



2022 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,509	10,966	10,736	10,506	C 01.00 (r0020,c0010)	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	10,509	10,966	10,736	10,506	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,509	10,966	10,736	10,506	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,509	10,966	10,736	10,506	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,694	13,657	13,268	13,036	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,694	13,657	13,268	13,036	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	64,284	63,315	64,809	66,153	C 02.00 (r0010,c0010)	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	64,284	63,315	64,809	66,153	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.35%	17.32%	16.56%	15.88%	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	16.35%	17.32%	16.56%	15.88%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.35%	17.32%	16.56%	15.88%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.35%	17.32%	16.56%	15.88%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.75%	21.57%	20.47%	19.71%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.75%	21.57%	20.47%	19.71%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	216,119	207,388	221,989	279,044	C 47.00 (r0300,c0010)	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	4.86%	5.29%	4.84%	3.77%	C 47.00 (r0340,c0010)	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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,509	10,966	10,736	10,506	C 47.00 (r0320,c0010)	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	10,509	10,966	10,736	10,506	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	216,119	207,388	221,989	279,044	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	216,119	207,388	221,989	279,044	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.86%	5.29%	4.84%	3.77%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.86%	5.29%	4.84%	3.77%	[A.2]/[B.2]	

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Capital
Bayerische Landesbank

		(in EUR, %)					
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS					
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)					Articles 4(18) and 72 of CRR
	A.1.1	10,509	10,966	10,736	10,506	C.01.00 (0050L,0050)	Article 50 of CRR
	A.1.1.1	3,888	3,888	3,888	3,888	C.01.00 (0050L,0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.1.2	6,861	7,237	7,232	7,234	C.01.00 (0130L,0050)	Articles 26(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.1.3	-1,311	-1,261	-1,430	-1,586	C.01.00 (0190L,0050)	Articles 4(50), 26(1) point (e) and 36 (1) point (f) of CRR
	A.1.1.4	1,705	1,706	1,706	1,706	C.01.00 (0200L,0050)	Articles 4(17) and 26(1) point (a) of CRR
	A.1.1.5	0	0	0	0	C.01.00 (0210L,0050)	Articles 4(12), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.1.6	0	0	0	0	C.01.00 (0220L,0050)	Article 81 of CRR
	A.1.1.7	-52	-47	-61	-95	C.01.00 (0250L,0050)	Articles 52 to 55 and 36 (1) point (f) of CRR
	A.1.1.8	-158	-170	-179	-200	C.01.00 (0280L,0050) + C.01.00 (0290L,0050)	Articles 4(13), 26(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.1.9	-79	-54	-54	-54	C.01.00 (0320L,0050)	Articles 26(1) point (c) and 38 of CRR
	A.1.1.10	-7	-6	-7	-6	C.01.00 (0380L,0050)	Articles 26(1) points (e), 40 and 159 of CRR
	A.1.1.11	-14	-16	-16	-16	C.01.00 (0390L,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.1.12	0	0	0	0	C.01.00 (0400L,0050)	Articles 4(22), 26(1) point (g) and 44 of CRR
	A.1.1.13	0	0	0	0	C.01.00 (0440L,0050)	Article 36(1) point (b) of CRR
	A.1.1.14	0	0	0	0	C.01.00 (0460L,0050) + C.01.00 (0460L,0050) + C.01.00 (0470L,0050) + C.01.00 (0470L,0050) + C.01.00 (0470L,0050)	Articles 4(30), 26(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 26(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (i) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (v) and 155(4) of CRR
	A.1.1.14.1	0	0	0	0	C.01.00 (0460L,0050)	Articles 26(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.1.15	0	0	0	0	C.01.00 (0480L,0050)	Articles 4(27), 26(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.1.16	0	0	0	0	C.01.00 (0490L,0050)	Articles 26(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.1.17	0	0	0	0	C.01.00 (0520L,0050)	Articles 4(27), 26(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.1.18	0	0	0	0	C.01.00 (0550L,0050)	Article 48 of CRR
	A.1.18A	-17	-20	-58	-47	C.01.00 (0551L,0050)	Articles 26(1) point (m) and Article 47 of CRR
	A.1.18B	0	0	0	0	C.01.00 (0554L,0050)	Articles 26(1) point (n) and Article 133(2) of CRR
	A.1.18C	0	0	0	0	C.01.00 (0555L,0050)	Article 26(1) point (l) of CRR
	A.1.19	-59	-39	-35	-49	C.01.00 (0524L,0050)	Article 3 of CRR
	A.1.20	-250	-250	-250	-268	C.01.00 (0520L,0050)	-
	A.1.21	0	0	0	0	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	0	0	0	0	C.01.00 (0520L,0050)	Articles 48(1) to (3), and 48 and 48 of CRR
	A.1.21.2	0	0	0	0	C.01.00 (0540L,0050)	Articles 47 and 48 of CRR
A.1.21.3	0	0	0	0	C.01.00 (0520L,0050)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 41 of CRR	
A.2.1	0	0	0	0	C.01.00 (0540L,0050) + C.01.00 (0570L,0050)	-	
A.2.2	0	0	0	0	C.01.00 (0570L,0050)	-	
A.2.3	0	0	0	0	C.01.00 (0600L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050) + C.01.00 (0670L,0050)	-	
A.2.4	0	0	0	0	C.01.00 (0660L,0050) + C.01.00 (0660L,0050) + C.01.00 (0670L,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)					Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)					Article 71 of CRR	
A.4.1	1,811	2,262	2,260	2,273	C.01.00 (0670L,0050) + C.01.00 (0690L,0050)	-	
A.4.2	251	316	272	256	C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050)	-	
A.4.3	123	112	0	0	C.01.00 (0680L,0050) + C.01.00 (0690L,0050) + C.01.00 (0690L,0050)	-	
B	TOTAL RISK EXPOSURE AMOUNT					Articles 92(1), 95, 96 and 98 of CRR	
B.1	0	0	0	0	C.05.01 (0050L,0040)	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					CA1 (1)	
C.2	TIER 1 CAPITAL RATIO (transitional period)					CA1 (2)	
C.3	TOTAL CAPITAL RATIO (transitional period)					CA2 (3)	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)					CA1 (1)	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)					CA1 (2)	
F	ADJUSTMENTS TO CET1 due to IFRS 9 transitional arrangements					C.05.01 (0440L,0030)	
F	ADJUSTMENTS TO AT1 due to IFRS 9 transitional arrangements					C.05.01 (0440L,0030)	
F	ADJUSTMENTS TO T2 due to IFRS 9 transitional arrangements					C.05.01 (0440L,0030)	
F	ADJUSTMENTS INCLUDED IN RWAs due to IFRS 9 transitional arrangements					C.05.01 (0440L,0040)	

