

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,527	9,973	9,753	9,554	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,527	9,973	9,753	9,554	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,528	9,974	9,754	9,555	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	9,528	9,974	9,754	9,555	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	10,881	11,465	11,376	11,125	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,881	11,465	11,376	11,125	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	64,700	65,594	66,919	67,643	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	64,700	65,594	66,919	67,643	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.72%	15.20%	14.57%	14.12%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.72%	15.20%	14.57%	14.12%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.73%	15.21%	14.58%	14.13%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.73%	15.21%	14.58%	14.13%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.82%	17.48%	17.00%	16.45%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.82%	17.48%	17.00%	16.45%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	242,334	241,117	252,143	260,250	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.93%	4.14%	3.87%	3.67%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,528	9,974	9,754	9,555	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,527	9,973	9,753	9,554	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	242,334	241,117	252,143	260,250	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	242,334	241,117	252,143	260,250	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.9%	4.1%	3.9%	3.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.9%	4.1%	3.9%	3.7%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Bayerische Landesbank

		(500 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	10,881	11,465	11,376		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	9,527	9,973	9,753		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,888	3,888	3,888		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	5,403	5,814	5,814		C 01.00 (r130,c010)	Articles 26(1) points (d) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	-1,112	-1,113	-1,275		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,705	1,705	1,705		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	19	30	29	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-90	-85	-86	-94	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-93	-151	-151	-151	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-68	-9	-9	-9	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) 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	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-97	-97	-165	-174	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	1	1	1	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2		0	0	0		C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	1	1	1	1	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,528	9,974	9,754	9,555	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,353	1,491	1,622	1,570	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,006	1,034	1,186	1,182	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	139	146	129	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	346	317	290		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	64,700	65,594	66,919	67,643	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
- CINEMENTO	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.72%	15.20%	14.57%	14.12%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.73%	15.21%	14.58%	14.13%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.82%	17.48%	17.00%	16.45%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,527	9,973	9,753	9,554	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.72%	15.20%	14.57%	14.12%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Momo itomo	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu		•		1		1

(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



Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	54,045	54,960	56,460	56,576	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	1,254	1,367	1,357	1,359	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	46,290	47,290	48,863	49,347	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	3,963	3,893	3,880	3,513	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	2,165	2,042	1,991	1,981	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	2,483	2,397	2,394	2,626	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	733	687	728	698	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	366	423	392	399	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	3,302	3,356	3,045	3,348	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	3,302	3,356	3,045	3,348	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	3,770	3,770	3,900	3,900	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,770	3,770	3,900	3,900	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	96	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	64,700	65,594	66,919	67,643	



2019 EU-wide Transparency Exercise P&L Bayerische Landesbank

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)	4.554	6.070	1.466	2.050
Interest income	4,554	6,070	1,466	2,959
Of which debt securities income	162	222	61	129
Of which loans and advances income	2,418	3,226	806	1,618
Interest expenses	3,283	4,363	1,046	2,098
(Of which deposits expenses)	1,041	1,370	326	656
(Of which debt securities issued expenses)	411	572	150	301
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	15	39	5	11
Net Fee and commission income	192	270	70	141
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	18	7	23	55
Gains or (-) losses on financial assets and liabilities held for trading, net	-136	-94	48	109
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	314	216	-58	-137
Gains or (-) losses from hedge accounting, net	-51	-50	-12	-7
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	-90	-79	-84	2
TOTAL OPERATING INCOME, NET	1,532	2,017	412	1,037
(Administrative expenses)	957	1,304	353	682
(Depreciation)	28	37	14	30
Modification gains or (-) losses, net	-1	-2	0	0
(Provisions or (-) reversal of provisions)	-68	-72	31	21
(Commitments and guarantees given)	-21	10	33	29
(Other provisions)	-48	-82	-1	-8
Of which pending legal issues and tax litigation ¹		-9		
Of which restructuring ¹		-2		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-102	-146	-40	-19
(Financial assets at fair value through other comprehensive income)	0	1	0	0
(Financial assets at amortised cost)	-102	-147	-40	-18
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	18	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-2	-2	-2	-2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	714	870	51	320
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	568	829	44	290
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	568	829	44	290
Of which attributable to owners of the parent	562	823	44	290
of which attributable to owners of the parent	302	023		25

⁽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."



Total Assets: fair value and impairment distribution

(mln EUR)	А	s of 30/09/201	.8			As of 31/	12/2018			As of 31/0	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fai	ir value hierarc	hy		Fair	r value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	8,830				6,842				11,411				10,092				IAS 1.54 (i)
Financial assets held for trading	13,219	754	12,395	70	12,335	752	11,442	141	14,507	1,046	13,303	158	15,899	1,698	14,025	177	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,045	146	317	582	832	129	261	442	940	143	336	461	955	143	352	461	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	84	84	0	0	87	87	0	0	93	93	0	0	97	97	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	23,479	7,743	15,733	3	24,577	9,144	15,431	2	24,284	7,430	16,852	2	24,423	7,833	16,589	2	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	173,141				170,798				179,447				183,450				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	486	0	486	0	512	0	512	0	594	0	594	0	642	0	642	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	330				407				613				843				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	6,831				3,846				3,421				3,974				
TOTAL ASSETS	227,445				220,236				235,309				240,375				IAS 1.9(a), IG 6

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

(mln	n EUR)			As of 30/09/20	18					As of 31	/12/2018					As of 31,	03/2019					As of 30)/06/2019			
		Gross carr	ying amount		Accur	nulated impairment		Gros	s carrying amo	ount	Accu	ımulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impai	irment	Gros	ss carrying am	ount	Accui	mulated impair	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	5	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	credit risk since Credit	tage 3 t-impaired assets (Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	_	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	23,478	3	0	-2	0	0	23,431	1,146	(0 -2	0	0	23,431	854	1	0 -	-2	0	0 23,644	780		0 -2	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	()	4	0	0	-1	0	0	3	3 0	0	-1	C)	o l	2	0	-	1 (0		2 0	0	-1	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	()	0	0	0	0	25	0	C	0 0	0	0	25	5 (o l	0	0	0	0 0	0		0 0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	163,455	7,855	2,759	-83	-191	-655	136,466	33,534	1,815	-96	-206	-740	141,037	37,678	3 1,73	2 -9	-210	0 -71	9 144,228	38,432	1,78	6 -85	-194	-717	Annex V.Part 1.32, 44(a)

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



Market RiskBayerische Landesbank

								Day	Criscile Larie	icobarne										
	SA					I	М								IM					
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		E RISKS CAPITAL RGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		RICE RISKS CA HARGE FOR C		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR I	2 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE MEASUR	E FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018								As of 31/12	2/2018				
Traded Debt Instruments	2,725	2,890	0	0	0	0						0	0	0	0					
Of which: General risk	1,644	1,625	0	0	0	0						0	0	0	0					
Of which: Specific risk	257	165	0	0	0	0						0	0	0	0					
Equities Of which: General risk	98	/5	0	0	0	0						0	0	0	0					
Of which: Specific risk	20	22 21	0	0	0	0														
Foreign exchange risk	476	371	0	0	0	0														
Commodities risk	32	20	0	0	0	0						0	0	0	0					
Total	3,302	3,356	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0 (0	0	0	0
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019								As of 30/00	5/2019				
Traded Debt Instruments	2,259	2,435	0	0	0	0						0	0	0	0					
Of which: General risk	1,705	1,696	0	0	0	0						0	0	0	0					
Of which: Specific risk	255	293	0	0	0	0						0	0	0	0					
Equities	103	61	0	0	0	0						0	0	0	0					
Of which: General risk	46	27	0	0	0	0							0							
Of which: Specific risk	43	24	0	0	0	0						0	0	0						
Foreign exchange risk Commodities risk	3/I 311	420 426	٠ ١	0	0	0) n		0	J 0					
Total	3,045	3,348	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0 (0	0	0	0

