2025 EU-wide Stress Test

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

2025 EU-wide Stress Test: Summary

Bayerische Landesbank

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	2,695		2,707	2,732	2,707	2,249	2,322	2,394
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	278		33	33	33	-1,019	32	32
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-491		-108	-332	-360	-871	-978	-766
4	**Profit or (-) loss for the year**	**1,228**		**1,093**	**921**	**870**	**-722**	**31**	**203**
5	Coverage ratio: non-performing exposure (%)	28.83%		30.21%	29.89%	29.71%	32.47%	33.51%	35.68%
6	Common Equity Tier 1 capital	13,089	13,115	13,780	13,861	13,761	11,599	11,018	10,474
7	Total Risk exposure amount (all transitional adjustments included)	69,962	61,670	63,471	63,213	66,195	66,930	71,931	73,291
8	**Common Equity Tier 1 ratio, %**	**18.71%**	**21.27%**	**21.71%**	**21.93%**	**20.79%**	**17.33%**	**15.32%**	**14.29%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**18.71%**	**15.58%**	**15.94%**	**15.98%**	**15.83%**	**13.20%**	**12.33%**	**11.58%**
10	Tier 1 capital	13,089	13,115	13,780	13,861	13,761	11,599	11,018	10,474
11	Total leverage ratio exposures	254,488		254,488	254,488	254,488	254,488	254,488	254,488
12	**Leverage ratio, %**	**5.14%**	**5.15%**	**5.41%**	**5.45%**	**5.41%**	**4.56%**	**4.33%**	**4.12%**
13	**Fully loaded leverage ratio, %**	**5.14%**	**5.15%**	**5.41%**	**5.45%**	**5.41%**	**4.56%**	**4.33%**	**4.12%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

2025 EU-wide Stress Test: Credit risk IRB

Bayerische Landesbank

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Bayerische Landesbank	Central banks	0	0	30,565	0	0	0	0	0	30,759	0	0	0	0	0	-
2		Central governments	0	0	50,217	1	0	0	1,584	0	31,202	4,411	201	1	5	4	2.01%
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	14,121	75	0	0	2,332	0	13,422	592	75	2	5	1	1.08%
5		Institutions			8,779	0			1,722	0	3,859	2,565	1	3	7	0	0.00%
6		Corporates	0	0	103,648	2,891	0	0	30,543	0	82,980	16,903	2,900	81	388	893	30.79%
7		Corporates - Of Which: Specialised Lending	0	0	30,973	1,518	0	0	10,524	0	23,486	7,092	1,338	27	135	429	32.06%
8		Corporates - Of Which: SME general corporates	0	0	21,260	492	0	0	4,615	0	20,089	1,768	666	16	103	185	27.77%
9		Corporates - Of Which: Purchased receivables	0	0	816	7	0	0	215	0	697	102	7	1	1	0	0.00%
10		Retail	30,221	178			5,600	328			23,810	3,418	176	19	107	52	29.47%
11		Retail - Secured by residential estate property	12,305	32			1,095	37			11,351	798	32	2	10	5	14.24%
12		Retail - Qualifying Revolving	6,429	13			299	27			3,310	145	12	1	9	5	46.33%
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	11,487	133			4,206	264			9,149	2,475	133	17	88	42	31.63%
15		Retail - Other Retail - Of Which: SME	599	10			115	24			522	39	11	0	1	4	35.97%
16		Retail - Other Retail - Of Which: non-SME	10,888	123			4,091	241			8,626	2,436	122	16	87	38	31.25%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	487	0			972	0			12	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	759	0			541	0			98	0	0	0	0	0	-
21		TOTAL	31,467	178	207,329	2,968	7,113	328	36,180	0	186,142	27,889	3,353	107	512	950	28.32%

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	GERMANY	Central banks	0	0	29,937	0	0	0	0	0	30,137	0	0	0	0	0	-
23		Central governments	0	0	46,545	0	0	0	1,436	0	30,578	4,059	171	0	3	0	0.00%
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	14,066	75	0	0	2,324	0	13,422	592	75	2	5	1	1.08%
26		Institutions			3,061	0			588	0	789	1,360	1	0	4	0	0.00%
27		Corporates	0	0	79,559	1,970	0	0	21,678	0	70,187	9,958	2,284	57	280	709	31.02%
28		Corporates - Of Which: Specialised Lending	0	0	19,159	933	0	0	5,751	0	16,015	3,226	818	15	78	279	34.07%
29		Corporates - Of Which: SME general corporates	0	0	20,521	475	0	0	4,482	0	20,089	1,694	666	15	102	185	27.77%
30		Corporates - Of Which: Purchased receivables	0	0	765	7	0	0	187	0	653	100	7	1	1	0	0.00%
31		Retail	30,024	176			5,579	324			23,810	3,418	176	19	107	52	29.47%
32		Retail - Secured by residential estate property	12,259	31			1,089	37			11,351	798	32	2	10	5	14.24%
33		Retail - Qualifying Revolving	6,304	12			293	25			3,310	145	12	1	9	5	46.33%
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	11,462	132			4,197	262			9,149	2,475	133	17	88	42	31.63%
36		Retail - Other Retail - Of Which: SME	598	10			115	24			522	39	11	0	1	4	35.97%
37		Retail - Other Retail - Of Which: non-SME	10,864	122			4,082	239			8,626	2,436	122	16	87	38	31.25%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	469	0			937	0			12	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	759	0			541	0			98	0	0	0	0	0	-
42		TOTAL	31,252	176	173,169	2,046	7,057	324	26,026	0	169,033	19,388	2,708	80	399	761	28.12%

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	UNITED STATES	Central banks	0	0	627	0	0	0	0	0	622	0	0	0	0	0	-
44		Central governments	0	0	2,188	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			365	0			80	0	307	0	0	0	0	0	-
48		Corporates	0	0	4,495	461	0	0	1,914	0	2,334	1,366	393	3	15	108	27.57%
49		Corporates - Of Which: Specialised Lending	0	0	2,404	393	0	0	1,216	0	1,458	738	353	1	9	105	29.80%
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	16	0			1	0			0	0	0	0	0	0	-
53		Retail - Secured by residential estate property	7	0			0	0			0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	8	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	2	0			0	0			0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	2	0			0	0			0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	13	0			26	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	30	0	7,675	461	26	0	1,994	0	3,262	1,366	393	3	15	108	27.57%

RowNum		(mln EUR, %)	Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*														
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	112	0	0	0	19	0	66	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	55	0	0	0	8	0	0	0	0	0	0	0	-
68		Institutions			1,319	0			155	0	695	392	0	0	0	0	-
69		Corporates	0	0	4,067	43	0	0	1,244	0	2,155	1,665	38	4	28	5	12.18%
70		Corporates - Of Which: Specialised Lending	0	0	2,519	38	0	0	643	0	1,147	1,368	38	3	25	5	12.18%
71		Corporates - Of Which: SME general corporates	0	0	10	0	0	0	3	0	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	8	0			1	0			0	0	0	0	0	0	-
74		Retail - Secured by residential estate property	2	0			0	0			0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	6	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	1	0			0	0			0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	1	0			0	0			0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	8	0	5,553	43	1	0	1,426	0	2,915	2,057	38	5	28	5	12.18%

