28	30.4%	0.2%	32	33.9%	0.2%	35	35.1%
	Corporates - Of Which: Socialised Lending	0.2%	26	24.6%	0.1%	27	25.3%	0.1%	29	25.4%
	Corporates - Of Which: SME	0.0%	0	35.0%	0.4%	0	35.2%	0.4%	0	35.2%
	Retail	0.6%	0	41.4%	0.6%	0	41.1%	0.5%	0	41.6%
	Retail - Secured on real estate property	0.6%	0	29.1%	0.5%	0	28.1%	0.4%	0	27.0%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	46.8%	0.4%	0	46.8%	0.4%	0	47.1%
	Retail - Secured on real estate property - Of Which: non-SME	0.6%	0	29.0%	0.5%	0	27.9%	0.4%	0	26.8%
	Retail - Qualifying Revolving	0.5%	0	74.7%	0.5%	0	74.9%	0.5%	0	77.3%
	Retail - Other Retail	1.8%	0	43.9%	1.5%	0	45.8%	1.2%	0	46.2%
	Retail - Other Retail - Of Which: SME	7.7%	0	77.6%	7.5%	0	77.7%	8.2%	0	80.3%
	Retail - Other Retail - Of Which: non-SME	1.8%	0	43.8%	1.4%	0	45.5%	1.2%	0	47.9%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-
IRB TOTAL		0.1%	29	33.6%	0.1%	33	34.2%	0.1%	37	34.4%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.0%	0	28.6%	0.0%	0	29.1%	0.0%	0	29.3%
	Corporates	0.1%	58	49.3%	0.1%	59	47.7%	0.1%	60	46.6%
	Corporates - Of Which: Socialised Lending	1.2%	55	58.0%	1.4%	55	55.5%	1.2%	56	52.8%
	Corporates - Of Which: SME	0.2%	2	16.8%	0.2%	2	16.8%	0.2%	2	16.8%
	Retail	0.2%	1	42.0%	0.3%	1	39.2%	0.3%	1	37.5%
	Retail - Secured on real estate property	0.2%	0	26.8%	0.2%	0	23.3%	0.2%	0	21.0%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	9.9%	0.1%	0	9.2%	0.1%	0	8.7%
	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	36.9%	0.2%	0	33.9%	0.2%	0	31.1%
	Retail - Qualifying Revolving	0.2%	0	64.5%	0.2%	0	63.0%	0.2%	0	62.2%
	Retail - Other Retail	1.1%	1	50.6%	1.0%	1	49.7%	0.9%	1	49.7%
	Retail - Other Retail - Of Which: SME	0.1%	0	15.3%	0.1%	0	15.0%	0.1%	0	14.9%
	Retail - Other Retail - Of Which: non-SME	1.1%	1	50.6%	1.0%	1	50.1%	0.9%	1	49.7%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-
IRB TOTAL		0.1%	59	49.0%	0.1%	60	47.3%	0.1%	62	46.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.0%	0	28.6%	0.0%	0	29.1%	0.0%	0	29.3%
	Corporates	0.2%	58	49.4%	0.2%	60	48.0%	0.2%	61	47.0%
	Corporates - Of Which: Socialised Lending	1.5%	55	57.9%	1.5%	55	55.6%	1.5%	56	52.8%
	Corporates - Of Which: SME	0.2%	2	16.8%	0.2%	2	16.8%	0.2%	2	16.8%
	Retail	0.6%	1	49.5%	0.6%	1	46.5%	0.5%	1	45.8%
	Retail - Secured on real estate property	0.6%	0	34.6%	0.5%	0	30.6%	0.4%	0	29.0%
	Retail - Secured on real estate property - Of Which: SME	0.2%	0	13.7%	0.2%	0	13.7%	0.2%	0	14.1%
	Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	34.7%	0.3%	0	30.7%	0.4%	0	29.1%
	Retail - Qualifying Revolving	0.3%	0	75.2%	0.4%	0	74.8%	0.4%	0	77.1%
	Retail - Other Retail	2.0%	1	58.5%	1.9%	1	58.1%	1.6%	1	59.0%
	Retail - Other Retail - Of Which: SME	0.1%	0	18.0%	0.1%	0	18.0%	0.1%	0	18.6%
	Retail - Other Retail - Of Which: non-SME	2.0%	1	58.5%	1.9%	1	58.1%	1.6%	1	59.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	-
Other non-credit obligation assets	-	0	-	-	0	-	-	0	-	-
IRB TOTAL		0.1%	59	49.3%	0.1%	61	47.8%	0.1%	63	46.7%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.1%	0	31.4%	0.1%	0	31.9%	0.1%	0	32.0%
	Corporates	1.0%	67	71.9%						

