

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	9,853	10,129	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	9,853	10,129	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	9,854	10,130	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	9,854	10,130	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,434	11,604	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	11,434	11,604	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	67,137	67,593	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	67,137	67,593	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	14.68%	14.99%	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	14.68%	14.99%	(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	14.68%	14.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.68%	14.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	17.03%	17.17%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.03%	17.17%	(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	253,930	272,332	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	3.88%	3.72%	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 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,854	10,130	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,853	10,129	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	253,930	272,332	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	253,930	272,332	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	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%	3.7%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	11,434	11,604	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 adjustments)	9,853	10,129	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,234	6,386	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-1,506	-1,415	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	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	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		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-134		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-104		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 C
	A.1.9	associated DTLs	-88		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		-6	-6	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	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	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	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	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)	
	A.1.14.1	Of which: from securitisation positions (-)	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	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	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	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	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	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-137	-149	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	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		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
			0			
_	A.1.21.2				C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		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		C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	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	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)	9,854	10,130	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,580	1,474	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,204	1,205	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	184	90	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	191	179	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	67,137	67,593	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.68%	14.99%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.68%	14.99%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	17.03%	17.17%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,853	10,129	[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 (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.68%		[D.1]/[B-B.1]	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	n		C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	n		C 05.01 (r440,c020)	
Memo items			•			
		Adjustments to T2 due to IFRS 9 transitional arrangements	0		C 05.01 (r440,c030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c040)	



Overview of Risk exposure amounts

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	56,471	57,006	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 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	1,260	1,113	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	49,460	50,227	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	3,762	3,670	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	1,211	1,304	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	2,208	2,400	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	644	630	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	639	589	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	2,895	2,691	C 02.00 (R520, c010)
Of which the standardised approach	2,895	2,691	C 02.00 (R530, c010)
Of which IMA	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	3,980	3,980	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,980	3,980	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	299	297	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	67,137	67,593	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2020 EU-wide Transparency Exercise P&L Bayerische Landesbank