2025 EU-wide Stress Test: Credit risk IRB

Bayerische Landesbank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	167	0	0	0	55	0	82	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			86	0			14	0	76	3	0	0	0	0	-
90		Corporates	0	0	3,009	0	0	0	1,040	0	1,726	1,213	0	3	19	0	-
91		Corporates - Of Which: Specialised Lending	0	0	1,126	0	0	0	515	0	806	298	0	1	10	0	-
92		Corporates - Of Which: SME	0	0	55	0	0	0	11	0	0	55	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	4	0			0	0			0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	1	0			0	0			0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	2	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	1	0			0	0			0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	1	0			0	0			0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		**TOTAL**	**4**	**0**	**3,262**	**0**	**0**	**0**	**1,109**	**0**	1,884	1,216	0	3	19	0	-

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	16	0	0	0	3	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			0	0			0	0	0	0	0	0	0	0	-
111		Corporates	0	0	4,234	17	0	0	1,227	0	1,217	973	18	2	6	6	33.77%
112		Corporates - Of Which: Specialised Lending	0	0	1,576	17	0	0	615	0	967	588	17	1	5	6	34.49%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	9	0			1	0			0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	3	0			0	0			0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	4	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	1	0			1	0			0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	1	0			1	0			0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		**TOTAL**	**9**	**0**	**4,250**	**17**	**1**	**0**	**1,230**	**0**	1,217	973	18	2	6	6	33.77%

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	132	0	0	0	4	0	70	0	13	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			502	0			71	0	258	175	0	0	0	0	-
132		Corporates	0	0	1,800	300	0	0	481	0	1,231	273	56	3	1	25	45.29%
133		Corporates - Of Which: Specialised Lending	0	0	900	121	0	0	242	0	660	231	55	2	1	25	46.11%
134		Corporates - Of Which: SME general corporates	0	0	268	0	0	0	27	0	0	0	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	6	0			1	0			0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	1	0			0	0			0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	4	0			0	0			0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	1	0			0	0			0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	1	0			0	0			0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		**TOTAL**	**6**	**0**	**2,434**	**300**	**1**	**0**	**556**	**0**	1,559	449	69	3	1	25	36.79%

2025 EU-wide Stress Test: Credit risk IRB

Bayerische Landesbank

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bayerische Landesbank	Central banks	30,750	3	6	0	0	0	0.00%	30,744	6	9	0	0	0	0.00%	30,738	9	12	0	0	0	0.00%
2		Central governments	31,140	4,462	210	2	104	86	40.76%	31,565	4,030	219	2	77	88	40.03%	31,605	3,982	226	2	57	89	39.47%
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	13,401	603	86	2	6	4	4.65%	13,563	431	96	2	5	7	7.22%	13,539	446	105	2	5	9	8.99%
5		Institutions	3,847	2,573	5	2	1	1	23.59%	5,836	576	13	2	1	6	41.08%	5,717	686	22	2	1	9	42.46%
6		Corporates	83,199	16,209	3,374	97	136	986	29.23%	84,471	14,016	4,295	147	166	1,253	29.17%	83,565	13,874	5,344	144	202	1,561	29.22%
7		Corporates - Of Which: Specialised Lending	23,286	7,100	1,530	40	30	452	29.52%	23,858	5,948	2,110	71	36	623	29.53%	23,265	5,859	2,792	69	43	829	29.69%
8		Corporates - Of Which: SME general corporates	20,419	1,305	799	20	48	214	26.74%	20,394	1,216	912	19	45	244	26.69%	20,389	1,124	1,010	19	42	270	26.71%
9		Corporates - Of Which: Purchased receivables	696	102	8	2	0	0	3.91%	713	84	9	1	1	2	26.88%	709	88	10	1	1	4	38.09%
10		Retail	24,865	2,192	347	15	66	103	29.65%	24,899	2,019	486	14	57	141	28.92%	24,919	1,880	605	14	51	171	28.32%
11		Retail - Secured by residential estate property	11,636	475	69	1	6	8	11.89%	11,645	435	101	1	5	11	11.01%	11,646	405	129	1	5	14	10.51%
12		Retail - Qualifying Revolving	3,345	102	20	1	6	9	44.63%	3,345	95	27	1	6	12	43.32%	3,345	89	33	1	5	14	42.53%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	9,883	1,615	258	12	53	86	33.25%	9,909	1,489	358	11	46	118	32.89%	9,927	1,386	443	11	41	144	32.48%
15		Retail - Other Retail - Of Which: SME	499	56	17	0	2	5	32.79%	499	51	22	0	1	7	30.56%	499	47	26	0	1	8	29.22%
16		Retail - Other Retail - Of Which: non-SME	9,384	1,559	241	12	52	80	33.28%	9,410	1,438	336	11	45	111	33.04%	9,428	1,339	417	11	40	136	32.68%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	9	0	3	0	0	0	0.01%	7	0	5	0	0	0	0.01%	6	0	6	0	0	0	0.01%
19		Securitisation																					
20		Other non-credit obligation assets	98	0	0	0	0	0	-	98	0	0	0	0	0	-	98	0	0	0	0	0	-
21		TOTAL	187,310	26,044	4,030	117	313	1,180	29.27%	191,183	21,078	5,123	166	306	1,494	29.15%	190,187	20,877	6,320	163	316	1,841	29.12%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	30,128	3	6	0	0	0	0.00%	30,122	6	9	0	0	0	0.00%	30,116	9	12	0	0	0	0.00%
23		Central governments	30,610	4,023	175	1	95	70	40.00%	30,995	3,635	178	1	70	71	40.00%	31,050	3,576	181	1	51	73	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	13,401	603	86	2	6	4	4.65%	13,563	431	96	2	5	7	7.22%	13,539	446	105	2	5	9	8.99%
26		Institutions	784	1,364	2	0	0	0	8.45%	2,130	15	5	0	0	1	12.29%	2,125	18	8	0	0	1	13.66%
27		Corporates	70,518	9,306	2,606	75	88	778	29.86%	71,023	8,274	3,132	131	122	899	28.71%	70,522	8,048	3,860	129	152	1,083	28.05%
28		Corporates - Of Which: Specialised Lending	15,881	3,267	911	26	12	292	32.09%	16,024	2,873	1,161	62	13	335	28.84%	15,738	2,735	1,586	60	12	430	27.09%
29		Corporates - Of Which: SME general corporates	20,419	1,232	797	20	47	213	26.70%	20,394	1,144	910	19	44	242	26.65%	20,389	1,053	1,006	19	41	268	26.67%
30		Corporates - Of Which: Purchased receivables	652	100	7	2	0	0	3.61%	669	83	8	1	1	2	25.78%	665	86	9	1	1	3	36.51%
31		Retail	24,865	2,192	347	15	66	103	29.65%	24,899	2,019	486	14	57	141	28.92%	24,919	1,880	605	14	51	171	28.32%
32		Retail - Secured by residential estate property	11,636	475	69	1	6	8	11.89%	11,645	435	101	1	5	11	11.01%	11,646	405	129	1	5	14	10.51%
33		Retail - Qualifying Revolving	3,345	102	20	1	6	9	44.63%	3,345	95	27	1	6	12	43.32%	3,345	89	33	1	5	14	42.53%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	9,883	1,615	258	12	53	86	33.25%	9,909	1,489	358	11	46	118	32.89%	9,927	1,386	443	11	41	144	32.48%
36		Retail - Other Retail - Of Which: SME	499	56	17	0	2	5	32.79%	499	51	22	0	1	7	30.56%	499	47	26	0	1	8	29.22%
37		Retail - Other Retail - Of Which: non-SME	9,384	1,559	241	12	52	80	33.28%	9,410	1,438	336	11	45	111	33.04%	9,428	1,339	417	11	40	136	32.68%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	9	0	3	0	0	0	0.01%	7	0	5	0	0	0	0.01%	6	0	6	0	0	0	0.01%
40		Securitisation																					
41		Other non-credit obligation assets	98	0	0	0	0	0	-	98	0	0	0	0	0	-	98	0	0	0	0	0	-
42		TOTAL	170,414	17,492	3,223	93	255	955	29.63%	172,838	14,381	3,910	148	255	1,118	28.60%	172,375	13,976	4,777	146	260	1,337	27.99%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	305	1	0	0	0	0	46.10%	305	2	0	0	0	0	141.03%	304	2	0	0	0	1	171.59%
48		Corporates	2,322	1,338	433	3	5	112	25.80%	2,314	1,303	476	3	5	115	24.27%	2,307	1,271	516	3	5	119	23.10%
49		Corporates - Of Which: Specialised Lending	1,453	722	373	1	2	107	28.64%	1,449	703	397	1	2	108	27.33%	1,445	684	420	1	2	110	26.23%
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	3,249	1,340	433	3	5	112	25.80%	3,241	1,305	476	3	5	116	24.33%	3,233	1,273	516	3	5	120	23.20%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	58	8	0	0	0	0	40.00%	59	7	0	0	0	0	40.00%	58	7	0	0	0	0	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	694	392	0	0	0	0	13.49%	878	208	1	0	0	0	46.64%	874	211	1	0	0	1	64.87%
69		Corporates	2,147	1,625	87	10	7	7	7.97%	2,430	1,079	350	6	11	129	36.75%	2,190	1,126	543	6	20	233	42.99%
70		Corporates - Of Which: Specialised Lending	1,142	1,330	81	9	6	6	7.24%	1,426	788	339	5	10	126	37.30%	1,190	838	525	5	18	230	43.72%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	2,899	2,024	87	10	7	7	7.99%	3,366	1,294	351	6	11	129	36.77%	3,123	1,344	544	6	20	234	43.03%