**2016 EU-wide Stress Test:
Credit risk IRB**
Bayerische Landesbank

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Spain	Central banks and central governments	0.1%	0	40.0%	0.1%	0	40.5%	0.1%	0	40.7%
	Institutions	0.1%	0	35.1%	0.1%	0	35.0%	0.1%	0	35.8%
	Corporates	0.2%	157	48.0%	0.2%	157	47.9%	0.2%	158	47.7%
	Corporates - Of Which: Specialised Lending									
	Corporates - Of Which: SME	0.2%	156	48.0%	0.2%	156	47.8%	0.2%	156	47.7%
	Retail									
	Retail - Secured on real estate property	1.3%	0	52.4%	1.0%	0	45.5%	0.7%	0	42.1%
	Retail - Secured on real estate property - Of Which: SME	1.2%	0	18.7%	0.9%	0	17.3%	0.6%	0	16.2%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	17.9%	0.1%	0	16.7%	0.1%	0	15.7%
	Retail - Qualifying Revolving	1.4%	0	18.7%	1.0%	0	17.3%	0.6%	0	16.2%
	Retail - Other Retail	0.1%	0	64.7%	0.1%	0	63.9%	0.1%	0	63.0%
	Retail - Other Retail - Of Which: SME	8.2%	0	72.4%	7.0%	0	70.2%	5.4%	0	68.9%
	Retail - Other Retail - Of Which: non-SME	8.2%	0	72.4%	7.0%	0	70.2%	5.4%	0	68.9%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	157	48.0%	0.1%	158	47.8%	0.1%	159	47.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Spain	Central banks and central governments	0.3%	0	40.0%	0.3%	0	40.5%	0.3%	0	40.7%
	Institutions	0.2%	0	35.1%	0.1%	0	35.7%	0.1%	1	35.9%
	Corporates	0.2%	180	52.2%	0.2%	191	58.5%	0.2%	194	58.3%
	Corporates - Of Which: Specialised Lending									
	Corporates - Of Which: SME	0.3%	179	52.2%	0.3%	191	58.4%	0.3%	191	58.2%
	Retail									
	Retail - Secured on real estate property	2.5%	0	56.2%	1.8%	0	56.3%	1.8%	0	56.3%
	Retail - Secured on real estate property - Of Which: SME	2.5%	0	25.9%	1.8%	0	25.3%	0.9%	0	24.6%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	24.9%	0.3%	0	25.2%	0.3%	0	25.2%
	Retail - Qualifying Revolving	2.9%	0	25.9%	2.1%	0	25.3%	0.9%	0	24.5%
	Retail - Other Retail	0.2%	0	76.1%	0.3%	0	76.1%	0.3%	0	76.6%
	Retail - Other Retail - Of Which: SME	14.6%	0	83.6%	11.8%	0	81.5%	5.9%	0	83.3%
	Retail - Other Retail - Of Which: non-SME	14.6%	0	83.6%	11.8%	0	81.5%	5.9%	0	83.3%
	Equity	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.2%	181	55.1%	0.2%	194	58.3%	0.2%	195	58.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	0	-	0	-	0	-
	Corporates	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-
	Retail - Other Retail	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Equity	-	0	-	0	-	0	-	0	-
	Securitisation	-	0	-	0	-	0	-	0	-
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	
IRB TOTAL	-	0	-	0	-	0	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	0	-	0	-	0	-
	Corporates	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-
	Retail - Other Retail	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Equity	-	0	-	0	-	0	-	0	-
	Securitisation	-	0	-	0	-	0	-	0	-
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	
IRB TOTAL	-	0	-	0	-	0	-	0	-	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	0	-	0	-	0	-
	Corporates	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-
	Retail - Other Retail	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Equity	-	0	-	0	-	0	-	0	-
	Securitisation	-	0	-	0	-	0	-	0	-
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	
IRB TOTAL	-	0	-	0	-	0	-	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(in EUR, %)										
Spain	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	0	-	0	-	0	-
	Corporates	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: Specialised Lending	-	0	-	0	-	0	-	0	-
	Corporates - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Retail - Qualifying Revolving	-	0	-	0	-	0	-	0	-
	Retail - Other Retail	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	0	-	0	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	0	-	0	-	0	-
	Equity	-	0	-	0	-	0	-	0	-
	Securitisation	-	0	-	0	-	0	-	0	-
Other non-credit obligation assets	-	0	-	0	-	0	-	0	-	
IRB TOTAL	-	0	-	0	-	0	-	0	-	