(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 formula 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.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bayerische Landesbank

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	53,645	52,832	54,042	54,473	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,143	2,095	2,310	2,413	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	45,155	44,279	45,265	45,566	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	3,778	3,862	3,910	4,112	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,822	1,802	1,875	1,700	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	2,677	2,361	2,552	2,778	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	215	196	204	205	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	447	442	443	416	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,631	2,783	2,699	3,156	C 02.00 (r0520, c0010)
Of which the standardised approach	2,631	2,783	2,699	3,156	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,125	4,125	4,289	4,289	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,125	4,125	4,289	4,289	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	544	577	580	836	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	64,284	63,315	64,809	66,153	

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.

2022 EU-wide Transparency Exercise
P&L
 Bayerische Landesbank

(mln EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	3,593	4,654	1,054	2,192
Of which debt securities income	62	73	11	27
Of which loans and advances income	1,955	2,591	625	1,271
Interest expenses	2,169	2,817	614	1,266
Of which deposits expenses	609	811	193	390
Of which debt securities issued expenses	244	321	75	169
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	18	24	3	9
Net Fee and commission income	270	385	99	222
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	14	112	5	15
Gains or (-) losses on financial assets and liabilities held for trading, net	-76	-178	-284	-571
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	236	350	262	496
Gains or (-) losses from hedge accounting, net	-3	-20	9	-33
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	23	28	44	60
TOTAL OPERATING INCOME, NET	1,907	2,540	578	1,123
(Administrative expenses)	1,087	1,436	382	745
(Cash contributions to resolution funds and deposit guarantee schemes)	182	195	118	132
(Depreciation)	64	87	21	46
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-30	-32	-10	-64
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-12	9	-10	-34
(Other provisions)	-18	-41	0	-30
Of which pending legal issues and tax litigation ¹⁾	0	-8	0	0
Of which restructuring ²⁾	0	-56	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)	-40	38	38	-12
(Financial assets at fair value through other comprehensive income)	-3	-3	0	4
(Financial assets at amortised cost)	-37	41	38	-16
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	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	-1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	644	815	29	276
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	364	557	18	154
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	364	557	18	154
Of which attributable to owners of the parent	362	553	18	153