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

Credit Risk - Standardised Approach

Bayerische Landesbank

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	31	98	1		30	94	1	
	Regional governments or local authorities	103	5,598	6		95	5,493	5	
	Public sector entities	270	201	39		272	203	40	
	Multilateral Development Banks	293	294	0		293	295	0	
	International Organisations	48	48	0		48	48	0	
	Institutions	25,136	22,780	83		25,089	23,144	78	
	Corporates	3,455	671	656		3,353	625	614	
	of which: SME	341	94	88		320	83	/6	
	Retail	8,240	776	544		8,215	768	538	
Consolidated data	of which: SME	1,183	216	123		1,193	214	122	
	Secured by mortgages on immovable property of which: SME	253	253	92		234	234	84	
		15 55	15	8 66	2	65	30	11	4
	Exposures in default	22	48	00	3	05	58	80	4
	Items associated with particularly high risk Covered bonds	J 0	U 7	U		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	/ /	/	1		0		0	
	Collective investments undertakings (CIU)	υ 4Ε	υ 4Ε	10		105	105	70	
		43	75 10	19		0	102	0	
	Equity Other exposures	71	71	71		71	71	71	
	Standardised Total ²	38,006	30,889	1,578	11	37,87	1 31,13	38 1,590	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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

,	Standardised	Total does not i	nciude the Secu	tarisation positio	i unlike in the p	revious Transpare	ency exercises re	esuits.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	31	45	0		30	44	0	
	Regional governments or local authorities	80	5,575	2		80	5,478	2	
	Public sector entities	270	201	39		272	203	40	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	21.052	0		24.022	22.004	0	
	Institutions	23,412 3,061	21,052 573	47 570		24,033 2,867	22,084 438	58 435	
	Corporates of which: SME	166	74	72		143	63	60	
	Retail	8,092	762	534		8,066	754	528	
	of which: SME	1,167	213	122		1,177	211	121	
GERMANY	Secured by mortgages on immovable property	253	253	92		234	234	84	
	of which: SME	15	15	8		30	30	11	
	Exposures in default	49	46	64	3	51	48	66	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	2		66	66	63	
	Equity	0	0	0		0	0	0	
	Other exposures	71	71	71		71	71	71	
	Standardised Total ²				due to credit conversion factors				

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	0/09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities	23	23	5		16	16	3	
	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	273	57	44		289	60	48	
	of which: SME	176	20	16		177	20	16	
	Retail	15	1	1		15	1	0	
UNITED STATES	of which: SME	1	0	0		1	0	0	
ONTIED STATES	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	2	2	4	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	2		2	2	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.	. ,	, ,	, ,			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	11	0		0	10	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	1 724	1 724	U 34		1.056	1.056	0	
	Institutions Corporates	1,724	1,724	34		1,056	1,056	19	
	of which: SME	1	1	1		0	10	10	
	Retail	10	1	1		9	1	1	
		1	0	0		1	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	2		3	3	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Bayerische Landesbank

					Standardise	ed Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	40	0		0	39	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0 4	1		0	0 4	1	
	Corporates	0	0	1		0	0	0	
	of which: SME	0	0	ľ		l o	0		
	Retail	7	1	1		8	1	1	
	of which: SME	1	0	0		1	0	0	
FRANCE	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	
	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		6	6	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Expo			0				

		exposures, but includes genera	il credit risk adjustments.						
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	Λ	0		0	0	0	
	Regional governments or local authorities	٥	0			0	0	0	
	Public sector entities	0	0	0		0	Ö	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	36	3	2		36	3	2	
SWITZERLAND	of which: SME	4	1	0		4	1	0	
SWITZLKLAND	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0 0) n		
	Standardised Total ²	Ü			0			, and the second	0
	<u>Standardisca Fotal</u>	(1) Original exposure unlike Evn	ocure value, is reported before	o taking into account any offect	due to credit conversion factors	or crodit rick mitigation techniq	ues (e.g. substitution effects)		

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera				.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	ind other own rands reductions		
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	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		4	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
INL ITILKLANDS	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 Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0 0) n	l 0	
	Collective investments undertakings (CIU)	5	5	2		4	4	2	
	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	1	1		0	1	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 Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	3	0			3	0		
	of which: SME	0	0			0	0		
ITALY	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	
	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	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				



Credit Risk - Standardised Approach

Bayerische Landesbank

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	293	294	0		293	295	0	
	International Organisations	48	48	0		48	48	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0		
	of which: SME	0	0	0		0	0		
Other Countries	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	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				due to credit conversion factors				

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).

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0 0	0	0 0	
	Public sector entities Multilateral Development Banks	0 0	0	0		0 0	0	0	
	International Organisations Institutions	0 0	0	0		0 0	0	0	
	Corporates of which: SME	0	0	0		0 0	0	0	
ALICTRIA	Retail of which: SME	20 3	2	2 0		20 3	2 0	2	
AUSTRIA	Secured by mortgages on immovable property of which: SME	0	0	0		0 0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0 0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	7 0	7	1 0		0	0	0	
	Collective investments undertakings (CIU) Equity	2	2	1		2	2	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		nterparty excludes those for secu	ristisation exposures, additional	valuation adjustinents (AVAS) a	ina other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0	0		0	Ö	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
TURKEY	of which: SME	0	0	0		0	0	0	
TORKLI	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	U
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	1	1			1	1		
	Equity	0	0			0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Credit Risk - Standardised Approach

Bayerische Landesbank

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	30	31			29	31	0	
	Regional governments or local authorities	89	5,523		5	104	5,634	6	
	Public sector entities	252	176			362	190	38	
	Multilateral Development Banks	294	294			304	304	0	
	International Organisations	49	49	· · · · · · · · · · · · · · · · · · ·		49	49	0	
	Institutions	23,233	21,143			23,087	21,036	52	
	Corporates	3,463	775			3,449	705	691	
	of which: SME	311	70	63	3	307	69	68	
	Retail	8,227	625			8,010	753	527	
Consolidated data	of which: SME	1,204	184		5	1,176	210	120	
Consolidated data	of which: SME Secured by mortgages on immovable property	399	399	143	3	380	380	136	
	of which: SME	104	104		_	104	104	31	
	Exposures in default	56	51	70	3	50	46	63	2
	Items associated with particularly high risk	0	0	(0	0	0	
	Covered bonds	0	0	(0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0	
	Collective investments undertakings (CIU)	45	45	20		45	45	21	
	Equity	0	0	(0	0	0	
	Other exposures	84	84	84		83	83	83	
	Standardised Total ²	36,220	29,195	1,577	10	35,953	29,257	1,617	9

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	30	31	0		29	30	0	
	Regional governments or local authorities	77	5,511	3		100	5,629	5	
	Public sector entities	252	176	34		362	190	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	22,100	20.002	0		22.000	20.005	0	
	Institutions Corporates	22,189 3,017	20,093 563	10 560		22,060 2,996	20,005 483	32 480	
	of which: SME	132	503	49		138	57	56	
	Retail	8,079	615	429		7,874	740	518	
	of which: SME	1,188	182	104		1,161	208	119	
GERMANY	Secured by mortgages on immovable property	399	399	143		380	380	136	
	of which: SME	104	104	31		104	104	31	
	Exposures in default	43	41	55	2	40	38	52	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	6	6	3		6	6	3	
	Equity	0	0	0		0	0	0	
	Other exposures	84	84	84		83	83	83	
	Standardised Total ²				8				7

(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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	ai credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	11	11	2		5	5	1	
	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	279	52	37		280	55	48	
	of which: SME	179	21	14		168	12	12	
	Retail	14	1	0		13	1	1	
JNITED STATES	of which: SME	1	0	0		1	0	0	
MITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	4	0	2	2	2	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		4	4	3	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	al credit risk adjustments.		anstisation exposures, additional		and sense own rands reduction	is related to the	
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	1,045	1,045	19		1,027	1,027	19	
	Corporates	1,043	1,043	19		1,027	1,027	13	
	of which: SME	0	0	0		0	0	0	
	Retail	9	0	0		8	1	0	
LINITED KINGDOM		1	0	0		1	0	0	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	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	$\begin{bmatrix} 0 \\ 2 \end{bmatrix}$	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		2	2		
	Equity Other exposures	0	0	0		0	0	0	
		U	U	U	0	U	U	U	0
	Standardised Total ²				ı • • • • • • • • • • • • • • • • • • •				U



