



2021 EU-wide Transparency Exercise

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.

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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

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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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,141	10,301	10,136	10,148	C 47.00 (r310,c010)	
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)	
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]	

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Capital

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
OWN FUNDS Transitional period	A	OWN FUNDS	11,652	11,993	11,884	12,370	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,141	10,301	10,136	10,148	C 01.00 (9102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	3,888	3,888	C 01.00 (9103,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,456	6,718	6,718	6,718	C 01.00 (9130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,404	-1,507	-1,564	-1,561	C 01.00 (9180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,705	1,705	1,705	1,705	C 01.00 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (9230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-104	-62	-65	-56	C 01.00 (9250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-128	-144	-152	-165	C 01.00 (9300,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-78	-101	-101	-101	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	-7	-9	-9	-6	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9400,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (9440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (h) (i) and 89 to 91 of CRR, Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 270(2) of CRR, Articles 36(1) point (b) (iii) and 133(b) of CRR and Articles 36(1) point (b) (iv) and 133(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (h) (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 (9480,010)	Articles 4(27), 36(1) point (b), 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 (9490,010)	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 (9500,010)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-14	C 01.00 (9520,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9510,010)	Article 36(1) point (n) and Article 133(c) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9520,010)	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 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-187	-187	-187	-201	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GAZ (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9220,010)	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 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (9250,010)	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 (9370,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9746,010)	
	A.2.4	Additional Tier 1 transitional adjustments	1	1	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,143	10,302	10,136	10,148	C 01.00 (9101,010)	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 (9750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,199	1,204	1,262	1,808	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	147	336	342	282	C 01.00 (9610,010) + C 01.00 (9620,010) + C 01.00 (9630,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9676,010)	
	A.4.3	Tier 2 transitional adjustments	165	151	144	132	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	64,991	64,974	65,781	65,075	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (9101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.60%	15.85%	15.41%	15.59%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.61%	15.86%	15.41%	15.59%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.93%	18.46%	18.07%	19.01%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,141	10,301	10,136	10,148	1A.3-A.1.13-A.1.21+MIN(A.3-A.1.13-A.1.21-A.1.21+MIN(A.4+A.1.21-A.1.21-A.1.21))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.60%	15.85%	15.41%	15.59%	(10.1)/(9.6-1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	

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

2021 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bayerische Landesbank

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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 IRB	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 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	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+MAX(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.

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P&L

Bayerische Landesbank

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(m€ 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	1,484
(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	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, net	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 ²	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 subsidiaries, 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 subsidiaries, 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

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bayerische Landesbank

(m€ EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
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)(i); 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)(i); 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 1.2.2; 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".

(m€ EUR)		As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/06/2021							References
Breakdown of financial assets by instrument and by counterparty sectors ¹		Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount			Accumulated impairment				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities	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)				
	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 amortised cost	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)				
	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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	115	15	29	43	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	3,691	3,233	3,803	4,577	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded debt Instruments	1,700	1,509	0	0	0	0							0	0	0	0						
Of which: General risk	1,293	1,140	0	0	0	0							0	0	0	0						
Of which: Specific risk	131	125	0	0	0	0							0	0	0	0						
Equities	28	17	0	0	0	0							0	0	0	0						
Of which: General risk	8	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	8	3	0	0	0	0							0	0	0	0						
Foreign exchange risk	335	381	0	0	0	0							0	0	0	0						
Commodities risk	412	412	0	0	0	0							0	0	0	0						
Total	2,386	2,320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021										
Traded Debt Instruments	1,413	1,517	0	0	0	0							0	0	0	0						
Of which: General risk	1,151	1,232	0	0	0	0							0	0	0	0						
Of which: Specific risk	65	82	0	0	0	0							0	0	0	0						
Equities	21	22	0	0	0	0							0	0	0	0						
Of which: General risk	4	4	0	0	0	0							0	0	0	0						
Of which: Specific risk	5	4	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	313	0	0	0	313							0	0	0	0						
Commodities risk	590	877	0	0	0	0							0	0	0	0						
Total	2,025	2,730	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI 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 OVI template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	25	47	0		25	46	0	
	Regional governments or local authorities	117	5,462	0		118	5,415	0	
	Public sector entities	330	199	39		317	208	41	
	Multilateral Development Banks	175	175	0		1,139	1,139	0	
	International Organisations	42	42	0		874	874	0	
	Institutions	25,801	23,128	59		25,327	22,665	63	
	Corporates	2,245	713	659		2,359	620	582	
	of which: SME	279	103	84		157	75	61	
	Retail	2,964	513	357		2,202	445	388	
	of which: SME	1,252	155	88		1,205	134	76	
	Secured by mortgages on immovable property	119	43	43		126	125	45	
	of which: SME	9	5	4		14	14	5	
	Exposures in default	86	59	78	18	81	57	77	17
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	51	51	32		74	74	60	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	37,979	36,471	1,308	23	36,253	35,718	1,217	23