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Bayerische Landesbank	Central governments or central banks	446	0	757	0	0	0	0.0%
	Regional governments or local authorities	6,398	0	1	0	0	0	0.0%
	Public sector entities	251	0	35	0	0	0	0.0%
	Multilateral Development Banks	206	0	0	0	0	0	0.0%
	International Organisations	286	0	0	0	0	0	0.0%
	Institutions	23,685	0	39	0	0	0	0.0%
	Corporates	854	12	821	16	0	23	67.8%
	of which: SME	70	0	69	0	0	0	75.2%
	Retail	824	53	605	78	0	5	8.4%
	of which: SME	69	0	39	0	0	0	0.0%
	Secured by mortgages on immovable property	664	16	226	16	1	2	11.2%
	of which: SME	5	0	2	0	0	0	0.0%
	Items associated with particularly high risk	668	0	1,001	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	4	0	0	0	0.0%
Equity	244	0	561	0	0	0	0.0%	
Securitisation								
Other exposures	84	0	84	0	0	0	0.0%	
Standardised Total	34,616	80	4,144	109	2	30	27.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	418	0	755	0	0	0	0.0%
	Regional governments or local authorities	6,310	0	1	0	0	0	0.0%
	Public sector entities	221	0	29	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	4	0	0	0	0.0%
	Institutions	22,176	0	8	0	0	0	0.0%
	Corporates	677	11	674	14	0	19	68.4%
	of which: SME	70	0	69	0	0	0	75.2%
	Retail	808	53	594	78	0	5	8.4%
	of which: SME	68	0	39	0	0	0	0.0%
	Secured by mortgages on immovable property	661	16	234	16	1	2	11.2%
	of which: SME	5	0	2	0	0	0	0.0%
	Items associated with particularly high risk	360	0	554	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	1	0	0	0	0.0%
Equity	149	0	325	0	0	0	0.0%	
Securitisation								
Other exposures	84	0	84	0	0	0	0.0%	
Standardised Total	31,874	79	3,258	107	2	26	25.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock ¹
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	23	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,506	0	30	0	0	0	0.0%
	Corporates	33	0	17	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,562	0	48	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	88	0	0	0	0	0	0.0%
	Public sector entities	30	0	6	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	65	0	53	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	185	0	60	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Austria	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	2	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	3	0	2	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	7	0	17	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	8	0	18	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	3	2	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	4	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	6	0	6	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	1	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	4	0	3	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	1	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	4	0	3	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Bayerische Landesbank	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Regional governments or local authorities	0.0%	1	40.0%	0.0%	1	40.5%	0.0%	2	42.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Multilateral Development Banks	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.0%	2	45.6%	0.0%	3	46.3%	0.0%	4	46.1%
	Corporates	0.1%	24	62.3%	0.1%	25	57.7%	0.1%	25	54.0%
	of which: SME	0.0%	0	82.0%	0.0%	0	81.7%	0.0%	0	81.5%
	Retail	0.4%	51	74.4%	0.4%	54	70.1%	0.4%	57	66.9%
	of which: SME	0.3%	0	57.2%	0.3%	0	56.2%	0.3%	1	55.5%
