

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

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



Key Metrics

Bayerische Landesbank

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,141	10,301	10,136	10,148	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,141	10,301	10,136	10,148	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,143	10,302	10,136	10,148	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,143	10,302	10,136	10,148	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,652	11,993	11,884	12,370	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,652	11,993	11,884	12,370	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	64,991	64,974	65,781	65,075	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,991	64,974	65,781	65,075	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.60%	15.85%	15.41%	15.59%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.60%	15.85%	15.41%	15.59%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.61%	15.86%	15.41%	15.59%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.61%	15.86%	15.41%	15.59%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.93%	18.46%	18.07%	19.01%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.93%	18.46%	18.07%	19.01%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	256,191	238,847	264,159	230,176	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.96%	4.31%	3.84%	4.41%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Bayerische Landesbank

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,143	10,302	10,136	10,148	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	10,141	10,301	10,136	10,148	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	256,191	238,847	264,159	230,176	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	256,191	238,847	264,159	230,176	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.3%	3.8%	4.4%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	4.3%	3.8%	4.4%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Bayerische Landesbank

			1	4	1	1	COREP CODE	REGULATION
		(min EUR, %) OWN FUNDS	As of 30/09/2020 11,652	As of 31/12/2020 11,993	As of 31/03/2021 11,884	As of 30/06/2021 12,370	C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	10,141	10,301	10,136	10,148	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,888	3,888	3,888	3,888	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	6,456	6.718	6.718	6.718	C 01.00 (r130.c010)	Articles 26(1) points (a) aims (b), 42 to 25, 26(1) points (a) and (b) of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (b) of CRR
	A.1.2	Accumulated other comprehensive income	-1,404	-1,507	-1,564	-1,561	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3	Other Reserves	1,705	1,705	1,705	1,705	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) and 20 (1) point () to con-
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article S4 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-104	-62	-65	-56	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(·) Intangible assets (including Goodwill)	-128	-144	-152	-165	C 01.00 (r300.c010) + C 01.00 (r340.c010)	Articles 4(115), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-78	-101	-101	-101	C 01.00 (r370.c010)	of CLR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-7	-9	-9	-6	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(·) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of OBR
	A.1.12	(·) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CI6R
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point ()) of OR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.259% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 26(1) point (0) (i) and 89 to 91 of CRE: Articles 34(1) point (b) (i), 243(1) point (b), 243(1) point (b) and 258 of CRE: Articles 34(1) point k) (ii) and 279(3) of CRE: Articles 34(1) point k) (iv) and 153(8) of CRE and Articles 34(1) point k) (iv) and 153(4) of CRE.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	$\label{eq:articles} 4(27); 36(1) \mbox{ point (i); } 43, 45; 47; 48(1) \mbox{ point (b); } 49(1) \mbox{ to } (3) \mbox{ and } 79 \mbox{ of CRR}$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-14	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article $36(1)$, point (n) and Article $132c(2)$ CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	-96	-59	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-187	-187	-187	-201	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	1	0	0	C 01.00 (r530,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	1	1	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,143	10,302	10,136	10,148	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,510	1,691	1,748	2,223	C 01.00 (r750,c010)	Article 71 of ORR
	A.4.1	Tier 2 Capital instruments	1,199	1,204	1,262	1,808	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tiler 2 Capital components and disductions	147	336	342	282	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	165	151	144	132	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	64,991	64,974	65,781	65,075	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.60%	15.85%	15.41%	15.59%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.61%	15.86%	15.41%	15.59%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.93%	18.46%	18.07%	19.01%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,141	10,301	10,136	10,148	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.60%	15.85%	15.41%	15.59%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
(1)The full landed CET1 ratio is an	Name and a start of the	ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	and allow and all of show at the second		encek in this cale inting			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Bayerische Landesbank

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	54,834	55,099	56,106	54,546	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) - C 08.01 (r050, c260, s002).] - C 08.01 (r040, c260, s002) - C 08.01 (r050, c260, s002).] - C 08.01 (r050, c260, s002) - C 08.01 (r050, c260, s002) - C 08.01 (r050, c260, s002) - C 08.01 (r050, c260, s002).] - C 08.01 (r050, c260, s002) - C 08.01 (r050, c
Of which the standardised approach	1,096	969	1,235	1,596	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	47,986	48,148	48,831	46,755	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	3,689	3,513	3,519	3,664	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IR8	1,380	1,786	1,882	1,789	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,301	2,242	2,481	2,796	C 07.00 (r080, c220, s001) + C 07.00 (r110, c220, s011)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c2
Credit valuation adjustment - CVA	624	524	300	199	C 02.00 (R640, c010)
Settlement risk	0	1	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	579	536	471	422	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,386	2,320	2,025	2,730	C 02.00 (R520, c010)
Of which the standardised approach	2,386	2,320	2,025	2,730	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+M4X(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,980	3,980	4,125	4,125	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,980	3,980	4,125	4,125	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	289	273	273	257	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	64,991	64,974	65,781	65,075	

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

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



Bayerische Landesbank

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	4,112	5.237	1,239	2,432
Of which debt securities income	125	158	33	50
Of which loans and advances income	2,168	2,844	666	1,317
Interest expenses	2,802	3.486	765	1,517
(Of which deposits expenses)	759	987	220	410
(Of which debt securities issued expenses)	322	414	90	170
(Expenses on share capital repayable on demand)	0		0	0
Dividend income	15	18	1	13
Net Fee and commission income	224	335	95	192
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,				
	36	24	9	12
Gains or (-) losses on financial assets and liabilities held for trading, net	63	-20	-8	-40
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-83	-18	96	175
Gains or (-) losses from hedge accounting, net	0	11	6	-3
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	170	172	-3	12
TOTAL OPERATING INCOME, NET	1,734	2,274	671	1,310
(Administrative expenses)	1,086	1,451	373	713
(Cash contributions to resolution funds and deposit guarantee schemes)	150	161	144	170
(Depreciation)	57	75	21	42
Modification gains or (-) losses, net	-1	-1	0	0
(Provisions or (-) reversal of provisions)	-10	259	-6	-29
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	3	-7	-11
(Other provisions)	-11	255	0	-18
Of which pending legal issues and tax litigation ¹	0	-3	0	0
Of which restructuring ¹	0	251	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	175	139	-25	-35
(Financial assets at fair value through other comprehensive income)	2	3	0	-2
(Financial assets at amortised cost)	173	136	-25	-33
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	2	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	8	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	276	195	163	449
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	180	232	112	227
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	180	232	112	227
Of which attributable to owners of the parent	179	228	112	225

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



Total Assets: fair value and impairment distribution

Bayerische Landesbank

(min EUR)	٨	ls of 30/09/202	20			As of 31/	12/2020			As of 31,	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	:hy		Fa	ir value hierar	hy		Fa	ir value hierar	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	45,740				41,626				71,316				69,336				IAS 1.54 (i)
Financial assets held for trading	13,596	846	12,523	227	12,110	720	11,282	109	9,437	594	8,769	73	9,516	724	8,682	111	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	677	211	163	302	777	250	226	301	797	249	237	311	838	261	261	316	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	116	116	0	0	106	106	0	0	97	97	0	0	100	100	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	21,980	16,764	5,214	1	20,831	15,253	5,576	1	19,950	15,844	4,105	1	19,348	14,498	4,849	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	178,031				175,170				179,620				177,402				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	848	0	848	0	876	0	876	0	655	0	655	0	583	0	583	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,052				1,014				598				541				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	3,520				3,693				3,758				4,680				
TOTAL ASSETS	265,559				256,203				286,227				282,343				IAS 1.9(a), IG 6

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

(min	EUR)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impair	ment	Gros	ss carrying amo	ount	Accu	mulated impa	irment	Gro	oss carrying am	ount	Accu	imulated impair	ment	Gross	carrying amou	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	20,894	1,089	0	-3	-1	0	19,200	1,635	0	-3	-3	0	18,348	1,607	0	-3	-3	0	18,731	619	0	-2	-1	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	2	0	0	-1	0	0	2	0	0	-1	0	0	2	0	0	-1	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	75	0	0	0	0	0	75	0	0	0	0	0	88	0	0	0	0	0	12	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	161,128	16,353	1,536	-140	-260	-661	156,855	17,897	1,427	-155	-299	-630	159,536	19,697	1,357	-152	-307	-600	161,460	15,452	1,381	-138	-281	-575	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	9,982	9,374	8,004	7,961	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	8,066	7,610	7,406	6,925	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	230,910	223,052	254,640	252,323	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,229	1,178	1,006	1,017	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3,038	2,895	2,688	1,879	IAS 37.10; IAS 1.54(I)
Tax liabilities	152	162	67	89	IAS 1.54(n-o)
Share capital repayable on demand	1	1	1	1	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	549	346	542	167	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	6	2	28	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	253,927	244,625	274,358	270,391	IAS 1.9(b);IG 6
TOTAL EQUITY	11,633	11,578	11,869	11,952	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	265,559	256,203	286,227	282,343	IAS 1.IG6

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



Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	oy instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		9,897	9,530	8,011	7,976	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	133	1	1	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	115	15	29	43	Annex V.Part 1.31
	Central banks	27,829	27,016	41,126	40,579	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	11,717	9,787	9,323	8,579	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,999	2,673	2,480	2,394	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	49,676	49,067	52,259	52,035	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3,691	3,233	3,803	4,577	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	28,180	26,734	27,927	27,804	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,706	3,560	3,921	4,406	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	23,219	20,050	22,310	22,497	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,548	14,050	13,538	15,212	ECB/2013/33 Annex 2.Part 2.9.1
	Households	51,035	53,856	56,660	59,925	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	50,172	52,969	55,808	59,080	Annex V.Part 1.42(f), 44(c)
Debt securities issued		48,084	44,991	53,235	48,457	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	958	949	983	1,519	Annex V.Part 1.37
Other financial liabilities		300	168	175	330	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		250,187	241,215	271,057	268,227	

2021 EU-wide Transparency Exercise Market Risk

Bayerische Landesbank

	SA					I	м									IM						
			VaR (Memoran	dum item)	STRESSED VaR (1	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR ()	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30/	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equites Of which: General risk Of which: Specific risk Foreign exchange risk	1.700 1.293 131 28 8 8 8 335	1.509 1,140 125 17 3 3 381	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0							000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0						
Commodities risk	322	412 2.320	ŏ	ő	ő	ŏ	0		0	0	0	0	ŏ	ő	ő	0	0	0	0	0	0	0
Τοται	As of 31/03/2021	As of 30/06/2021	0	0		0 As of 31/	<u> </u>	0			0			U		As of 30/0		0		0	0	
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	1,413 1,151 65 21 4 5 0 590	1,517 1,232 82 22 4 4 313 877		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0						
Total	2,025	2,730	0	0	0	0	0	0	Ō	0	0	0	0	0	0	0	0	0	Ö	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bayerische Landesbank