1,000 1,00					
1,200 1,20	(min FLID)	As of 31/03/2020	As of 30/06/2020		
50 American Sections (1990) 50 A		1,428	2,807		
1,400 1,40			88		
1,004 1,00		741	1,468		
Cly Which displaces expenses 269 319 320					
124 122 123			519		
Spensor of where capital regrospite on derivant)			226		
Section of Income	(Expenses on share capital repayable on demand)	0	0		
set Fee and commission income sins or C) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and or non financial assets. 15 16 17 17 18 18 18 18 18 19 19 10 11 11 11 11 11 11 11	Dividend income	2	4		
Tables of C) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets. 16 19 19 19 19 19 19 19 19 19 19 19 19 19	Net Fee and commission income	71	155		
Section of C Joses on Financial assets and liabilities held for trading, net 117 67 1187 67 67 1187 67 67 1187 67 1 50 1 50 1 50 1 50 1 50 1 50 1 50 1 5	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,				
Saintor C Joses from Financial assets and liabilities at fair value through profit or loss, net	net	16	19		
19 1-10 1-	Gains or (-) losses on financial assets and liabilities held for trading, net	-17	67		
Sixthange differences (gain or (-) loss), net (2) loss pretaing income ((expenses) -7.0	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-99	-117		
See Other operating income (expenses) 7.0 135	Gains or (-) losses from hedge accounting, net	-19	-10		
TOTAL OPERATTING INCOME, NET 309 1,115 Administrative expenses 320 321 372 373 Cash contributions to resolution funds and deposit quaranteet schemes) 142 Depreciation 373 374 375 375 376 377 377 377 377 377	Exchange differences [gain or (-) loss], net	0	0		
Administrative expenses) Administrative expenses) Administrative expenses) Administrative expenses of provision funds and deposit guarantee schemes) Depreciation) Addification gains or (-) losses p. net Provisions or (-) losse after a Number and deposit guarantee schemes) (Commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Of which pending legal issues and tax litigation) Of which pending legal issues and tax litigation) Of which restructuring Increases or (-) losse after a vice the trough other comprehensive income) (Inpairment or (-) reversal of impairment on financel assets not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financel assets) Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financel assets) (of which goodwill) (of which goodwi	Net other operating income /(expenses)	-70	135		
Cach contributions to resolution funds and deposit guarantee schemes) 142 143 145	TOTAL OPERATING INCOME, NET	309	1,119		
Depreciation) Depreciation pairs or (-) Incested in provisions or (-) Incested in Incested Incested in Incested In	(Administrative expenses)	372	735		
Addification gains or (-) losses, net 10	(Cash contributions to resolution funds and deposit guarantee schemes)		142		
Provisions or (-) reversal of provisions) (Payment commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Commitments and guarantees given) (Commitments and guarantees given) (Of which pending legal issues and tax litigation ¹ (Increases or (-) decreases of the fund for general banking risks, net) ² (Increases or (-) decreases of the fund for general banking risks, net) ² (Ingrainer or (-) reversal of impairment on financial assests and increases of the fund for general banking risks, net) ² (Ingrainer or (-) reversal of impairment or increases or the fund for general banking risks, net) ² (Ingrainer or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets at amortised cost) (Ingrainer or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingrainer or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingrainer or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingrainer or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingrainer or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingrainer or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingrainer or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingrainer or (-) reversal of impairment or investments	(Depreciation)	19	37		
(Reyment commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ Increases or (C) decreases of the fund for general banking risks, net) ² (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (of spothing Cognised in profit or loss of investments in subsidiaries, joint ventures and associates (of the profit or (-) loss of investments in subsidiaries, joint ventures and associates (of the profit or (-) loss of investments assets and disposal groups classified as held for sale not qualifying as discontinued operations (of the profit or (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS (a) LOSS AFERE TAX FROM CONTINUING OPERATIONS (b) CONTINUING OPERATIONS (c) LOSS FOR THE YEAR	Modification gains or (-) losses, net	0	0		
(Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation 1 Of which pending legal issues and tax litigation 1 Of which pending legal issues and tax litigation 1 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 2 (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Ingel which Goodwill) (Ingel which Goodwill) (Ingel which Goodwill) (Ingel which Goodwill) (Ingel which Financial assets and on the profit or (-) loss of investments in subsidaries, joint ventures and associates (Ingel which Goodwill) ((Provisions or (-) reversal of provisions)	10	-4		
(Other provisions) Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ Increases or (-) decreases of the fund for general banking risks, net) ² Of continuous assets at fair value through other comprehensive income) Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) Impairment or (-) reversal of impairment on financial assets at fair value through other comprehensive income) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial ass	(Payment commitments to resolution funds and deposit guarantee schemes)		0		
Of which pending legal issues and tax litigation 1 Of which restructuring 1 Impairment or (2) reversal of impairment or financial assets not measured at fair value through profit or loss) Impairment or (2) reversal of impairment or financial assets and the comprehensive income) Impairment or (2) reversal of impairment or financial assets at fair value through other comprehensive income) Impairment or (2) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (2) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (3) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (3) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (3) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Impairment or (4) loss of investments in subsidaries, joint ventures and associates Impairment or (5) loss of investments in subsidaries, joint ventures and associates Impairment or (5) loss of investments in subsidaries, joint ventures and associates Impairment or (5) loss of investments in subsidaries, joint ventures and associates Impairment or (5) loss of investments in subsidaries, joint ventures and associates Impairment or (5) loss of investments in subsidaries, joint ventures and associates Impairment or (5) loss of investments in subsidaries, joint ventures and associates Impairment or (5) loss of investments in subsidaries, joint ventures and associates and non-financial assets) Impairment or (6) loss of investments in subsidaries, joint ventures and associates and non-financial assets) Impairment or (7) loss of investments in subsidaries, joint ventures and associates and non-financial assets and inventures and associates and non-financial assets and invent	(Commitments and guarantees given)	12	2		
Of which restructuring¹ Increases or (-) decreases of the fund for general banking risks, net)² Increases or (-) decreases of the fund for general banking risks, net)² (Financial assets at fair value through other comprehensive income) (Financial assets at a fair value through other comprehensive income) (Financial assets at a mortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (eagative goodwill recognised in profit or loss (abare of the profit or (-) loss of investments in subsidaries, joint ventures and associates (begative goodwill recognised in profit or loss (concept to (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (concept to (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS (concept to (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS (concept to (-) LOSS FOR THE YEAR (concept to (-) LOSS FOR	(Other provisions)	-3	-6		
Increases or (-) decreases of the fund for general banking risks, net) ² Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at a mortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (o	Of which pending legal issues and tax litigation ¹				
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (equation goodwill recognised in profit or loss (equation goodwill recognised in profit or loss of investments in subsidaries, joint ventures and associates (equation goodwill recognised in profit or loss (equation goodwill go	Of which restructuring ¹				
(Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) ((Increases or (-) decreases of the fund for general banking risks, net) ²	0	0		
(Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill recognised in profit or loss (esquative goodwill recognised in profit or loss (esquative goodwill recognised in profit or loss of investments in subsidaries, joint ventures and associates (expected by profit or (-) loss of investments in subsidaries, joint ventures and associates (expected by profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (expected by profit or (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS (expected by profit or (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS (expected by profit or (-) loss after tax from discontinued operations (expected by profit or (-) loss after tax from discontinued operations (expected by profit or (-) loss for THE YEAR (expected by pr	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	60	72		
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (legative goodwill recognised in profit or loss (share of the profit or (-) loss of investments in subsidaries, joint ventures and associates (legative goodwill recognised in profit or loss (share of the profit or (-) loss of investments in subsidaries, joint ventures and associates (legative goodwill recognised in profit or loss (legative goodwill recognised in prof	(Financial assets at fair value through other comprehensive income)	1	2		
(of which Goodwill) degative goodwill recognised in profit or loss degative goodwill recognised in profit or loss for profit or loss from profit or loss fro	(Financial assets at amortised cost)	59	70		
Regative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 10 10 10 10 10 10 10 10 10 1	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0		
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR OPERATIONS 137 137 138 139 140 151 152 153 154 155 155 155 155 155 155	(of which Goodwill)	0	0		
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 137 137 137 137 137 137 137 13	Negative goodwill recognised in profit or loss	0	0		
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 137 257 267 267 267 278 279 289 280 280 280 280 280 280 280 280 280 280	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0		
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 137 257 267 267 267 278 279 289 280 280 280 280 280 280 280 280 280 280	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0		
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 50	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-151	137		
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 50	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-152	80		
PROFIT OR (-) LOSS FOR THE YEAR 80	Profit or (-) loss after tax from discontinued operations	0	0		
	PROFIT OR (-) LOSS FOR THE YEAR	-152	80		
	Of which attributable to owners of the parent	-152	80		