	Secured by mortgages on immovable property	0.2%	4	10.1%	0.1%	4	9.3%	0.1%	5	8.7%
	of which: SME	0.1%	0	27.9%	0.1%	0	26.1%	0.1%	0	24.5%
	Items associated with particularly high risk	0.0%	0	90.9%	0.0%	0	90.9%	0.0%	1	91.2%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
Equity	0.0%	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	
Standardised Total	0.0%	81	57.1%	0.0%	87	51.1%	0.0%	94	46.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Bayerische Landesbank	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Regional governments or local authorities	0.0%	1	40.0%	0.0%	1	40.5%	0.0%	2	40.7%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Multilateral Development Banks	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Institutions	0.0%	3	45.6%	0.0%	6	46.3%	0.0%	7	46.1%
	Corporates	0.1%	24	60.9%	0.1%	25	55.8%	0.1%	25	52.1%
	of which: SME	0.0%	0	90.3%	0.0%	0	89.4%	0.0%	0	88.9%
	Retail	0.7%	56	77.1%	0.8%	63	72.1%	0.8%	70	70.2%
	of which: SME	0.5%	0	66.2%	0.6%	1	65.9%	0.6%	1	67.6%
	Secured by mortgages on immovable property	0.3%	5	12.4%	0.4%	8	12.4%	0.4%	10	12.5%
	of which: SME	0.2%	0	38.4%	0.3%	0	38.4%	0.3%	0	39.4%
	Items associated with particularly high risk	0.1%	0	90.0%	0.0%	1	90.0%	0.0%	1	90.3%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.1%	0	40.0%	0.1%	0	40.5%	0.1%	0	40.7%
Equity	0.0%	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	
Standardised Total	0.0%	89	56.9%	0.0%	102	50.3%	0.0%	115	47.2%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.5%	0.0%	1	40.7%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	2	45.6%	0.0%	3	45.9%	0.0%	4	46.1%
	Corporates	0.1%	20	63.4%	0.1%	20	59.1%	0.1%	21	55.6%
	of which: SME	0.0%	0	81.9%	0.0%	0	81.5%	0.0%	0	81.3%
	Retail	0.4%	51	74.4%	0.4%	54	70.1%	0.4%	57	66.9%
	of which: SME	0.3%	0	57.2%	0.3%	0	56.2%	0.3%	1	55.6%
	Secured by mortgages on immovable property	0.2%	4	10.1%	0.1%	4	9.3%	0.1%	5	8.7%
	of which: SME	0.1%	0	27.9%	0.1%	0	26.1%	0.1%	0	24.5%
	Items associated with particularly high risk	0.0%	0	85.6%	0.0%	0	85.7%	0.0%	0	85.8%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
Equity	0.0%	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	
Standardised Total	0.0%	76	57.1%	0.0%	83	51.0%	0.0%	89	46.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	1	40.5%	0.0%	1	40.7%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	45.6%	0.0%	6	45.9%	0.0%	7	46.1%
	Corporates	0.1%	20	62.0%	0.1%	21	57.3%	0.1%	21	53.7%
	of which: SME	0.0%	0	90.2%	0.0%	0	89.3%	0.0%	0	88.7%
	Retail	0.7%	56	77.1%	0.8%	62	72.1%	0.8%	69	70.6%
	of which: SME	0.5%	0	66.2%	0.6%	1	65.9%	0.6%	1	67.6%
	Secured by mortgages on immovable property	0.3%	5	12.4%	0.4%	7	12.4%	0.4%	10	12.5%
	of which: SME	0.2%	0	38.4%	0.3%	0	38.9%	0.3%	0	39.4%
	Items associated with particularly high risk	0.1%	0	85.6%	0.1%	0	85.7%	0.1%	1	85.8%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
Equity	0.0%	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	
Standardised Total	0.0%	85	57.0%	0.0%	98	50.3%	0.0%	110	47.1%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	8.5%	0.0%	0	9.0%	0.0%	0	9.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.4%	0	55.6%	0.4%	0	56.5%	0.4%	0	57.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	12.3%	0.0%	0	12.6%	0.0%	0	12.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	0	9.5%	0.1%	0	10.1%	0.1%	0	10.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.8%	0	65.4%	0.7%	0	69.1%	0.7%	0	73.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	13.2%	0						