Consolidated data Consolidatedata Consolidatedata <						Standardise	ed Approach			
Consolidated of the manual of solution Control light register Control				As of 30/	09/2020			As of 31,	12/2020	
Consolidated data Site O Site			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated disk 137 5.00 13 5.45 12 Public sector selections 136 137 2.85 137 2.85 4 Public sector selections 136 137 2.85 1.18 1.18 4 Consolidated disk 136 2.18 9 2.327 2.826 6 Consolidated disk 137 3.85 1.18 1.88 6 6 Consolidated disk 137 3.85 1.32 138 6 6 or set: 59 137 138 139 7.6 6 6 or set: 59 138 139 139 7.6 7 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 <th></th> <th></th> <th>7</th> <th>0</th> <th></th> <th></th> <th>~</th> <th>10</th> <th></th> <th></th>			7	0			~	10		
Consolidated in this success within the success within the success with the success withe success withe success with the success with the success with th					10			5415	12	
Mathematical diversions: Mathema					39				41	
Introduced framework Gene (Consolidated data) Field (C					0				0	
Consolidated data of add:::58 3.26 7.29 63 1.00 63 922 Consolidated data for add:::58 7.29 7.23 7.33 7.25					0		874	874	0	
at all of the http://discussion 177 181 197 76 197 Consolidated data facts: 56 facts: 56 125 135 135 126 <t< th=""><th></th><th>Institutions</th><th></th><th></th><th></th><th></th><th></th><th></th><th>63</th><th></th></t<>		Institutions							63	
Real 7.54 5.33 3.37 7.60 4.00 Consolidated adi or district 100 of district 100 1.55 1.55 1.60 1.25 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>3,209</th> <th></th> <th>582</th> <th></th>							3,209		582	
Consolidated data 1/25 scural by notasses an immunable search of shch: 56 scural by notasses schematical schem									61	
Consolidated Ordel of which SPE Section 24 (a) Section 24 (b) Section 24 (c)									306	
Control of the formation of the control of	Consolidated data				88				76	
Expression in default 66 59 78 18 E 57 77 Reme associated with articically blain fact. 22 21 11 22 23 11 Convert bands. 0 <			119	119	43		125	125	40	
Remuta suscitative with strictionable bin risk 22 21 31 22 23 31 Covered body 0 <th></th> <th></th> <th>2 85</th> <th>50</th> <th>78</th> <th>18</th> <th>81</th> <th>14</th> <th>3</th> <th>17</th>			2 85	50	78	18	81	14	3	17
Control book 0 <t< th=""><th></th><th></th><th>22</th><th>21</th><th>31</th><th></th><th>21</th><th>20</th><th>31</th><th></th></t<>			22	21	31		21	20	31	
Collective investments undertakings (CDV) S1 S2 74 76 60 Exulty 0 <			0	0	0		0	0	0	
Emity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0	
Other exposures 0 0 0 1 1 0			51	51	32		74	74	60	
			0	0	0		0	0	0	
			0	0	0		1	1	0	
Standardised Total ² 37,979 30,471 1,308 23 39,253 31,718 1,217		Standardised Total ²	37,979	30,471	1,308	23	39,253	31,718	1,217	22

esure, unlike exposure value, is reported before taking into account any effect due to credit conver if Trital rinoc net include the Servitarication mobilion unlike in the results reliev to the 2019 eventice

		standardised Approach								
			As of 30)	09/2020			As of 31	/12/2020		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	25	26	0		25	25			
	Regional governments or local authorities	135	5,401	10		128	5,414			
	Public sector entities	330	199	39		317	208	41		
	Multilateral Development Banks	0	0	0		0	C	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	25,110	22,437	45		24,663	22,000	49		
	Corporates	2,929	544	527		2,889	459	448		
	of which: SME	213	89	73		91	61	49		
	Retail	7,812	506	352		7,776	434	302		
GERMANY	of which: SME	1,235	153	87		1,238	132	76		
OLIG BUT	Secured by mortgages on immovable property	119	119	43		126	125	45		
	of which: SME Exposures in default	9	9			14	14	3		
		30	29	40		30	23			
	Items associated with particularly high risk Covered bonds	22	21	31		21	20	31		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					10	10			
	Equity					10				
	Other exposures	0	0	0		1	1			
	Standardised Total ²			-	5			-	5	

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		Stanuaruseu Approacti								
			As of 30,	/09/2020			As of 31,	/12/2020		
	(min 506, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
UNITED STATES	Contra de commencia es cantra basis Recisario exercentra los los al autoritas Recisario este como este Recisario este como este Recisario este como este Destructura o l'ocurante las este Recisario este Recisario este Recisario este este Recisario este Reci	0 2 0 0 1199 43 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 1 0 0 0 1177 45 12 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0	

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		Standardised Approach							
			As of 30,	/09/2020			As of 31	/12/2020	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	C	0 0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks		0	0		0			
	International Organisations	ő	0	ő		ő	c c	ő	
	Institutions	0	0	0		0	c	0	
	Corporates	0	0	0		0	C	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME		1	0		/	1		
FRANCE	Secured by mortgages on immovable property								
	of which: SME		0	0		0		, i	
	Exoosures in default	23	8	8	8	18	5	5	
	Items associated with particularly high risk	0	0	0		0	C	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0		0 7	
	Equity					0		í í	
	Other exposures	0	0	0		0	0	o o	

		Standardised Approach							
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Contral exernments or central backs. Contral exernments or central backs Public back problem. Public back problem. Distribution of the set	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•	0 0 0 665 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
			d provisions per country of cou		ct due to credit conversion fact curistisation exposures. additio				
		equal equal fictions gen	a a care can a spanorante.						



Credit Risk - Standardised Approach Bayerische Landesbank

					Standardise	d Approach			
			As of 30	09/2020			As of 31	/12/2020	
	(min 505, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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 International Organisations	0	0	0		0			
	Institutions	0	0	0		°,			
	Corporates	16	41	21		15	35	19	
	of which: SME	0	0	0		0			
	Retail	33	2	1		33	2	1	
SWITZERLAND	of which: SME	4	0	0		4	0	0	
SWITZERDAND	Secured by mortgages on immovable property	0	0	0		0	(0	
	of which: SME	0	0	0		0	0		
	Exposures in default Items associated with particularly high risk	13		5	°	12			•
	Covered bonds	0		0		ů.			
	Claims on institutions and corporates with a ST credit assessment	0	0	ō		ō	č		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	(0	
	Other exposures	0	0	0		0	(0	
	Standardised Total ²				8				8

Original ensourse, write Generar value, is executed before takino into account any efficient due to creat conversion flactors or creat risk initiation technicase (i.e., auditation efficiency)
 Total waa autometers and ensolvins one of constrained executed to the executed activation ensources, additional valuationers (ANA) and other own funds valuationers
 (initia guerrar creat risk adjustments)

		Standardised Approach								
			As of 30)	09/2020			As of 31	/12/2020		
	(min 508, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Catrial accosments or catrial backs Account concentration for Acid Anthonises Pacification of Acid Anthonises Pacification of Acid Acid Anthonises Bachtaness Executional Oreanises Executional Oreanises Executional Oreanises Reality of school: Diff Sec of school: Diff Concentration of Acid Reasonses in Gefach Reasonses in Gefach Reasonses in Gefach Reasonses in Gefach Collision in Institutional Concentration with 5 alf Coeff assessment Collision in Institutional Acid Acid Collision in Institutional Acid	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardised Total ²				0					

¹⁰ Obtain excess, while Bessure value, is recorded before taking in accurate and while due to conflorm on the due to conflict due to the expension. Additional additional due conflict due to the expension. Additional additional due conflict due to the expension. Additional additional additional due conflict due to the expension. Additional additional additional due conflict due to conflict due to the expension. Additional additional additional due conflict due to the expension. Additional additional additional due conflict due to the expension. Additional additional additional due conflict due conflict due to the expension. Additional additional

					Standardise	d Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mit EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
ITALY	Can't all anomenessits as can't plants Resideal anomenessits in class all anothers Public successions and there is the succession of the succession of the succession Institutions Comparison of all successions and anothers and all successions and anothers and all successions and anothers Succession of advant Themas associated with performance and part of the succession Collisions and anothers and anothers with a 37 collist assessment Collisions between and anothers Collisions between and anothers Collisions between anothers and evaluations (CM) Decempton Collisions and Successions and anothers Collisions and Successions and All Successions Collisions and Successions and anothers Collisions and Successions and All Successions Collisions and All Successions Coll				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardized Total ²				0				

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					Standardise	ed Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
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					Standardise	ed Approach			
			As of 30	09/2020			As of 31	/12/2020	
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control anowneed to control backs Andordal community of local andoredity Multistical Community Backs Multistical Community Backs Sectored to an International Community Sectored to an International Community of addition 2006 Community Backson Department of addition 2006 Community Backson Department Community Backson Departmen				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				

Output encourse, while finance values, as recorder blance taken and will be accurate any effect date to could conversion of an instantors technicase in a. addition effects.
 ¹⁰⁷ Datanti encourse, while finance values are exceeder and or finance values and additional values additional values in additional effects.
 ¹⁰⁷ Taking encourse, take to be preserved in additional preserves and bottle preserves that additional preserves and bottle preserves that additional effects.

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh 848, %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control accountering or control backs in Acadia accountering or local automatics Acadia accountering of local automatics Acadia control and accountering of local Mathematics and local Mathematic					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Other exposures Standardised Total ²	0		0	0	0	0	0	0

¹⁰ Oscial assumer white Bosoner while, a record laffer beine this account any dhict due to cosit convertion that or cosit site bosoner while, a statistical before them.
¹⁰ Table due during the set of available of due to convert and due to be for accordination econours, additional visuation advantation (NMA) and other ann Endo reductions what to be approached for tables).
¹⁰



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bayerische Landesbank

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(mh EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	24	46	0		23	64	0	
	Regional governments or local authorities	142	5,373	13		162	5,567	317	
	Public sector entities	322	204	40		331	212	89	
	Multilateral Development Banks	1,080	1,080	0		1,080	1,080	0	
	International Organisations	806	806	0		789	789	0	
	Institutions	25,703	22,683	60		26,986	24,132	42	
	Corporates	3,996 188	1,481	843		3,804 416	991 283	842 233	
	of which: SME Retail	188	113	335		41b 7.592	283	233	
		1,296	169	96		1,174	200	114	
Consolidated data	Secured by mortgages on immovable property	118	105	42		127	127	45	
	of which: SMF	16	16	6		32	32	11	
	Exposures in default	81	58	79	11	61	48	67	8
	Items associated with particularly high risk	18	17	25		19	17	25	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comparates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	61	61	59		62	62	55	
	Equity	0	0	0		0	0	0	
	Other exposures	40.226	32,441	1.516	16	41.036	33.660	1.875	
	Standardised Total ²	40,226 (1) Original exposure, unlike Ex-							19

(1) or gram septeme, unmet toposare value, is reported before taking into account any effect due to credit convention factors or credit risk mitigation to (2) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach								
			As of 31	03/2021			As of 30,	06/2021		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments : provisions ²	
	Central governments or central banks	24	24	0		23	36	0		
	Regional governments or local authorities	140	5,370	12		123	5,527	309		
	Public sector entities	322	204	40		331	212	89		
	Multilateral Development Banks	0	0	0		149	149	0		
	International Organisations	0	0	0		61	61	0		
	Institutions	25,665	22,645	59		26,940	24,087	41		
	Corporates	3,034	658	642		3,341	684	635		
	of which: SME	116	90	74		369	279	230		
	Retail	7,741	507	350		7,469		387		
GERMANY	of which: SME	1,277	167	96		1,157		113		
GERMANT	Secured by mortgages on immovable property	118	117	42		127	127	45		
	of which: SME	16	16	6		32	32	11		
	Exposures in default	27	26	36	1	30	28	39		
	Items associated with particularly high risk	18	17	25		19	17	25		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	8	8	7		8	8	7		
	Eouitv	0	0	0		0	0	0		
	Other exposures	1	1	0		0	0	0		
	Standardized Total ²				5					

(1) Organi opeans, wills Epsons visit, a reported helers tating this council and the to cell from or cells an independent entropy (Eq.) addition which a finite entropy of the second and the cell of the cell

					Standardis	ed Approach			
			As of 31,	03/2021			As of 30,	/06/2021	
	(mh EUR, %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Genital exernments or central backs Reader, sourcements Reader, sourcements Instantional Construction of Backs Institutions Institutions Conservations Analytic Constructions Reads of orders, DSE Source and Analytic Source and Analytic Reads Reads Analytic Construction of Analytic Construction Reads of orders, DSE Source and Analytic Resources in default Resources in default Resources in default Resources in default Construction of Analytic Construction Constructions Constructions of Resources and Source Sources of Resources Analytic Constructions Constructions and Resources and Sources and Sources Constructions Constructions and Resources and Sources and Sources Resources and Sources and Sources and Sources Resources and Sources and Sources and Sources and Sources Resources and Sources a	0 3 0 0 0 1144 43 12 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 21 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 1 5 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 40 0 0 1344 11 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 60 0 9 9 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Standardised Total ²				0				