(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)	£	As of 31/03/20	20			As of 30,	06/2020			
		Fa	ir value hierard	chy		Fa	ir value hierard	chy		
ASSETS:	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	20,017				36,207				IAS 1.54 (i)	
Financial assets held for trading	16,453	1,586	14,585	281	14,702	1,404	13,025	273	IFRS 7.8(a)(ii);IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	692	127	221	344	656	210	167	278	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	126	126	0	0	122	122	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	22,828	16,911	5,915	1	23,012	17,435	5,577	1	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	176,376				178,067				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	831	0	830	0	889	0	889	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	933				1,054				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	3,546				3,357					
TOTAL ASSETS	241,800				258,065				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 I	EUR)		As of 31/03/2020						As of 30/06/2020						
		Gross carr	Gross carrying amount			mulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impair	ment		
Breakdown of financial assets by instrument and by counterparty sector ¹		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	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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References	
Financial assets at fair value	Debt securities	22,443	387	0	-3	0	0	22,070	946	0	-4	-1	0	Annex V.Part 1.31, 44(b)	
through other comprehensive income	Loans and advances	0	0	2	0	0	-1	0	0	2	0	0	-1	Annex V.Part 1.32, 44(a)	
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
amortised cost	Loans and advances	160,535	15,251	1,646	-142	-162	-752	159,734	17,772	1,562	-142	-203	-656	Annex V.Part 1.32, 44(a)	

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



Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	12,051	10,924	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	8,664	8,341	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	202,279	220,502	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,444	1,416	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,831	4,609	IAS 37.10; IAS 1.54(I)
Tax liabilities	256	201	IAS 1.54(n-o)
Share capital repayable on demand	1	1	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,180	482	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	230,707	246,477	IAS 1.9(b);IG 6
TOTAL EQUITY	11,093	11,588	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	241,800	258,065	IAS 1.IG6

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



Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

		Carryi	ng amount	
Breakdown of financial lia	bilities by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		11,872	10,751	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	128	136	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	446	314	Annex V.Part 1.31
	Central banks	3,128	19,113	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	13,518	13,692	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,679	2,020	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	52,145	52,584	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	4,311	3,902	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	29,526	29,824	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,068	4,557	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	19,385	20,300	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,109	12,913	ECB/2013/33 Annex 2.Part 2.9.1
	Households	46,134	48,881	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	45,183	47,951	Annex V.Part 1.42(f), 44(c)
Debt securities issued		48,156	45,370	Annex V.Part 1.37, Part 2.98
Of which: S	ubordinated Debt securities issued	979	973	Annex V.Part 1.37
Other financial liabilities		0	218	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		224,438	241,183	