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		Baseline Scenario													
		31/12/2016			31/12/2017			31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
United States	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	-	0	-	0
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Institutions	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0
	Corporates	0.0%	0	0.1%	0.0%	0	0.5%	0.0%	0	0.7%	0.0%	0	0.7%	0.0%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Retail	0.5%	0	71.3%	0.3%	0	68.2%	0.3%	0	66.6%	0.3%	0	66.6%	0.3%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0
Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0	
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Standardised Total	0.0%	0	3.3%	0.0%	0	3.6%	0.0%	0	3.7%	0.0%	0	3.7%	0.0%	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario													
		31/12/2016			31/12/2017			31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
United States	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	-	0	-	0
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Institutions	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0
	Corporates	0.0%	0	0.1%	0.0%	0	0.6%	0.0%	0	0.8%	0.0%	0	0.8%	0.0%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Retail	0.8%	0	82.1%	0.6%	0	80.1%	0.6%	0	81.7%	0.6%	0	81.7%	0.6%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0
Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0	
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Standardised Total	0.0%	0	3.1%	0.0%	0	3.6%	0.0%	0	3.9%	0.0%	0	3.9%	0.0%	0	

		Baseline Scenario													
		31/12/2016			31/12/2017			31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
Austria	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Corporates	0.0%	0	10.6%	0.0%	0	11.1%	0.0%	0	11.3%	0.0%	0	11.3%	0.0%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Retail	0.2%	0	65.8%	0.2%	0	64.8%	0.2%	0	64.0%	0.2%	0	64.0%	0.2%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Secured by mortgages on immovable property	0.0%	0	3.6%	0.0%	0	3.3%	0.0%	0	3.1%	0.0%	0	3.1%	0.0%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0
Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0	
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Standardised Total	0.1%	0	31.3%	0.2%	0	30.7%	0.2%	0	30.2%	0.3%	0	30.2%	0.3%	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario													
		31/12/2016			31/12/2017			31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
Austria	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Corporates	0.1%	0	11.0%	0.0%	0	11.6%	0.0%	0	11.8%	0.0%	0	11.8%	0.0%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Retail	0.4%	0	77.4%	0.5%	0	77.5%	0.5%	0	80.1%	0.5%	0	80.1%	0.5%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Secured by mortgages on immovable property	0.1%	0	5.0%	0.1%	0	5.0%	0.1%	0	5.1%	0.1%	0	5.1%	0.1%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Covered bonds	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-	-	0	-	-	0
Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%	0.0%	0	40.7%	0.0%	0	
Equity	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Securitisation	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Other exposures	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
Standardised Total	0.3%	0	37.1%	0.3%	0	37.3%	0.3%	0	38.4%	0.3%	0	38.4%	0.3%	0	

		Baseline Scenario													
		31/12/2016			31/12/2017			31/12/2018							
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
France	Central governments or central banks	-	0	-	0	-	0	-	0	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Public sector entities	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	International Organisations	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Institutions	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Corporates	0.0%	0	99.9%	0.0%	0	99.9%	0.0%	0	99.9%	0.0%	0	99.9%	0.0%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Retail	0.2%	0	67.1%	0.2%	0	66.0%	0.2%	0	65.3%	0.2%	0	65.3%	0.2%	0
	of which: SME	-	0	-	-	0	-	-	0	-	-	0	-	-	0
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-	-				