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bayerische Landesbank

ASSETS:	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	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	77,368				48,815				70,023				61,098				IAS 1.54 (f)
Financial assets held for trading	9,425	556	8,760	109	8,880	370	8,424	86	8,489	259	8,177	53	10,624	182	10,216	126	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	857	247	293	317	858	246	286	325	835	224	282	329	737	197	258	281	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	103	103	0	0	106	106	0	0	97	97	0	0	90	90	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	19,042	15,263	3,778	1	19,379	13,769	5,610	1	19,755	14,512	5,242	1	18,990	9,783	9,206	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	179,771				182,361				187,509				190,968				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	537	0	537	0	509	0	509	0	422	0	422	0	316	0	316	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	419				231				-1,298				-3,157				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,277				5,275				3,991				5,655				
TOTAL ASSETS	292,798				266,414				289,823				285,321				IAS 1.9(a), IAS 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			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	18,550	493	0	-1	-1	0	18,288	1,093	0	-2	-1	0	18,479	1,278	0	-2	-1	0	16,705	2,291	0	-2	-5	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	12	0	0	0	0	0	11	0	0	0	0	0	11	0	0	0	0	0	10	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	164,201	15,109	1,337	-140	-269	-566	166,194	15,618	1,499	-180	-266	-612	171,131	15,791	1,585	-176	-304	-618	172,707	17,619	1,573	-155	-269	-615	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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	8,116	8,343	8,228	11,163	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	6,539	6,370	6,023	5,250	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	262,879	236,106	260,072	253,509	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	946	1,073	888	804	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	1,727	1,768	1,462	1,227	IAS 37.10; IAS 1.54(l)
Tax liabilities	192	98	125	42	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	216	317	572	451	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	28	28	27	0	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	280,645	254,105	277,400	272,447	IAS 1.9(b);IG 6
TOTAL EQUITY	12,153	12,309	12,423	12,874	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	292,798	266,414	289,823	285,321	IAS 1.IG6

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

2022 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		8,083	8,500	8,116	10,907	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	1	0	2	1	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	57	28	139	251	Annex V.Part 1.31
Deposits	Central banks	42,283	26,988	29,610	24,747	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	9	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	9,009	9,421	13,630	15,211	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,220	2,683	2,432	2,414	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	51,763	49,556	54,789	55,404	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,638	3,196	4,699	4,083	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	28,135	23,293	28,312	26,913	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,242	4,205	5,293	4,573	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	25,347	22,230	24,004	23,367	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	14,295	14,475	15,255	14,409	ECB/2013/33 Annex 2.Part 2.9.1
	Households	62,586	64,920	64,987	65,927	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	61,736	64,066	64,074	65,047	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		50,844	46,787	51,194	47,818	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,532	2,020	1,997	1,998	Annex V.Part 1.37
Other financial liabilities		374	169	428	179	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		278,480	251,892	275,211	270,726	