2025 EU-wide Stress Test: Credit risk IRB

Bayerische Landesbank

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	65	16	0	0	0	0	40.00%	67	14	1	0	0	0	40.00%	66	14	1	0	0	0	40.00%
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	76	3	0	0	0	0	26.16%	76	3	0	0	0	0	136.20%	76	3	0	0	0	0	169.19%
90		Corporates	1,720	1,209	10	4	8	3	29.34%	1,835	1,070	34	2	10	9	27.69%	1,803	1,078	58	2	10	13	22.40%
91		Corporates - Of Which: Specialised Lending	802	294	7	1	7	2	34.05%	812	275	17	1	7	5	29.25%	806	272	26	1	7	7	27.90%
92		Corporates - Of Which: SME	0	55	0	0	0	0	0.01%	0	54	1	0	0	0	0.32%	0	54	1	0	0	0	0.40%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	1,862	1,228	10	5	8	3	29.70%	1,978	1,087	35	2	11	10	28.43%	1,945	1,096	59	2	11	14	23.29%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	1,214	967	26	1	0	7	27.10%	1,300	867	40	1	1	8	20.84%	1,311	842	54	1	1	10	17.96%
112		Corporates - Of Which: Specialised Lending	965	582	25	1	0	7	27.29%	963	572	38	1	1	8	20.73%	976	546	51	1	1	9	17.74%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	1,214	967	26	1	0	7	27.10%	1,300	867	40	1	1	8	20.84%	1,311	842	54	1	1	10	17.96%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	70	0	13	0	0	5	40.00%	70	0	13	0	0	5	40.00%	70	0	13	0	0	5	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	258	175	0	0	0	0	7.83%	399	34	0	0	0	0	34.28%	357	76	1	0	0	0	67.52%
132		Corporates	1,225	273	62	1	0	26	41.91%	1,256	235	69	1	0	27	39.01%	1,237	245	78	1	1	28	36.35%
133		Corporates - Of Which: Specialised Lending	656	231	59	1	0	26	43.19%	685	196	65	1	0	26	40.67%	670	205	71	1	0	27	38.25%
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	1,553	449	75	1	1	31	41.51%	1,725	269	83	1	1	32	39.15%	1,664	321	91	1	1	34	37.04%