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

⁽²⁾ Exposure value Total does not include the Guarantee method unless in the security risk in the 2018 exercise.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY	(in EUR, %)								
	Central governments or central banks	25	47	0		25	46	0	
	Regional governments or local authorities	135	5,401	10		138	5,414	11	
	Public sector entities	330	199	39		317	208	41	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23,110	22,427	45		24,863	22,000	49	
	Corporates	2,920	944	527		2,880	469	468	
	of which: SME	213	89	73		95	61	49	
	Retail	2,812	506	352		2,778	434	352	
	of which: SME	1,235	153	87		1,238	132	76	
	Secured by mortgages on immovable property	119	43	43		126	125	45	
	of which: SME	9	5	4		14	14	5	
	Exposures in default	30	29	40	1	30	29	40	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	5		10	8	8	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				5				5

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	119	208	15		117	18	14	
	of which: SME	43	0	0		45	0	0	
	Retail	13	0	0		12	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	5		10	8	8	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	7	1	0		7	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	23	8	8	8	18	5	5	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	3		6	5	6	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				8				8

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	695	695	15		665	665	14	
	Corporates	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	8	0	0		8	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	2		5	3	5	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	16	41	21	0	15	39	19	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	33	2	1	0	33	2	1	0
	of which: SME	4	0	0	0	4	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	13	5	5	8	12	4	4	8
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	8	0	0	0	8

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
NETHERLANDS	(in EUR, %)								
	Central governments or central banks	0	22	0	0	0	22	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	2	2	2	18	18	18	18	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	3	0	0	3	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	6	6	4	10	10	10	9	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY	(in EUR, %)								
	Central governments or central banks	0	3	0	0	0	3	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	3	0	0	3	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	3	3	1	4	4	4	3	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	20	1	1	20	1	1	1	0
	of which: SME	4	0	0	4	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	1	1	0	2	2	1	1	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	(in EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁴	0	0	0	0	0	0	0	0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	24	46	0		23	64	0	
	Regional governments or local authorities	148	5,373	13		162	5,567	23	
	Public sector entities	322	204	40		331	212	89	
	Multilateral Development Banks	1,080	1,080	0		1,080	1,080	0	
	International Organisations	886	886	0		789	789	0	
	Institutions	25,703	22,883	60		26,986	24,132	42	
	Corporates	2,096	1,483	892		3,064	361	862	
	of which: SME	188	113	83		436	283	233	
	Retail	7,877	513	350		7,772	572	363	
	of which: SME	1,296	489	96		1,174	206	114	
	Secured by mortgages on immovable property	188	117	42		127	127	45	
	of which: SME	16	16	6		32	32	11	
	Exposures in default	81	58	79	11	61	48	67	8
	Items associated with particularly high risk	38	17	25		39	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)	61	61	99		62	62	95	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	0		1	0	0	
	Standardised Total ⁴	40,228	32,441	1,516	16	41,636	33,698	1,875	19

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	24	24	0		23	39	0	
	Regional governments or local authorities	148	5,370	12		123	5,527	89	
	Public sector entities	322	204	40		331	212	309	
	Multilateral Development Banks	0	0	0		0	149	149	
	International Organisations	0	0	0		61	61	0	
	Institutions	25,034	22,460	59		26,986	24,087	41	
	Corporates	116	90	74		341	684	635	
	of which: SME	7,741	507	303		389	279	230	
	Retail	1,277	587	96		1,137	188	113	
	of which: SME	138	117	42		127	127	45	
	Secured by mortgages on immovable property	16	16	6		32	32	11	
	of which: SME	27	26	36	1	30	29	39	1
	Exposures in default	18	17	17		18	17	17	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	7		8	8	7	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	0		0	0	0	
	Standardised Total ⁴				5				9