2022 EU-wide Transparency Exercise

Market Risk

Bayerische Landesbank

	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		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	1,409	1,395	0	0	0	0						0	0	0	0								
Of which: General risk	1,081	1,052	0	0	0	0						0	0	0	0								
Of which: Specific risk	65	47	0	0	0	0						0	0	0	0								
Equities	21	13	0	0	0	0						0	0	0	0								
Of which: General risk	3	2	0	0	0	0						0	0	0	0								
Of which: Specific risk	5	3	0	0	0	0						0	0	0	0								
Foreign exchange risk	273	486	0	0	0	0						0	0	0	0								
Commodities risk	929	889	0	0	0	0						0	0	0	0								
Total	2,631	2,783	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	1,585	1,601	0	0	0	0						0	0	0	0								
Of which: General risk	1,145	1,261	0	0	0	0						0	0	0	0								
Of which: Specific risk	122	164	0	0	0	0						0	0	0	0								
Equities	12	10	0	0	0	0						0	0	0	0								
Of which: General risk	1	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	3	3	0	0	0	0						0	0	0	0								
Foreign exchange risk	418	620	0	0	0	0						0	0	0	0								
Commodities risk	686	925	0	0	0	0						0	0	0	0								
Total	2,699	3,156	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	(min EPR, %)	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments	8	0	116	0	0	11	0	138	0	0
	Institutions	2,468	0	2,477	496	0	2,323	0	2,340	462	0
	Corporates	3,209	0	1,293	623	4	3,026	0	1,157	798	0
	Corporates - Of Which: Specialised Lending	109	0	72	19	0	111	0	74	19	0
	Corporates - Of Which: SME	7	0	9	5	0	7	0	9	5	0
	Retail	55	0	43	4	0	47	0	42	4	0
	Retail - Secured on real estate property	9	0	9	2	0	9	0	9	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	1	0	8	0	8	1	0
	Retail - Qualifying Revolving	42	0	30	1	0	32	0	28	1	0
	Retail - Other Retail	4	0	4	1	0	5	0	5	2	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	4	0	4	1	0	5	0	5	2	0	
IRB Total		8	0	8	15	0	17	0	17	42	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).

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NETHERLANDS	(min EPR, %)	0	0	212	0	0	0	0	197	0	0
	Central banks and central governments	463	0	407	72	0	554	0	494	62	0
	Institutions	2,955	0	2,537	1,021	0	2,971	0	2,536	1,363	0
	Corporates	1,232	0	1,222	520	0	1,199	0	1,182	473	0
	Corporates - Of Which: Specialised Lending	54	0	50	160	0	28	0	26	60	0
	Corporates - Of Which: SME	8	0	7	1	0	7	0	6	1	0
	Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	6	0	4	0	0	5	0	4	0	0
	Retail - Other Retail	1	0	1	1	0	1	0	1	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	1	0	1	0	0	1	0	1	0	0	
IRB Total		0	0	0	0	13	0	13	37	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).

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	(min EPR, %)	409	0	404	155	0	371	0	446	123	0
	Central banks and central governments	248	0	247	97	0	146	0	146	42	0
	Institutions	2,351	0	2,334	1,046	0	2,710	12	2,476	1,025	0
	Corporates	591	0	568	452	5	596	0	566	423	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	3	0	0	0	0	3	0	0
	Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	2	0	0	2	0	2	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	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	
IRB Total		0	0	0	0	0	0	0	0	0	

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
AUSTRIA	(min EPR, %)	0	0	16	0	0	16	0	16	0	0
	Central banks and central governments	442	0	436	89	0	520	0	535	109	0
	Institutions	1,246	0	1,098	498	3	1,293	0	1,133	623	0
	Corporates	206	0	203	70	0	202	0	200	64	0
	Corporates - Of Which: Specialised Lending	24	0	23	8	0	23	0	22	8	0
	Corporates - Of Which: SME	4	0	3	0	0	3	0	3	0	0
	Retail	3	0	3	0	0	3	0	3	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	3	0	3	0	0	3	0	3	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	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	
IRB Total		0	0	0	0	0	0	0	0	0	

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 9	(min EPR, %)	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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	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	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	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	
IRB Total		0	0	0	0	0	0	0	0	0	

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

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Country of Counterpart 10	(min EPR, %)	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
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	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	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
Equity	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	
IRB Total		0	0	0	0	0	0	0	0	0	