2025 EU-wide Stress Test: Credit risk IRB

Bayerische Landesbank

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bayerische Landesbank	Central banks	30,744	3	12	0	0	0	0.00%	30,732	6	21	0	0	0	0.00%	30,723	9	27	0	0	0	0.00%
2		Central governments	30,714	4,888	211	2	269	86	40.68%	30,571	5,022	221	2	221	88	39.98%	30,568	5,017	229	2	154	90	39.50%
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	13,197	804	89	6	21	6	6.61%	12,814	1,167	110	6	28	15	13.99%	12,629	1,330	131	5	30	26	19.68%
5		Institutions	2,281	4,135	8	1	3	2	19.47%	3,690	2,713	23	2	5	8	33.69%	5,171	1,222	32	2	2	12	36.92%
6		Corporates	80,496	18,737	3,550	176	244	1,131	31.85%	79,084	18,548	5,150	361	356	1,679	32.61%	76,209	19,741	6,833	306	409	2,392	35.00%
7		Corporates - Of Which: Specialised Lending	22,475	7,837	1,605	68	41	544	33.89%	22,166	7,156	2,594	44	85	844	32.55%	21,665	6,934	3,318	46	99	1,115	33.62%
8		Corporates - Of Which: SME general corporates	20,169	1,509	845	48	93	245	28.96%	18,917	2,523	1,083	52	106	331	30.56%	17,692	3,508	1,323	42	128	427	32.31%
9		Corporates - Of Which: Purchased receivables	688	110	8	2	5	0	5.00%	698	98	9	1	8	3	31.35%	713	82	11	1	2	4	41.06%
10		Retail	24,198	2,807	399	65	133	131	32.95%	22,962	3,647	795	72	121	301	37.86%	22,329	3,880	1,195	59	111	476	39.81%
11		Retail - Secured by residential estate property	11,468	632	81	4	15	11	13.79%	11,168	875	138	4	14	20	14.50%	11,000	991	190	3	13	29	15.14%
12		Retail - Qualifying Revolving	3,321	123	23	2	12	11	47.29%	3,277	156	34	2	11	16	48.69%	3,257	166	43	2	11	22	49.56%
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	9,409	2,052	295	59	106	110	37.12%	8,517	2,616	623	66	96	264	42.44%	8,072	2,723	961	54	88	425	44.25%
15		Retail - Other Retail - Of Which: SME	468	84	20	2	5	7	37.52%	419	123	30	1	5	12	38.29%	400	132	39	1	5	16	39.48%
16		Retail - Other Retail - Of Which: non-SME	8,941	1,968	276	57	101	102	37.09%	8,098	2,493	593	65	91	253	42.65%	7,672	2,591	922	53	83	410	44.45%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	8	0	4	0	0	0	0.01%	4	0	8	0	0	0	0.01%	2	0	10	0	0	0	0.01%
19		Securitisation																					
20		Other non-credit obligation assets	98	0	0	0	0	0	-	98	0	0	0	0	0	-	98	0	0	0	0	0	-
21		TOTAL	181,735	31,374	4,275	249	670	1,356	31.72%	179,955	31,103	6,326	443	730	2,091	33.06%	177,729	31,199	8,456	374	706	2,995	35.42%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	GERMANY	Central banks	30,122	3	12	0	0	0	0.00%	30,110	6	21	0	0	0	0.00%	30,101	9	27	0	0	0	0.00%
23		Central governments	30,221	4,412	175	1	245	70	40.00%	30,029	4,601	178	1	202	71	40.00%	29,991	4,635	181	1	142	73	40.00%
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	13,197	804	89	6	21	6	6.61%	12,814	1,167	110	6	28	15	13.99%	12,629	1,330	131	5	30	26	19.68%
26		Institutions	472	1,676	3	0	0	0	8.55%	663	1,479	8	0	1	1	10.34%	1,412	726	11	0	1	1	11.56%
27		Corporates	69,154	10,564	2,711	150	183	903	33.32%	66,574	12,157	3,699	345	285	1,216	32.89%	62,591	14,848	4,991	289	349	1,723	34.53%
28		Corporates - Of Which: Specialised Lending	15,737	3,388	935	52	17	370	39.58%	15,025	3,640	1,394	35	46	458	32.84%	14,024	4,242	1,793	36	63	539	30.08%
29		Corporates - Of Which: SME general corporates	20,169	1,436	843	48	92	244	28.91%	18,917	2,452	1,079	52	106	329	30.52%	17,691	3,438	1,318	42	127	426	32.28%
30		Corporates - Of Which: Purchased receivables	647	105	8	2	5	0	4.64%	655	96	9	1	7	3	30.82%	668	82	10	1	2	4	40.07%
31		Retail	24,198	2,807	399	65	133	131	32.95%	22,962	3,647	795	72	121	301	37.86%	22,329	3,880	1,195	59	111	476	39.81%
32		Retail - Secured by residential estate property	11,468	632	81	4	15	11	13.79%	11,168	875	138	4	14	20	14.50%	11,000	991	190	3	13	29	15.14%
33		Retail - Qualifying Revolving	3,321	123	23	2	12	11	47.29%	3,277	156	34	2	11	16	48.69%	3,257	166	43	2	11	22	49.56%
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	9,409	2,052	295	59	106	110	37.12%	8,517	2,616	623	66	96	264	42.44%	8,072	2,723	961	54	88	425	44.25%
36		Retail - Other Retail - Of Which: SME	468	84	20	2	5	7	37.52%	419	123	30	1	5	12	38.29%	400	132	39	1	5	16	39.48%
37		Retail - Other Retail - Of Which: non-SME	8,941	1,968	276	57	101	102	37.09%	8,098	2,493	593	65	91	253	42.65%	7,672	2,591	922	53	83	410	44.45%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	8	0	4	0	0	0	0.01%	4	0	8	0	0	0	0.01%	2	0	10	0	0	0	0.01%
40		Securitisation																					
41		Other non-credit obligation assets	98	0	0	0	0	0	-	98	0	0	0	0	0	-	98	0	0	0	0	0	-
42		TOTAL	167,470	20,266	3,392	223	582	1,111	32.74%	163,254	23,057	4,818	425	638	1,605	33.31%	159,154	25,429	6,546	355	633	2,298	35.11%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED STATES	Central banks	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%	622	0	0	0	0	0	0.00%
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	285	21	0	0	0	0	44.01%	304	2	0	0	0	0	123.17%	304	2	0	0	0	1	161.79%
48		Corporates	2,178	1,463	452	3	6	121	26.67%	2,419	1,179	495	3	6	126	25.40%	2,424	1,134	535	3	6	130	24.36%
49		Corporates - Of Which: Specialised Lending	1,390	776	383	1	3	115	30.06%	1,536	605	408	1	3	118	28.92%	1,539	579	431	1	2	120	27.91%
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	3,085	1,485	452	3	6	121	26.67%	3,345	1,181	496	3	6	126	25.45%	3,350	1,136	536	3	6	131	24.46%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	FRANCE	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	58	8	0	0	0	0	40.00%	58	8	0	0	0	0	40.00%	58	7	0	0	0	0	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	602	484	1	0	0	0	11.25%	735	349	1	0	1	0	31.67%	958	126	2	0	0	1	42.70%
69		Corporates	2,017	1,731	111	11	7	8	7.67%	2,174	1,126	558	6	22	210	37.66%	2,326	716	817	6	20	392	47.93%
70		Corporates - Of Which: Specialised Lending	1,062	1,388	103	10	5	7	6.77%	1,087	924	542	4	20	206	38.08%	1,220	539	794	4	19	385	48.54%
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	2,677	2,223	111	11	8	9	7.69%	2,967	1,484	560	6	24	211	37.64%	3,342	849	819	7	21	393	47.92%

2025 EU-wide Stress Test: Credit risk IRB

Bayerische Landesbank

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	ITALY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	65	16	0	0	1	0	40.00%	64	16	1	0	1	0	40.00%	65	15	2	0	0	1	40.00%
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	24	55	0	0	1	0	14.14%	65	14	0	0	0	0	29.65%	79	0	0	0	0	0	61.94%
90		Corporates	1,498	1,427	14	5	11	4	32.53%	1,602	1,290	47	2	14	13	27.51%	1,757	1,109	73	2	13	17	23.53%
91		Corporates - Of Which: Specialised Lending	764	330	10	1	9	4	39.94%	778	303	22	1	9	7	34.03%	798	273	32	1	8	10	32.87%
92		Corporates - Of Which: SME	0	55	1	0	0	0	0.01%	0	54	1	0	0	0	0.27%	0	53	2	0	0	0	0.37%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	1,587	1,499	14	6	13	5	32.51%	1,731	1,321	48	2	15	13	27.81%	1,901	1,124	75	2	13	18	24.15%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	1,032	1,141	35	1	1	8	21.94%	1,106	1,046	55	1	1	10	17.50%	1,515	624	69	1	1	11	16.29%
112		Corporates - Of Which: Specialised Lending	792	747	33	1	0	7	21.88%	862	659	52	1	1	9	17.20%	1,044	464	64	1	1	10	15.92%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	1,032	1,141	35	1	1	8	21.94%	1,106	1,046	55	1	1	10	17.50%	1,515	624	69	1	1	11	16.29%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	NETHERLANDS	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	36	34	13	0	1	5	40.00%	61	10	13	0	0	5	40.00%	70	0	13	0	0	5	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	62	371	0	0	1	0	5.64%	213	219	1	0	1	0	10.81%	285	148	1	0	0	0	21.70%
132		Corporates	940	553	67	1	1	27	40.94%	1,097	384	79	1	1	29	36.36%	1,209	263	88	1	1	30	33.73%
133		Corporates - Of Which: Specialised Lending	484	398	63	1	1	27	42.57%	564	310	72	1	1	28	38.39%	645	222	80	1	1	29	35.90%
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	1,038	958	80	1	2	33	40.65%	1,371	613	92	1	2	34	36.70%	1,563	411	102	1	1	35	34.43%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Bayerische Landesbank	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
2		Central governments	523	0	0	0	275	193	59	0	0	0	0.00%
3		Regional governments or local authorities	6,131	0	33	0	949	65	0	0	0	0	0.00%
4		Public sector entities	1,233	0	41	0	1,162	5	0	0	0	0	0.00%
5		Multilateral Development Banks	880	0	0	0	416	402	0	0	0	0	0.00%
6		International Organisations	1,344	0	0	0	676	278	0	0	0	0	0.00%
7		Institutions	25,107	0	812	0	23,760	242	0	2	0	0	0.00%
8		Corporates	4,339	29	2,306	40	1,046	725	91	2	7	60	66.21%
9		of which: Other - SME	127	1	106	1	122	6	21	0	2	22	102.06%
10		of which: Specialised Lending	133	0	108	0	112	20	0	0	0	0	0.00%
11		Retail	638	37	328	54	1,690	48	6	3	5	2	33.50%
12		of which: SME	228	3	104	3	522	15	4	1	2	1	37.60%
13		Secured by mortgages on immovable property and ADC exposures	278	1	179	2	182	44	2	0	1	0	16.67%
14		of which: Residential immovable property	101	1	54	2	50	7	2	0	0	0	16.67%
15		of which: Commercial immovable property	177	0	125	0	132	38	0	0	0	0	0.00%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	215	0	21	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	313	0	616	0	0	0	0	0	0	0	0.00%
21		Equity	232	0	502	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
24		TOTAL	41,232	67	4,839	96	30,156	2,002	159	6	13	63	39.55%