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	69.4%	0.0%	0	69.8%	0.0%	0	70.1%
	of which: SME	0.0%	0	69.3%	0.0%	0	69.8%	0.0%	0	70.0%
	Retail	0.3%	0	66.6%	0.3%	0	65.2%	0.3%	0	64.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	68.0%	0.2%	0	67.0%	0.2%	0	66.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	77.2%	0.0%	0	77.7%	0.0%	0	77.8%
	of which: SME	0.0%	0	77.1%	0.0%	0	77.6%	0.0%	0	77.8%
	Retail	0.6%	0	77.9%	0.6%	0	77.7%	0.6%	0	80.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	0	78.7%	0.4%	0	78.5%	0.3%	0	80.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	100.0%	0.0%	0	100.0%	0.0%	0	100.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	66.7%	0.2%	0	65.2%	0.2%	0	64.4%
	of which: SME	0.1%	0	90.0%	0.1%	0	88.5%	0.1%	0	87.5%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.0%	0	72.0%	0.0%	0	71.5%	0.0%	0	71.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	100.0%	0.1%	0	100.0%	0.1%	0	100.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	78.1%	0.3%	0	77.9%	0.4%	0	80.4%
	of which: SME	0.2%	0	100.0%	0.3%	0	100.0%	0.3%	0	100.0%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	40.0%	0.0%	0	40.5%	0.0%	0	40.7%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	81.2%	0.1%	0	81.4%	0.1%	0	83.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	10.8%	0.1%	0	11.3%	0.1%	0	11.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	66.0%	0.3%	0	64.9%	0.3%	0	64.2%
	of which: SME	0.0%	0	10.9%	0.0%	0	10.2%	0.0%	0	9.6%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.1%	0	40.0%	0.1%	0	40.5%	0.1%	0	40.7%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	22.6%	0.1%	0	21.7%	0.1%	0	20.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Spain	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.1%	0	12.0%	0.1%	0	12.5%	0.1%	0	12.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.6%	0	77.5%	0.7%	0	77.7%	0.6%	0	80.3%
	of which: SME	0.1%	0	15.2%	0.1%	0	15.3%	0.1%	0	15.6%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.3%	0	40.0%	0.3%	0	40.5%	0.3%	0	40.7%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	28.6%	0.2%	0	28.4%	0.2%	0	28.4%	

2016 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

2016 EU-wide Stress Test: Securitisations

Bayerische Landesbank

		31/12/2015	Baseline Scenario			Adverse Scenario		
(mln EUR)			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	45						
	IRB	2,039						
	Total	2,084						
Risk exposure amounts	STA	23	23	23	23	30	37	42
	IRB	354	431	454	480	787	1,118	1,381
	Total	377	453	477	503	817	1,155	1,423
Impairments	Total banking book others than assessed at fair value	1	0	0	0	1	0	0

2016 EU-wide Stress Test: Sovereign

Bayerische Landesbank

		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
									of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value
[0 - 3M]	Finland	0	0	0	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	0	0	0	0
[1Y - 2Y]		0	0	0	0	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	0	0	0	0
[3Y - 5Y]		25	25	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		35	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		61	61	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61	
[0 - 3M]	France	46	46	46	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	0	0	0	0
[1Y - 2Y]		64	64	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		39	39	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		82	88	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		424	424	424	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	13	13	13	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		668	674	661	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Germany	3,312	3,312	158	384	4	2,766	1,042	53	5	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		3,669	3,669	908	0	38	2,723	673	21	379	-4	0	0	0	0	0	0	0	0	
[1Y - 2Y]		2,039	2,039	698	147	71	1,123	443	31	206	0	0	0	0	0	0	0	50	0	
[2Y - 3Y]		826	826	232	57	111	426	2,611	123	163	-8	0	0	0	0	0	0	0	0	
[3Y - 5Y]		4,139	4,139	2,070	0	159	1,909	1,174	196	854	-199	0	0	0	0	0	0	0	0	
[5Y - 10Y]		8,108	8,108	3,332	7	343	4,426	1,735	173	617	-6	0	0	0	0	0	0	0	0	
[10Y - more]	10,044	10,044	0	79	517	9,449	1,014	116	778	-104	0	0	0	0	0	0	0	0		
Tot		32,136	32,136	7,399	673	1,242	22,822	8,692	713	3,003	-322	0	0	0	0	0	50	0		
[0 - 3M]	Croatia	0	0	0	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	0	0	0	
[1Y - 2Y]		0	0	0	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	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Greece	0	0	0	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	0	0	0	
[1Y - 2Y]		0	0	0	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	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary	0	0	0	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	0	0	0	
[1Y - 2Y]		0	0	0	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	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Ireland	0	0	0	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	0	0	0	
[1Y - 2Y]		0	0	0	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	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	50	0	0	50	0		

