



2018 EU-wide Transparency Exercise

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

2018 EU-wide Transparency Exercise
Capital

Bayerische Landesbank

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	10,756	10,629		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,393	9,247		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,098	5,118	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-775	-1,021	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,705	1,705	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-145	-150	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-86	-86	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-98	-108	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-211	-24	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-11	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-77	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	28	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	28	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	1			
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	11	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-11	1	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,393	9,248			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,362	1,381			
A.4.1	Tier 2 Capital instruments	953	1,007	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	409	374	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	61,420	64,368		Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.29%	14.37%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.29%	14.37%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.51%	16.51%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,377	9,247	A1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.27%	14.37%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Bayerische Landesbank

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,393	9,248	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,377	9,247	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	232,737	242,387	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	232,716	242,387	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	3.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	3.8%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

Bayerische Landesbank

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	54,289	56,403
Risk exposure amount for securitisation and re-securitisations in the banking book	334	334
Risk exposure amount for contributions to the default fund of a CCP	87	57
Risk exposure amount Other credit risk	53,868	56,011
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,660	3,460
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	587	736
Risk exposure amount for operational risk	3,884	3,770
Other risk exposure amounts	0	0
Total Risk Exposure Amount	61,420	64,368

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

Bayerische Landesbank

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	6,317	3,281
Of which debt securities income	196	108
Of which loans and advances income	3,403	1,613
Interest expenses	4,676	2,411
(Of which deposits expenses)	1,441	698
(Of which debt securities issued expenses)	588	263
(Expenses on share capital repayable on demand)	0	0
Dividend income	21	11
Net Fee and commission income	263	132
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	9	17
Gains or (-) losses on financial assets and liabilities held for trading, net	19	-83
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	186	122
Gains or (-) losses from hedge accounting, net	-142	-44
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-100	-77
TOTAL OPERATING INCOME, NET	1,898	948
(Administrative expenses)	1,224	629
(Depreciation)	36	18
Modification gains or (-) losses, net	n.a.	-1
(Provisions or (-) reversal of provisions)	-79	-61
(Commitments and guarantees given)	22	-22
(Other provisions)	-101	-39
Of which pending legal issues and tax litigation ¹	8	
Of which restructuring ¹	-6	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	70	-94
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-94
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-2	-2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	8	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	652	453
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	680	349
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	680	349
Of which attributable to owners of the parent	678	345

⁽¹⁾ Information available only as of end of the year

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	373	406	893		32	102	1	
	Regional governments or local authorities	72	5,706	4		83	5,617	6	
	Public sector entities	269	189	36		278	200	39	
	Multilateral Development Banks	212	213	0		231	233	0	
	International Organisations	61	61	0		48	48	0	
	Institutions	25,540	23,253	94		25,336	22,861	71	
	Corporates	3,402	639	610		3,550	807	791	
	of which: SME	403	163	143		332	87	80	
	Retail	8,158	804	574		8,096	767	547	
	of which: SME	676	166	96		697	157	89	
	Secured by mortgages on immovable property	338	338	122		280	280	102	
	of which: SME	17	17	8		15	15	8	
	Exposures in default	70	88	80	6	58	49	68	4
	Items associated with particularly high risk	454	454	482	0	0	0	0	0
	Covered bonds	0	0	0	9	9	9	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	38	38	21	42	42	42	18	
Equity	102	102	245	0	0	0	0		
Securitisation	33	33	17	32	32	32	16		
Other exposures	68	68	68	21	21	21	21		
Standardised Total²	39,192	32,362	3,445	9	38,157	31,137	1,231	13	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
GERMANY	Central governments or central banks	373	390	892		32	47	0	
	Regional governments or local authorities	57	5,692	1		60	5,594	1	
	Public sector entities	269	189	36		278	200	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23,915	21,624	60		23,674	21,214	31	
	Corporates	3,104	514	498		3,104	661	658	
	of which: SME	229	141	126		157	67	64	
	Retail	8,001	789	562		7,943	753	537	
	of which: SME	672	166	95		692	156	89	
	Secured by mortgages on immovable property	338	338	122		280	280	102	
	of which: SME	17	17	8		15	15	8	
	Exposures in default	58	54	74	4	50	47	65	2
	Items associated with particularly high risk	451	451	677	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	3	3	2	5	5	5	2	
Equity	32	32	70	0	0	0	0		
Securitisation	0	0	0	0	0	0	0		
Other exposures	68	68	68	71	71	71	71		
Standardised Total²	39,192	32,362	3,445	7	38,157	31,137	1,231	11	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	14	14	3		23	23	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	268	55	42		270	56	44	
	of which: SME	173	21	17		174	20	16	
	Retail	17	1	1		16	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	3	3	3	3	3	3	2	
Equity	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	13	0		0	12	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,625	1,625	32		1,628	1,628	33	
	Corporates	3	3	3		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	10	1	1		9	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	2	2	2	3	3	3	2	
Equity	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	41	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		34	39	8	
	Corporates	26	26	26		52	33	33	
	of which: SME	0	0	0		0	0	0	
	Retail	9	1	1		8	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	0		4	4	2	
Equity	3	3	7		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	38	4	3		37	3	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	3	3	4		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	0		4	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		3	3	1	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	20	2	2		20	2	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		9	9	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	1		2	2	1	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
TURKEY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ITALY	Central governments or central banks	0	2	1		0	2	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	2		1	1	1		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	212	213	0		231	233	0	
	International Organisations	61	61	0		46	46	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bayerische Landesbank