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
26		Central governments	166	0	0	0	0	170	0	0	0	0	0.00%
27		Regional governments or local authorities	5,844	0	11	0	691	32	0	0	0	0	0.00%
28		Public sector entities	1,233	0	41	0	1,162	5	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	24,842	0	700	0	23,499	234	0	1	0	0	0.00%
32		Corporates	2,487	27	1,383	38	456	520	89	1	3	59	66.93%
33		of which: Other - SME	84	1	70	1	122	5	21	0	1	22	102.06%
34		of which: Specialised Lending	34	0	34	0	35	0	0	0	0	0	0.00%
35		Retail	625	36	320	53	1,690	48	6	3	5	2	33.50%
36		of which: SME	225	3	102	3	522	15	4	1	2	1	37.60%
37		Secured by mortgages on immovable property and ADC exposures	276	1	177	2	182	44	2	0	1	0	16.67%
38		of which: Residential immovable property	101	1	54	2	50	7	2	0	0	0	16.67%
39		of which: Commercial immovable property	174	0	123	0	132	38	0	0	0	0	0.00%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	215	0	21	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	102	0	102	0	0	0	0	0	0	0	0.00%
45		Equity	164	0	333	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
48		TOTAL	35,953	65	3,089	93	27,680	1,053	97	5	9	62	63.75%

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments	231	0	0	0	229	2	0	0	0	0	0.00%
51		Regional governments or local authorities	17	0	3	0	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	38	0	13	0	38	0	0	0	0	0	0.00%
56		Corporates	286	0	197	0	67	3	0	0	0	0	0.00%
57		of which: Other - SME	41	0	34	0	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	88	0	221	0	0	0	0	0	0	0	0.00%
69		Equity	68	0	170	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72		TOTAL	729	0	604	0	334	5	0	0	0	0	0.00%

2025 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
74		Central governments	70	0	0	0	0	14	54	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	41	0	16	0	41	3	0	0	0	0	0.00%
80		Corporates	380	0	252	0	77	105	0	0	1	0	0.00%
81		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	99	0	74	0	77	20	0	0	0	0	0.00%
83		Retail	1	0	0	0	0	0	0	0	0	0	0.00%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	21	0	52	0	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
96		**TOTAL**	**513**	**0**	**321**	**0**	**118**	**123**	**54**	**0**	**1**	**0**	**0.00%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	27	0	14	0	27	0	0	0	0	0	0.00%
104		Corporates	50	0	50	0	50	0	0	0	0	0	0.00%
105		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	1	0	3	0	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		**TOTAL**	**79**	**0**	**67**	**0**	**77**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
122		Central governments	3	0	0	0	0	0	3	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
128		Corporates	12	0	12	0	12	0	0	0	0	0	0.00%
129		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	1	0	0	0	0	0	0	0	0	0	0.00%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	13	0	33	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		**TOTAL**	**29**	**0**	**46**	**0**	**12**	**0**	**3**	**0**	**0**	**0**	**0.00%**

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	NETHERLANDS	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
146		Central governments	52	0	0	0	46	6	2	0	0	0	0.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
152		Corporates	11	0	11	0	12	0	0	0	0	0	0.00%
153		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
155		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	21	0	53	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**TOTAL**	**85**	**0**	**64**	**0**	**58**	**6**	**2**	**0**	**0**	**0**	**0.00%**