2016 EU-wide Stress Test: Sovereign

Bayerische Landesbank

		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region	of which: AFS		of which: FVO (designated at fair value through profit&loss)		of which: HFT (2)		of which: HTM		of which: Loans and receivables		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
[0 - 3M]	Africa	0	0	0	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	0	0	0	
[1Y - 2Y]		0	0	0	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	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Others	2	2	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		4	4	0	0	0	0	4	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	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		66	66	0	0	0	0	66	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		73	73	0	0	0	0	73	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		145	145	0	0	0	0	145	0	0	0	0	0	0	0	0	0			
Total		40,869	40,875	14,033	673	1,267	0	24,903	8,726	715	3,007	-322	135	1	125	0				

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Bayerische Landesbank

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	60,363	62,732	62,667	61,683	72,866	71,063	68,786
Risk exposure amount for securitisations and re-securitisations	377	453	477	503	817	1,155	1,423
Risk exposure amount other credit risk	59,986	62,279	62,191	61,180	72,049	69,908	67,362
Risk exposure amount for market risk	4,373	4,373	4,373	4,373	4,373	4,373	4,373
Risk exposure amount for operational risk	4,233	4,233	4,233	4,233	4,233	4,233	4,233
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	68,969	71,338	71,273	70,289	81,472	79,668	77,391

2016 EU-wide Stress Test - P&L

Bayerische Landesbank

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,171	1,171	1,171	1,171	1,167	969	956
Interest income	12,356	12,149	12,264	12,914	12,799	14,203	14,984
(Interest expense)	-11,186	-10,684	-10,943	-11,609	-11,632	-13,234	-14,028
Dividend income	19	19	19	19	19	19	19
Net fee and commission income	258	258	258	258	180	180	180
Gains or (-) losses on financial assets and liabilities held for trading, net	211	467	467	467	-383	350	350
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	257				-75		
Other operating income not listed above, net	183	-46	-44	-38	-94	-44	-38
Total operating income, net	2,098	1,868	1,871	1,876	815	1,475	1,467
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-314	-494	-309	-284	-866	-548	-449
Other income and expenses not listed above, net	-1,159	-1,294	-1,291	-1,265	-1,646	-1,409	-1,376
Profit or (-) loss before tax from continuing operations	625	79	271	328	-1,697	-481	-359
(Tax expenses or (-) income related to profit or loss from continuing operations)	-151	-24	-81	-98	509	144	108
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	474	56	189	230	-1,188	-337	-251
Attributable to owners of the parent	473	55	189	229	-1,189	-338	-252
Amount of dividends paid	2	55	157	157	0	0	0
Attributable to owners of the parent net of estimated dividends	471	0	32	72	-1,189	-338	-252