Control of the second sec

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Canton assessments ar control alexis Recisional assessments of local attributions Public scottor emitties Public scottor emitties Design and the scotter of local Institutions Compared as a scotter of local Institutions Compared as a scotter of local Recal Institutions Control for scotter of local Recal Institutions Control for scotter of local Recal Institutions Control for local Recal	0 0 0 0 0 0 7 1 1 0 0 0 18 8 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 20 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²				3				3

Compared exposure, unlike Exposure stake, is reported failers taking into accused any effect due to could conversion factors or coeffit relativities (e.g., activities relative).
 (2) Tradit where a deponenties are province processing or country of counterparty excludes how for securitization exposure, activities and partners, (Add) and other are funder relative and partners, (Add) and other are funder relative and the to be accused by definite activity of counterparty excludes related to be accused by the descent count of add activities and activities and activities activities and activities and activities and activities a

					Standardisi	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0		0	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	38	1		45	46	1	
	Corporates of which: SME	607	607	24		80	80	12	
	or which: SME Retail	7	0			7		0	
UNITED KINGDOM		1	0	0		1	c c	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0		0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0		0	
	Covered bonds	0	0	0		ő	i i i i i i i i i i i i i i i i i i i	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		2	2	2	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0		0	0		0	
		(1) Original conserves, unlike i	in an and the second and	no taking into populat any eff	ect due to credit conversion fac	net or confit side millionting bad	nimer (e.e. cubritation effe	(10)	
					ecuristisation exposures, addition				
			to provisions per country or co	annerparty excelles crose for s	economication exposures, abolic	an analysis adjustments (AVA	ey ena ourier olim rundis reduc	course relevant of the	

(1) Organia depositivity, times repositive values, a representation taken and the accurate any effect on the contract common leaders or order new megation commetation (e.g., substantiation effect). (2) Table adjustments and provide spectra contract and the contract of the contract order of the contract of the cont



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bayerische Landesbank

				Standardise	d Approach			
		As of 31,	/03/2021			As of 30	/06/2021	
(min EJR, %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control approximation or control hanks Readowal approximation is for add approximation in the add Health approximation is a set of the additional interview Health approximation is a set of the additional interview of which (3000) SWITZERLAND SWIT	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			6	0 0 0 1 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6

(1) Original exposure, unlike Exposure value, is reported balance taking into account any effect daw to neal conversion factors or coefit risk mitigation redringues (e.g., subditution effects).
(2) Teal value adjustments and provides per country of country-party excludes those for accuritations opcourse, additional valuation adjustments (VAR) and other own funds reductions related to the moments and provide accurate rate with adjustments.

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh 2.96, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control experiments or control backs Rectional experiments Published Control and Control and Control Published Control and Control and Control Rectional Control and Control and Control Rectional Control and Control and Control Rection Control and Control and Control and Control of which 1956 Control for and control and control and Control Control and Control and Control and Control and Control Control and Control and Control and Control and Control Control and Control and Control and Control and Control and Control Control and Control and Cont	0 0 0 16 3 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 20 0 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Control investments undertakings (CLD) Boulty Other exosures Standardised Total ²	0	0	0		0	0	0	

() Original exposing, while Exposer value, a month before taking on accurate on the Exposer on the second of the indication of the indications while the terminants before and condition of the indications while the terminants before and condition of the indications while the terminants before and condition of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminant before and the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions of the indications while the terminants before and conditions while terminants before and conditions while the terminants before and conditions while the terminants before and conditions while the terminants before and terminan

				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(min File (%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control of exeruments or control backs Readed and exercision of the All advertise Packs, each or earliers in the All advertise of the All advertise International Control backs International Control backs International Control backs of advertise State Reads of advertise State Reads of advertise State Reads of advertise State Reads Reads and advertise All advertises Reads Reads and advertises Reads Reads and advertises Reads Reads and advertises Reads Reads and advertises Reads	no const				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•

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As of 31/33/2021 As of 32/33/2021 As of 33/32/32 Set 0.5 · 0.1 Original Exposure ¹ Risk exposure anount Value adjustments and providents ² Original Exposure ¹ Risk exposure anount Value adjustments and providents ² Original Exposure ¹ Risk exposure anount Value adjustments and providents ² Original Exposure ¹ Risk exposure anount Name Risk exposure anount Risk exposure providents ² Original Exposure ¹ Risk exposure anount Risk exposure providents ² Original Exposure ¹ Risk exposure providents ² Risk exposure provide	
Control seventments or control laws/ Recipical expension Control seventments or control laws/ Recipical expension Control seventments or laws	
Central operaments or constraints 0 0 Redical accurrentiation 0 0 Public staft or extilistic 0 0 Multilation / Development Basks 0 0 Multilation / Development Basks 0 0 Staffic of Constraints 0 0 Staffic of Constraints 0 0 Comportation 0 0	Value adjustments an provisions ²
International Oreanizations 0<	
Retail 2D 1 19 2 1 of wind: 59c 4 0 0 3 0 0	
AUSTRIA d whin 35% cound y monouthe property c c c c c c c c c c c c c c c c c c c	
Titems associated with particularly high risk 0<	
Collective lowstmeets undertakloss (CDV) 1 1 1 1 1 Exalty 0 0 0 0 0 0 0 Other enstances 0	

Control results of the second se

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	/06/2021	
	(mh £88, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control oversensense or control banks Records oversensense or local authorities Publisher Control authorities Records and Control authorities Records and Control authorities Records and Control authorities Control or Local Control of Local Control Control Control Control Control Control Control Control Control Cont				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Standardised Total ²				0				0

Organization of the product of

		exposures, but includes gene			Standardise	d 8			
					Standardist	u Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh 2.6, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control operations of control banks Recipical and communications Published and the second of the second of the second Published Second of the second of t								•
	Standardised Total ²				0				

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist cross end from endershorizons (e.g., a shaftschor effect); (2) Takin value, a displanting of providers crossity of contreparts excludes flow of the contribution subjecterity. (Hold) and ther can find in subclasses additional values adjustments (Hold) and other can find in subclasses effect).



2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach Bayerische Landesbank

							IRB Ap	proach					ĺ
				As of :	30/09/2020					As of 1	31/12/2020		ĺ
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value ²		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	90,176	16	97,510	1,713	0	10	83,695	17	91,248	1,661	0	9
	Institutions	30,981	22	28,421	6,397	0	22	29,932	22	26,698	6,097	0	21
	Corporates Corporates - Of Which: Specialised Lending	126,122 23,027	1,556 503	100,996 20.235	41,920 8.525	0	902 258	125,920 24.050	1,465 398	100,722 21,200	42,271 9.083	0	824 214
	Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME	32.855	345	20,233	9,897		207	29,030	396	26,304	9,325	0	206
	Retail	23,287	147	20,154	3,689	81	103	23,874	143	20,676	3,513	79	95
	Retail - Secured on real estate property	6.727	52	6.698	914	27	13	6.549	49	6.520	751	25	12
Concerning the second states	Retail - Secured on real estate property - Of Which: SME	574	0	568	84	0	0	566	5	560	63	1	1
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	6,153	52	6,130	830	27	12	5,984	43	5,960	687	24	11
	Retail - Qualifying Revolving	8,904	4	6,318	198	2	6	8,985	4	6,361	188	2	6
	Retail - Other Retail	7,656	91	7,138	2,576	51	84	8,339	90	7,795	2,574	51	78
	Retail - Other Retail - Of Which: SME	781	0	725	242	0	4	797	11	738	211	5	7
	Retail - Other Retail - Of Which: non-SME	6,875	91	6,413	2,335	51	81	7,543	79	7,056	2,363	46	71
	Equity Other non credit-obligation assets	548	0	548	1,380	0		752	0	752	1,786	0	
					55,782						56.009		
	IRB Total ²												
					eported before taking is position unlike in the r			dit conversion fa	ctors or credit ris	k mitigation tech	iniques (e.g. substitutio	n effects).	

							IRB Ap	proach					
				As of 3	30/09/2020					As of	31/12/2020		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount Value adjustments and		Original Exposure ¹		Exposure Value ¹			Value adjustment: and
	(min EUR, %)		Of which: defaulted	Tanua -		Of which: defaulted	provisions		Of which: defaulted	· ·····		Of which: defaulted	provisions
	Central banks and central governments	80,746	0	87,463	1,194	0	1	77,813	0	84,771	1,195	0	1
	Institutions	16,341	22	13,916	3,240	0	7	17,538	22	14,460	3,430	0	7
	Corporates	95,018	1,131	77,545	30,509 5.387	0	664 108	95,449 15.082	1,104	77,798	30,897	0	643 108
	Corporates - Of Which: Specialised Lending	14,925	246	28,469		0	108		292	13,102 25.354	5,365	0	108
	Corporates - Of Which: SME Retail	31,703 23.092	3.98	28,469	9,517 3.672	80	102	27,868 23.676	338	25,354 20.512	8,918	78	2/8
	Retail - Secured on real estate property	6.694	52	6.665	3,872	27	102	6.517	48	6.488	3,497	76	12
	Retail - Secured on real estate property - Of Which: SME	571	0	566	84	0	0	563	5	557	63	1	1
GERMANY	Retail - Secured on real estate property - Of Which: non-SP	6.122	52	6.099	874	27	12	5.954	43	5.930	682	24	11
	Retail - Qualifying Revolving	8,750	4	6.207	194	2	6	8,837	4	6,247	184	2	5
	Retail - Other Retail	7,639	90	7,121	2,569	51	84	8,322	89	7,778	2,568	50	77
	Retail - Other Retail - Of Which: SME	779	0	723	241	0	4	795	11	737	211	5	7
	Retail - Other Retail - Of Which: non-SME	6,859	90	6,397	2,328	51	80	7,527	78	7,041	2,357	45	71
	Equity	308	0	308	634	0	0	492	0	492	979	0	0
	Other non credit-obligation assets												
	IRB Total												

	IR8 Approach													
				As of	30/09/2020					As of :	31/12/2020			
		Original	Exposure1	Exposure Value ¹	Risk exposure	adjustments and		original Exposure*		Exposure Value ¹			Value adjustment and	
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions	
	Central banks and central governments	4,606	0	4,783	0	0	0	2,914	0	3,104	0	0	0	
	Institutions	1,262	0	1,279	299	0	0	836	0	848	229	0	0	
	Corporates	6,147	49	4,412	2,244	0	18	5,664	2	4,043	2,102	0	16	
	Corporates - Of Which: Specialised Lending	750	48	618	376	0	7	688	1	571	432	0	7	
	Corporates - Of Which: SME	200	0	245	88	0	0	119	0	168	53	0	0	
	Retail	17	0	14	2	0	0	17	0	14	1	0	0	
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	0	0	0	
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
ONTITED STATES	Retail - Secured on real estate property - Of Which: non-SI	4	0	4	0	0	0	4	0	- 4	0	0	0	
	Retail - Qualifying Revolving	10	0	7	0	0	0	10	0	7	0	0	0	
	Retail - Other Retail	4	0	3	1	0	0	3	0	3	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	
	Equity	72	0	72	136	0	0	77	0	77	146	0	0	
	Other non credit-obligation assets												-	
	IRB Total													

							IRB Ap	proach					
				As of :	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	217	0	495	59	0	0	215	0	485	58	0	0
	Institutions	3,048	0	3,047 3.502	452	0	1	2,795	0	2,795	429	0	1
	Corporates	3,855	0		1,459	0	13	4,395	0	3,876	1,617	0	13
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,2/2	0	1,218	497	0	6	1,789	0	1,731	722	0	11
	Corporates - Ur Wnich: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ź	0	2	â	0	0	1	0	í	ů.	0	0
	Retail - Secured on real estate property - Of Which: SME	-				0							
FRANCE	Retail - Secured on real estate property - Of Which: on-St	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	7	ō	5	ō	ō	ō	7	ō	5	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	4	0	0	1	0	1	3	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substi	tution effects).		