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2021

Direct exposures																	Risk weighted exposure amount
On balance sheet													Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
f 3Y - 5Y f		33	33	0	0	0	0	33	0	0	0	0	0	0	0	0	
[5Y - 10Y f	17	16	0	0	0	0	16	0	0	0	0	0	0	0	0	0	
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		50	49	0	0	0	49	0	0	0	0	0	0	0	0	0	5
f 0 - 3M f	Others	4	4	0	0	0	4	0	0	0	0	0	0	0	0	0	
f 3M - 1Y f		21	21	0	0	0	21	0	0	0	0	0	0	0	0	0	
f 1Y - 2Y f		87	87	0	0	0	87	0	0	0	0	0	0	4	0	0	
f 2Y - 3Y f		191	191	0	0	0	191	0	0	0	0	0	0	3	0	0	
f 3Y - 5Y f		182	182	0	0	0	182	0	0	0	0	0	0	0	0	0	
[5Y - 10Y f	335	335	0	0	0	320	15	0	0	0	0	0	0	0	0		
f 10Y - more	114	114	6	0	0	29	79	0	0	0	0	0	0	0	0		
Total		935	934	6	0	830	98	0	0	0	0	0	6	0	0	1	

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 counterparties 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 counterparties (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 counterparties (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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 30/06/2022

Residual Maturity	Country / Region	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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
f 0 - 3M f	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		30	29	0	0	0	0	29	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		18	16	0	0	0	0	16	0	0	0	0	0	0	0	0	0
f 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	47	45	0	0	0	0	45	0	0	0	0	0	0	0	0	0	4
f 0 - 3M f	Others	23	22	12	0	21	0	0	0	0	0	0	0	0	0	0	0
f 3M - 1Y f		25	25	0	0	25	0	0	0	0	0	0	0	0	0	0	0
f 1Y - 2Y f		210	210	0	0	210	0	0	0	0	0	0	0	0	5	0	0
f 2Y - 3Y f		96	96	0	0	96	0	0	0	0	0	0	0	0	0	0	0
f 3Y - 5Y f		229	229	0	0	229	0	0	0	0	0	0	0	0	0	0	0
f 5Y - 10Y f		219	219	0	0	205	14	0	0	0	0	0	0	0	0	0	0
f 10Y - more	104	104	5	0	22	77	0	0	0	0	0	0	0	0	0	0	
Total	919	909	18	0	810	91	0	0	0	0	0	0	5	0	0	1	

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 counterparties 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 counterparties (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 counterparties (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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Bayerische Landesbank

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative 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 ²			On performing exposures ³	On non-performing exposures ³		On performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³	On non-performing exposures ³		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					
Cash balances at central banks and other demand deposits	76,973	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	19,447	0	257	0	2	4	0	0	19,788	0	257	257	0	3	11	0	0	0	0	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	0	0
General governments	11,370	0	0	0	0	0	0	0	11,537	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	7,468	0	0	0	0	2	0	0	7,681	0	0	0	0	2	0	0	0	0	0	0	0	0
Other financial corporations	494	0	253	253	0	2	0	0	440	0	253	253	0	0	9	0	0	0	0	0	0	0
Non-financial corporations	113	0	0	0	0	0	0	0	129	0	0	0	0	0	2	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	180,937	179	1,449	1,447	1,337	409	621	566	269	183,600	65	1,630	1,625	1,499	447	671	612	295	0	0	0	0
Central banks	997	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	37,811	0	18	18	18	7	2	2	0	37,815	0	17	17	17	4	1	0	0	0	0	0	0
Credit institutions	23,238	0	7	7	7	3	4	4	0	24,586	0	7	7	7	9	4	4	4	0	0	0	0
Other financial corporations	10,870	71	99	99	99	28	42	42	1	10,410	0	219	219	219	23	43	43	1	0	0	0	0
Non-financial corporations	97,186	7	1,173	1,174	1,071	299	523	471	217	99,063	8	1,241	1,237	1,117	333	575	518	247	0	0	0	0
of which: small and medium-sized enterprises	28,833	3	386	383	360	107	154	133	93	31,305	1	403	399	371	141	180	161	96	0	0	0	0
of which: Loans collateralised by commercial immovable property	26,596	3	448	448	411	120	174	169	168	26,520	2	457	453	417	168	202	190	174	0	0	0	0
Households	21,214	101	150	149	143	72	48	44	51	21,748	56	146	146	139	75	46	44	47	0	0	0	0
of which: Loans collateralised by residential immovable property	15,157	72	54	54	51	16	9	8	39	15,715	40	51	51	48	16	8	7	37	0	0	0	0
of which: Credit for consumption	2,880	19	56	55	55	42	23	23	0	2,978	14	57	56	56	44	23	23	0	0	0	0	0
DEBT INSTRUMENTS other than MPT	277,337	179	1,704	1,704	1,337	412	625	566	269	251,922	65	1,887	1,882	1,499	450	681	612	295	0	0	0	0
OFF-BALANCE SHEET EXPOSURES	65,153		271	271	222	80	49	25	31	65,845		412	412	360	101	48	24	41	0	0	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽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 PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRSP sign convention. This is because, based on the 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.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Bayerische Landesbank