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	12,214	12,511	12,751	12,891	11,569	11,107	10,709
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,507	10,671	10,896	8,726	9,721	9,189	6,452
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	3,888	3,888	3,888	3,888	3,888
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	3,799	3,799	3,831	3,903	2,610	2,271	2,019
	A.1.3	Accumulated other comprehensive income	-669	-533	-402	-406	-443	-446	-449
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	63	63	63	63	-417	-417	-417
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	129	129	129	129	-167	-167	-167
	A.1.4	Other Reserves	1,706	1,706	1,706	1,706	1,706	1,706	1,706
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-127	-127	-127	-127	-127	-127	-127
	A.1.8	(-) Intangible assets (including Goodwill)	-106	-106	-106	-106	-106	-106	-106
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-22	-27	-3	0	-160	-218	-269
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-200	-187	-160	-132	-328	-268	-210
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	2,238	2,258	2,268	0	2,681	2,488	0	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	2,300	2,300	2,300	0	2,300	2,300	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-38	-25	-13	0	167	83	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-77	-52	-26	0	67	33	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	53	35	7	0	147	72	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	13	11	0	0	67	33	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	226	270	313	350	242	302	350	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	226	270	313	350	242	302	350	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,733	10,941	11,209	9,076	9,963	9,491	6,802	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,481	1,570	1,542	3,815	1,606	1,616	3,907	
A.4.1	Tier 2 Capital instruments	2,813	2,813	2,813	2,813	2,813	2,813	2,813	
A.4.2	Other Tier 2 Capital components and deductions	86	153	103	60	217	188	152	
A.4.3	Tier 2 transitional adjustments	-1,418	-1,396	-1,374	942	-1,424	-1,385	942	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	68,969	71,338	71,273	70,289	81,472	79,668	77,391
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	15.23%	14.96%	15.29%	12.41%	11.93%	11.53%	8.34%
	C.2	Tier 1 Capital ratio	15.56%	15.34%	15.73%	12.91%	12.23%	11.91%	8.79%
	C.3	Total Capital ratio	17.71%	17.54%	17.89%	18.34%	14.20%	13.94%	13.84%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	11.99%	11.79%	12.10%	12.41%	8.64%	8.41%	8.34%
	D.2	Tier 1 Capital ratio (2)	11.99%	11.79%	12.10%	12.41%	8.64%	8.41%	8.34%
	D.3	Total Capital ratio (3)	16.19%	15.95%	16.20%	16.50%	12.36%	12.18%	12.17%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	0
	G.1	Total leverage ratio exposures (transitional)	230,674	230,674	230,674	230,674	230,674	230,674	230,674
	G.2	Total leverage ratio exposures (fully loaded)	230,635	230,635	230,635	230,635	230,635	230,635	230,635
	G.3	Leverage ratio (transitional)	4.65%	4.74%	4.86%	3.93%	4.32%	4.11%	2.95%
G.4	Leverage ratio (fully loaded)	3.59%	3.65%	3.74%	3.78%	3.05%	2.91%	2.80%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2-A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Bayerische Landesbank

31/12/2015							
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	27,964	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	14,730	0	0	0	0	0	0
Credit institutions	10,875	0	0	0	0	0	0
Other financial corporations	2,011	0	0	0	0	0	0
Non-financial corporations	348	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	167,590	196	5,448	5,438	219	2,521	31
Central banks	2,696	0	0	0	0	0	0
General governments	27,734	0	0	0	-6	0	0
Credit institutions	29,072	0	241	239	93	113	0
Other financial corporations	9,373	0	2,518	2,518	6	1,254	0
Non-financial corporations	77,500	12	2,080	2,077	100	950	25
Households	21,215	184	608	604	27	204	5
DEBT INSTRUMENTS other than HFT	195,555	196	5,448	5,438	219	2,521	31
OFF-BALANCE SHEET EXPOSURES	53,161		192	189	23	69	2

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 Insitutions 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 Insitutions 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)

2016 EU-wide Stress Test

Information on forbore exposures¹

Bayerische Landesbank

31/12/2015					
	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		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	17	0	1	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	17	0	1	0	0
Loans and advances (including at amortised cost and fair value)	4,922	4,060	1,829	1,723	788
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	197	136	97	13	0
Other financial corporations	2,251	2,237	977	977	3
Non-financial corporations	2,211	1,581	731	714	606
Households	264	107	24	20	178
DEBT INSTRUMENTS other than HFT	4,939	4,060	1,830	1,723	788
Loan commitments given	168	65	6	5	0

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