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	727	0	1,039	185	0	0	739	0	1,026	183	0	0
	Institutions	2,398	0	2,391	492	0	9	2,559	0	2,556	543	0	9
	Corporates	3,208	136	2,843	1,310	0	71	3,138	91	2,779	1,351	0	28
	Corporates - Of Which: Specialised Lending	2,019	136	1,899	718	0	70	1,935	91	1,817	721	0	27
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	9	1	0	0	11	0	9	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-9	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Ut which: non-s Retail - Qualifying Revolving	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Other Retail	0	0	2	0	0	0	0	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	á	0	á	ŏ	0	0	ő	0	<u>,</u>	ő	0	0
	Retail - Other Retail - Of Which: non-SME	2		2		ő	ő	2	ő	2	0		0
	Equity	â	0	â	0	ő	0	ô	ő	â	0	0	0
	Other non credit-obligation assets		-	-			-	-		-	-	-	
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due t	o credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substit	ution effects).		

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bayerische Landesbank

								IRB AF	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments
	(min El	UR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments		55	0	178	6	0	0	9	0	124	0	0	0
	Institutions Corporates		2,798	0	2,809	693 628	0	0	1,512	0	1,523 1.168	388	0	0
	Corporates Corporates - Of Which: Specie		2,213	0	1,563	6.28	0	3	1,697	0	1,168	490	0	3
	Corporates - Of Which: SME		20	0	3	2	0	0	20	0	7	1	0	0
	Retail		50	1	43	4	ő	0	51	ĩ	43	4	0	0
	Retail - Secured on real est	tate property	11	ō	11	z	ō	ō	11	ō	11	ż	ō	ō
		d on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
SWITZERLAND	Retail - Secure	d on real estate property - Of Which: non-SI	10	0	10	2	0	0	10	0	10	2	0	0
	Retail - Qualifying Revolvin	ng	36	0	28	1	0	0	37	0	29	1	0	0
	Retail - Other Retail		3	0	3	1	0	0	3	0	3	1	0	0
		Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Equity		8	0	8	15	0	0	8	0	8	15	0	0
	Other non credit-obligation assets													-
	IRB Total					d before taking into accou								

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	229	0	0	0	0	0	229	0	0	0
	Institutions	504	0	504	54	0	0	649	0	598	88	0	0
	Corporates	3,178	0	2,476	1,063	0	8	3,126	0	2,425	1,072	0	8
	Corporates - Of Which: Specialised Lending	951	0	950	394	0	5	1,121	0	1,113	492	0	5
	Corporates - Of Which: SME	600	0	507	174	0	0	581	0	510	173	0	0
	Retail	7	0	6	1	0	0	7	0	6	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
NETHERBAND5	Retail - Secured on real estate property - Of Which: non-	5/ 1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	5	0	4	0	0	0	5	0	- 4	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

			As of	30/09/2020								
				50/09/2020					As of :	31/12/2020		
	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	2 amount	Value adjustments and
(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		0			0	0		0		71	0	0
		0			0	1		0			0	1
		2			0	7		2			0	8
		0	520		0	2	561	0	556	302	0	2
	0	0	0	0			0	0	0	0	0	0
	3	0	2	0	0		3	0	2	0	0	0
		0	0	0	0		0	0	0	0	0	0
		0	0	0	0		0	0	0	0	0	0
	0	0	0	0			0		0	0		0
Retail - Qualifying Revolving	2	0	2	0	0		2	0	2	0	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
Retail - Other Retail - Of Which: non-SME		0	0	0			0		0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total												
1	Contral lastics and carbot governments Territorium Corporates: 0" Which Stackardiset Lending Corporates: 0" Which Stackard Lending Corporates: 0" And and Lending Corporates: 0" And and Lending property Real: Scoret on real eadle property: 0" Which: 39E Real: Owner Market - 0" Which: 39E Real: Score Market - 0	Courtal banks and carbin al governments. 200 Transformations Comparates: Of Which Specialized Landing 200 Comparates: Of Which Specialized Landing 200 Comparates: Of Which Specialized Landing 200 Retail: Secured on and Landing property of Which Speci Retail: Secured on and existing property of Which Speci Retail: Secured on the decide property of Which Speci Retail: Secured on the decide property of Which Speci Retail: Secure Special Speci	Constrained (and (a), b) Operating Addition Standback Standback	Constitution (model by both section) (model by both section) </td <td>(m) DL, %) (m) (m) (m) Semifacture 200 0 224 0 Semifacture 224 2 2,13 1,562 Copyrates 0 224 0 20 20 Real Copyrates 0 0 0 24 0 Real Copyrates 0 0 0 0 0 0 Real Copyrates 0 0 0 0 0 0 Real Copyrates 0 0 0 0 0 0 0 Real Copyrates 0</td> <td>Constrained multiple Optimized <thoptimized< th=""></thoptimized<></td> <td>Constrained (mill N, N) optimized <thoptimized< th=""></thoptimized<></td> <td>(m) (m) (m)<td>Constrained output presentation Display bit is and output presentatin a display bit is and output pres</td><td>Construction and adult generations Description Construction Construction</td><td>Constraint and Carbing Community Advance Automation Output Other Name Other Name</td><td>(m) DL %) (m) Angle <t< td=""></t<></td></td>	(m) DL, %) (m) (m) (m) Semifacture 200 0 224 0 Semifacture 224 2 2,13 1,562 Copyrates 0 224 0 20 20 Real Copyrates 0 0 0 24 0 Real Copyrates 0 0 0 0 0 0 Real Copyrates 0 0 0 0 0 0 Real Copyrates 0 0 0 0 0 0 0 Real Copyrates 0	Constrained multiple Optimized Optimized <thoptimized< th=""></thoptimized<>	Constrained (mill N, N) optimized optimized <thoptimized< th=""></thoptimized<>	(m) (m) <td>Constrained output presentation Display bit is and output presentatin a display bit is and output pres</td> <td>Construction and adult generations Description Construction Construction</td> <td>Constraint and Carbing Community Advance Automation Output Other Name Other Name</td> <td>(m) DL %) (m) Angle <t< td=""></t<></td>	Constrained output presentation Display bit is and output presentatin a display bit is and output pres	Construction and adult generations Description Construction Construction	Constraint and Carbing Community Advance Automation Output Other Name Other Name	(m) DL %) (m) Angle (m) Angle <t< td=""></t<>

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	20	0	40	2	0	0	79	0	86	8	0	0
	Institutions	243	0	238	45	0	0	205	0	200	38	0	0
	Corporates	1,668	6	1,401	649 59	0	2	1,550	0	1,324	625	0	2
	Corporates - Of Which: Specialised Lending	179	0		59			178	0	1/8	56	0	
	Corporates - Of Which: SME Retail	11 37	0	11	4	0	0	5	0	5	2	0	0
		37	0	32	2	0	0	39	0	33	2	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	2	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	32	0	27	1	0	0	2 34	0	28	1		0
	Retail - Other Retail	2	0	2		0	0	2	ő	200	i	ő	0
	Retail - Other Retail - Of Which: SME	â	0	â		0	0	â		â		ő	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	2	ő	2	1	ő	0
	Equity	0	0	0	0	0	ō	0	0	0	0	0	0
	Other non credit-obligation assets			-	-	-		-		-	-		
	IRB Total												
		(1) Oxininal avenue	une unlike Pennsu	no valiso lic norvetto	d hefree taking into arrow	nt any effort due I	n malit moversion	farters or credit o	ick mitination tarts	ninues (e.n. suihatii	when affarts)		

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central bar Institutions	iks and central governments	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
		Corporates - Of Which: Specialised Lending	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5		Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	U	0	0
			0	0	0		0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Other non a	redit-obligation assets	0		0	, in the second se		5	0			, i i i i i i i i i i i i i i i i i i i		
	IRB Total													

⁽¹⁾ Original ecosure, unlike Ecosure value, is neoried before taking into account any effect due to medit conversion factors or medit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	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
	Corporates - Of Which: SPECialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	0	0	0	0	0	ő	0	0	0	0	ő	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bayerische Landesbank

							IRB Ap	proach							
				As of 3	1/03/2021					As of 1	30/06/2021				
		Original I	xposure1	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	e amount	Value adjustments and		
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
	Central banks and central governments	113,106	18	121,055	1,898	0	9	111,958	17	119,845	1,947	0	8		
	Institutions	29,756	22	26,820	5,798	0	23	30,426	19	27,723	5,955	0	22		
	Corporates	130,758	1,393	105,183	43,303	0	1,028	129,996	1,546	103,754	41,333	0	1,014		
	Corporate- 0" Which Speculated Lending 27,234 393 24,065 10,467 0 8/9 24,075 4/98 24,181 9,726 0 2/97 Corporate- 0" Which Special Lending 24,051 24,065 10,467 0 8/97 24,076 4/98 24,181 9,726 0 2/97 Corporate- 0" Which Special Lending 24,051 24,051 24,051 24,051 24,051 9,307 0 20,001														
	Copportate - Of Which: SHE 28,581 296 22,156 9,225 0 220 29,466 323 26,659 9,307 0 26 Retail 24,131 132 22,125 3,519 74 116 2124 22,55 3,664 165 115														
	Retail Scourd on real estate property 24,113 112 21,225 3,519 74 116 24,615 124 21,535 1,644 165 114 Retail - Scourd on real estate property 6,76 47 6,399 705 25 12 6,659 41 6,000 694 65 124														
Consolidated data	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-S		42	5.808	652	24	11	5.581	38	5.558	643	59	÷.,		
	Retail - Qualifying Revolving	9.068	4	6.435	182	21	7	9.161	-	6,608	202	2	7		
	Retail - Other Retail	8,869	81	8,342	2.633	47	06	9,404	76	8,897	2.768	97	, 06		
	Retail - Other Retail - Of Which: SMF	767	10	711	167	5	6	634	8	616	150	10	5		
	Retail - Other Retail - Of Which: non-SME	8,102	71	7.630	2.465	42	90	8.770	69	8,280	2.618	87	91		
	Equity	785	0	785	1.882	0		811	0	811	1,789	0			
	Other non credit-obligation assets				639						741				
	TRB Total ²				57,038						55,429				
					ported before taking in position unlike in the n			dit conversion fac	tors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).			

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original E	xposure ¹	Exposure Value ³	Risk exposure	e amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	103,516	0	110,892	1,484	0	2	105,168	0	113,439	1,484	0	2
	Institutions	17,651	22	14,855	3,348	0	10	19,590	19	16,983	3,772	0	11
	Corporates	97,759	1,039	79,744	31,254	0	748	97,252	1,099	78,244	29,682	0	759
	Corporates - Of Which: Specialised Lending	16,193	239	13,910	5,669	0	130	16,801	241	13,998	5,300	0	127
	Corporates - Of Which: SME	27,681	290	25,379	8,856	0	281	28,735	317	25,909	8,971	0	246
	Retail	24,111	130	20,960	3,504	73	115	24,416	121	21,374	3,646	162	113
	Retail - Secured on real estate property	6,344	46	6,317 539	700	25	12	6,025	43	6,000 471	689	64	11
GERMANY	Retail - Secured on real estate property - Of Which: SME	545	5			1	1		5			6	1
GERG BAR	Retail - Secured on real estate property - Of Which: non-SP		41	5,778	647 178	23	11	5,553	38	5,529 6.498	638	58	11
	Retail - Qualifying Revolving Retail - Other Retail	8,918 8,948	4	6,319 8 323	1/8	46	95	9,009	4	6,498	198	3 95	95
			10			46	95		/5		2,760	95	95
	Retail - Other Retail - Of Which: SME	765 8.083	10	710 7.613	166 2.460	41	90	633 8.749	68	615 8.261	2,610	10	90
	Retail - Other Retail - Of Which: non-SME Equity	8,083	70	7,613	2,460	41	90	8,749	88	8,261	2,610	86	90
	Other non-credit-obligation assets	511	0	511	1,025	0	0	520	0	320	1,039	0	0
	IRB Total												
		(1) Original expe	osure, unlike Exp	posure value, is n	eported before taking in	nto account any	effect due to cred	It conversion fac	tors or credit ris	k mitigation tech	niques (e.g. substitutio	on effects).	