Market RiskBayerische Landesbank

					Ddy	Verische Landesbank						
I	SA				IM				IM			
			VaR (Memorandum item)	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR <i>(Memorandum item)</i>	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	12 WEEKS AVERAGE MEASURE MEASURE	12 WEEKS FLOOR AVERAGE MEASURE MEASURE	AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	FLOOR 12 WEEKS AVERAGE MEASURE MEASURE	TOTAL RISK EXPOSURE AMOUNT
(····· = - · · /	As of 31/03/2020	As of 30/06/2020			./03/2020				As of 30/06	/2020		
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	2,257 1,649 204 57 15 18 374 207	1,957 1,423 222 56 14 15 360 319	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 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	2,895	2,691	0 0	0 0	0 0	0 0 0	0	0 0	0 0	0 0	0 0 0	0

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



Credit Risk - Standardised Approach

Bayerische Landesbank

					,				
					Standardise	ed Approach			
			As of 3	1/03/2020			As of 30	0/06/2020	
		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	27	40	0		26	46	0	
	Regional governments or local authorities	116	5,413	9		126	5,428	9	
	Public sector entities	371	230	46		356	220	43	
	Multilateral Development Banks	236	236	0		237	237	0	
	International Organisations	49	49	0		49	49	0	
	Institutions	25,068	22,933	100		25,071	22,497	38	
	Corporates	3,226	687	669		3,421	846	807	
	of which: SME	230	66	63		271	104	102	
	Retail	7,989	484	338		7,976	502	350	
Consolidated data	of which: SME	1,223	141	81		1,243	147	84	
Consolidated data	Secured by mortgages on immovable property	140	140	51		129	129	47	
	of which: SME	10	10	5		10	10	5	
	Exposures in default	117	91	121	14	93	67	88	13
	Items associated with particularly high risk	82	81	121		21	21	31	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	61	61	31		59	59	33	
	Equity	0	0	0		0	0	0	
	Other exposures	63	63	63		0	0	0	
	Standardised Total ²	37,545	30,507	1,549	18	37,565	30,100	1,447	17
		⁽¹⁾ Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect d	ue to credit conversion factors or	r credit risk mitigation technique	s (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. substitutive). Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

(2) Standardised	Total does not	include the Secu	tarisation position	unlike in the prev	vious Transparency e	exercises' results.

					Standardis	ed Approach			
			As of 3	L/03/2020			As of 30)/06/2020	
		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	27	27	0		26	27	0	
	Regional governments or local authorities	114	5,411	8		124	5,426	8	
	Public sector entities	371	230	46		356	220	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23,690	21,555	74		24,317	21,743	24	
	Corporates	2,935	513	511		3,074	648	645	
	of which: SME	177	61	58		207	93	91	
	Retail	7,855	478	334		7,843	494	345	
CEDMANN	of which: SME	1,207	140	80		1,226	146	83	
GERMANY	Secured by mortgages on immovable property	140	140	51		129	129	47	
	of which: SME	10	10	5		10	10	5	
	Exposures in default	33	32	43	1	31	30	41	1
	Items associated with particularly high risk	82	81	121		21	21	31	
	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)	10	10	5		8	8	5	
	Equity	0	0	0		0	0	0	
	Other exposures	63	63	63		0	0	0	
	Standardised Total ²				5				5

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (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	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2020			As of 30,	/06/2020	
		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	2	2	0		2	2	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	147	0 42	0		0	0	34	
	Corporates of which CME	147	43	3/		141 45	39	34	
	of which: SME Retail	46	0	0		45	0	0	
	of which: SME	13	0	0		15	0		
UNITED STATES	Secured by mortgages on immovable property		0	0		0	0		
	of which: SME	0	0	0		0	0		
	Exposures in default	1	1	0	0	0	0		0
	Items associated with particularly high risk		0		· ·	0	0	0	U
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	o o	9	6		8	8	6	
	Equity	0	0			0	0		
	Other exposures	0	0			0	0		
	Standardised Total ²			U	0	U	<u> </u>		0
	Standardised Total	(1)			U				<u> </u>