Credit Risk - Standardised Approach

Bayerische Landesbank

						Dayensene Landesban	•		
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
			A3 01 31)				A3 01 30	7,00,2013	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(5115 0()	Original Exposure	Exposure value		provisions ²	Original Exposure	Exposure value		provisions ²
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0 0	
	Multilateral Development Banks International Organisations	0 0	0	0		0	0	0 0	
	Institutions Corporates	0 27	4 27	1 27		0	4 0	1 0	
	of which: SME Retail	0 7	0	0		0 7	0	0	
FRANCE	of which: SME Secured by mortgages on immovable property	1 0	0	0		1 0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0	J.	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0	0	0	0	0	0		0
		 Original exposure, unlike Exp Total value adjustments and exposures, but includes genera 	provisions per country of coul						
		exposures, but includes general	r credit risk dujustments.		Standardise	ed Approach			
			As of 31	/03/2019			As of 30	D/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and
	(mln EUR, %)				provisions ²				provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0 n	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail of which: SME	36	2	2		33	3	2	
SWITZERLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0		0	0	0 0	
		_				Ι Λ	1	0 1	
	Equity Other exposures	0	0	0		0	0	0	
		(1) Original exposure, unlike Exp							0
	Other exposures	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes genera	provisions per country of coul		curistisation exposures, additiona	l valuation adjustments (AVAs)			0
	Other exposures	(2) Total value adjustments and	provisions per country of could large trisk adjustments.	nterparty excludes those for sec	curistisation exposures, additiona		and other own funds reduction	ons related to the	0
	Other exposures	(2) Total value adjustments and	provisions per country of could large trisk adjustments.		curistisation exposures, additiona	l valuation adjustments (AVAs)	and other own funds reduction		0
	Other exposures	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Other exposures Standardised Total ²	(2) Total value adjustments and	provisions per country of could large trisk adjustments.	nterparty excludes those for sec	Standardise Value adjustments and	ed Approach	and other own funds reduction	0/06/2019	Value adjustments and provisions ²
	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
NETHERLANDS	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
NETHERLANDS	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
NETHERLANDS	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and exposures, but includes genera	provisions per country of country	03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
NETHERLANDS	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Contract of country of count	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions ² 0 due to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	D/06/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Contract of the second provisions per country of country of country of country of a country o	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² Out due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	D/06/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² Out due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O O	
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Standardise Value adjustments and provisions² Out due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	D/06/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardise. Standardise	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardise. Standardise	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
NETHERLANDS	Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
NETHERLANDS	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments and
NETHERLANDS	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O O Value adjustments an
NETHERLANDS	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
ITALY	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Rectail of which: SME	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
	(min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² O Value adjustments an



Credit Risk - Standardised Approach

Bayerische Landesbank

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0 '	
	Multilateral Development Banks	294	294	0		304	304	0 '	
	International Organisations	49	49	0		49	49	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 '	
Other Countries	of which: SME	0	0	0		0	0	0 '	
strict countries	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 '	
	Items associated with particularly high risk	0	0	0		0	0	0 '	
	Covered bonds	0	0	0		0	0	0 7	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0	0		, , ,		0	
	Equity Other exposures	0	0	0		0	. 0		
	Standardised Total ²	0	U		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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes generation		interparty excludes those for sec	curistisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		U 11	U 11	0	
	Corporates of which: SME	0	0	0		11	11		
	Retail) 11))	0		10	0	0	
	of which: SME	21	2	1		10	4	2	
AUSTRIA	Secured by mortgages on immovable property	7	0			0	1		
	of which: SME	0	0			0	0		
	Exposures in default	0	0		0	0	ľ		0
	Items associated with particularly high risk	n	n	0		o l	l n	n	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	1		2	2	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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 securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	ral credit risk adjustments.	anterparty excludes those for sec	• •				
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	3	3	3		0	2	0	
	of which: SME	0				0	0	0	
	Retail	0	0				0	0	
TUDICEV	of which: SME	0	0	0		0	0	0	
TURKEY	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	
	Other exposures Standardized Tatal ²	U	U	U	0	U	U	U	^
	Standardised Total ²	(1) Original a 111 5		and the little at the same of	t due to credit conversion factors				1 0

Credit Risk - IRB ApproachBayerische Landesbank

							IRB App	roach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	Original Exposure ¹		Risk exposul	e amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which: defaulted 61 021	Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio			
	Central banks and central governments	61,031	0	68,204	1,715	0	4	59,879	0	66,994	1,891	0	J
	Institutions	29,116	18	25,953	5,769	0	23	30,287	30	27,193	6,081	0	J
	Corporates	118,056	3,065	94,716	40,913	0	998	117,949	1,697	94,352	41,451	0	J
	Corporates - Of Which: Specialised Lending	34,385	1,047	30,321	13,088	0	543	22,595	849	20,178	9,439	0	J
	Corporates - Of Which: SME	28,622	411	25,799	10,870	0	177	29,109	431	26,168	10,794	0	J
	Retail	21,277	174	15,156	3,963	64	136	21,435	163	15,177	3,893	62	2
	Retail - Secured on real estate property	7,287	86	7,239	1,521	33	47	7,081	75	7,032	1,425	30)
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	676	0	669	127	0	2	667	0	659	125	0	J
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	6,611	86	6,570	1,395	33	45	6,415	75	6,373	1,299	30)
	Retail - Qualifying Revolving	7,973	4	2,668	172	1	12	8,145	4	2,711	174	1	1
	Retail - Other Retail	6,017	85	5,249	2,269	30	77	6,208	85	5,434	2,295	31	1
	Retail - Other Retail - Of Which: SME	795	0	712	263	0	5	780	0	694	253	0)
	Retail - Other Retail - Of Which: non-SME	5,221	85	4,536	2,006	30	72	5,428	85	4,740	2,041	31	1
	Equity	950	0	950	2,165	0		901	0	901	2,042	0	J
	Other non credit-obligation assets				372						368		
	IRB Total ²				54,897						55,726		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	cposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %) Central banks and central governments		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	50,574	0	57,207	1,150	(0	49,595	0	56,181	1,212	0	
	Institutions	15,475	18	12,718	2,773	(10	16,283	30	13,571	2,762	0	1
	Corporates	87,130	949	71,201	30,763	(501	88,102	927	72,002	31,075	0	48
	Corporates - Of Which: Specialised Lending	23,780	260	20,855	8,695	C	123	13,290	177	11,942	5,733	0	9
	Corporates - Of Which: SME	28,020	411	25,372	10,661	(176	28,471	430	25,662	10,551	0	15
	Retail	21,110	172	15,050	3,943	63	135	21,266	161	15,072	3,874	61	12
	Retail - Secured on real estate property	7,248	85	7,200	1,512	33	47	7,044	74	6,995	1,416	30	4
	Retail - Secured on real estate property - Of Which: SME	674	0	666	126	(2	664	0	656	125	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	6,574	85	6,533	1,385	33	3 45	6,380	74	6,338	1,291	30	:
	Retail - Qualifying Revolving	7,862	4	2,617	170	1	12	8,031	3	2,659	171	1	. 1
	Retail - Other Retail	6,000	84	5,233	2,262	29	76	6,191	84	5,418	2,288	30	7
	Retail - Other Retail - Of Which: SME	794	0	711	263	(5	778	0	692	252	0	
	Retail - Other Retail - Of Which: non-SME	5,206	84	4,522	1,999	29	71	5,413	84	4,726	2,035	30	6
	Equity	697	0	697	1,383	(0	670	0	670	1,331	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).

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

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposı	Risk exposure amount		Original I	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	5,676	0 5,921	0	(0	5,051		5,290	0	0)
	Institutions	446	0 427	96	(0	685		664	165	0)
	Corporates	5,356 1	9 3,622	1,480	(12	5,289		3,708	1,499	0)
	Corporates - Of Which: Specialised Lending	1,404 1	9 1,181	583	(11	1,036	19	833	419	0)
	Corporates - Of Which: SME	0	0 0	0	(0	36	0	98	21	0)
	Retail	15	0 9	1	(0	14	0	8	1	0)
	Retail - Secured on real estate property	4	0 3	1	(0	3	0	3	0	0)
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	0)
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	4	0 3	1	(0	3	0	3	0	0)
	Retail - Qualifying Revolving	8	0 3	0	(0	9	0	3	0	0)
	Retail - Other Retail	3	0 2	1	(0	2	0	2	1	0)
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	0	0)
	Retail - Other Retail - Of Which: non-SME	3	0 2	1	(0	2	0	2	1	0)
	Equity	38	0 38	71	(0	34	0	34	64	0)
	Other non credit-obligation assets											
	IRB Total											