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		
		Original	Exposure1	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	V alue		Of which: defaulted	provisions		Of which: defaulted	- and a		Of which: defaulted	provisions
	Central banks and central governments	6,848	0	7,012	0 233	0	0	2,899	0	3,049	0 106	0	0
	Institutions	933	0			0	49	360	79	380 4 749		0	47
	Corporates Corporates - Of Which: Specialised Lending	6,398 1,921	2	4,710	2,318 977	0	49	6,392 1.817	79	4,749	2,130 753	0	4/
	Corporates - Of Which: SPEcialized Lending Corporates - Of Which: SME	1,921	0	1,707	977	0	12	1,017		1,670	733	0	12
	Retail	17		14	1		0	15	0	12	í	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	2	0	2	â	0	0
	Retail - Secured on real estate property - Of Which: SME	ó	ō	ó	ō	ō	ō	ō	ō	ō	ō	ō	ō
UNITED STATES	Retail - Secured on real estate property - Of Which: non-S	4	0	4	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	10	0	7	0	0	0	10	0	7	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	2	0	2	1	0	0
	Equity	78	0	78	149	0	0	84	0	84	159	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original ex

Ungenal Exposure Exposure and Adjustments Ungenal Exposure Exposure and Adjustments Ungenal Exposure and Adjustments a								IRB Ap	proach					
Constrained operator of the last operator of the					As of 3	31/03/2021					As of :	30/06/2021		
Catcal bries and control provinces Cit adv. Or adv. <thout< th=""> <tho< th=""><th></th><th></th><th>Original</th><th>Exposure¹</th><th></th><th>Risk exposure</th><th>amount</th><th>adjustments</th><th>Original I</th><th>Exposure¹</th><th>Exposure</th><th>Risk exposure</th><th>e amount</th><th>Value adjustments and</th></tho<></thout<>			Original	Exposure ¹		Risk exposure	amount	adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
FRANCE Constraint Constraint<				Of which: defaulted	value		Of which: defaulted			Of which: defaulted	Value		Of which: defaulted	provisions
FRANCE Corporate 41.21 0 1.70 1.333 0 1.4 4.381 0 1.600 <td></td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td></td> <td>0</td> <td>0</td>				0				0		0			0	0
FRANCE Copress-0 Which special conduction (G LRR 0 1,80 707 0 1,20 1,981 735 0 0 0 Ratil Same of the integration (G 0 <th< td=""><td></td><td></td><td></td><td>0</td><td></td><td></td><td></td><td>1</td><td></td><td>0</td><td></td><td></td><td>0</td><td>1</td></th<>				0				1		0			0	1
FRANCE Compares- of Which Set Intel Source of and attack property East Source of and attack property of Webb, Set East Source of and attack of Webb, Set East Source of and attack Set East Source Set East Source of and attack Set East Source Set E				0						0			0	
Real Second on rail adds properly factal "Second on rail adds properly" 1 0 1 0 0 0 0 0 0 0 7 1 <t< td=""><td></td><td></td><td>1,982</td><td>0</td><td>1,928</td><td>/4/</td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>0</td><td></td></t<>			1,982	0	1,928	/4/				0			0	
Real-Secure of registry property 1 0 0 0 0 1 0 1 0 0 0 0 0 1 0 1 0 0 0 0 0 0 0 0 1 0 1 0 <			0	0	0	0	0		19	0	13	9	0	
FRANCE Read-Secured rise data sponty of view logge 0			1	ő	í	0	0		í	0	í	â	â	
HKANLE Real-Scared or notable populy of Which too 5 1 0 1 0 1 0 1 0 1 0 1 0 0 1 0 1 0 0 0 1 0 1 0 0 1 0 1 0 0 1 0 1 0 0 0 1 0 0 0 0 1 0 0 0 0 0 1 0 <th< td=""><td></td><td></td><td>0</td><td></td><td></td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></th<>			0			0	0	0	0	0	0	0	0	0
Rta1 - Qualifying Reacking 7 0 5 0 0 7 0 5 0 0 0 7 0 5 0 0 0 7 0 5 0 0 0 0 7 0 5 0 0 0 0 7 0 5 0 </td <td>FRANCE</td> <td></td> <td>1</td> <td>0</td> <td>i</td> <td>0</td> <td>0</td> <td>0</td> <td>i</td> <td>0</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td>	FRANCE		1	0	i	0	0	0	i	0	1	0	0	0
Reside 0 <td></td> <td></td> <td>7</td> <td>ō</td> <td>5</td> <td>ō</td> <td>ō</td> <td>ō</td> <td>7</td> <td>ō</td> <td>5</td> <td>ō</td> <td>ō</td> <td>ō</td>			7	ō	5	ō	ō	ō	7	ō	5	ō	ō	ō
Retail - Oth Retail - Oth Retail - Of Which: nor-SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 Equity Other non-ondit-obligation asset		Retail - Other Retail	0	0	0	0	0	0	0	0	0	1	0	0
Karl Confidence 1 0 1 5 0 0 1 0		Retail - Other Retail - Of Which: SME	0	0	0	0			0	0	0	0	0	0
Other non credit-obligation assets			0	0	0	0			0	0	0	1	0	0
			1	0	1	3	0	0	1	0	1	3	0	0
IRB Total														
		IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %i)		Of which: defaulted	Value [*]		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	385	0	643	114	0	0	525	0	839	125	0	0
	Institutions	1,516	0	1,516	282	0	6	1,462	0	1,462	231	0	6
	Corporates	4,278	93	3,938	1,741	0	41	4,436	97	4,049	1,659	0	40
	Corporates - Of Which: Specialised Lending	1,979	93	1,877	837	0	39	2,017	97	1,867	713	0	38
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	9	1	0	0	12	0	10	2	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	~	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SI	3	0	3	0	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	6	0	5	0	0	0	ь	0	5	0	0	0
	Retail - Other Retail - Of Which: SME	á	0	2	0	0	0	3	0	á		0	0
	Retail - Other Retail - Of Which: she	2	0	2		0	0	2		2	ĭ	0	0
	Retail - Uther Retail - Ut Which: non-SME Equity	á	0	á	ő	0	0	3	0	á	â	0	0
	Other non credit-obligation assets	0	Ű	Ŭ	0	Ű	0	Ū	Ű	Ű	Ŭ	0	, in the second s
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	sk mitigation tech	miques (e.g. substitutio	on effects).	



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bayerische Landesbank

						IRB Ap	proach					
			As of 3	1/03/2021					As of	30/06/2021		ĺ
	Original E	xposure	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustment
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
central governments	76	0	193	8	0	0	122	0	233	17	0	0
	2,502	0	2,509	536	0	0	2,648	0	2,655	545	0	0
	2,105	0	1,465	552	0	2	2,412	0	1,828	705	0	1
ates - Of Which: Specialised Lending	25	0	3	1	0	0	25	0	4	2	0	0
ates - Of Which: SME	7	0	7	3	0	0	7	0	7	3	0	0
	51	1	43	4	0	0	53	1	42	4	0	0
- Secured on real estate property	10	0		1	0	0	11	0	11	2	0	0
Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	1	0	1	0	0	0
 Retail - Secured on real estate property - Ut which: hon-si Qualifying Revolving 	10	0	10	1	0	0	10	0	10	2	0	0
- Other Retail	30	0	30	1	0	0	30	0	20		0	0
Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	2	0	4	1	0	0
Retail - Other Retail - Of Which: she	0	0	0		0	0	2	0	0		0	0
Netal * Other Netal * Or Which: non-SME	-	3	8	15	0	0	3	0	3	15	0	0
lighting prosts	0	0	•	15	0	0	•	0	0	13	0	
oligation assets	(;	8 (1) Original exp	8 U (1) Original exposure, unlike Exp									a 0 5 25 0 0 8 13 0 1 Image: Second and the second any effect due to next conversion factor or coeff due mitigation techniques (e.g. substitution effects). Image: Second any effect due to next conversion factor or coeff due mitigation techniques (e.g. substitution effects). Image: Second any effect due to next conversion factor or coeff due mitigation techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of :	31/03/2021					As of :	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	V adju
		(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	prov
		anks and central governments	0	0	209	0	0	0	0	0	209	0	0	Т
	Institution		607	0	554	67	0	0	493	0	440	59	0	
	Corporate		2,994	0	2,323	967	0	9	2,762	0	2,310	1,004	0	
		Corporates - Of Which: Specialised Lending	1,220	0	1,197	525	0	6	1,220	0	1,201	532	0	
		Corporates - Of Which: SME	551	0	491	153	0	0	271	0	243	64	0	
	Retail		7	0	6	1	0	0	7	0	6	1	0	
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	
NETHERLANDS		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
HE MERE NOS		Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	
		Retail - Qualifying Revolving	5	0	4	0	0	0	5	0	4	0	0	
		Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Frankland.	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1		1	1	0	1
	Equity	credit-obligation assets	0	0	0	0	0	0	0	0	0	U	0	
	IRB Total													-
	IRB Total													

							IRB Ap	proach					
		As of 31/03/2021								As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	91	0	166	71	0	0	208	0	283	108	0	0
	Institutions	368	0	368	126	0	1	359	0	359	102	0	1
	Corporates	2,590	2	2,350	1,124	0	15	2,230	2	2,000	908	0	14
	Corporates - Of Which: Specialised Lending	889	0	872	474	0	7	873	0	854	405	0	7
	Corporates - Of Which: SME	0	0	0	0	0	0	29	0	29	10	0	0
	Retail	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
10.61	Retail - Secured on real estate property - Of Which: non-SP	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SNE	0	0	0	0	0	0	0	0	0	0	0	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
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
	IRB Total											1	
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cred	dit conversion fa	ctors or credit ris	sk mitigation tech	nniques (e.g. substituti	on effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
AUSTRIA	Certaria banks and certaria generations: benefactions: Comparises of the second seco	78 190 1,543 222 5 40 3 1 2 34 2 34 2 0 2 0	000000000000000000000000000000000000000	97 1894 1,324 221 5 34 3 1 2 28 2 2 0 2 0 2 0 2 0 0 2 0	9 38 622 81 4 2 0 0 0 1 1 1 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 0 0 0 0 0 0 0 0 0 0 0	78 294 1,510 221 44 40 3 1 2 35 2 0 2 0 2 0 0	0 0 0 0 0 0 0 0 0	96 289 1,306 220 43 30 3 1 2 2 5 2 0 2 0 2 0 2 0 0 2 0	9 60 576 75 10 2 0 0 0 1 1 0 1 0		0 2 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

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

							ткв Ар	proacn					
				As of	31/03/2021					As of	30/06/2021		
		Origina	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	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
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	= 0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
councily or councerpare s	Retail - Secured on real estate property - Of Which: no	-51 0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
		_											
	IRB Total												

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

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		ĺ
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	trai banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	itutions	0	0	0	0	0	0	0	0	0	0	0	0
Corp	porates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Reta		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
y of Counterpart 10	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SF	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
	Retail - Other Retail	0		0	0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	ő	0	0	ő	0	ő	0	0
Equil		0	ő	ő	0	ő	0	ő	ő	ő	0	0	0
	er non credit-obligation assets				-			-		-	-	-	
	Total												
IRB		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tec	hniq	ues (e.g. substitutio	ues (e.g. substitution effects).