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		46	46	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	114	21	14		114	39	38	
	of which: SME	43	2	2		44	1	1	
	Retail	13	1	0		11	1	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	8		8	8	8	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		20	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	7	1	0		6	1	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	7	9	3	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	7		6	6	6	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				3				3

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	38	1		46	46	1	
	Corporates	607	607	24		80	80	12	
	of which: SME	0	0	0		0	0	0	
	Retail	7	0	0		7	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		2	2	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWITZERLAND	(only EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	34	41	39	0	33	39	38	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	33	1	1	0	33	2	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	31	0	0	0	30	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	(only EUR, %)								
	Central governments or central banks	0	22	0	0	0	20	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	36	37	37	0	20	21	21	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	3	0	0	0	1	0	0	0
	of which: SME	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	8	8	8	0	7	7	7	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
ITALY	(only EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	3	0	0	0	3	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	4	4	4	0	3	3	3	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
AUSTRIA	(only EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	20	1	1	0	19	2	2	0
	of which: SME	4	0	0	0	3	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	1	1	1	0	1	1	1	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 9	(only EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Country of Counterpart 10	(only EUR, %)								
	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0	0	0
	Standardised Total ⁽⁴⁾				0				0

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

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

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bayerische Landesbank

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
(in EUR, %)											
Consolidated data	Central banks and central governments	89,176	18	87,510	1,713	10	83,699	17	81,349	1,644	0
	Institutions	30,981	22	28,421	6,397	0	29,932	22	26,698	6,097	0
	Corporates	126,122	1,556	120,996	4,920	0	125,507	1,465	120,725	4,271	0
	Corporates - Of Which: Specialised Lending	21,027	593	20,735	8,525	0	24,050	798	21,200	9,083	0
	Corporates - Of Which: SME	32,855	345	29,428	9,897	0	28,919	344	26,394	9,325	0
	Retail	23,287	147	20,164	1,689	81	23,874	143	20,679	1,513	79
	Retail - Secured on real estate property	6,727	52	6,698	914	27	6,549	49	6,520	751	25
	Retail - Secured on real estate property - Of Which: SME	574	0	599	84	0	566	5	593	43	1
	Retail - Secured on real estate property - Of Which: non-SME	6,153	52	6,130	830	27	5,984	43	5,960	687	24
	Retail - Qualifying Revolving	8,904	4	6,318	198	2	8,985	4	6,363	188	2
	Retail - Other Retail - Of Which: SME	7,656	91	7,138	1,576	31	8,339	90	7,795	1,574	31
	Retail - Other Retail - Of Which: non-SME	781	0	725	242	0	797	11	738	211	5
	Retail - Other Retail - Of Which: non-SME	6,875	91	6,413	2,335	31	7,543	79	7,056	2,363	46
	Equity	548	0	548	1,380	0	752	0	752	1,786	0
Other non credit-obligation assets											
IRB Total ³					55,782					56,009	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
(in EUR, %)																	
GERMANY	Central banks and central governments	80,746	0	87,462	1,194	0	1	77,813	0	84,771	1,196	0	0	77,798	30,897	0	643
	Institutions	16,341	22	13,916	3,240	0	7	17,538	22	14,460	3,430	0	7	14,460	3,430	0	7
	Corporates	99,018	1,131	77,545	30,309	0	664	95,449	1,104	77,798	30,897	0	661	77,798	30,897	0	661
	Corporates - Of Which: Specialised Lending	14,936	246	11,022	1,387	0	108	13,082	242	11,102	1,365	100	108	13,082	1,365	100	108
	Corporates - Of Which: SME	31,703	338	28,469	9,517	0	224	27,868	338	25,364	8,918	0	228	25,364	8,918	0	228
	Retail	23,092	145	19,903	1,672	80	102	23,676	141	20,513	1,497	78	94	20,513	1,497	78	94
	Retail - Secured on real estate property	6,894	52	6,665	908	27	12	6,517	48	6,488	745	25	12	6,488	745	25	12
	Retail - Secured on real estate property - Of Which: SME	571	0	566	84	0	0	563	5	557	43	1	0	557	43	1	0
	Retail - Secured on real estate property - Of Which: non-SME	6,322	52	6,099	824	27	12	5,954	43	5,930	682	24	11	5,930	682	24	11
	Retail - Qualifying Revolving	8,760	4	6,207	194	2	6	8,837	4	6,247	184	2	6	6,247	184	2	6
	Retail - Other Retail	7,439	90	7,121	2,569	31	84	8,322	89	7,778	2,568	30	77	7,778	2,568	30	77
	Retail - Other Retail - Of Which: SME	779	0	723	241	0	4	795	11	737	211	5	7	737	211	5	7
	Retail - Other Retail - Of Which: non-SME	6,659	90	6,397	2,328	31	80	7,527	78	7,041	2,357	46	71	7,041	2,357	46	71
	Equity	308	0	308	634	0	0	492	0	492	979	0	0	492	979	0	0
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
UNITED STATES	Central banks and central governments	4,056	0	4,763	0	0	0	2,994	0	3,104	0	0	0
	Institutions	1,262	0	1,279	299	0	0	836	0	846	229	0	0
	Corporates	6,147	49	4,412	2,244	18	18	5,664	2	4,943	1,102	16	
	Corporates - Of Which: Specialised Lending	750	48	638	376	0	7	688	1	571	432	0	7
	Corporates - Of Which: SME	290	0	246	88	0	0	119	0	168	0	53	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	10	0	10	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
Delivery note credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)													
FRANCE	Central banks and central governments	217	0	496	59	0	0	215	0	485	58	0	0
	Institutions	3,048	0	3,047	452	0	1	2,796	0	2,796	429	0	1
	Corporates	3,855	0	3,552	1,409	0	13	4,296	0	3,876	1,437	0	13
	Corporates - Of Which: Specialised Lending	1,272	0	1,218	497	0	6	1,789	0	1,731	722	0	11
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9	0	7	1	0	0	8	0	7	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	7	0	5	0	0	7	0	5	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	1	0	1	4	0	0	1	0	1	3	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	727	0	1,039	185	0	0	739	0	1,026	183	0	0
	Institutions	2,298	0	2,391	492	0	9	2,039	0	2,036	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	1,699	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	6	0	5	0	0	0	6	0	5	0	0	0
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(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).