							IRB App	roach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	Original Exposure ¹ Exposure Value ¹		re amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	352	0	749	129	0	0	754	0	1,139	201	()
	Institutions	1,742	0	1,739	385	0	8	1,762	0	1,759	393	()
	Corporates	5,034	264		2,080	0	185	4,524	144	4,013	1,957	C	1
	Corporates - Of Which: Specialised Lending	2,862	240	2,656	1,188	0	161	2,608	120	2,418	1,137	(1
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	()
	Retail	11	1	8	2	0	0	11	0	7	2	C)
	Retail - Secured on real estate property	5	0	5	2	0	0	4	0	4	1	C)
IITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
NITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	2	0	0	4	0	4	1	C)
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0	C)
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	(
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(
	Retail - Other Retail - Of Which: non-SME		0		0	0		1	0	1	0	()
	Equity	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 App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		V		Original Exposure Exposure Value Value		Risk exposure amount		Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Valu adjustn
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	provis
	Central banks and central governments	333	0	673	81	(0	331	0	661	79	C)
	Institutions	2,881	0	2,882	336	(0	2,903	0	2,904	354	C	ן
	Corporates	3,155	31	2,933	1,162	(15	3,413	29	3,102	1,325 457	0	2
	Corporates - Of Which: Specialised Lending	1,250	31	1,201	544	(13	1,127	29	1,085	45/	(<u> </u>
	Corporates - Of Which: SME Retail	0	0	5	1	(Q Q	0	5	1	(مًا ا
	Retail - Secured on real estate property	2	0	2	1	(2	0	2	1	C	á
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(0	0	0	0	0	C	3
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	(0	2	0	2	1	C	J
	Retail - Qualifying Revolving	5	0	2	0	(0	5	0	2	0	C)
	Retail - Other Retail	0	0	0	0	(0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: SME	0	0	0	0	(0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	(0	0	0	0	0	C)
	Equity	2	0	2	6	(0	2	0	2	5	С)
	Other non credit-obligation assets												4
	IRB Total	(1) Original exposure, unlike											

Credit Risk - IRB ApproachBayerische Landesbank

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	exposure ¹	Exposure	Risk exposu	re amount	Val adjusti
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	an provis
	Central banks and central governments	159	0 281	21		0	24		155	3	uerauiteu 0)
	Institutions	2,161	0 2,161	488			2,131		2,142	433	0	,
	Corporates	1,939	1,296	573		29	1,933	44	1,274	570	0	,
	Corporates - Of Which: Specialised Lending	80	52	4	(28	72	44	49	4	0	,
	Corporates - Of Which: SME	7	0 7	5	(0	9	0	7	5	0	,
	Retail	43	1 30	6	(1	43	1	29	6	0	,
	Retail - Secured on real estate property	13	0 13	4	(0	12	0	12	3	0	,
CAUTTIEDLAND	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	(0	0	0	0	0	0	,
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	12	0 12	4	(0	12	0	12	3	0	j
	Retail - Qualifying Revolving	27	0 13	1	(0	27	0	14	1	0	j
	Retail - Other Retail	4	1 4	2	(0	4	0	4	2	0	į
	Retail - Other Retail - Of Which: SME	0	0 0	0	(0	0	0	0	0	0	,
	Retail - Other Retail - Of Which: non-SME	4	1 4	2	(0	4	0	4	2	0	1
	Equity	3	0 3	7	(0	3	0	3	7	0	1
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30,	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposi	Risk exposure amount Of which: defaulted Value adjustment and provisions		Original I	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹					Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	76	0 89	0	derdanced	0	76		90	0	0	
	Institutions	592	0 593	54	(0	617		617	70	0	
	Corporates	2,763 4	0 2,430	1,042	(35	2,677	40	2,377	1,033	0	
	Corporates - Of Which: Specialised Lending	1,033	1,019	411	(0	906		889	346	0	
	Corporates - Of Which: SME	312	0 312	137	(0	315	1	319	134	0	
	Retail	6	0 4	1	(0	6	0	4	1	0	
	Retail - Secured on real estate property	2	0 2	0	(0	1	0	1	0	0	
NETHERI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	(0	0	0	0	0	0	
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	1	0 1	0	(0	1	0	1	0	0	
	Retail - Qualifying Revolving	4	0 1	0	(0	4	0	2	0	0	
	Retail - Other Retail	1	0 1	0	(0	1	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0 0	0	(0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0 1	0	(0	1	0	1	0	0	
	Equity	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 Ap	proach					
			As of 30/	09/2018				As of 31/	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	ıre amount	Valu adjustm
	(min EUR, %) Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisi
		320	320	95	0 0	342		342	147	C	0
		71	71	16	0	110	I	110	49	0	0
		1,557 C	1,466 410	649 260		1,753 404	0	1,463 395	699 248		2
		420	410	260		404	0	393	2 4 8		
			1			2	0	1	0		n
				0		0	١	0	0		
			0		0 0	0		0	0	0	
ITALY	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	ol	0 0	0	0	0	0	C	
	Retail - Qualifying Revolving	2	1	0	0 0	2	0	1	0	O	0
	Retail - Other Retail	1 0	1	0	0 0	1	0	0	0	C	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: non-SME	1 0	1	0	0 0	1	0	0	0	C	0
	Equity	0 0	0	0	0 0	0	0	0	0	O	0
	Other non credit-obligation assets										
	IRB Total										

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustme
	(mln ELID 0/)	Of which: defaulted	- value	Of which: defaulted	provisions	Of which: defaulted	Value	Of which: defaulted	and provisio
	(mln EUR, %) Central banks and central governments	1,536 (1,539	42 deraurted	0	1,668	0 1,671	48	0
	Institutions	0	0 1,555	[0]		0	0 1,0,1	0	0
	Corporates	15	15	11	0	54	0 46	41	0
	Corporates - Of Which: Specialised Lending	0	0	0 0	0	0	0 0	О	0
	Corporates - Of Which: SME	0	0	0 0	0	0	0 0	0	0
	Retail	0	0	0 0	0	0	0 0	0	0
	Retail - Secured on real estate property	0	0	0 0	0	0	0 0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0 0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0 0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0 0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0
	Equity Other per credit obligation accets	U	U	U C	0	U	0	U	U
	Other non credit-obligation assets								
	IRB Total	(1) Original exposure, unlike Exposur							

						IR	B Approach				
				As of 30/	09/2018				As of 31/	12/2018	
		Original E	xposure ¹	Exposure	Risk exposure am	adjustme	Ullulla	l Exposure ¹	Exposure	Risk exposure	adjust
	(mln EUR, %)		Of which: defaulted	Value ¹		and which: provision provision	ns	Of which: defaulted	- Value ¹		Of which: provise defaulted
	Central banks and central governments	147	0	152	10	0	0 14		165	10	0
	Institutions	83	0	83	20	0	0 7	4	74	17	0
	Corporates	2,547	1,263	2,287	441	0	5 1,57	24 20	1,262	477	0
	Corporates - Of Which: Specialised Lending	163	20	163	43	0	5 16	2 20	162	40	0
	Corporates - Of Which: SME	24	0	24	8	0	0	8	8	3	0
	Retail	29	0	19	2	0	0 3	0	19	2	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	3	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0 1	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	2	0	0
	Retail - Qualifying Revolving	24	0	14	1	0	0 2	.5	0 14	1	0
	Retail - Other Retail	1	0	1	1	0	0	1	0 1	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0 1	1	0
	Equity	0	0	0	0	0	0	0 (0	0	0
	Other non credit-obligation assets										
	IRB Total										

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	re amount	Valu adjustn
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	761 0	0	1	(3	734		0	0	C	o o
	Institutions	230	128	259	(2	207		117	245	C	J
	Corporates	956	57	117	(7	967	0	46	95	C	J
	Corporates - Of Which: Specialised Lending	16 0	16	27	(0	0	0	0	0	C	J
	Corporates - Of Which: SME	150	6	11	(1	155	0	6	11	C	J
	Retail	1 0	1	0	(0	1	0	0	0	C	J
	Retail - Secured on real estate property	0 0	0	0	(0	0	0	0	0	C	J
TURKEY	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(0	0	0	0	0	C	J
TORKET	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(0	0	0	0	0	C	J
	Retail - Qualifying Revolving	0 0	0	0	(0	0	0	0	0	C	J
	Retail - Other Retail	0 0	0	0	(0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: SME	0 0	0	0	(0	0	0	0	0	C	J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	(0	0	0	0	0	C)
	Equity	0 0	0	0	(0	0	0	0	0	С	ו
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach Bayerische Landesbank