(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 general	refeate fish dajasafiertor		Chandaudica	d Annuards		
					Standardise	d Approach		
			As of 31	L/03/2020			As of 30,	06/2020
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount Value adjustments and
	(colo EUD O()				provisions ²		·	provisions ²
	(mln EUR, %) Central governments or central banks	0	<u> </u>	0		0	Λ	0
	Regional governments or local authorities		0			0	0	
	Public sector entities	0	0			0	0	
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	0	0	0		0	0	0
	Corporates	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Retail	7	0	0		7	1	0
FRANCE	of which: SME	1	0	0		1	0	0
INANCL	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	27	11	11	4	25	11	11 4
	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	U 6	U 3		U 7	U 7	U 4
	Collective investments undertakings (CIU)	0	0	3		/	/	4
	Equity Other exposures	0	0			0	0	0
	Standardised Total ²	U	U		4	U	U	4
	Standardised Total				4			4

(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.



Bayerische Landesbank

Credit Risk - Standardised Approach

Standardised Approach As of 31/03/2020 As of 30/06/2020 Original Exposure¹ Exposure Value¹ Risk exposure amount Original Exposure¹ Exposure Value¹ Risk exposure amount (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 UNITED KINGDOM

of which: SME

Secured by mortgages on immovable property of which: SME of which: SME **Exposures in default** Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Other exposures (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. Standardised Approach As of 31/03/2020 As of 30/06/2020 Exposure Value¹ Risk exposure amount Value adjustments and provisions² Value adjustments and Exposure Value¹ Risk exposure amount Original Exposure¹ Original Exposure¹ (mln EUR, %) Central governments or central banks Regional governments or local authorities **Public sector entities** Multilateral Development Banks **International Organisations** Institutions of which: SME Retail of which: SME **SWITZERLAND** 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) Other exposures Standardised Total² (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. Standardised Approach As of 31/03/2020 As of 30/06/2020 Value adjustments and Exposure Value¹ Original Exposure¹ Exposure Value¹ Risk exposure amount Risk exposure amount Original Exposure¹ (mln EUR, %) Central governments or central banks Regional governments or local authorities **Public sector entities** Multilateral Development Banks **International Organisations** Corporates of which: SME of which: SME **NETHERLANDS** Secured by mortgages on immovable property of which: SME **Exposures in default** Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Other exposures Standardised Total² 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. Standardised Approach As of 31/03/2020 As of 30/06/2020 Value adjustments and provisions² Value adjustments and Original Exposure¹ Exposure Value¹ Risk exposure amount Risk exposure amount Exposure Value¹ Original Exposure¹ (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 **ITALY** Secured by mortgages on immovable property of which: SME **Exposures in default** Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) **Equity** Other exposures Standardised Total² 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.



Credit Risk - Standardised Approach

Bayerische Landesbank

					Standardise	d Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		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	0	0 0	
	Multilateral Development Banks International Organisations	236 49	236 49	0 0		237 49	237 49	0 0	
	Institutions Corporates	0 0	0	0 0		0 5	0 5	0 5	
	of which: SME Retail	0	0	0 0		0	0	0	
Other Countries	of which: SME 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	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	U	U		0
		(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	provisions per country of count	taking into account any effect d erparty excludes those for securi	lue to credit conversion factors or istisation exposures, additional val	credit risk mitigation techniques uation adjustments (AVAs) and c	(e.g. substitution effects). ther own funds reductions rel	lated to the	
					Standardise	d Approach			
			As of 31	/03/2020			As of 30	/06/2020	
		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 International Organisations	0 0	0 0	0 0		0	0	0 0	
	Institutions Corporates	0 11	0 11	0 11		0	0	0 0	
	of which: SME Retail	0 19	0 1	0 1		0 20	0 1	0 1	
AUSTRIA	of which: SME Secured by mortgages on immovable property	3	0 0	0 0		4 0	0	0 0	
	of which: SME Exposures in default	0	0 0	0 0	0	0	0	0 0	
	Items associated with particularly high risk Covered bonds	0 0	0	0 0		0	0	0 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 1	0 0		0	0 1	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	(1) Original evaceure, unlike Eva	osura value is reported before	taking into account any offset d	0	are dit viels mitigation to shair use	(o.g. substitution offects)		0
			provisions per country of count		lue to credit conversion factors or istisation exposures, additional val			lated to the	
			As of 21	/03/2020	Standardise	d Approach	As of 20	/06/2020	
			A5 01 51						
		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	0 0	0 0	
	Multilateral Development Banks International Organisations	0 0	0	0 0		0	0	0	
	Institutions Corporates	0 2	0 2	0 2		0	0	0 1	
	of which: SME Retail	0	0	0		0	- 0 0	0	
TURKEY	of which: SME	0	0	0		0	0	0	
· · · · · · ·	Secured by mortgages on immovable property of which: SME Exposures in default	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk Covered bands	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0
			provisions per country of count		ue to credit conversion factors or istisation exposures, additional val			lated to the	