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bayerische Landesbank

		IRB Approach												
		As of 30/09/2020						As of 31/12/2020						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted					Of which: defaulted	Of which: defaulted			
SWITZERLAND	(in EUR, %)													
	Central banks and central governments		55	0	178	6	0	0	9	0	124	0	0	0
	Institutions		2,798	0	2,809	493	0	0	1,512	0	1,523	388	0	0
	Corporates		2,213	0	1,563	628	0	3	1,697	0	1,168	490	3	0
	Corporates - Of Which: Specialised Lending		26	0	3	1	0	0	26	0	3	1	0	0
	Corporates - Of Which: SME		7	0	7	3	0	0	7	0	7	3	0	0
	Retail		50	1	43	4	0	0	51	1	43	4	0	0
	Retail - Secured on real estate property		11	0	11	2	0	0	11	0	11	2	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME		10	0	10	2	0	0	10	0	10	2	0	0
	Retail - Qualifying Revolving		36	0	28	1	0	0	37	0	29	1	0	0
	Retail - Other Retail		0	0	3	1	0	0	0	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		6	0	6	15	0	0	6	0	6	15	0	0	
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)		0	0	229	0	0	0	0	229	0	0	0	0
NETHERLANDS	Central banks and central governments	0	0	229	0	0	0	0	229	0	0	0	0
	Institutions	504	0	504	54	0	0	649	0	596	68	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	990	394	0	5	1,121	0	1,113	492	0	5
	Corporates - Of Which: SME	600	0	507	124	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	5	0	5	0	0	0	5	0	5	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	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
					Of which: defaulted	Of which: other				Of which: defaulted	Of which: other		
ITALY	(see EIR, %)												
	Central banks and central governments	202	0	202	87	0	0	91	0	166	71	0	0
	Institutions	294	0	294	99	0	1	174	0	174	60	0	1
	Corporates	2,282	2	2,138	1,952	7	7	2,447	2	2,162	1,927	0	8
	Corporates - Of Which: Specialised Lending	526	0	520	271	0	2	561	0	556	302	0	2
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	2	0	0	3	0	2	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
AUSTRIA	(non-IRB: %)												
	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	0	2	1,550	0	1,324	625	0	2
	Corporates - Of Which: Specialised Lending	179	0	179	99	0	0	178	0	178	96	0	0
	Corporates - Of Which: SME	11	0	11	4	0	0	5	0	5	2	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	32	0	27	1	0	0	34	0	28	1	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	2	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			
Country of Counterpart 9	(Not IRB - %)	0	0	0	0	0	0	0	0	0	0	0	0
	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialized Lending	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	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	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	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
Sub Totals													