							•						
							IRB App	oroach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Exp	osure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	65,386	0	72,939	2,012	0	7	66,278	0	73,533	1,999	0	7
	Institutions	30,738	27	27,824	6,384	0	24	30,749	27	27,904	6,076	0	22
	Corporates	120,390	1,876	96,604	42,607	0	1,075	123,130	1,917		43,605	0	1,051
	Corporates - Of Which: Specialised Lending	23,492	911	21,058	9,797	0	462	24,085	953		10,081	0	456
	Corporates - Of Which: SME	29,136	404	26,254	10,679	0	219	29,874	460	,	10,917	0	237
	Retail	21,458	151	15,193	3,880	56	127	21,721	140	,	3,513	52	116
	Retail - Secured on real estate property	6,953	66	6,900	1,368	26	36	6,880	58	6,827	1,091	23	33
Consolidated data	Retail - Secured on real estate property - Of Which: SME	652	0	645	119	0	1	638	0	631	109	0	2
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	6,301	66	6,256	1,249	26	35	6,241	58	6,195	982	23	32
	Retail - Qualifying Revolving	8,200	4	2,737	163	1	12	8,439	3	2,820	113	1	. 12
	Retail - Other Retail	6,306	81	5,556	2,349	29	78	6,402	79	5,635	2,310	28	71
	Retail - Other Retail - Of Which: SME	770	0	683	249	0	6	766	0	679	238	0	6
	Retail - Other Retail - Of Which: non-SME	5,536	81	4,873	2,100	29	73	5,636	79	4,956	2,071	28	65
	Equity	881	0	881	1,991	0		878	0	878	1,981	0	
	Other non credit-obligation assets				369						376		
	IRB Total ²				57,243						57,551		

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	roach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original E	kposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original E	kposure¹	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions	ſ	Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	55,180	0	62,166	1,379	0	1	56,699	0	63,496	1,383	C)
	Institutions	16,073	27	13,520	2,696	0	8	16,215	27	13,622	2,795	C	
	Corporates	89,470	1,042	73,219	31,250	0	624	90,711	1,114	74,382	31,975	C	60
	Corporates - Of Which: Specialised Lending	14,080	199	12,798	6,011	0	110	14,509	244	13,051	6,262	C	11
	Corporates - Of Which: SME	28,397	395	25,709	10,437	0	216	28,944	451	26,344	10,601	C	23
	Retail	21,287	149	15,087	3,860	56	126	21,538	138	15,172	3,497	51	. 11
	Retail - Secured on real estate property	6,916	65	6,863	1,358	26	36	6,843	57	6,790	1,083	23	3
	Retail - Secured on real estate property - Of Which: SME	649	0	642	118	0	1	636	0	629	108	C	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	6,266	65	6,221	1,239	26	35	6,208	57	6,162	975	23	3
	Retail - Qualifying Revolving	8,083	4	2,684	161	1	. 12	8,309	3	2,763	110	1	. 1
	Retail - Other Retail	6,288	80	5,540	2,342	28	78	6,385	78	5,618	2,303	28	3 7
	Retail - Other Retail - Of Which: SME	768	0	682	248	0	6	765	0	677	238	C	
	Retail - Other Retail - Of Which: non-SME	5,520	80	4,858	2,093	28	72	5,620	78	4,941	2,065	28	6
	Equity	681	0	681	1,351	0	0	677	0	677	1,337	C	
	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 Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	5,051	0 5,292	0	C	0	4,420	0	4,646	0	0	
	Institutions	1,545	0 1,528	330	C	0	892	0	873	187	ο'	
	Corporates	6,258	7 4,473	2,111	C	25	6,463		4,623	1,997	0'	
	Corporates - Of Which: Specialised Lending	1,031	7 835	458	C	23	1,030	62	848	466	0'	
	Corporates - Of Which: SME	54	0 100	26	C	0	164	0	50	19	0'	
	Retail	14	0 8	1	C	0	15	0	8	1	0'	
	Retail - Secured on real estate property	3	0 3	0	C	0	3	0	3	0	0'	
NITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0	0'	
MITED STATES	Retail - Secured on real estate property - Of Which: non-SME	3	0 3	0	C	0	3	0	3	0	0'	
	Retail - Qualifying Revolving	9	0 3	0	C	0	10	0	3	0	0'	
	Retail - Other Retail	2	0 2	1	C	0	3	0	2	1	0'	
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	0'	
	Retail - Other Retail - Of Which: non-SME	2	0 2	0	C	0	2	0	2	1	0'	
	Equity	40	0 40	76	С	0	44	0	44	83	0	
	Other non credit-obligation assets											

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original I	xposure ¹	Exposure	Risk exposu	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	943	0	1,330	236		0	921	0	1,215	216		
	Institutions	1,790	0	1,788	366	(9	1,741	0	1,738	384		
	Corporates	4,408	151	3,846	1,884	(111	4,021	138	3,660	1,744	(
	Corporates - Of Which: Specialised Lending	2,644	127	2,391	1,114	(86	2,503	138	2,326	1,036	()
	Corporates - Of Which: SME	0	0	0	0	(0	0	0	0	0	(
	Retail	11	0	7	2	(0	11	0	7	1	(
	Retail - Secured on real estate property	4	0	4	2	(0	3	0	3	1	()
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(0	0	0	0	0	()
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	2	(0	3	0	3	1	()
	Retail - Qualifying Revolving	6	0	2	0	(0	6	0	3	0	()
	Retail - Other Retail	1	0	1	0	(0	1	0	1	0	()
	Retail - Other Retail - Of Which: SME	0	0	0	0	(0	0	0	0	0	(
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	(0	1	0	1	0	()
	Equity	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).

(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 App	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure am	ount Value adjustments and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		which: provisions
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	194 2,708 3,273 1,124 0 9 3 0 3 5 1 0	554 2,709 3,002 1,085 0 0 5 0 3 0 0 3 0 0 1 0 0 1 0 1 0 0	67 361 1,548 481 0 1 1 0 0 0 0 0		0 0 20 17 0 0 0 0 0 0 0 0 0 0 0 0	216 3,057 3,583 1,375 0 9 2 0 2 6 1 0	0 28	563 3,058 3,345 1,331 0 5 2 0 2 2 1 0 1	68 372 1,369 597 0 1 0 0 0 0 0 0 0 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Credit Risk - IRB ApproachBayerische Landesbank

							IRB App	proach					
				As of 31/	03/2019					As of 30/0	06/2019		
		Original Ex	oposure ¹	Exposure	Risk exposu	ire amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisio
	Central banks and central governments	42	0	175	5	0	0	51	0	184	5	C	
	Institutions	1,737	0	1,749	347	0	0	2,857	0	2,869	565	C	
	Corporates	1,851	43	1,175	529	0	21	1,921	39	1,280	570	C	
	Corporates - Of Which: Specialised Lending	71	43	48	4	0	20	67	39	44	4	C	
	Corporates - Of Which: SME	9	0	7	5	0	0	9	0	7	5	C	
	Retail	44	1	30	6	0	0	48	1	31	5	C	
	Retail - Secured on real estate property	12	0	12	3	0	0	13	0	13	2	C)
CMITTEDLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	3	0	0	12	0	12	2	C)
	Retail - Qualifying Revolving	28	0	14	1	0	0	31	0	15	1	C)
	Retail - Other Retail	4	1	4	2	0	0	4	0	4	2	C)
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	4	1	4	2	0	0	4	0	4	2	C)
	Equity	8	0	8	15	0	0	8	0	8	15	C	
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustmer
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provision
	Central banks and central governments	75 (90	0	0	0	76	C	90	0	(D
	Institutions	618	618		0	0	598	C	605	68	(D
	Corporates	2,774 38	2,442		0	41	3,235	36	2,908	1,237	(P
	Corporates - Of Which: Specialised Lending	912	907		0	3	960	0	957	393	(9
	Corporates - Of Which: SME	411	350	125	0	0	493	0	430	202	(9
	Retail	6	4	1	0	0	7	0	4	1	(
	Retail - Secured on real estate property			0	0	0	1		1	0	(
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	(
METHER WOS	Retail - Secured on real estate property - Of Which: non-SME		1	0	0		1	١		0	(
	Retail - Qualifying Revolving	4	2	0	0		4		2	U 0	(
	Retail - Other Retail Retail - Other Retail - Of Which: SME			0			, 1		1	0	(7
	Retail - Other Retail - Of Which: non-SME		1	0			1		1	0	(7
	Equity			0	0		0		1	٥	(
	Other non credit-obligation assets			U			Ü		Ü	Ü		
	IRB Total											