(min EUR, %)		IRB Approach												
		As of 31/12/2017				As of 30/06/2018								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
	Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted							
Consolidated data	Central banks and central governments	62,025	0	69,171	688	0	1	64,394	0	71,613	1,674	0	7	
	Institutions	26,049	16	22,743	4,972	0	4	27,933	15	24,700	5,363	0	17	
	Corporates	113,455	3,667	89,984	39,438	0	794	116,391	3,302	93,144	40,604	0	993	
	Corporates - Of Which: Specialised Lending	26,504	1,137	22,921	8,910	0	468	27,243	1,110	23,674	8,980	0	513	
	Corporates - Of Which: SME	34,174	547	30,945	14,955	0	139	34,270	533	30,563	14,778	0	182	
	Retail	20,516	218	15,019	4,099	79	93	21,126	187	15,348	4,022	66	107	
	Retail - Secured on real estate property	7,922	121	7,882	1,811	48	28	7,480	95	7,436	1,620	36	40	
	Retail - Secured on real estate property - Of Which: SME	675	0	688	135	0	0	671	0	664	129	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	7,247	121	7,214	1,677	48	28	6,809	95	6,772	1,491	36	40	
	Retail - Qualifying Revolving	7,307	4	2,476	173	1	7	7,758	4	2,598	174	1	2	
	Retail - Other Retail	5,287	93	4,661	2,075	30	58	5,888	89	5,114	2,228	29	64	
	Retail - Other Retail - Of Which: SME	801	0	720	267	0	0	801	0	719	262	0	0	
	Retail - Other Retail - Of Which: non-SME	4,486	93	3,942	1,808	30	58	5,087	89	4,395	1,965	29	64	
	Equity	308	0	308	849	0	0	918	0	918	2,058	0	64	
	Securitisation	2,249	0	2,249	318	0	0	2,274	0	2,274	319	0	0	
	Other non credit-obligation assets				453						274			
	IRB Total													