Consolidated data		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		(in EUR, %)											
Central banks and central governments													
	112,504	18	122,055	1,898	0	0	111,596	17	119,245	1,947	0	0	
Institutions	26,756	22	26,830	5,798	0	23	36,426	19	27,723	5,955	0	23	
Corporates	130,758	1,393	105,383	41,303	0	1,028	129,996	1,546	101,754	41,333	0	1,024	
Corporates - Of Which: Specialised Lending	27,234	393	24,096	15,467	0	269	28,605	458	24,181	9,726	0	247	
Corporates - Of Which: SME	28,583	296	26,146	9,225	0	220	29,486	323	26,619	9,307	0	200	
Retail	24,313	132	21,135	3,519	74	116	24,619	124	21,535	3,664	105	114	
Retail - Secured on real estate property	6,376	47	6,399	795	25	12	6,053	43	6,030	694	65	61	
Retail - Secured on real estate property - Of Which: SME	547	5	541	53	1	4	5	472	51	6	1	1	
Retail - Secured on real estate property - Of Which: non-SME	5,830	42	5,868	652	24	11	5,581	38	5,558	643	59	11	
Retail - Qualifying Revolving	9,068	4	6,405	192	2	1	9,161	4	6,668	202	3	3	
Retail - Other Retail	8,869	81	8,362	2,613	47	96	9,474	76	8,897	2,788	87	96	
Retail - Other Retail - Of Which: SME	767	10	711	167	5	5	634	8	593	150	10	10	
Retail - Other Retail - Of Which: non-SME	8,102	71	7,650	2,466	42	90	8,770	69	8,263	2,638	87	91	
Equity	785	0	785	1,882	0	0	811	0	811	1,789	0	0	
Other non credit-obligation assets													
IRB Total ³			57,638						55,429				

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach													
		As of 31/03/2021					As of 30/06/2021								
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions						
												Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(in EUR, %)															
GERMANY	Central banks and central governments	102,514	0	102,871	1,494	0	2	106,166	0	113,479	1,494	0	2		
	Institutions	17,651	22	14,885	3,348	0	10	15,950	3,772	14,600	8,972	0	11		
	Corporates	97,739	1,039	79,794	31,254	0	748	97,232	1,099	78,244	29,882	0	799		
	Corporates - Of Which: Specialised Lending	16,193	239	13,930	5,669	0	130	16,481	241	13,998	5,300	0	127		
	Corporates - Of Which: SME	27,681	290	25,379	8,856	0	281	28,775	317	25,909	8,971	0	246		
	Retail	24,111	130	20,960	3,594	73	15	24,416	121	21,314	3,646	142	13		
	Retail - Secured on real estate property	6,344	46	6,317	700	25	12	6,025	43	6,000	689	64	11		
	Retail - Secured on real estate property - Of Which: SME	545	5	539	53	1	472	5	471	51	58	6	1		
	Retail - Secured on real estate property - Of Which: non-SME	5,800	41	5,778	647	23	11	5,553	38	5,529	631	58	11		
	Retail - Qualifying Revolving	8,918	4	6,319	178	2	7	9,009	4	6,496	198	7	3		
	Retail - Other Retail	8,446	80	6,323	2,626	46	19	9,362	75	8,876	2,780	95	95		
	Retail - Other Retail - Of which: SME	765	10	730	166	5	6	613	7	615	150	10	5		
	Retail - Other Retail - Of which: non-SME	8,083	70	7,613	2,460	41	10	8,749	68	8,261	2,630	86	90		
	Equity	511	0	511	1,025	0	0	520	0	520	1,039	0	0		
	Other non credit-obligation assets														
	IRB Total														