							IRB Ap	proach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposur	e amount	Value adjustmen
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	352	0	352	151	0	0	372	0	372	160	0	
	Institutions Corporates	182 1,666	0	182 1,562	101 718	0	0	222 2,021	0	222 1,903	130 826	0	
	Corporates - Of Which: Specialised Lending	408	0	401	234	0	1	409	0	402	211	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	2	0	1	0	0	0	3	0	1	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
IIALI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving Retail - Other Retail	2	0	1	0	0	0	2	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0			0		0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	o o	1	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposi	ure amount	Valu adjustm
	(mln EUR, %)	Of whice defaulte			Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisi
	Central banks and central governments	1,780	0 1,783	51	(0	1,802		1,809	52		0
	Institutions	0	0 0	0	(0	0	o c	0	0	(0
	Corporates	104	0 104	84	(0	104	C	104	84	(0
	Corporates - Of Which: Specialised Lending	0	0	0	(0	0	o C	0	0	(0
	Corporates - Of Which: SME	0	0	0	(0	0	o C	0	0	(0
	Retail	0	0	0	(0	0	o C	0	0	(0
	Retail - Secured on real estate property	0	0	0	(0	0	o c	0	0	(0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0		0	0	(0
Other Countries	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	0		0	0	(0
	Retail - Qualifying Revolving	0	0	0	(0	0		0	0	(0
	Retail - Other Retail	0	0 0	0	(0	0		0	0	(0
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	0		0	0		0
	Equity	0	0 0	0	(0	C		0	0		0
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original l	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustme
	(mln EUR, %)	Of which defaulte			Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	146	0 165	10	derdanced	0	146		160	10	0)
	Institutions	93	0 93	21		0	88	0	96	25	0	,
	Corporates	1,579	0 1,311	537	(2	1,609	0	1,324	546	0	,
	Corporates - Of Which: Specialised Lending	162	0 162	55	(0	162		162	55	0	,
	Corporates - Of Which: SME	8	0 8	3	(0	8	0	8	3	0)
	Retail	30	0 19	2	(0	33	0	20	2	0	ıl e
	Retail - Secured on real estate property	3	0 3	1	(0	3	0	3	1	0	j
ALICTDIA	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	(0	1	0	1	0	0	1
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	2	0 2	0	(0	2	0	2	0	0	1
	Retail - Qualifying Revolving	26	0 15	1	(0	29	0	16	1	0	1
	Retail - Other Retail	1	0 1	1	(0	1	0	1	1	0	1
	Retail - Other Retail - Of Which: SME	0	0 0	0	(0	0	0	0	0	0	I .
	Retail - Other Retail - Of Which: non-SME	1	0 1	1	(0	1	0	1	1	0	1
	Equity	0	0 0	0	(0	0	0	0	0	0	1
	Other non credit-obligation assets											
	IRB Total											

						IRB App	oroach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Valu adjustn and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisi
	Central banks and central governments	737	0 0	0	0	4	719	0	0	0	(0
	Institutions	170	0 109	224	0	1	40	0	35	71		0
	Corporates	939	0 44	90	0	14	910	0	44	90		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	140	0 5	9	0	2	139	0	5	9		0
	Retail	1	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	1	0
TURKEY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		0
IOINEI	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	0	0	0		0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	, o	0		0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0		0	0	0	0		0
	Other non credit-obligation assets	O O	0	U	0		U	U	U	U		
	IRB Total											



General governments exposures by country of the counterparty

							Bayerische Landesbank	<						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance she	eet exposures	
								Derivatives with p	acitiva fair valua	Dorivatives with	negative fair value	On balance sin	- CAPOSAI CS	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														B11 - 21111
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit of loss	comprehensive income								
1.0 2M.F														
[0 - 3M [[3M - 1Y [50	50	0	0	0	50	(0 0	0	0 1	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	21	40 21	0	0	21	0	(1 0	0	0	0	0 0	
[3Y - 5Y [[5Y - 10Y [29	29 0	0	0	29	0 0	(0 0	0	0	0 27	0	
[10Y - more Total		140	140	0 0	0	90	50 50	0	0 1	0 0	0 1	0 27	0 0	13
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0 0	0	0	0 0	0 0	(0 0	0 0	0 0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 0 25	0 0 25	0	0	0 0	0 0	(0 0	0	0	0 0	0	
Total [0 - 3M [0	0	0 0	0	0	0 6	(0	0 0	0	0 0	0 0	3
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Bulgaria													
[0 - 3M [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[0 - 3M [
[0 - 3M [[3M - 1Y [0	0 0	0	0	0 0	0 0	(0 0	0	0	0	0	
[1Y - 2Y [Czech Republic	22 0	22 0	0	0	22	0 0	(0 0	0	0	0 0	0	
[0 - 3M [0	0 0	0	0	0	0	(0 0	0	0	0	0 0	
Total [0 - 3M [[3M - 1Y [22 0 0	22 0 0	0 0 0	0 0	22 0 0	0 0		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	3
[1Y - 2Y [[2Y - 3Y [Denmark	0	0 0	0	0	0 0	0 0	(0 0	0 0	0 0	0 0	0	
[0 - 3M [16 44 0	16 44 0	0 0 0	0 0	16 44 0	0 0 0	() ()	0 0 0	0 0 0	0 0	0 0 0	0 0 	
I Otal		61	61	0	0	61	0	Ò	0	0	0	0	0	0
[0 - 3M [Estania													
[3Y - 5Y [[5Y - 10Y [Estonia													
Total														



General governments exposures by country of the counterparty

							Bayerische Landesban	k						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	atives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
									1					Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
, and a sum of the sum	country, region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at						riovisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
10. 2M														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0 25	0 0 25	0 0	0 0	0 0 25	0		0 0 0	0 0	0 0	0 0	0 0	
[2Y - 3Y [[3Y - 5Y [Finland	0 21	0 21	0	0	0 21	0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		77 0 123	7/ 0 123	0	0	77 0 123	0		0 0 0	0	0	0	0	0
[0 - 3M [0 31	0 31	0	0 0	0 31	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [France	10 0	10 0	0	0	10 0	0		0 0 0	0	0	0	0	
[5Y - 10Y [[10Y - more		318 0	318 0	0	0	318 0	0		0 0 0	0	0	0	0	
		523 2,366	523 2,366	0	0	523	0 2,152		0 9 479	0	0 28	171	0	75
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [2,297 2,408 1,991	2,297 2,408 1,991	28 124 142	0	857 1,105 683	1,412 1,179 1,166	1: 1: 4:	8 703 3 826 6 666	3	75 125 131	121 103 55	0	
[0 - 3M [Germany	2,366 2,297 2,408 1,991 4,101 6,011 13,498	2,366 2,297 2,408 1,991 4,101 6,011 13,497 32,671	142 448	0	195 857 1,105 683 1,963 2,730	2,152 1,412 1,179 1,166 1,997 2,833 12,433 23,172	7 10	1 881 7 1,104	28	264 791	0 32	0	
[10Y - more Total		13,498 32,672	13,497 32,671	1,064 1,966	0	0	12,433 23,172	23 49 9		163 123 328	760 2,174	262 743	0	93
[3M - 1Y [[1Y - 2Y [
[0 - 3M [Croatia													
Total														
[0 - 3M [
[1Y - 2Y [Greece													
[5Y - 3Y [[5Y - 10Y [[10Y - more														
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Hungary													
[10Y - more Total [0 - 3M [^	0	0	0	0	0			0	0	0	0	
[3M - 1Y [[1Y - 2Y [0 0	0 0	0	0 0	0	0		0 0 0	0 0	0 0	0 0	0	
[3M - 1Y [Ireland	0	0	0	0	0	0		0 0 0	0 0	0	0	0	
[5Y - 10Y [0 11 11	0 11 11	0 11 11	0	0	0		0 0	0 0	0 0 0	0 0 0	0 0	0
[0 - 3M [[3M - 1V [0 0	0 0	0	0	0	0 0		0 0	0 0	0	0 0	0	J
[1Y - 2Y [[2Y - 3Y [[3Y - EV [Italy	0 44 166	0 44 165	0	0	0 44 165	0		0 0 0	0	0	0	0	
[1Y - 2Y [136 136 0	136 0	0	0	136 0	0		0 0	0	0	0	0	
Total [0 - 3M [346	346	0	0	346	0		0	0	0	0	0	147
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Latvia													
[10Y - more Total														