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

(min EUR, %)		IRB Approach												
		As of 31/12/2017				As of 30/06/2018								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
	Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted							
GERMANY	Central banks and central governments	53,189	0	59,787	4	0	0	52,119	0	58,778	1,153	0	4	
	Institutions	13,653	16	10,643	2,377	0	1	15,146	15	12,304	2,731	0	4	
	Corporates	85,996	947	69,253	30,854	0	318	86,226	958	70,500	31,214	0	461	
	Corporates - Of Which: Specialised Lending	16,355	80	13,827	4,880	0	43	16,801	89	14,302	4,919	0	61	
	Corporates - Of Which: SME	33,530	547	30,455	14,756	0	97	33,605	533	30,548	14,577	0	114	
	Retail	20,350	214	14,912	4,038	77	91	20,958	104	15,041	4,002	65	106	
	Retail - Secured on real estate property	7,878	119	7,857	1,799	47	27	7,438	93	7,294	1,610	36	40	
	Retail - Secured on real estate property - Of Which: SME	673	0	665	134	0	0	669	0	661	128	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	7,205	119	7,172	1,665	47	27	6,769	93	6,732	1,481	36	39	
	Retail - Qualifying Revolving	7,202	4	2,428	170	1	7	7,649	4	2,549	172	1	2	
	Retail - Other Retail	5,271	92	4,647	2,068	29	57	5,871	87	5,098	2,220	29	64	
	Retail - Other Retail - Of Which: SME	800	0	719	267	0	0	799	0	718	262	0	0	
	Retail - Other Retail - Of Which: non-SME	4,470	92	3,928	1,802	29	57	5,072	87	4,381	1,958	29	64	
	Equity	147	0	147	299	0	0	674	0	674	1,326	0	0	
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

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

(min EUR, %)		IRB Approach												
		As of 31/12/2017				As of 30/06/2018								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
	Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted							
UNITED STATES	Central banks and central governments	3,995	0	4,155	0	0	0	7,915	0	8,169	0	0	0	
	Institutions	376	0	371	80	0	0	493	0	487	112	0	0	
	Corporates	4,573	3	3,117	1,245	0	1	5,239	1	3,645	1,544	0	5	
	Corporates - Of Which: Specialised Lending	1,138	3	954	428	0	1	1,237	1	1,029	470	0	4	
	Corporates - Of Which: SME	109	0	0	0	0	0	112	0	2	4	0	0	
	Retail	15	0	9	1	0	0	14	0	9	1	0	0	
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	0	0	0	
	Retail - Qualifying Revolving	8	0	3	0	0	0	8	0	3	0	0	0	
	Retail - Other Retail	3	0	2	1	0	0	2	0	2	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	2	0	2	1	0	0	
	Equity	20	0	20	39	0	0	33	0	33	62	0	0	
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