	As of 31/03/2022											As of 30/06/2022										
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures			Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾					Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾						
			Of which: defaulted	Of which Stage 3		Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3								
Cash balances at central banks and other demand deposits	69,695	0	0	0	0	0	0	0	0	0	60,572	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	20,142	0	9	0	0	3	2	0	0	0	19,329	0	4	0	0	0	0	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	12,060	0	0	0	0	0	0	0	0	0	11,767	0	0	0	0	0	0	0	0	0		
Credit institutions	7,558	0	0	0	0	2	0	0	0	0	7,087	0	0	0	0	0	0	0	0	0		
Other financial corporations	433	0	6	6	0	0	0	0	0	0	385	0	0	0	0	0	0	0	0	0		
Non-financial corporations	91	0	4	4	0	2	0	0	0	0	89	0	4	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	188,792	132	1,707	1,706	1,585	480	680	618	342	0	192,195	1,095	1,704	1,704	1,573	424	677	615	286	0		
Central banks	92	0	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0	0	0		
General governments	27,396	36	17	17	17	6	1	1	0	0	27,075	35	18	18	18	7	2	2	0	0		
Credit institutions	26,124	0	7	7	7	22	6	6	0	0	25,880	0	41	41	41	13	24	24	0	0		
Other financial corporations	10,625	0	209	209	209	16	43	43	1	0	11,403	0	206	206	205	14	30	30	0	0		
Non-financial corporations	101,661	5	1,333	1,332	1,218	399	585	525	295	0	103,708	23	1,208	1,208	1,174	315	576	515	241	0		
of which: small and medium-sized enterprises	29,819	3	274	274	246	131	173	154	88	0	29,700	11	292	292	285	94	160	142	82	0		
of which: Loans collateralised by commercial immovable property	29,851	1	441	440	416	166	200	191	166	0	30,401	13	409	408	424	135	204	193	154	0		
Households	22,092	97	142	142	132	76	44	42	47	0	23,480	1,037	143	142	136	75	44	43	45	0		
of which: Loans collateralised by residential immovable property	16,271	72	89	89	86	16	7	6	36	0	16,887	76	89	89	84	16	6	5	37	0		
of which: Credit for consumption	3,229	22	55	55	55	47	23	23	0	0	3,426	24	59	59	59	46	25	25	0	0		
DEBT INSTRUMENTS other than HFT	278,629	132	1,716	1,715	1,585	483	682	618	342	0	272,096	1,095	1,709	1,709	1,573	432	679	615	286	0		
OFF-BALANCE SHEET EXPOSURES	64,842		342	342	342	97	46	23	59	0	64,125		288	288	192	77	36	21	45	0		

(1) For the definition of non-performing exposures please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 FROEP Parameters (Annexes F, 18.01 / F 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 30/09/2021						As of 31/12/2021					
	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 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
(min 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)	1,369	670	342	324	348	117	1,305	677	352	327	291	132
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	107	86	30	30	4	0	94	78	30	30	11	0
Non-financial corporations	1,175	545	294	279	310	104	1,121	560	304	282	245	119
of which: small and medium-sized enterprises	249	162	81	79	77		301	194	106	104	95	
Households	82	34	13	10	33	13	85	35	12	10	35	13
DEBT INSTRUMENTS other than HFT	1,369	670	342	324	348		1,305	677	352	327	291	
Loan commitments given	284	142	19	14	25	5	433	346	19	15	43	38
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

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 10 and 11 of Regulation (EU) 2021/451- 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.