							Bayerische Landesban	k						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[0 39	0 39	0	0	0	0	0	0	0	0	50	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0 19	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		10 69	10 69	0	0	0 39	10 29	0	0	0	0	0 50	0	12
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 0	0 0	0	0 0	0 0	0	0	0 0	0	0	0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Belgium	0 51 28	0 51 28	0	0	0 47 28	0 4 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 79	0 79	0	0	0 74	0 4	0	0	0	0	0	0	12
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[27 - 37] [37 - 57] [57 - 107] [107 - more Total	Cyprus													
Total [0 - 3M [[3M - 1Y [1													
[1Y - 2Y [[2Y - 3Y [Czech Republic													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Denmark	16 0 13 70	16 0 13 70	0 0	0 0	16 0 13	0 0	0 0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total	-	70 0 99	70 0 99	0 0 0	0 0 0	70 0 99	0 0 0	0	0 0 0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y]					-									
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Estonia													
107 - nore Total														



							Bayerische Landesban	k						
							As of 31/12/2020							
						Diree	ct exposures							_
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balaı	ice sheet	_
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Nctional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Finland	20 0 100 0 121	20 0 100 0 121	0 0 0 0	0 0 0 0	20 0 100 0 121				0 0 0 0			000000000000000000000000000000000000000	
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	France	126 57 173 63 104	126 57 173 63 104	0	0	126 57 173 63 40	0	0	0	0	0	0	0	
[10Y - more Total	-			16 16	0 0	450	49 49 3.734	0 5	0 135 0	0 2	0 161 0	0 3.160	0 0 0	63
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [f 10Y - more Total	Germany	4,002 323 3,572 2,800 2,714 4,472 6,030 20,764	4,002 3,572 2,800 2,714 4,472 6,030 20,762	1 175 1 3 76 906	0 0 0 0	267 924 1,504 1,730 2,990 2,266 31	3,734 2,647 1,121 983 1,479 3,687 19,826	12 5 25 46 107 513	135 535 260 302 487 682 1,798	1 34 7 52 137 117	161 40 1,031 115 396 827 393	3,160 43 139 30 8 54 349	0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia	44.354	44.352	1.163	0	9.713	33.477	712	4.200	350	2.964	3.783	•	70
Total [0-3M[13M-1Yf 1Y-2Yf 1Y-2Yf 13Y-5Yf 15Y-10Yf 10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy		0 91 91 0 0 0 0			0 91 91 0 0 0 0								
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	181	181	0	0	181	0	0	0	0	0	0	0	39



							Bayerische Landesban	k						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance si	neet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	0 0 0 10 0 10 0 10	0 0 0 0 10 0 10 0 10	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 10 0 10 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta													
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 5 0 18 11 10 0 44	0 5 0 18 11 10 0 44	0 0 0 0 0 0		0 5 0 18 11 10 0 44	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	8
10 - 3M [1 3M - 1Y [1 1Y - 2Y [1 2Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [10Y - more Total	Portugal	0 0 0 74 0 74	0 0 0 74 0 74		0 0 0 0 0 0 0	0 0 0 74 0 74	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			38
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													<u></u>
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 0 39 6 45	0 0 0 0 39 6 45	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 39 6 45	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	7
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Slovenia	0 0 0 0 7 0 7	0 0 0 0 0 0 7 0 7 0 7			0 0 0 0 0 0 7 0 0 7	0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	1



							Bayerische Landesbank	k						
							As of 31/12/2020							
						Dire	ct exposures							_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					1	1		Derivatives with pos	iitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 0 0 0 69 0 69 0 69	0 0 0 0 69 0 69	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 69 0 69	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	17
[0-3M] [3M-1Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 63 51 11 0 0 124	0 0 63 51 11 0 0 124	0 0 0 0 0 0	0 0 0 0 0 0	0 0 63 51 11 0 0 124	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 19 0 15 15 18 1,288 1,339	0 19 0 0 15 18 1,282 1.333	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 19 0 0 15 18 1,282 1.333	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	256
10-3M [[3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Liechtenstein													
110Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 3Y] [5Y - 10Y [[10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 11 11 79 65 0 165	0 0 11 11 79 65 0 165	0 0 0 0 0 0	0 0 0 0 0 0	0 0 11 79 56 0 146	0 0 11 0 9 0 20		0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	31
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	105	165		U	146	20	0	0	0				31



							Bayerische Landesbank	ĸ						
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)		1	On balance sl	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (nue of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	118 186 59 77 123 490 1,633 2,686	118 186 59 77 123 490 1,633 2,686	0 0 0 0 0 0	0 0 0 0 106 106	118 186 59 77 123 490 1,527 2,579	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	China													
[0 - 3M] [3M - 1Y] [3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland		0 0 0 0 0 0		0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA		0 0 0 0 11 0 11								0 0 0 0 0 0 0 0			
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] Total	Other Central and eastern Europe countries non EEA	0 11 0 0 0 0 0 0 308 75 384	0 0 0 0 0 307 75 381		0 0 0 0 0 0 0 0 0		0 0 0 0 307 75 381					0 0 42 142 101 0 284		0
Total [0 - 3M f [3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y f [10Y - more Total	Middle East	384	381	0	0	0	381	0	U	U	0	284	2	U
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean	0 0 0 0 31 8 39	0 0 0 0 31 8 39	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 31 8 39	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	17



General governments exposures by country of the counterparty

							Bayerische Landesban	k						
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	itives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 0 37 16 0 53	0 0 0 36 16 0 52	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 36 16 0 52	0 0 0 0 0 0 0 0 0					0 0 0 0 0 0	6
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	208 63 55 175 314 451 102 1,369	208 63 55 175 314 451 102 1.368	0 0 0 0 9 9		208 63 42 175 314 434 10 1.247	0 0 13 0 0 18 82 2 113					0 0 6 4 0 0 10		5

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

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

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



							Bayerische Landesban	k						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[20 0	20 0	0	0	20 0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0 17	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]		60 97 0	60 97 0	0 0	0 0 0	0 20 0	60 78 0	0	0 0	0	0 0	0 0	0 0	12
[1Y - 2Y] [2Y - 3Y]	Belgium	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0	0 0	0	0 0 0	0	0 0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more	bergrunn	53 12 0	53 12 0	0 0 0	0 0 0	49 12 0	4 0 0	0	0 0 0	0	0	0 0	0	
Total [0 - 3M [[3M - 1Y [65	65	0	0	61	4	0	0	0	0	0	0	11
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Bulgaria													
[5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y] [5Y - 10Y] [10Y - more	Czech Republic													
Total		0	0	0	0	0	0	0	0	0	0	0	0	
1 1Y - 2Y 1 2Y - 3Y 13Y - 5Y 15Y - 10Y	Denmark	16 0 12	16 0 12	0	0	16 0 12	0	0	0	0	0	0	0	
13Y - 5Y1 15Y - 10Y 1 [10Y - more Total		68 0 97	68 0 97	0	0	68 0 97	0 0 0	0	0	0	0	0	0	0
[0-3M[[3M-1Y]		97	97	0	8	97	0	0	0	0	0	J	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [[10Y - more Total														



							Bayerische Landesban	k						
							As of 30/06/2021							
						Direc	ct exposures							_
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	_
												Off-balance st	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Finland	20 0 44 55	20 0 44 55	0 0 0	0 0 0	20 0 44 55	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[10Y - more Total		0 119 0	0 119 0	0 0 0	0 0	0 119 0	0 0 0	0	0	0	0 0	0 0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 141 113 46 62 123 485	0 141 113 46 62 123 485	0 0 0 15 15	0 0 0 0 0	0 141 113 46 62 61 423	0 0 0 0 48 48	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	59
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [f 10Y - more Total	Germany	3,512 2,567 2,345 1,871 2,823 4,689 14,658	3,512 2,567 2,345 1,871 2,823 4,669 14,653	1 25 1 25 123 459	0 0 0 0 0	191 767 1,521 819 1,920 1,433 77	3,321 1,798 798 1,052 879 3,134 14,122	4 0 15 14 48 81 392	235 0 454 202 488 1,029 1,780	1 17 19 38 141 68	34 106 926 194 341 711	1.210 1,127 56 54 4 68 340	0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia	32.466	32.441	635	0	6.727	25.104	554	4.189	294	340 2.652	2.861	0	106
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy	0 90 0 20 78 0 78	0 90 0 20 78 0			0 90 0 20 78 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0				
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	189	189	0	0	189	0	0	0	0	0	U	0	74



							Bayerische Landesbank	ĸ						
							As of 30/06/2021							
				0		Direc	t exposures		Device			05 1-1-1		
	(mln EUR)		[On balance sl	ieet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Luxembourg	0 0 0 10 0 10	0 0 0 0 10 10	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 10 0 10	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
131 - 1011 100 - more Total [0 - 3M [3M - 1Y [131 - 2Y] [2Y - 3Y] [3Y - 10Y [107 - more Total	Maita													
10 - 3M 1 1 3M - 1Y 1 1 2Y - 2Y 1 2Y - 3Y 1 13Y - 5Y 1 13Y - 5Y 1 10Y - more Total 1 0 - 3M 1	Netherlands													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[5Y - 10Y [[10Y - more Total	Poland	0 5 0 18 11 10 0 44	0 5 18 11 10 0 44			0 5 18 11 10 0 44		0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0				8
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	0 0 0 0 72 0 72	0 0 0 72 72	0 0 0 0 0 0 0 0		0 0 0 72 72	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0		32
IO - 3M [I 3M - 1Y [I 1Y - 2Y [[2Y - 3Y [I 3Y - 5Y [I 5Y - 10Y [I 10Y - more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia	0 0 0 21 17 5 44	0 0 0 21 17 5 44	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 21 17 5 44							000000000000000000000000000000000000000	7
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	44 0 0 0 7 7 7	44 0 0 0 0 7 7 7		0 0 0 0 0 0 0 0 0 0	44 0 0 0 0 7 7			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	U 0 0 0 0 0 0 0		,