2025 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bayerische Landesbank	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	267	197	62	0	5	24	38.11%	264	198	65	0	4	24	36.50%	262	198	68	0	3	24	35.01%
3		Regional governments or local authorities	962	52	0	0	1	0	36.53%	971	43	0	0	0	0	35.89%	970	44	0	0	0	0	35.79%
4		Public sector entities	1,017	150	0	0	0	0	6.31%	1,163	4	0	0	0	0	8.03%	1,162	4	1	0	0	0	7.78%
5		Multilateral Development Banks	416	402	0	0	0	0	0.01%	522	295	0	0	0	0	0.01%	513	304	0	0	0	0	0.01%
6		International Organisations	676	278	0	0	0	0	14.01%	750	204	0	0	0	0	51.35%	744	210	0	0	0	0	70.05%
7		Institutions	18,334	5,654	14	1	30	2	14.23%	23,900	77	25	1	0	4	14.13%	23,890	75	36	1	0	5	14.06%
8		Corporates	1,042	720	101	1	4	63	62.61%	1,490	263	109	1	3	65	59.84%	1,439	307	117	1	3	68	57.61%
9		of which: Other - SME	120	7	24	0	1	23	96.10%	119	5	26	0	1	24	91.95%	118	5	27	0	1	24	88.76%
10		of which: Specialised Lending	112	20	1	0	0	0	16.66%	111	20	1	0	0	0	16.79%	111	20	2	0	0	0	16.83%
11		Retail	1,685	44	15	3	5	8	50.21%	1,682	39	22	3	4	12	53.05%	1,680	35	29	3	3	16	54.09%
12		of which: SME	512	22	7	1	2	4	49.20%	512	19	10	1	2	5	51.36%	512	16	13	1	1	7	52.13%
13		Secured by mortgages on immovable property and ADC exposures	180	44	4	0	0	1	16.43%	180	43	5	0	0	1	16.88%	180	42	6	0	0	1	17.13%
14		of which: Residential immovable property	49	7	2	0	0	0	16.09%	50	6	3	0	0	0	15.61%	50	6	3	0	0	0	15.23%
15		of which: Commercial immovable property	131	37	1	0	0	0	17.04%	131	37	2	0	0	0	18.32%	130	36	3	0	0	1	18.85%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	24,579	7,541	196	5	45	97	49.42%	30,924	1,164	228	6	11	106	46.34%	30,840	1,219	258	6	9	113	43.99%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GERMANY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Central governments	0	170	0	0	4	0	40.00%	0	170	0	0	3	0	40.00%	0	170	0	0	3	0	40.00%
27		Regional governments or local authorities	704	19	0	0	0	0	40.00%	714	10	0	0	0	0	40.00%	712	11	0	0	0	0	40.00%
28		Public sector entities	1,017	150	0	0	0	0	6.31%	1,163	4	0	0	0	0	8.03%	1,162	4	1	0	0	0	7.78%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	18,073	5,647	12	1	30	2	15.33%	23,640	71	22	1	0	3	15.06%	23,631	70	32	1	0	5	14.80%
32		Corporates	453	518	94	1	1	61	64.37%	865	100	99	1	1	62	62.31%	832	129	103	1	1	63	60.60%
33		of which: Other - SME	120	5	23	0	0	22	96.65%	119	5	25	0	0	23	92.55%	118	4	26	0	0	23	89.32%
34		of which: Specialised Lending	35	0	0	0	0	0	5.59%	35	0	0	0	0	0	5.59%	35	0	0	0	0	0	5.59%
35		Retail	1,685	44	15	3	5	8	50.21%	1,682	39	22	3	4	12	53.05%	1,680	35	29	3	3	16	54.09%
36		of which: SME	512	22	7	1	2	4	49.20%	512	19	10	1	2	5	51.36%	512	16	13	1	1	7	52.13%
37		Secured by mortgages on immovable property and ADC exposures	180	44	4	0	0	1	16.43%	180	43	5	0	0	1	16.88%	180	42	6	0	0	1	17.13%
38		of which: Residential immovable property	49	7	2	0	0	0	16.09%	50	6	3	0	0	0	15.61%	50	6	3	0	0	0	15.23%
39		of which: Commercial immovable property	131	37	1	0	0	0	17.04%	131	37	2	0	0	0	18.32%	130	36	3	0	0	1	18.85%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	22,112	6,592	125	5	41	71	56.35%	28,244	436	149	5	8	78	52.19%	28,198	461	171	5	7	84	49.13%

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	226	2	3	0	0	0	0.01%	223	2	6	0	0	0	0.01%	221	2	8	0	0	0	0.01%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	38	0	0	0	0	0	44.82%	38	0	0	0	0	0	42.73%	38	0	0	0	0	0	42.39%
56		Corporates	67	3	0	0	0	0	58.98%	68	1	1	0	0	0	23.96%	68	1	1	0	0	0	20.35%
57		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	331	5	3	0	0	0	2.72%	330	3	6	0	0	0	2.56%	326	4	10	0	0	0	2.53%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	0	14	54	0	0	22	40.00%	0	14	54	0	0	22	40.00%	0	14	54	0	0	22	40.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	41	3	0	0	0	0	42.27%	40	3	0	0	0	0	40.90%	40	3	0	0	0	0	40.67%
80		Corporates	77	105	0	0	0	0	19.97%	108	74	1	0	0	0	22.43%	95	86	2	0	0	0	23.36%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	77	20	0	0	0	0	20.32%	77	20	1	0	0	0	20.30%	76	20	1	0	0	0	20.30%
83		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	**118**	**122**	**55**	**0**	**0**	**22**	**39.82%**	**148**	**91**	**55**	**0**	**0**	**22**	**39.67%**	**135**	**103**	**56**	**0**	**1**	**22**	**39.54%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ITALY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	27	0	0	0	0	0	43.95%	27	0	0	0	0	0	42.41%	27	0	0	0	0	0	42.12%
104		Corporates	50	0	0	0	0	0	100.00%	50	0	0	0	0	0	100.00%	50	0	0	0	0	0	99.99%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	**77**	**0**	**0**	**0**	**0**	**0**	**54.41%**	**77**	**0**	**0**	**0**	**0**	**0**	**53.14%**	**77**	**0**	**0**	**0**	**0**	**0**	**52.91%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	3	0	0	1	40.00%	0	0	3	0	0	1	40.00%	0	0	3	0	0	1	40.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	12	0	0	0	0	0	50.96%	12	0	0	0	0	0	50.31%	12	0	0	0	0	0	50.10%
129		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**12**	**0**	**3**	**0**	**0**	**1**	**40.02%**	**12**	**0**	**3**	**0**	**0**	**1**	**40.03%**	**12**	**0**	**3**	**0**	**0**	**1**	**40.05%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	41	11	2	0	0	1	40.00%	41	11	2	0	0	1	40.00%	41	11	2	0	0	1	40.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Corporates	12	0	0	0	0	0	37.96%	11	0	1	0	0	0	36.51%	11	0	1	0	0	0	35.67%
153		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		TOTAL	**53**	**11**	**2**	**0**	**0**	**1**	**39.73%**	**53**	**11**	**2**	**0**	**0**	**1**	**39.21%**	**52**	**11**	**3**	**0**	**0**	**1**	**38.68%**