General governments exposures by country of the counterparty

							Bayerische Landesban						
							As of 31/12/2018	3					
						Dire	ct exposures						
	(mln EUR)			On balance s	heet				Deriva	tives	Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania												
[0 - 3M [Luxembourg												
[0 - 3M [Malta												
[0 - 3M [Netherlands	0 0 71 0 0 5 0	0 0 71 0 0 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 71 0 0 5 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland	46 0 60 5 0 11 0	46 0 60 5 0 11	0 0 0 0 0 0	0 0 0 0 0	46 0 60 5 0 11	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Portugal	0 0 0 0 0 47 0	0 0 0 0 0 47 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 47 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Romania	47	47	0	0	47	O	0	0	0 0	0	0	31
Total [0 - 3M [Slovakia	0 0 0 0 0 0 37	0 0 0 0 0 0 37 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 37 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Slovenia	37	37	0	0	37	O	0	0	0 0	0	0	6



General governments exposures by country of the counterparty

							Bayerische Landesban							
							As of 31/12/2018	3						
						Dire	ct exposures							
_	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
[0 - 2M [of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Spain	0 8 0 0 0 218 26	26	0 0 0 0 0 0 26	0 0 0 0 0 0	0 0 0 0 0 218 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	51
[0 - 3M [Sweden	0 0 0 0 90 10 0	0 0 0 0 90 10	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 90 10	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [United Kingdom	101 11 18 0 12 0 33 1,045	11 18 0 12 0 33	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	11 18 0 12 0 33 1.036	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland	1,120	1,111	U	U C C C C C C C C C C C C C C C C C C C		1,111	U.		V	· ·		U	199
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 80 0 23 159 0	0	0 0 0 0 0 4 0	0 0 0 0 0	0 0 80 0 11 146 0	0 0 0 0 12 8 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	47
[0 - 3M [Hong Kong	201	201	4		237	20	V		V	U			4/



General governments exposures by country of the counterparty

							Bayerische Landesbank							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balanc	ce sheet	
												Off-balance she	et exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	0 174 183 369 141 496 2,207	0 174 183 369 141 496 2,207	0 0 0 0 0 0	0 0 0 0 0 0 87	0 174 183 369 141 496 2,120	0 0 0 0 0 0	((((((0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China	5,57 2	5,5.1		<u>.</u>	37.0.								
[0 - 3M [Switzerland	18 0 0 0 0 0 0	18 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	18 0 0 0 0 0 0 0	(((((0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA			J			10	·		ů.			v	j
[0 - 3M [Other Central and eastern Europe countries non EEA	0 3 0 0 0 230 90	0 3 0 0 0 229 89 321	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 3 0 0 0 229 89	((((((0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 148 264 0	0 0 0 0 1 2 0	0
[0 - 3M [Middle East	322	321	,						J		TAB	j	
Total [0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bayerische Landesbank

							Bayeriserie Lariaesbari							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	0 0 0 0 0 0 51 5 5	0 0 0 0 0 51 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 51 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 13 0 0 0 0	0 0 0 0 0 0	8
[0 - 3M [Others	0 2 9 2 67 31 13	0 2 9 2 67 31 13	0 0 0 0 0 11 13	0 0 0 0 0 0	0 2 9 2 41 0	0 0 0 0 25 20	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 0 0 18 0	0 0 0 0 0 0	

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 have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have 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 counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, 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, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Chad, Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Bayerische Landesbank							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balan	ice sheet	
												Off-balance sh	eet eynosures	
												OII-Dalatice Sit	leet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
			Tatal assessing assessment of									-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
,	committee, region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial accets at					Nominal	FIUVISIUIIS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
						· ·								
[0 - 3M [[3M - 1Y [90	0 90	0 0	0	0 40	0 50	(0 0 1	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0 21	0 21	0	0	0 21	0	(0	0	0	0	0	
[3Y - 5Y [Austria	29	29	0	0	29	0	(0	0	0	27	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	(0 0	0	0	0	0	
Total [0 - 3M [140 0	140 0	0	0	90	50 0		1 0 0	0	0	0 0	0	13
[1Y - 2Y [[2Y - 3Y [Polarium.	0	0	0	0	0	0 0	(0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Belgium	0 46	0 46	0	0	0 41	0	(0 0	0	0	0	0	
Total		46	46	0	0	41	6	C	0	0	0	0	0	6
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Bulgaria													
Total [0 - 3M [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3Y - 5Y [[5Y - 10Y [[10Y - more	,,													
Total [0 - 3M [0	0	0	0	0	0	(0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [21 0	21 0	0	0	21	0 0	(0 0	0	0	0 0	0	
[21 - 31 [[3Y - 5Y [[5Y - 10Y [Czech Republic	0	0 0	0	0	0	0 0	(0 0	0	0	0 0	0	
[0 - 3M [0 21	0 21	0 0	0	0 21	0 0	((0 0	0 0	0	0 0	0 0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0 0	0	0	0	0 0	(0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Denmark	0 0 25	0 0 25	0 0 8	0	0 0 16	0 0	(0 0	0 0	0 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		45 0	45 0	4 0	0	41 0	0	(0 0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [70	70	13	0	57	0	C	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Estavia													
[1Y - 2Y [Estonia													
[10Y - more Total														



General governments exposures by country of the counterparty

							As of 30/06/2010							
						Direc	As of 30/06/2019							
	() -			On balance sl	heet		ct exposures		Deriva	ntives		Off balar	nce sheet	-
	(mln EUR)			On balance si					Deliva			On Dalai		
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			-
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		derivative infancial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total		0 0 25	0 0 25	0 0 0	0	0 0 25	0 0 0		0 0	0 0 0	0 0	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [Finland	22 21	22 21	22 0	0	0 21	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 1 57	0 157	0 30	0	0 128	0 0		0 0	0	0	0 0	0	0
[0 - 3M [0 26 11	0 26 11	0 0 11	0 0	0 25 0	0 0		0 0	0 0 0	0 0	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [France	6 267	6 267	6	0	0 267	0		0 0	0	0	0	0	
Total		51 438	51 438	15 39	0		0 0		0 0	0	0	0 0 0		59
[0 - 3M [[3M - 1Y [[1Y - 2Y [2,073 2,526 2,654	2,045 2,526 2,654	4 42 362	0 0	124 941 811	1.542	3	75 4 203 1 1,546	0 0 9	0 31 201	1,157 79 96	0	
[2Y - 3Y [[3Y - 5Y [Germany	2,654 2,088 4,238 5,681	2,088 4,238	44 129	0	941 811 991 2,140 2,811	1,053 1,970	3. 5.	2 450 682	21 46	160 288	99 0	0	
[0 - 3M [3,681 13,529 32,790	2,045 2,526 2,654 2,088 4,238 5,681 13,529 32,762	289 1,075 1,946	0	0	1,481 1,053 1,970 2,582 12,454 23,026	149 400 673	2,217	186 130 392	489	339 1,858	0	63
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Croatia													
[0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Greece													
[10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary													
Total [0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Ireland													
[10Y - more Total														
[0 - 3M [0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Italy	89 126	89 126 169	0	0	89 126 169	0 0		0 0	0	0	0 0	0	
[10Y - more Total		0 384	0	0 0	0	0	0 0		0	0	0 0	0 0	0 0	160
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latvia													
[10Y - more														



General governments exposures by country of the counterparty

							Bayerische Landesban							
						P	As of 30/06/2019							
						Dire	ct exposures					0661		_
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	_
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			_
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			, president,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Lithuania													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg													
[0 - 3M [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Malta													
[0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 70	0 70	0	0	0 70	0	(0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Netherlands	0 0	0	0	0	0	0	(0	0 0	0 0	0	0	
[0 - 3M [5 0 76	5 0 76	0 0	0 0 0	5 0 76	0 0	(0 0	0 0	0	0 0 0	0 0	0
[0 - 3M [0 57	0 57	0	0	0 57	0	(0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Poland	5	5	0 0 0	0	5	0 0	(0 0	0 0	0 0	0 0	0	
[5Y - 10Y [[10Y - more		21 0	21 0	0	0	21 0	0	(0 0	0	0	0	0	15
I Iofal		83	83	0	0	83	0		U	0	0	0	0	15
[0 - 3M [Portugal													
[5Y - 10Y [[10Y - more Total														
Total [0 - 3M [[3M - 1Y [
[0 - 3M [Romania													
[10Y - more														
Total		0	0	0	0	0	0	(0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Classal da	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0	(0 0	0 0	0 0 0	0 0	0 0 0	
[3M - 1Y [Slovakia	38	38	0	0	38	0		0	0	0	0	0	
I O T 3M C		38 0	38 0	0 0 0	0 0 0	38 0	0 0	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	6
[3M - 1Y [0	0 0	0	0	0	0		0	0	0	0 0	0	
[21 - 31 [[3Y - 5Y [[5Y - 10Y [Slovenia	0 0 7	0 0 7	0	0	0 0 7	0 0	(0 0	0 0	0 0	0 0	0	
[10Y - more Total		7	0 7	0	0	7	0	0	0	0	0	0	0	1