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

		IRB Approach									
		As of 31/03/2021					As of 30/06/2021				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted
UNITED STATES	Central banks and central governments	6,848	0	7,012	0	0	2,859	0	3,049	0	0
	Institutions	933	0	945	233	0	0	360	0	360	0
	Corporates	6,366	2	6,230	2,318	0	49	6,362	79	6,249	2,130
	Corporates - Of Which: Specialised Lending	1,921	0	1,767	977	0	12	1,817	77	1,670	753
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	17	0	14	1	0	0	15	0	12	1
	Retail - Secured on real estate property	4	0	4	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	0	0	2	0	2	0	0
	Retail - Qualifying Revolving	10	0	7	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	2	0	2	1
	Retail - Other Retail - Of Which: SME	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
	Equity	78	0	78	149	0	0	84	0	84	159
	Other non credit-obligation assets										
	IRB Total										

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

IRB Approach													
As of 31/03/2021													
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
												Of which: defaulted	Of which: defaulted
(in EUR, %)													
FRANCE	Central banks and central governments	415	0	667	80	0	0	427	0	663	80	0	0
	Institutions	2,523	0	2,522	414	0	1	2,187	0	2,186	318	0	1
	Corporates	4,312	0	3,796	1,535	0	14	4,381	0	3,983	1,562	0	14
	Corporates - Of Which: Specialised Lending	1,962	0	1,828	747	0	12	1,963	0	1,931	775	0	12
	Corporates - Of Which: SME	0	0	0	0	0	0	14	0	13	9	0	0
	Retail	9	0	7	1	0	0	9	0	7	1	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	7	0	6	0	0	0	5	0	5	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	1	1	0	0
	Equity	1	0	1	3	0	0	1	0	1	3	0	0
	Other non credit-obligation assets												
	IRB Total												

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

												IRB Approach											
												As of 31/03/2021						As of 30/06/2021					
												Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)												Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments											385	0	643	114	0	0	525	0	839	125	0	
	Institutions											1,516	0	1,516	282	0	6	1,462	0	1,462	225	0	
	Corporates											4,278	93	3,938	1,741	0	41	4,236	97	4,049	1,639	0	
	Corporates - Of Which: Specialised Lending											1,979	93	1,877	837	0	39	2,017	97	1,867	713	0	
	Corporates - Of Which: SME											0	0	0	0	0	0	0	0	0	0	38	
	Retail											11	0	9	1	0	0	12	0	10	2	0	
	Retail - Secured on real estate property											3	0	3	0	0	0	3	0	3	1	0	
	Retail - Secured on real estate property - Of Which: SME											0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME											3	0	3	0	0	0	3	0	3	1	0	
	Retail - Qualifying Revolving											6	0	5	0	0	0	6	0	5	0	0	
	Retail - Other Retail											2	0	2	0	0	0	3	0	2	1	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											2	0	2	0	0	0	2	0	2	1	0	
	Equity											0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets											0	0	0	0	0	0	0	0	0	0	0	
	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).

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(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)

(mln EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M [Austria	0	0	0	0	0	0	0	0	0	0	50	0	
[3M - 1Y [		39	39	0	0	39	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		19	19	0	0	0	19	0	0	0	0	0	0
[10Y - more		10	10	0	0	0	10	0	0	0	0	0	0	
Total		69	69	0	0	39	29	0	0	0	0	50	0	12
[0 - 3M [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		51	51	0	0	47	4	0	0	0	0	0	0
[5Y - 10Y [		28	28	0	0	28	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		79	79	0	0	74	4	0	0	0	0	0	0	12
[0 - 3M [Bulgaria													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more														
Total														
[0 - 3M [Cyprus													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more														
Total														
[0 - 3M [Czech Republic													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more														
Total														
[0 - 3M [Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		16	16	0	0	16	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		13	13	0	0	13	0	0	0	0	0	0	0
[5Y - 10Y [		70	70	0	0	70	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		99	99	0	0	99	0	0	0	0	0	0	0	0
[0 - 3M [Estonia													
[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [
[3Y - 5Y [
[5Y - 10Y [
[10Y - more														

(min EUR)