³⁾ The information 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 31/03/2022						As of 30/06/2022					
	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)	1,394	745	353	330	341	184	1,336	693	328	310	276	128
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	98	79	31	30	11	0	111	82	19	18	9	0
Non-financial corporations	1,212	630	306	285	299	173	1,146	577	293	278	238	117
of which: small and medium-sized enterprises	286	194	108	106	90		262	183	102	99	76	
Households	78	31	10	9	31	12	74	29	10	8	28	10
DEBT INSTRUMENTS other than HFT	1,394	745	353	330	341		1,336	693	328	310	276	
Loan commitments given	275	193	17	14	24	15	259	143	18	12	15	4
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bayerische Landesbank

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performing	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 ²	Gross carrying amount		Of which: non-performing	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 ²	Gross carrying amount		Of which: non-performing	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 ²	Gross carrying amount		Of which: non-performing	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 ²
A Agriculture, forestry and fishing	2,245	86	85	2,245	18	0	2,205	88	84	2,205	17	0	2,215	86	86	2,215	17	0	2,228	81	81	2,228	17	0
B Mining and quarrying	32	12	12	32	1	0	300	12	12	300	1	0	229	0	0	229	0	0	225	0	0	225	1	0
C Manufacturing	6,055	358	358	6,054	225	0	5,079	340	340	5,079	243	0	6,567	405	405	6,567	251	0	6,686	352	352	6,686	250	0
D Electricity, gas, steam and air conditioning supply	18,893	251	251	18,893	153	0	19,329	280	280	19,329	161	0	19,594	313	313	19,594	190	0	20,053	317	317	20,053	169	0
E Water supply	5,531	20	20	5,531	3	0	5,930	0	0	5,930	1	0	6,071	0	0	6,071	0	0	6,120	0	0	6,120	0	0
F Construction	1,998	21	21	1,998	21	0	1,920	21	21	1,920	23	0	1,976	21	21	1,976	24	0	2,091	20	20	2,091	26	0
G Wholesale and retail trade	1,454	47	47	1,454	30	0	1,379	33	33	1,379	27	0	1,277	34	34	1,277	28	0	1,408	24	24	1,408	21	0
H Transport and storage	4,857	46	46	4,857	62	0	4,847	131	131	4,847	76	0	4,954	126	126	4,954	76	0	4,935	172	172	4,935	66	0
I Accommodation and food service activities	939	6	6	939	52	0	931	7	7	931	81	0	957	6	6	957	80	0	917	6	6	917	50	0
J Information and communication	1,960	1	1	1,960	2	0	996	0	0	996	1	0	1,039	0	0	1,039	1	0	1,041	12	12	1,041	2	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	41,792	100	100	41,791	116	0	42,983	100	100	42,982	129	0	44,163	99	99	44,162	131	0	44,772	108	108	44,771	132	0
M Professional, scientific and technical activities	1,935	3	3	1,935	7	0	1,933	3	3	1,933	9	0	2,196	3	3	2,196	6	0	2,061	3	3	2,061	6	0
N Administrative and support service activities	5,075	213	213	5,075	104	0	5,031	224	224	5,031	118	0	5,238	230	230	5,238	124	0	5,778	238	238	5,778	128	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	298	1	1	298	1	0	319	1	1	319	2	0	327	1	1	327	1	0	324	1	1	324	1	0
Q Human health services and social work activities	2,825	9	9	2,825	10	0	2,832	9	9	2,832	9	0	2,863	9	9	2,863	8	0	2,873	9	9	2,873	8	0
R Arts, entertainment and recreation	366	2	2	366	16	0	440	2	2	440	10	0	226	1	1	226	5	0	406	1	1	406	4	0
S Other services	1,551	1	1	1,539	12	0	1,709	1	1	1,694	1	0	1,677	0	0	1,663	1	0	1,729	0	0	1,716	1	0
Loans and advances	92,186	1,125	1,124	92,172	893	0	99,063	1,241	1,237	99,048	908	0	101,661	1,333	1,332	101,646	944	0	103,708	1,288	1,288	103,694	891	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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.