							Bayerische Landesban	<						
							As of 30/06/2021							
						Direc	t exposures							_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Spain	0 0 0	0 0 0	0 0 0	0	0 0	0 0 0	0 0	0 0	0 0	0 0 0	0 0	0 0	
[3Y - 5Y] [5Y - 10Y] [10Y - more Total		67 0 67	67 0 67	0	0	67 0 67	0 0 0	0 0 0	0	0	0 0 0	0 0 0	0 0 0	18
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 88	0 0 88 0	0 0	0 0	0 0 88	0 0 0	0	0	0 0	0 0 0	0 0	0 0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Sweden	0 10 0	0 10 0	0 0	0	0 10 0	0 0 0	0	0 0	0 0	0 0	0	0 0	
[10Y - more Total [0 - 3M [-	0 99	0 99	0 0	0	0 99	0 0	0	0	0	0 0	0	0	6
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	United Kingdom	14 0 3 30 18 1,177	14 0 3 30 18 1,174	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	14 0 3 30 18 1,174		0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	
Total (0-3M) (3M-1Y) (1Y-2Y) (2Y-3Y) (3Y-5Y) (5Y-10Y) Total	Iceland	1.242	1.239	•	0	0	1.239	0	0	0	0	0	0	217
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Liechtenstein													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Australia													
131 2017 100 - more Total [0 - 3M [[3M - 1Y [[3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y [[107 - more Total	Canada	0 12 0 88 23 41 0 16	0 12 0 88 23 41 0 164	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 88 23 32 0 143	0 12 0 9 0 20		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	33
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							Bayerische Landesban	k						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	OF WHICH, FINALICIAL ASSELS AL	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost							
[0-2M]														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
[3Y - 5Y [[5Y - 10Y] [10Y - more	Japan													
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y]		114 17	114 17	0	0	114 17	0	0	0	0	0	0	0	
[2Y - 3Y]	U.S.	39 77 87	39 77 87	0	0	39 77 87	0	0	0	0	0	0	0	
IST - ST [ISY - 10Y I IOY - more Total		608 1,567 2,511	608 1,567 2,511	0	0 100 100	608 1,467 2,410	0 0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [£/311	2,011	· · · · ·		1,410	, , , , , , , , , , , , , , , , , , ,	¥		, , , , , , , , , , , , , , , , , , ,		, , , , , , , , , , , , , , , , , , ,		
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	China													
[10Y - more Total	-	114	114	0	0	0	114	0	0	0	0	0	0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1 10Y - more	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
Total		114 0	114 0	0 0	0	0	114 0	0	0 0	0 0	0	0 0	0	17
[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		11 0 11	11 0 11	0	0	11 0 11	0	0 0 0	0	0	0	0	0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0 0	0	0	0	0	0	0 0 33	0	-
[17 - 27 [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	0 0 326	0 0 324	0	0	0	0 0 324	0	0	0	0	33 49 120 25	0	
15Y - 10Y1 [10Y - more Total [0 - 3M [94 420	93 418	0	0	0	93 418	0 0 0	0	0	0	25 0 227	0 2	0
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Middle East													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [1Y - 2Y 2Y - 3Y	Latin America and the	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Caribbean	0	0	0	0	0	0	0 0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Bayerische Landesban	k						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	1ce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	0 0 37 17 0 54	0 0 0 37 16 0 53	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 37 16 0 53	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		0 0 0 0 0 0 0		5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	2 9 47 217 220 304 158	2 9 47 217 220 304 158	0 0 0 0 0 0 12	0 0 0 0 0 0	2 0 47 217 220 287 65	0 9 0 0 0 16 81		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 8 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total		956	956	12	0	838	106	- 0	0	0	- 0	8	0	4

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total sovereign exposures is and available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Chers".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

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

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

Performing and non-performing exposures

Bayerische Landesbank

					As of 30/09/202	D								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ed impairment, ac fair value due to		Collaterals and financial		Gn	oss carrying amo	unt			ed impairment, accu fair value due to cre		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ming ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	caposarcs		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3		Of	which Stage 3	exposures
Cash balances at central banks and other demand deposits	44,618	0	0	0	0	0	0	0	0	41,360	0	0	C	C	0	0	0	0
Debt securities (including at amortised cost and fair value)	22,373	0	158	0	0	5	23	0	0	21,256	0	9	C	C	5	2	0	0
Central banks	0	0	0	0	0	C	0	0	0	0	0	0	0) (0	0	0	0
General governments	12,717	0	0	0	0	1	0	0	0	11,911	0	0	(0	0	0	0	0
Credit institutions	8,981	0	0	0	0	4	0	0	0	8,661	0	0	(0	5	0	0	0
Other financial corporations	461	0	154	0	0	0	21	0	0	490	0	5	0	0 0	0	0	0	0
Non-financial corporations	214	0	4	0	0	0	2	0	0	193	0	4	(0 0	0	2	0	0
Loans and advances(including at amortised cost and fair value)	179,146	129	1,538	1,538	1,538	400	662	662	337	176,307	170	1,429	1,429	1,429	454	631	631	309
Central banks	808	0	0	0	0	C	0	0	0	835	0	0	0) (0	0	0	0
General governments	26,936	0	16	16	16	13	1	1	0	26,688	0	17	17	17	9	1	1	0
Credit institutions	24,802	0	7	7	7	4	6	6	0	22,990	0	7	7	, ,	5	6	6	0
Other financial corporations	8,185	0	13	13	13	9	11	11	1	8,624	0	13	13	13	31	11	11	1
Non-financial corporations	99,220	12	1,307	1,307	1,307	312	577	577	260	97,874	105	1,208	1,208	1,208	328	550	550	239
of which: small and medium-sized enterprises at amortised cost	31,826	5	40	40	40	61	27	27	153	28,370	0	444	444	444	83	182	182	127
of which: Loans collateralised by commercial immovable property at amortised cost	28,891	5	398	398	398	87	163	163	138	28,763	0	397	397	397	120	169	169	144
Households	19,194	117	195	195	195	63	65	65	76	19,295	65	185	185	185	80	62	62	69
of which: Loans collateralised by residential immovable property at amortised cost	13,631	89	77	77	77	14	12	12	58	14,811	45	88	88	88	20	14	14	66
of which: Credit for consumption at amortised cost	2,525	25	61	61	61	38	27	27	0	2,611	13	64	64	64	51	28	28	0
DEBT INSTRUMENTS other than HFT	246,136	129	1,696	1,538	1,538	405	685	662	337	238,923	170	1,438	1,429	1,429	460	633	631	309
OFF-BALANCE SHEET EXPOSURES	62,535	of non-performing exp	386	375		69		28	51	64,399		373	373	283	84	57	31	51

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

Bayerische Landesbank

					As of 31/03/2021	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial		Gro	ss carrying amou	int ⁵			ed impairment, a fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	1ing ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfori	ming ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	71,204	0	0	0	0	0	0	0	0	69,168	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	20,390	0	9	0	0	6	2	0	0	19,735	0	9	9	. a	3	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	(0	0	c		0	0	C	0
General governments	11,431	0	0	0	0	0	0	0	0	11,480	0	0	c	0 0	0	0	C	0
Credit institutions	8,256	0	0	0	0	5	0	0	0	7,630	0	0	C	0 0	3	0	C	0
Other financial corporations	586	0	5	0	0	0	0	0	0	485	i 0	5	5	5 0	0	0	a	0
Non-financial corporations	118	0	4	0	0	0	2	0	0	141	. 0	4	4	+ c	0	2	C	0
Loans and advances(including at amortised cost and fair value)	180,716	119	1,359	1,359	1,359	458	601	601	256	178,554	114	1,484	1,484	1,381	420	620	575	258
Central banks	393	0	0	0	0	0	0	0	0	533	0	0	c) (0 0	0	C	0
General governments	26,757	0	18	18	18	9	1	1	0	27,189	0	17	17	17	6	1	1	0
Credit institutions	24,603	0	7	7	7	3	6	6	0	22,978	s 0	7	7	7	3	6	6	0
Other financial corporations	11,664	27	22	22	22	38	12	12	1	11,168	12	100	100) 99	28	39	39	1
Non-financial corporations	97,322	8	1,141	1,141	1,141	328	524	524	192	96,126	i 4	1,201	1,201	1,104	311	522	479	200
of which: small and medium-sized enterprises at amortised cost	28,239	0	389	389	389	94	170	170	5	28,294	1	389	389	364	116	155	138	108
of which: Loans collateralised by commercial immovable property at amortised cost	28,405	0	387	387	387	120	167	167	114	28,364	2	463	463	449	115	178	175	144
Households	19,977	85	171	171	171	80	57	57	63	20,560	98	160	160) 154	71	51	49	57
of which: Loans collateralised by residential immovable property at amortised cost	14,227	67	67	67	67	17	10	10	51	14,659	78	60	60	59	15	9	9	45
of which: Credit for consumption at amortised cost	2,723	15	59	59	59	49		25	0	2,802	17	55	55	55	43	23	23	0
DEBT INSTRUMENTS other than HFT	272,311	119	1,368	1,359	1,359	464	603	601	256	267,458	114	1,493	1,493	1,381	424	622	575	258
OFF-BALANCE SHEET EXPOSURES	64,718		366	366	276	80	55	31	58	64,838		285	285	5 238	81	46	22	29

(1) for the diffetition of non-performing exposures please refer to COMPESION INFLUENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREV V, Pat 2-7-emplate related instructions, substate 3 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at fair value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instituted in particutes at anotised cost) and changes in far value of there instituted instruments at anotised cost) and changes in far value of there institutes at anotised cost and provisions (instruments at and value optiments at anotised cost) and changes in far value of there institutes a constantiated instruments at anotised cost) and changes in far value of there institutes a constantiated institutes (instituted institutes) and changes in far value of there is a cost of the cost as cost and a completated registre changes in far value of there is an other (cost ost) and changes in far value of there is a cost ost of the cost as cost and a completated registre changes in far value of there is a cost ost of the cost as cost and a cost ost and is a cost ost and in there is a cost ost ost ost ost and cost and a cost ost and in the cost ost is and cost ost and in the cost ost in the cost as cost and a cost ost and a cost and and cost and in the cost ost in the cost as cost and a cost ost and a cost and and provisions (in the cost as a cost ost and cost as a cost and and cost as a cost and and cost as a cost and and cost and a cost as a cost and and cost and and cost as a cost and and cost and

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ing amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	Ö	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,227	630	323	299	347	169	1,343	575	293	261	352	166
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	5	5	5	5	0	0	5	5	5	5	0	0
Other financial corporations	12	0	0	0	0	0	70	0	5	0	4	0
Non-financial corporations	1,075	579	297	280	281	148	1,140	526	262	242	289	148
of which: small and medium-sized enterprises at amortised cost	210	11	14	8	92		204	8	10	5	89	
Households	135	46	21	14	66	20	127	44	20	14	59	18
DEBT INSTRUMENTS other than HFT	1,227	630	323	299	347		1,343	575	293	261	352	
Loan commitments given	276	189	13	11	22	3	375	206	18	14	29	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Bayerische Landesbank

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ving amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0		0		0	0
Central banks	0	0	0	-	0	-	-	0	0	0	-	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,223	533	279	254	270	106	1,316	647	341	321	276	95
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	5	5	5	5	0	0	5	5	5	5	0	0
Other financial corporations	81	9	4	0	4	0	76	57	28	27	4	0
Non-financial corporations	1,033	478	250	236	220	90	1,146	547	292	277	236	80
of which: small and medium-sized enterprises at amortised cost	180	8	6	4	86		279	150	81	79	103	
Households	103	41	19	13	45	17	89	38	17	12	36	15
DEBT INSTRUMENTS other than HFT	1,223	533	279	254	270		1,316	647	341	321	276	
Loan commitments given	364	197	21	16	41	5	450	167	23	13	42	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bayerische Landesbank