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2020

(min EUR)		As of 31/12/2020												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Lithuania													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Luxembourg	0 0 0 0 0 10 0	0 0 0 0 0 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Malta													0
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Netherlands													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Poland	0 5 0 18 11 10 0	0 5 0 18 11 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 5 0 18 11 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	8
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Portugal	0 0 0 0 0 74 0	0 0 0 0 0 74 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	38
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Romania													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Slovakia	0 0 0 0 0 39 6	0 0 0 0 0 39 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 39 6	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	7
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Slovenia	0 0 0 0 0 7 0	0 0 0 0 0 7 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 7 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	1

Bayerische Landesbank

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2020

		As of 31/12/2020												Risk weighted exposure amount	
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Japan														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	U.S.	118 186 59 77 123 490 1,633	118 186 59 77 123 490 1,633	0 0 0 0 0 0 0	0 0 0 0 0 0 0	118 186 59 77 123 490 1,527	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	China														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 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 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other advanced economies non EEA	0 0 0 0 0 11 0	0 0 0 0 0 11 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 11 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 0 0 0 308 75	0 0 0 0 0 307 75	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 307 75	0 0 0 0 0 307 75	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 142 101	0 0 0 0 0 1 1	0 0 0 0 0 0 0	2
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Middle East														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more Total	Latin America and the Caribbean	0 0 0 0 0 31 8	0 0 0 0 0 31 8	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 31 8	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	17

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2020

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa	0 0 0 0 37 16 0	0 0 0 0 36 16 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 16 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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		
		53	52	0	0	0	52	0	0	0	0	0	0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Others	208 63 55 175 314 451 102	208 63 55 175 314 451 102	0 0 0 0 0 0 9	0 0 0 0 0 0 0	208 63 42 175 314 434 10	0 0 13 0 0 0 18	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 6 4 0	0 0 0 0 0 0 0		5	
			1,369	1,368	9	0	1,247	113	0	0	0	0	10			0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(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.

[illegible]

As of 30/06/2021[illegible]

[illegible]

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 30/06/2021

(mln EUR)		As of 30/06/2021												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		37	37	0	0	0	37	0	0	0	0	0	0	
[5Y - 10Y]		17	16	0	0	0	16	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	
Total		54	53	0	0	0	53	0	0	0	0	0	0	6
[0 - 3M]	Others	2	2	0	0	2	0	0	0	0	0	0	0	
[3M - 1Y]		9	9	0	0	9	0	0	0	0	0	0	0	
[1Y - 2Y]		47	47	0	0	47	0	0	0	0	0	0	0	
[2Y - 3Y]		217	217	0	0	217	0	0	0	0	0	8	0	
[3Y - 5Y]		220	220	0	0	220	0	0	0	0	0	0	0	
[5Y - 10Y]		304	304	0	0	287	16	0	0	0	0	0	0	
[10Y - more]		158	158	12	0	65	81	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 "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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). In respect of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

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

(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.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
 Bayerische Landesbank

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	44,618	0	0	0	0	0	0	0	0	0	41,360	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	22,373	0	158	0	0	5	23	0	0	0	21,256	0	9	0	0	0	2	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,717	0	0	0	0	1	0	0	0	0	11,911	0	0	0	0	0	0	0	0	0
Credit institutions	8,981	0	0	0	0	4	0	0	0	0	8,661	0	0	0	0	5	0	0	0	0
Other financial corporations	461	0	154	0	0	0	21	0	0	0	490	0	5	0	0	0	0	0	0	0
Non-financial corporations	214	0	4	0	0	0	2	0	0	0	193	0	4	0	0	0	2	0	0	0
Loans and advances (including at amortised cost and fair value)	179,146	129	1,538	1,538	400	662	662	337	337	176,307	170	1,429	1,429	454	631	631	309	309	309	309
Central banks	808	0	0	0	0	0	0	0	0	835	0	0	0	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	0	0
Credit institutions	24,802	0	7	7	7	4	6	6	0	22,990	0	7	7	7	5	6	6	0	0	0
Other financial corporations	8,185	0	13	13	13	9	11	11	1	8,624	0	13	13	13	31	11	11	1	1	1
Non-financial corporations	99,220	12	1,307	1,307	312	577	577	260	260	97,874	105	1,208	1,208	328	550	550	239	239	239	239
of which: small and medium-sized enterprises at amortised cost	31,826	5	40	40	61	27	27	153	153	28,370	0	444	444	444	83	182	182	127	127	127
of which: Loans collateralised by commercial immovable property at amortised cost	28,891	5	398	398	87	163	163	138	138	28,763	0	397	397	397	120	169	169	144	144	144
Households	19,194	117	195	195	63	65	65	76	76	19,295	65	185	185	185	80	62	62	69	69	69
of which: Loans collateralised by residential immovable property at amortised cost	13,631	89	77	77	14	12	12	58	58	14,811	45	88	88	88	20	14	14	66	66	66
of which: Credit for consumption at amortised cost	2,525	25	61	61	38	27	27	0	0	2,611	13	64	64	64	51	28	28	0	0	0
DEBT INSTRUMENTS other than HFT	246,136	129	1,696	1,538	405	685	662	337	337	238,923	170	1,438	1,429	460	633	631	309	309	309	309
OFF-BALANCE SHEET EXPOSURES	62,535		386	375	288	69	57	28	51	64,399		373	373	283	84	57	31	51	51	51