2025 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Bayerische Landesbank	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
2		Central governments	261	203	63	0	11	24	37.57%	262	198	67	0	9	24	35.68%	260	197	70	0	6	24	34.19%
3		Regional governments or local authorities	886	128	0	0	2	0	33.36%	800	214	0	0	7	0	33.99%	715	298	1	0	8	0	35.00%
4		Public sector entities	156	1,010	1	0	0	0	4.46%	623	543	1	0	0	0	7.72%	1,098	67	2	0	0	0	10.17%
5		Multilateral Development Banks	231	586	0	0	0	0	0.01%	390	428	0	0	0	0	0.01%	588	229	0	0	0	0	0.01%
6		International Organisations	488	466	0	0	0	0	17.70%	650	304	0	0	0	0	88.12%	795	159	0	0	0	0	94.38%
7		Institutions	3,356	20,622	23	1	104	3	11.60%	11,134	12,820	48	1	73	5	11.00%	20,887	3,048	66	2	16	7	11.16%
8		Corporates	710	1,050	104	2	6	64	61.82%	941	805	117	2	5	68	58.65%	1,202	533	128	2	4	72	56.55%
9		of which: Other - SME	118	8	25	1	2	23	94.65%	92	30	29	1	2	25	89.35%	70	47	32	1	1	28	85.60%
10		of which: Specialised Lending	112	20	1	0	0	0	16.54%	111	20	2	0	0	0	16.62%	111	20	2	0	0	0	16.69%
11		Retail	1,625	101	18	6	10	10	56.49%	1,570	142	31	6	8	20	64.43%	1,554	146	44	6	7	30	68.02%
12		of which: SME	485	47	9	2	5	5	56.91%	460	67	14	2	5	9	64.55%	452	70	20	2	5	13	68.33%
13		Secured by mortgages on immovable property and ADC exposures	174	50	4	0	1	1	17.44%	161	60	7	0	1	1	20.48%	138	81	9	0	1	2	22.58%
14		of which: Residential immovable property	48	8	3	0	0	0	16.38%	43	13	3	0	1	1	17.38%	36	19	4	0	1	1	18.37%
15		of which: Commercial immovable property	126	42	2	0	0	0	18.85%	119	47	4	0	0	1	22.98%	102	62	6	0	0	1	25.31%
16		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
24		TOTAL	7,886	24,216	214	10	134	102	47.47%	16,530	15,514	272	10	104	120	43.98%	27,238	4,759	320	10	42	136	42.60%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	GERMANY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Central governments	0	170	0	0	10	0	40.00%	0	170	0	0	8	0	40.00%	0	170	0	0	5	0	40.00%
27		Regional governments or local authorities	691	32	0	0	1	0	40.00%	542	181	0	0	7	0	40.00%	458	265	0	0	7	0	40.00%
28		Public sector entities	156	1,010	1	0	0	0	4.46%	623	543	1	0	0	0	7.72%	1,098	67	2	0	0	0	10.17%
29		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	3,097	20,614	21	1	104	3	11.91%	10,874	12,814	45	1	73	5	11.16%	20,624	3,047	61	2	16	7	11.27%
32		Corporates	320	649	96	2	2	61	63.79%	366	594	104	1	2	64	61.29%	540	412	112	1	2	67	59.53%
33		of which: Other - SME	118	6	24	1	1	23	95.10%	92	29	28	1	1	25	89.62%	70	47	31	1	1	27	85.75%
34		of which: Specialised Lending	35	0	0	0	0	0	5.59%	35	0	0	0	0	0	5.59%	34	0	1	0	0	0	5.59%
35		Retail	1,625	101	18	6	10	10	56.49%	1,570	142	31	6	8	20	64.43%	1,554	146	44	6	7	30	68.02%
36		of which: SME	485	47	9	2	5	5	56.91%	460	67	14	2	5	9	64.55%	452	70	20	2	5	13	68.33%
37		Secured by mortgages on immovable property and ADC exposures	174	50	4	0	1	1	17.44%	161	60	7	0	1	1	20.48%	138	81	9	0	1	2	22.58%
38		of which: Residential immovable property	48	8	3	0	0	0	16.38%	43	13	3	0	1	1	17.38%	36	19	4	0	1	1	18.37%
39		of which: Commercial immovable property	126	42	2	0	0	0	18.85%	119	47	4	0	0	1	22.98%	102	62	6	0	0	1	25.31%
40		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		TOTAL	6,063	22,626	141	9	128	75	53.09%	14,137	14,504	189	9	99	91	48.03%	24,413	4,188	229	9	39	106	46.25%

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	225	2	4	0	0	0	0.01%	222	2	7	0	0	0	0.01%	219	2	10	0	0	0	0.01%
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	38	0	0	0	0	0	49.66%	38	0	0	0	0	0	49.29%	38	0	0	0	0	0	48.01%
56		Corporates	2	67	0	0	0	0	41.93%	67	3	1	0	0	0	22.72%	67	2	1	0	0	0	20.52%
57		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	266	70	4	0	0	0	2.88%	327	5	8	0	0	0	2.74%	324	4	12	0	0	0	2.67%

2025 EU-wide Stress Test: Credit risk STA

Bayerische Landesbank

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	0	14	54	0	0	22	40.00%	0	14	54	0	0	22	40.00%	0	14	54	0	0	22	40.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	41	3	0	0	0	0	49.11%	40	3	0	0	0	0	46.57%	44	0	0	0	0	0	45.42%
80		Corporates	77	105	1	0	0	0	20.01%	77	104	1	0	0	0	21.93%	76	104	2	0	1	0	22.72%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	77	20	1	0	0	0	20.30%	77	20	1	0	0	0	20.30%	76	20	2	0	0	0	20.30%
83		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		**TOTAL**	**118**	**122**	**55**	**0**	**1**	**22**	**39.79%**	**117**	**122**	**55**	**0**	**1**	**22**	**39.59%**	**120**	**119**	**56**	**0**	**1**	**22**	**39.44%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	ITALY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	27	0	0	0	0	0	49.53%	27	0	0	0	0	0	47.20%	27	0	0	0	0	0	46.25%
104		Corporates	30	20	0	0	0	0	100.00%	44	6	0	0	0	0	100.00%	50	0	0	0	0	0	100.00%
105		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		**TOTAL**	**57**	**20**	**0**	**0**	**0**	**0**	**57.36%**	**72**	**6**	**0**	**0**	**0**	**0**	**55.74%**	**77**	**0**	**0**	**0**	**0**	**0**	**55.35%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
121	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	3	0	0	1	40.00%	0	0	3	0	0	1	40.00%	0	0	3	0	0	1	40.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Corporates	12	0	0	0	0	0	52.42%	12	0	0	0	0	0	52.20%	12	0	0	0	0	0	52.77%
129		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		**TOTAL**	**12**	**0**	**3**	**0**	**0**	**1**	**40.03%**	**12**	**0**	**3**	**0**	**0**	**1**	**40.05%**	**12**	**0**	**3**	**0**	**0**	**1**	**40.07%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
146		Central governments	36	16	2	0	1	1	40.00%	40	12	2	0	1	1	40.00%	41	11	2	0	0	1	40.00%
147		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Corporates	12	0	0	0	0	0	34.72%	11	0	1	0	0	0	34.90%	11	0	1	0	0	0	34.74%
153		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**TOTAL**	**47**	**16**	**2**	**0**	**1**	**1**	**39.03%**	**52**	**12**	**3**	**0**	**1**	**1**	**38.51%**	**52**	**11**	**3**	**0**	**0**	**1**	**38.09%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Bayerische Landesbank

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	480						
2		SEC-SA	314						
3		SEC-ERBA	151						
4		SEC-IAA	1,918						
5		**Total**	**2,862**						
6	REA	SEC-IRBA	67	67	67	67	67	67	73
7		SEC-SA	32	34	38	42	35	40	47
8		SEC-ERBA	39	39	45	51	52	72	96
9		SEC-IAA	376	400	473	545	513	700	950
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**513**	**540**	**622**	**704**	**667**	**878**	**1,166**
12	Impairments	**Total banking book others than assessed at fair value**		**2**	**0**	**0**	**2**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Bayerische Landesbank

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	60,370	49,085	50,885	50,628	50,669	54,345	59,346	60,706
2	Risk exposure amount for securitisations and re-securitisations	525	513	540	622	704	667	878	1,166
3	Risk exposure amount other credit risk	59,845	48,571	50,345	50,005	49,965	53,678	58,468	59,540
4	Risk exposure amount for market risk	3,010	3,450	3,450	3,450	3,450	3,450	3,450	3,450
5	Risk exposure amount for operational risk	5,247	8,129	8,129	8,129	8,129	8,129	8,129	8,129
6	Other risk exposure amounts	1,335	1,006	1,006	1,006	1,006	1,006	1,006	1,006
7	**Total Risk exposure amount before Output floor**	**69,962**	**61,670**	**63,471**	**63,213**	**63,254**	**66,930**	**71,931**	**73,291**
8	**Unfloored Total Risk exposure amount (transitional)**		**61,670**	**63,471**	**63,213**	**63,254**	**66,930**	**71,931**	**73,291**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**62,398**	**64,202**	**63,944**	**63,988**	**67,669**	**72,684**	**74,042**
10	Standardised Risk exposure amount for credit risk exposures		103,663	106,806	107,159	107,497	108,782	110,821	112,332
11	Standardised Risk exposure amount for market risk exposures		2,816	2,816	2,816	2,816	2,816	2,816	2,816
12	Standardised Risk exposure amount for operational risk		8,129	8,129	8,129	8,129	8,129	8,129	8,129
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**106,516**	**110,316**	**110,007**	**110,324**	**112,515**	**114,610**	**115,979**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**116,106**	**119,252**	**119,606**	**119,944**	**121,229**	**123,268**	**124,780**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**69,962**	**61,670**	**63,471**	**63,213**	**66,195**	**66,930**	**71,931**	**73,291**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**69,962**	**84,177**	**86,458**	**86,714**	**86,959**	**87,891**	**89,369**	**90,465**