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

(min EUR, %)		IRB Approach												
		As of 31/12/2017				As of 30/06/2018								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
	Of which: defaulted ²⁾		Of which: defaulted		Of which: defaulted		Of which: defaulted							
UNITED KINGDOM	Central banks and central governments	503	0	946	164	0	0	287	0	707	121	0	0	
	Institutions	1,638	0	1,633	370	0	0	1,669	0	1,665	365	0	8	
	Corporates	4,411	534	4,059	1,822	0	142	4,683	512	4,230	1,844	0	192	
	Corporates - Of Which: Specialised Lending	3,293	510	3,098	1,362	0	141	3,313	488	3,127	1,284	0	168	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	11	1	8	2	0	0	11	1	8	2	0	0	
	Retail - Secured on real estate property	4	0	4	2	0	0	5	0	5	2	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	2	0	0	5	0	5	2	0	0	
	Retail - Qualifying Revolving	5	0	2	0	0	0	5	0	2	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
FRANCE	Central banks and central governments	379	0	802	96	0	0	333	0	686	82	0	0	0			
	Institutions	2,347	0	2,347	274	0	0	2,685	0	2,686	323	0	0	0			
	Corporates	2,931	31	2,730	1,109	0	23	2,884	30	2,688	1,051	0	23	0			
	Corporates - Of Which: Specialised Lending	1,115	31	1,081	476	0	22	1,182	30	1,126	491	0	21	0			
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail	8	0	5	1	0	0	8	0	5	1	0	0	0			
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0	0			
	Retail - Qualifying Revolving	5	0	2	0	0	0	5	0	2	0	0	0	0			
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Equity	1	0	1	0	0	0	0	0	0	0	0	0	0			
	Securitisation	0	0	0	0	0	0	3	0	3	6	0	0	0			
	Other non credit-obligation assets																
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
SWITZERLAND	Central banks and central governments	85	0	173	7	0	0	56	0	146	8	0	0	0			
	Institutions	2,167	0	2,167	470	0	0	1,853	0	1,852	419	0	0	0			
	Corporates	1,624	55	997	418	0	53	2,518	53	1,859	694	0	33	0			
	Corporates - Of Which: Specialised Lending	83	55	61	2	0	53	81	53	59	2	0	32	0			
	Corporates - Of Which: SME	7	0	7	7	0	0	7	0	7	5	0	0	0			
	Retail	42	1	30	7	0	1	42	1	29	6	0	0	0			
	Retail - Secured on real estate property	14	0	14	5	0	0	13	0	13	4	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	13	0	13	5	0	0	13	0	13	4	0	0	0			
	Retail - Qualifying Revolving	25	0	12	1	0	26	12	0	13	1	0	0	0			
	Retail - Other Retail	4	1	4	2	0	0	4	1	4	2	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	4	1	4	2	0	0	4	1	4	2	0	0	0			
	Equity	0	0	0	0	0	0	4	0	3	2	0	0	0			
	Securitisation	0	0	0	0	0	0	4	0	4	8	0	0	0			
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
NETHERLANDS	Central banks and central governments	76	0	89	0	0	0	76	0	89	0	0	0	0			
	Institutions	723	0	718	77	0	0	647	0	647	62	0	0	0			
	Corporates	2,197	111	1,921	830	0	40	2,298	40	1,999	845	0	38	0			
	Corporates - Of Which: Specialised Lending	785	1	777	259	0	2	861	1	843	291	0	2	0			
	Corporates - Of Which: SME	268	0	265	124	0	0	298	0	297	123	0	0	0			
	Retail	6	0	4	1	0	0	6	0	4	1	0	0	0			
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	0			
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0	0			
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0	0			
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Securitisation																
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions	
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
AUSTRIA	Central banks and central governments	147	0	162	18	0	0	147	0	155	10	0	0	0			
	Institutions	65	0	69	26	0	0	66	0	68	22	0	0	0			
	Corporates	2,812	1,514	2,483	420	0	0	2,454	1,257	2,202	395	0	5	0			
	Corporates - Of Which: Specialised Lending	158	20	158	40	0	0	164	20	164	41	0	5	0			
	Corporates - Of Which: SME	26	0	26	11	0	0	27	0	27	10	0	0	0			
	Retail	27	0	18	2	0	0	28	0	18	2	0	0	0			
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0	0			
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0			
	Retail - Other Retail	3	0	3	1	0	0	2	0	2	0	0	0	0			
	Retail - Qualifying Revolving	22	0	13	1	0	0	23	0	14	1	0	0	0			
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0	0			
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0			
	Securitisation																
Other non credit-obligation assets																	
IRB Total																	

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
TURKEY	Central banks and central governments	760	0	0	1	0	758	0	0	0	0	2	
	Institutions	213	0	134	210	0	1	273	0	147	262	0	1
	Corporates	1,020	0	42	61	0	2	965	0	38	63	0	7
	Corporates - Of Which: Specialised Lending	24	0	24	32	0	1	16	0	16	25	0	1
	Corporates - Of Which: SME	114	0	5	7	0	0	109	0	5	8	0	1
	Retail	1	0	0	0	0	1	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
ITALY	Central banks and central governments	296	0	296	87	0	304	0	304	90	0	0	0
	Institutions	39	0	38	7	0	0	46	0	46	12	0	0
	Corporates	1,025	0	955	432	0	1,349	0	1,281	548	0	1	1
	Corporates - Of Which: Specialised Lending	255	0	254	174	0	0	356	0	349	216	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	1	0	0	2	0	1	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	2	0	1	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	1	0	1	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)													
Other Countries	Central banks and central governments	1,393	0	1,395	37	0	1,359	0	1,361	34	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	13	0	13	7	0	15	0	15	9	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Bayerische Landesbank