		As of 30/09/2020 Gross carrying amount							AS OF 3	1/12/2020					AS OF 31	/03/2021					AS OF 3U	/06/2021		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	2,236	66	66	2,236	15	0	2,228	73	73	2,228	19	0	2,229	75	75	2,229	19	0	2,241	86	86	2,241	17	0
B Mining and guarrying	418	14	14	418	3	0	404	14	14	404	2	0	364	13	13	364	2	0	328	13	13	328	1	0
C Manufacturing	7.690	404	404	7.689	256	0	6.471	382	382	6.471	259	0	6.477	381	381	6.477	240	0	6.198	369	369	6.198	234	0
D Electricity, gas, steam and air conditioning supply	18,118	324	324	18,118	184	0	18,638	273	273	18,638	179	0	18,753	247	247	18,753	174	0	18,588	245	245	18,588	158	0
E Water supply	4,968	53	53	4,968	34	0	5,004	21	21	5,004	4	0	5,057	21	21	5,057	4	0	5,384	21	21	5,384	3	0
F Construction	2.015	22	22	2.015	21	0	2.022	21	21	2.022	21	0	2.037	21	21	2.037	21	0	2.029	21	21	2.029	21	0
G Wholesale and retail trade	1.660	28	28	1.660	21	0	1.487	44	44	1.487	21	0	1.378	43	43	1.378	24	0	1.546	45	45	1.546	27	0
H Transport and storage	5,209	51	51	5,209	54	0	5,076	47	47	5,076	62	0	6,125	48	48	6,125	70	0	5,084	46	46	5,084	66	0
I Accommodation and food service activities	886	13	13	886	23	0	884	10	10	884	47	0	890	8	8	890	45	0	928	7	7	928	53	0
3 Information and communication	1.269	3	3	1.269	5	0	1.164	3	3	1.164	4	0	1.311	2	2	1.311	3	0	1.187	1	1	1.187	2	0
K Financial and insurance activities	2,650	9	9	2,650	12	0	2,554	9	9	2,554	12	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	40,752	140	140	40,750	103	0	40,887	148	148	40,886	113	0	41,203	123	123	41,202	115	0	41,440	121	121	41,439	113	0
M Professional, scientific and technical activities	1,874	3	3	1,874	6	0	1,826	3	3	1,826	6	0	1,944	4	4	1,944	7	0	1,856	4	4	1,856	7	0
N Administrative and support service activities	4,643	164	164	4,643	98	0	4,467	147	147	4,467	85	0	4,840	144	144	4,840	93	0	4,938	211	211	4,938	99	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	303	1	1	303	2	0	325	1	1	325	3	0	353	1	1	353	2	0	365	1	1	365	1	0
Q Human health services and social work activities	2,808	8	8	2,808	8	0	2,858	8	8	2,858	13	0	2,831	8	8	2,831	12	0	2,837	8	8	2,837	10	0
R Arts. entertainment and recreation	576	3	3	576	44	0	397	2	2	397	27	0	392	2	2	392	19	0	392	2	2	392	18	0
S Other services	1,146	2	2	1,134	1	0	1,183	1	1	1,170	4	0	1,138	1	1	1,125	3	0	783	1	1	771	3	0
Loans and advances	99.220	1.307	1.307	99.205	889	0	97.874	1.208	1.208	97.860	878	0	97.322	1.141	1.141	97.307	852	0	96.126	1.201	1.201	96.112	833	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Bayerische Landesbank

								As of 30	/09/2020															As of 31	1/12/2020							
		carrying amoun							Accumulated imp			anges in fair val			Maximum amount of the guarantee that can be considered	amount		s carrying amount							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 1540)		Performing	Of which: exposume with forbearance measures	Of which: Instruments with significant increase in credit risk since initial necognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposizins with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposions with forbarance measures	Of which: Instruments with significant increase in orwalt risk since initial recognition but rot coult- impaired (Stage 2)	Non-perform	ing Of which: esposizes with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	context of the CDVID-19			Performing	Of which: exposures with forbeasinge maissang	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasinge molecures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monatoria	۰	٥	0	۰	0	٥	٥	۰	٥	0	٥	٥	۰	٥	۰	٥	0	۰	٥	۰	٥	۰	٥	0	٥	0	٥	٥	0	0	٥	۰
of which: Households	0	0	0	٥	0	0	٥	0	0	٥	٥	0	0	0	٥	0	0	0	٥	٥	0	۰	0	0	0	0	٥	0	0	0	0	۰
of which: Collateralised by residential immovable property	۰	٥	0	٥	0	٥	٥	۰	٥	0	٥	٥	۰	٥	۰	٥	0	۰	٥	۰	٥	۰	٥	0	٥	0	٥	٥	0	0	0	۰
of which: Non-financial corporations	۰	٥	0	٥	0	٥	٥	۰	0	0	0	٥	۰	٥	۰	٥	0	۰	٥	۰	٥	۰	٥	0	٥	0	٥	٥	0	0	0	۰
of which: Small and Medium-sized Enterprises	۰	0	0	۰	0	۰	٥	۰	٥	0	0	٥	۰	٥	۰	٥	0	۰	٥	۰	٥	0	٥	0	۰	0	0	٥	0	0	٥	0
of which: Collateralised by commercial immovable property	٥	٥	0	۰	٥	۰	0	٥	0	٥	٥	٥	۰	٥	٥	٥	0	۰	٥	٥	٥	٥	٥	٥	۰	٥	۰	٥	٥	0	٥	۰

								As of 30	/09/2020															As of 31	1/12/2020							
	Gross (canying amount							Accumulated im		ulated negative chan;				Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated im		lated negative cha				Maximum amount of the guarantee that can be considered	Gross canying amount
(min EUR)		Performing	Of which: exposures wit forbainance measures	Of which: Instruments with significant incruise in credit risk since initial necognition but net credit- impained (Slage 2)	Non-perform	ing Of which: exposures with forbazance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbainance measures	Of which:		ng Of which: exposures with forbearance measures	Of which: Unlikely to pa that are not pait-due or pait-due <= 90 days	CDVID-19			Performing	Of which: opposures with forbearance measures	Of which: Instruments with significant instraise in credit risk since initial recognition but not credit- impained (Slage 2)	Non-perform	ng Of which: exposures with forbaarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of wildh: oppsanes with forbearance measures	Of which:		ng Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	123	121	3	20	2	1	1	14	13	1	4	0	۰	٥	۰	٥	120	115	4	17	4	1	2	5	3	1	3	1	0	1	٥	2
of which: Households	123	121	3	20	2	1	1	14	13	1	4	0	•	٥	۰	0	120	115	4	17	4	1	2	5	3	1	1	1	0	1	٥	2
of which: Collateralised by residential immovable property	67	66	1	10	1	۰	1	2	2	٥	1	0	0	٥	۰	0	71	70	1		2	0	1	1	1	0	1	٥	0	٥	٥	1
of which: Non-financial corporations	۰	٥	٥	٥	0	۰	٥	۰	٥	٥	0	0	0	٥	٥	0	0	0	٥	۰	٥	0	٥	0	0	0	٥	٥	0	٥	٥	۰
of which: Small and Medium-sized Enterprises	0	٥	0	0	0	0	0	0	٥	٥	0	0	0	0	0	٥	٥	0	٥	٥	0	0	٥	0	0	٥	0	0	0	٥	0	0
of which: Collateralised by commercial immovable property	٥	٥	0	۰	٥	٥	٥	٥	٥	٥	0	0	۰	0	۰	٥	٥	۰	٥	۰	0	0	0	0	٥	٥	۰	0	0	٥	0	۰

								As of 30,	09/2020															As of 31	12/2020							
		carrying amount							ccumulated imp						Maximum amount of the guarantee that can be considered	Gross carrying arrount		sanying amount							kcumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	
(min EUR)		Performing	Of which: exposures with forbarance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Cf which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit fisk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantize received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposures with forbearance melasures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: seposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days	Public guarantee recenved in the context of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	389	379	٥	163	10	٥	10	3	2	٥	1	1	۰	1	254	9	392	375	0	135	17	۰	17	5	2	٥	1	2	0	2	293	15
of which: Households		9			٥			۰	٥			0				٥	10	10			٥			٥	۰			٥				۰
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			0				0	5	5			٥			٥	۰			٥				۰
of which: Non-financial corporations	368	358	٥	163	10	٥	10	3	2	٥	1	1	٥	1	245		372	355	0	133	17	٥	17	5	2	٥	1	2	0	2	278	15
of which: Small and Medium-sized Enterprises	51	51			0			۰	٥			0				٥	58	58			٥			٥	۰			0				•
of which: Collateralised by commercial immovable property	46	45			2			1	0			1				0	64	62			2			1	۰			1				•



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Baverische Landesbank

								As of 31	(03/2021															As of 3	0/06/2021							
															Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	e Gross carryin amount
(rein EUR)		Performing	Of which: exposures with forbearance measures	Of which: I mitruments with significant increase in condit risk since initial recognition but not credit- impaired (Skige 2)	Non-perfor	ming Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	-	Performing	Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in creater ink since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbaarance measures	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-doe or past-doe or 90 days		Performing	Of which: exposures with forbearance measures	Of which: h 3struments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neositved in the content of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant monatoria	٥	0	٥	۰	٥	۰	٥	0	٥	٥	۰	0	۰	٥	0	٥	0	۰	٥	۰	0	٥	۰	٥	۰	٥	۰	٥	۰	۰	٥	٥
of which: Households	٥	0	0	0	٥	٥	٥	0	0	0	0	0	٥	0	0	٥	0	0	0	۰	0	0	0	0	0	0	٥	0	0	0	0	٥
of which: Collaboralised by residential immovable property	۰	0	٥	0	٥	٥	٥	0	0	٥	٥	0	۰	٥	0	٥	0	۰	٥	۰	0	٥	٥	٥	۰	0	۰	٥	٥	۰	٥	۰
of which: Non-financial corporations	۰	0	٥	0	٥	0	0	0	0	0	0	0	۰	٥	0	0	0	۰	٥	٥	0	٥	0	0	۰	0	۰	٥	٥	۰	0	۰
of which: Small and Medium-sized Enterprises	۰	0	٥	0	٥	٥	0	0	0	٥	۰	0	۰	٥	٥	٥	0	0	٥	۰	0	0	۰	٥	٥	0	۰	٥	٥	۰	٥	۰
of which: Collateralised by commercial immovable property	٥	٥	٥	0	٥	٥	0	0	0	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	٥

								As of 31	/03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated in			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp			inges in fair valu		a	Maximum amount of the guarantee that can be considered	
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increases in credit risk since entitial recognition but recognition but recognition but recognition but (Stage 2)	Non-perform	ning Of which: exposures with forbuarence measures	h Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increates in credit risk since withal necognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee noceted in the context of the COVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: sepsiums with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: In Sinstruments with significant increases in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	ng Of which: exposizinis with forbiariance measures	Of which: Unlikely to pay that are not past-due or past-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monitoria	112	105	5	14	4	1	3	4	з	1	3	1	0	1	٥	1	104	100	5	15	4	1	3	4	2	1	2	1	0	1	٥	1
of which: Households	112	105	5	14	4	1	3	4	з	1	3	1	•	1	٥	1	104	100	5	15	4	1	3	4	2	1	2	1	0	1	٥	1
of which: Collateralised by residential immovable property	68	66	1	6	2	1	1	1	0	٥	۰	0	0	٥	٥	1	65	64	1	7	2	1	1	1	۰	0	۰	0	0	0	٥	۰
of which: Non-financial corporations	۰	٥	0	٥	٥	۰	٥	0	0	٥	۰	0	0	٥	٥	0	0	0	٥	0	0	٥	0	٥	۰	0	۰	0	0	0	٥	۰
of which: Small and Medium-sized Enterprises	٥	٥	0	0	٥	٥	٥	0	0	٥	0	0	0	٥	٥	0	٥	0	0	0	٥	٥	0	٥	0	٥	0	٥	0	0	٥	۰
of which: Collateralised by commercial immovable property	٥	٥	0	۰	0	۰	٥	0	0	٥	۰	0	۰	0	٥	٥	٥	0	0	۰	٥	٥	۰	٥	٥	٥	۰	٥	0	۰	0	۰

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount	Gross													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform]				Non-perform						Performing			Non-perform	-						Non-perform	-			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instrumental with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeatance melaisures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposunsi wi forbearance measures	Of which: th Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contast of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	371	354	13	105	17	٥	17	10	5	٥	4	s	۰	5	310	٥	506	495	30	201	11	4	11	7	6	2	5	1	0	1	410	0
of which: Households	10	20			٥			0	٥			٥				٥	12	12			٥			٥	٥			٥				•
of which: Collateralised by residential immovable property	1	1			٥			0	٥			٥				٥	1	1			0			0	0			0				۰
of which: Non-financial corporations	345	328		96	17	0	17	10	4	0	3	s	٥	5	293	0	478	467	25	197	11	4	11	7	6	1	5	1	0	1	390	٥
of which: Small and Medium-sized Enterprises	64	64			٥			0	٥			٥				٥	75	75			0			2	2			0				•
of which: Collateralised by commercial immovable property	78	76			2			0	0			٥				0	77	74			2			2	0			1				•