2025 EU-wide Stress Test: Capital

Bayerische Landesbank

RowNum			(mln EUR, %)	IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				1	2	3	4	5	6	7	8	9
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**15,656**	**15,920**	**16,346**	**16,461**	**16,471**	**14,457**	**13,905**	**13,368**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**13,089**	**13,115**	**13,780**	**13,861**	**13,761**	**11,599**	**11,018**	**10,474**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,888		3,888	3,888	3,888	3,888	3,888	3,888
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		9,630		10,395	11,040	11,648	8,908	8,930	9,072
6		A.1.3	Accumulated other comprehensive income		-878		-878	-878	-878	-1,236	-1,236	-1,236
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-49		-49	-49	-49	-555	-555	-555
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-831		-831	-831	-831	-682	-682	-682
9		A.1.3.3	Other OCI contributions		2		2	2	2	2	2	2
10		A.1.4	Other Reserves		1,706		1,706	1,706	1,706	1,706	1,706	1,706
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-169	-169	-169	-169	-169	-207	-207	-207
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-35	-35	-35	-35	-35	-74	-74	-74
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		-133		-133	-133	-133	-133	-133	-133
17		A.1.8	(-) Intangible assets (including Goodwill)		-300		-300	-300	-300	-300	-300	-300
18		A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19		A.1.8.2	of which: Software assets (-)		-300		-300	-300	-300	-300	-300	-300
20		A.1.8.3	of which: Other intangible assets (-)		0		0	0	0	0	0	0
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-65	-65	0	0	0	-208	-204	-179
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-33	-3	-57	-3	-3	-3	-3	-3
23		A.1.11	(-) Defined benefit pension fund assets		-174		-174	-174	-174	-323	-323	-323
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-73	-77	-187	-806	-1,514	-183	-789	-1,500
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-443		-443	-443	-443	-443	-443	-443
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

Bayerische Landesbank

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0
52		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		13,089	13,115	13,780	13,861	13,761	11,599	11,018	10,474
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,566	2,804	2,566	2,600	2,710	2,859	2,887	2,894
59		A.4.1	Tier 2 Capital instruments		2,566	2,566	2,566	2,566	2,566	2,566	2,566	2,566
60		A.4.2	Other Tier 2 Capital components and deductions		0	238	0	33	143	292	321	328
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			61,670	63,471	63,213	63,254	66,930	71,931	73,291
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			62,398	64,202	63,944	63,988	67,669	72,684	74,042
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			106,516	110,316	110,007	110,324	112,515	114,610	115,979
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			116,106	119,252	119,606	119,944	121,229	123,268	124,780
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		69,962	61,670	63,471	63,213	66,195	66,930	71,931	73,291
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		69,962	84,177	86,458	86,714	86,959	87,891	89,369	90,465
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		18.71%	21.27%	21.71%	21.93%	20.79%	17.33%	15.32%	14.29%
70		C.2	Tier 1 Capital ratio (transitional)		18.71%	21.27%	21.71%	21.93%	20.79%	17.33%	15.32%	14.29%
71		C.3	Total Capital ratio (transitional)		22.38%	25.81%	25.75%	26.04%	24.88%	21.60%	19.33%	18.24%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		13,089	13,115	13,780	13,861	13,761	11,599	11,018	10,474
73		D.2	TIER 1 CAPITAL (fully loaded)		13,089	13,115	13,780	13,861	13,761	11,599	11,018	10,474
74		D.3	TOTAL CAPITAL (fully loaded)		15,656	15,920	16,346	16,461	16,471	14,457	13,905	13,368
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		18.71%	15.58%	15.94%	15.98%	15.83%	13.20%	12.33%	11.58%
76		E.2	Tier 1 Capital ratio (fully loaded)		18.71%	15.58%	15.94%	15.98%	15.83%	13.20%	12.33%	11.58%
77		E.3	Total Capital ratio (fully loaded)		22.38%	18.91%	18.91%	18.98%	18.94%	16.45%	15.56%	14.78%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		254,488		254,488	254,488	254,488	254,488	254,488	254,488
79		H.2	Total leverage ratio exposures (fully loaded)		254,488		254,488	254,488	254,488	254,488	254,488	254,488
80		H.3	Leverage ratio (transitional)		5.14%	5.15%	5.41%	5.45%	5.41%	4.56%	4.33%	4.12%
81		H.4	Leverage ratio (fully loaded)		5.14%	5.15%	5.41%	5.45%	5.41%	4.56%	4.33%	4.12%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.71%		0.71%	0.71%	0.71%	0.71%	0.71%	0.71%
84		P.3	O-SII buffer		0.50%		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.19%		0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
87		P.6	Combined buffer		3.90%		3.90%	3.90%	3.90%	3.90%	3.90%	3.90%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
89		R.1.1	of which: CET1		1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%	1.13%
90		R.1.2	of which: AT1		0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%	0.38%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
92		R.2.1	of which: CET1		5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%	5.63%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.90%	13.90%	13.90%	13.90%	13.90%	13.90%	13.90%	13.90%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.53%	9.53%	9.53%	9.53%	9.53%	9.53%	9.53%	9.53%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%	1.88%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Bayerische Landesbank

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	2,695	2,707	2,732	2,707	2,249	2,322	2,394
2	Interest income	11,706	7,486	7,393	7,587	9,042	9,161	9,219
3	Interest expense	-9,011	-4,750	-4,632	-4,850	-6,763	-6,809	-6,796
4	**Dividend income**	18	18	18	18	9	9	9
5	**Net fee and commission income**	538	485	485	485	371	371	372
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	278	33	33	33	-1,019	32	32
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					509		
8	**Other operating income not listed above, net**	194	156	156	156	22	156	156
9	**Total operating income, net**	3,724	3,399	3,424	3,399	2,142	2,891	2,963
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-491	-108	-332	-360	-871	-978	-766
11	**Other income and expenses not listed above, net**	-1,654	-1,730	-1,776	-1,796	-2,301	-1,869	-1,907
12	**Profit or (-) loss before tax from continuing operations**	1,578	1,561	1,316	1,242	-1,031	44	290
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-350	-468	-395	-373	309	-13	-87
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**1,228**	**1,093**	**921**	**870**	**-722**	**31**	**203**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	600	328	276	261	0	9	61
17	**Attributable to owners of the parent net of estimated dividends**	628	765	645	609	-722	22	142
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	267,538						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Bayerische Landesbank

(mln EUR)

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0