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹			Designated at fair value through profit or loss ²			Available-for-sale ³			Loans and Receivables ⁴			Held-to-maturity investments		
				of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	
TOTAL - ALL COUNTRIES	41,292.7	28,455.0	12,837.6	1,462.5	996.1	466.4	204.3	116.5	87.7	12,211.9	0.0	12,211.9	27,414.0	27,342.3	71.7	0.0	0.0	0.0
Austria	141.8	50.0	91.8															
Belgium	42.7	12.9	29.9															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	54.1	0.0	54.1															
Denmark	28.0	0.0	28.0															
Estonia	0.0	0.0	0.0															
Finland	76.0	0.0	76.0															
France	651.3	98.7	552.6															
Germany	34,174.7	26,579.5	7,595.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	10.7	0.0	10.7															
Italy	298.4	0.0	298.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	76.4	0.0	76.4															
Poland	177.4	0.0	177.4															
Portugal	43.0	0.0	43.0															
Romania	0.0	0.0	0.0															
Slovakia	25.2	0.0	25.2															
Slovenia	0.0	0.0	0.0															
Spain	277.1	12.0	265.1															
Sweden	75.6	0.0	75.6															
United Kingdom	1,201.1	1,201.1	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	85.4	85.4	0.0															
Australia	0.0	0.0	0.0															
Canada	339.4	21.0	318.3															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	3,016.3	0.0	3,016.3															
Other advanced economies non EEA	15.2	0.0	15.2															
Other Central and eastern Europe countries non EEA	300.4	300.4	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.4	0.4	0.0															
Africa	60.5	60.5	0.0															
Others	121.6	33.2	88.4															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

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

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bayerische Landesbank

As of 30/06/2018

(mln EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount	
		On balance sheet						Derivatives				Off-balance sheet exposures					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Derivatives with positive fair value					Derivatives with negative fair value
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount						
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		55	54	0	0	0	0	0	54	0	0	0	0	0	0	0	
		2	2	0	0	0	0	0	2	0	0	0	0	0	0	0	
		57	57	0	0	0	0	0	57	0	0	0	0	0	0	0	9
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	
		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0	
		31	31	0	0	0	0	2	29	0	0	0	0	0	0	0	
		60	60	0	0	0	0	41	18	0	0	0	0	0	0	0	
		3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	
		107	107	3	0	0	0	57	47	0	0	0	0	0	0	0	15

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Bayerische Landesbank

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	22,518	0	0	0	-4	0	0	23,140	0	13	0	2	3	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,367	0	0	0	-4	0	0	12,474	0	0	0	0	0	0
Credit institutions	8,969	0	0	0	0	0	0	9,086	0	0	0	1	0	0
Other financial corporations	1,069	0	0	0	0	0	0	1,279	0	9	0	0	1	0
Non-financial corporations	113	0	0	0	0	0	0	301	0	4	0	0	2	0
Loans and advances (including at amortised cost and fair value)	175,903	221	3,436	3,436	170	1,018	408	184,134	190	3,033	3,012	265	775	368
Central banks	15,929	0	0	0	0	0	0	17,955	0	0	0	0	0	0
General governments	27,458	0	0	0	-1	0	0	25,048	0	0	0	10	0	0
Credit institutions	25,286	0	4	4	7	0	3	28,080	0	0	0	5	0	0
Other financial corporations	6,983	0	1,254	1,254	2	5	15	7,052	0	1,237	1,237	4	0	0
Non-financial corporations	81,340	20	1,873	1,873	113	899	258	87,800	29	1,530	1,524	170	682	254
of which: small and medium-sized enterprises at amortised cost	29,034	3	475	475	46	145	101	28,926	2	450	450	87	116	101
Households	18,907	201	304	304	49	113	133	18,200	161	267	252	77	94	114
DEBT INSTRUMENTS other than HFT	198,421	221	3,436	3,436	166	1,018	408	207,274	190	3,046	3,012	267	778	368
OFF-BALANCE SHEET EXPOSURES	59,129		245	245	32	49	27	58,563		157	154	44	56	15

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

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

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

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

2018 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,788	2,836	786	752	585	3,391	2,466	551	506	555
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	4	4	0	0	3	0	0	0	0	0
Other financial corporations	1,266	1,254	5	5	24	1,250	1,237	0	0	9
Non-financial corporations	2,289	1,522	767	739	422	1,932	1,174	538	500	425
of which: small and medium-sized enterprises at amortised cost	649	278	97	85	185	681	318	92	71	197
Households	228	55	14	8	137	209	55	13	6	121
DEBT INSTRUMENTS other than HFT	3,788	2,836	786	752	585	3,391	2,466	551	506	555
Loan commitments given	218	127	3	3	8	153	36	8	5	3

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.