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ 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.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Bayerische Landesbank

(mln EUR)	As of 31/03/2021									As of 30/06/2021								
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{5,6}		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³						
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted			Of which Stage 3	Of which Stage 3								
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	0	3	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11,431	0	0	0	0	0	0	0	0	11,480	0	0	0	0	0	0	0	0
Credit institutions	8,256	0	0	0	0	5	0	0	0	7,630	0	0	0	0	3	0	0	0
Other financial corporations	586	0	5	0	0	0	0	0	0	485	0	5	5	0	0	0	0	0
Non-financial corporations	118	0	4	0	0	0	2	0	0	141	0	4	4	0	0	2	0	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	0	0	0	0	0	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	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	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	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	238	81	46	22	29

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/2227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2021 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(mln EUR)												
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	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)	1,227	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

(m€ EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
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 quarrying	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	7,692	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	4,988	33	33	4,988	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	2,002	21	21	2,002	21	0	2,037	21	21	2,037	21	0	2,039	25	25	2,039	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	31	31	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
J Information and communication	1,369	3	3	1,369	5	0	1,354	3	3	1,354	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	1,288	1,288	97,860	878	0	97,822	1,141	1,141	97,807	852	0	96,126	1,201	1,201	96,112	833	0

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

[illegible][illegible]

(in EUR)	As of 30/09/2020																	As of 31/12/2020														
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the impairment that can be recognized	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the impairment that can be recognized	Gross carrying amount				
	Performing			Non-performing			Performing			Non-performing			Performing			Non-performing			Performing			Non-performing										
	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)	Of which: exposures with reference measures	Of which: exposures with significant increase in credit risk since the initial assessment but not credit-impaired (Stage 2)		
Single originated loans and advances subject to public guarantee schemes	389	379	0	165	10	0	0	2	2	0	1	1	0	1	264	0	382	375	0	135	17	0	17	5	2	0	1	2	0	2	203	15
of which: Households	9	9	0	0	0	0	0	0	0	0	0	0	0	0	10	10	0	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Residential by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Non-Financial corporations	366	358	0	163	10	0	38	2	2	8	0	1	8	0	245	8	372	358	0	132	17	0	17	5	2	0	1	2	0	2	208	15
of which: Small and Medium-sized Enterprises	51	51	0	0	0	0	0	0	0	0	0	0	0	0	56	58	0	56	58	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralized by commercial immovable property	46	45	0	2	1	0	1	0	0	1	1	0	0	0	64	62	0	2	2	0	1	0	1	1	1	0	1	1	0	0	0	0

(in EUR)	As of 31/03/2023																	As of 30/09/2023																																																																					
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk															Maximum amount of the guarantee that can be recovered	Gross carrying amount	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk															Maximum amount of the guarantee that can be recovered	Gross carrying amount																																																	
			Performing					Non-performing					Performing									Non-performing					Performing					Non-performing																																																							
			Of which: exposures with forbearance measures	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable with significant increase in credit risk due to initial impairment that not credit-impaired (Stage 2)	Of which: Indemnifiable with significant increase in credit risk due 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