General governments exposures by country of the counterparty

							Bayerische Landesban							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Spain	0 8 0 0 0 0 0	0 0 8 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 8 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4
[0 - 3M [Sweden	0 0 0 0 91 11 0	0 0 0 0 91 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 91 11 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [United Kingdom	0 10 12 0 3 3 1,109	0 10 12 0 3 31	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 10 12 0 3 31 1,100	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Iceland	1,165	1,156	U			1,156	V	U	U		V		211
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 80 12 92 64 0	0 0 80 12 92 64 0	0 0 0 0 0 0	0 0 0 0 0	0 0 80 0 91 56 0	0 0 0 12 0 9 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	45
[0 - 3M [Hong Kong	248	248	O C C C C C C C C C C C C C C C C C C C			21	U	U	V	U	U		45



General governments exposures by country of the counterparty

	Bayerische Landesbank As of 30/06/2019														
		Direct exposures On halance sheet													
						Direc	ct exposures								
	(mln EUR)			Deriva	tives		Off balan	ice sheet							
												Off-balance sh	eet exposures		
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of				Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount		
Residual Maturity	Country / Region		non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0 - 3M [Japan														
[0 - 3M [U.S.	88 449 455 259 122 425 2,201 3,999	88 449 455 259 122 425 2,201 3,999	0 0 0 0 0 0	0 0 0 0 0 0 97	88 449 455 259 122 425 2,105 3,903	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	
[0 - 3M [China	SJSSS	3,333			Siste		,			Ü				
[0 - 3M [Switzerland	45 0 0 0 0 0 0	45 0 0 0 0 0 0 45	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	45 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	73	43				73	V	J	J	J			3	
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 217 90	0 0 0 0 0 216 89 306	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 216 89	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 83 130 199 0	0 0 0 0 1 1 0	0	
[0 - 3M [Middle East														
[0 - 3M [Latin America and the Caribbean														



General governments exposures by country of the counterparty

Bayerische Landesbank

							Dayeriserie Lariaesbari							
							As of 30/06/2019)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		Off balance sheet							
							Derivatives with positive fair value Derivatives with			a magativa fair valua	Off-balance sheet exposur			
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount	
7 ME - 0 T		0	0	0	0	0	0	C	0 0	0	0	0	0	
[0 - 3M [Africa	0 0 0 0 48 7	0 0 0 0 47 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 47 7	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 11 0 0 0	0 0 0 0 0	
Total [0 - 3M [Others	55 33 57 227 40 127 581	54 -25 57 227 40 127 581	30 57 41 11 2	0 0 0 0 0 0	2 0 186 2 125 517	54 0 0 0 26 0 22		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 16	0 0 0 0 0	8
[10Y - more		55 1.119	55	45	0	10	0	0	0	0	0	0	0	64

Notes and definition

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 have 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 counterparts with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua Antigu

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

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



Performing and non-performing exposures

			Į.	As of 30/09/201	.8				A	As of 31/12/201	8			
		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated impairment, accumulated changes in f value due to credit risk ar provisions ⁴		Collaterals and financial
		Of which performing but past due >30		-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30		-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted		exposures ³	exposures		days and <=90 days		Of which: defaulted	<i>37</i> .	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	24,177	0	14	0	2	3	0	25,225	0	12	0	3	3	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,765	0	0	0	0	0	0	13,180	0	0	0	0	0	0
Credit institutions	9,629	0	0	0	1	0	0	10,128	0	0	0	2	0	0
Other financial corporations	1,448	0	10	0	0	1	0	1,538	0	8	0	0	1	0
Non-financial corporations	335	0	4	0	0	2	0	378	0	4	0	0	2	0
Loans and advances(including at amortised cost and fair value)	182,916	223	2,989	2,930	265	664	352	178,415	218	1,819	1,738	303	741	346
Central banks	14,503	0	0	0	0	0	0	12,516	0	0	0	0	0	0
General governments	24,951	1	0	0	11	0	0	24,819	0	0	0	12	0	0
Credit institutions	29,051	0	0	0	5	0	0	26,856	0	5	5	7	2	0
Other financial corporations	7,056	0	1,242	1,242	6	0	0	5,927	0	0	0	10	0	0
Non-financial corporations	89,492	23	1,499	1,453	170	573	247	90,126	21	1,578	1,509	201	652	253
of which: small and medium-sized enterprises at amortised cost	29,137	7	514	514	83	128	110	24,093	12	399	390	56	149	117
Households	17,863	199	248	234	73	91	105	18,170	197	237	223	72	87	94
DEBT INSTRUMENTS other than HFT	207,094	223	3,003	2,930	267	667	352	203,640	218	1,831	1,738	305	743	346
OFF-BALANCE SHEET EXPOSURES	59,600		147	144	42	59	17	59,149		168	140	60	69	18

⁽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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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.



Performing and non-performing exposures

			A	s of 31/03/201	9				,	As of 30/06/201	9			
		Gross carryi	ng amount		Accumulated i accumulated o value due to c provisions ⁴	hanges in fair	Collaterals and financial guarantees		Gross carryi		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees	
	Of which performing but past due >30		Of which non-performing ¹		On performing	On non- performing	received on non- performing		Of which performing but past due >30			On performing	On non- performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	25,028	0	12	0	2	3	0	25,160	0	8	0	2	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13,205	0	0	0	0	0	0	14,313	0	0	0	0	0	0
Credit institutions	9,902	0	0	0	2	0	0	9,718	0	0	0	2	0	0
Other financial corporations	1,582	0	8	0	0	1	0	836	0	5	0	0	0	0
Non-financial corporations	338	0	4	0	0	2	0	293	0	4	0	0	2	0
Loans and advances(including at amortised cost and fair value)	191,723	211	1,734	1,734	306	720	347	194,695	194	1,789	1,789	280	718	354
Central banks	18,939	0	0	0	0	0	0	19,204	0	0	0	0	0	0
General governments	25,000	13	0	0	12	0	0	24,731	7	0	0	12	0	0
Credit institutions	31,345	0	5	5	8	2	0	30,701	0	5	5	6	4	0
Other financial corporations	6,357	0	0	0	7	0	0	7,248	0	6	6	7	4	2
Non-financial corporations	91,840	16	1,509	1,509	206	635	262	94,604	9	1,570	1,570	195	633	276
of which: small and medium-sized enterprises at amortised cost	24,148	15	370	370	64	144	114	24,751	4	410	410	55	181	118
Households	18,242	182	220	220	74	83	85	18,206	178	208	208	60	77	77
DEBT INSTRUMENTS other than HFT	216,751	211	1,746	1,734	308	722	347	219,854	194	1,797	1,789	282	720	354
OFF-BALANCE SHEET EXPOSURES	58,853		249	235	62	98	17	59,981		260	245	59	97	17

⁽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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance me	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for e forbearance me	anges in fair dit risk and xposures with	Collateral and financial guarantees			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		forbearance			
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)	3,338	2,440	435	394	540	1,894	1,113	446	412	535			
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	1	0	0	0	0	6	5	2	2	0			
Other financial corporations	1,242	1,242	0	0	0	0	0	0	0	0			
Non-financial corporations	1,891	1,148	423	390	419	1,686	1,059	432	405	415			
of which: small and medium-sized enterprises at amortised cost	687	346	99	78	203	541	224	87	71	198			
Households	204	49	12	5	121	202	50	12	6	120			
DEBT INSTRUMENTS other than HFT	3,338	2,440	435	394	540	1,894	1,113	446	412	535			
Loan commitments given	154	36	11	8	2	228	66	31	27	2			

⁽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.



Forborne exposures

			As of 31/03/2019					As of 30/06/2019)	
	Gross carrying exposures wit measures	amount of h forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures	amount of h forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on 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)	1,666	1,002	375	351	488	1,514	941	342	322	454
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	6	5	2	2	0	6	5	4	4	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,490	949	363	344	394	1,350	893	327	312	366
of which: small and medium-sized enterprises at amortised cost	444	202	76	67	174	390	214	91	86	155
Households	170	48	10	6	94	159	43	11	7	88
DEBT INSTRUMENTS other than HFT	1,666	1,002	375	351	488	1,514	941	342	322	454
Loan commitments given	192	63	33	28	0	194	90	31	28	0

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

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