Credit Risk - IRB Approach

Bayerische Landesbank

(mh EUR, %) al banks and central governments utions rates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME tail - Qualifying Revolving tail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME / / Comparison of the secured on assets otal (mh EUR, %) al banks and central governments utions rates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property 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	63,781 28,201 126,541 22,703 31,953 22,565 6,895 595 6,301 8,752 6,918 772 6,146 489 (1) Original ex (2) IRB Total	Exposure ¹ Of which: defaulted 18 26 1,757 582 383 133 48 0 48 4 81 0 80 0 Exposure, unlike Exidoes not include Exposure Of which: defaulted 0	70,911 25,420 102,303 20,233 28,628 19,486 6,864 589 6,275 6,207 6,414 718 5,696 489 exposure value, is the Secutarisati	1,890 5,317 44,145 9,218 11,539 3,762 1,011 96 914 207 2,544 249 2,295 1,211 778	Of which: defaulted 0 0 0 0 0 70 24 0 24 2 43 0 43 0 43 0 re taking into accide in the previous	Value adjustments and provisions 5 22 970 334 223 90 16 1 15 6 67 5 63 count any effect of Transparency of TRB Ap	81,040 29,528 126,405 22,693 32,766 22,801 6,873 580 6,293 8,806 7,123 770 6,353 519	Of which: defaulted 18 27 1,638 524 369 143 51 0 51 4 88 0 88 0 onversion factors lts.	88,103 26,713 102,034 20,250 29,358 19,720 6,843 574 6,268 6,247 6,631 716 5,915 519	1,908 5,633 44,709 9,282 11,861 3,670 969 88 881 202 2,499 241 2,258 1,304 692 57,916	of which: defaulted 0 0 0 0 0 77 26 0 26 2 48 0 48 0 underside (e.g. substitute)	Value adjustments and provisions 5 22 895 287 214 84 16 1 15 5 62 4 58
al banks and central governments utions rates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME tail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME to on credit-obligation assets otal (mh EUR, %) al banks and central governments utions rates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property 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	63,781 28,201 126,541 22,703 31,953 22,565 6,895 595 6,301 8,752 6,918 772 6,146 489 (1) Original ex (2) IRB Total	Of which: defaulted 18 26 1,757 582 383 133 48 0 48 4 81 0 80 0 Exposure, unlike Exdoes not include Control of which: defaulted 0	70,911 25,420 102,303 20,233 28,628 19,486 6,864 589 6,275 6,207 6,414 718 5,696 489 xposure value, is the Secutarisati	1,890 5,317 44,145 9,218 11,539 3,762 1,011 96 914 207 2,544 249 2,295 1,211 778 57,102 s reported beforion position unli	Of which: defaulted 0 0 0 0 0 70 24 0 24 2 43 0 43 0	adjustments and provisions 5 22 970 334 223 90 16 1 15 6 67 5 63 count any effect of Transparency	81,040 29,528 126,405 22,693 32,766 22,801 6,873 580 6,293 8,806 7,123 770 6,353 519 due to credit coexercises' resu	Of which: defaulted 18 27 1,638 524 369 143 51 0 51 4 88 0 88 0	88,103 26,713 102,034 20,250 29,358 19,720 6,843 574 6,268 6,247 6,631 716 5,915 519	1,908 5,633 44,709 9,282 11,861 3,670 969 88 881 202 2,499 241 2,258 1,304 692 57,916	Of which: defaulted 0 0 0 0 0 77 26 0 26 2 48 0 48 0	adjustments and provisions 5 22 895 287 214 84 16 1 15 5 62 4 58
al banks and central governments utions rates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME tail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME to on credit-obligation assets otal (mh EUR, %) al banks and central governments utions rates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property 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	28,201 126,541 22,703 31,953 22,565 6,895 595 6,301 8,752 6,918 772 6,146 489 (1) Original ex (2) IRB Total Original	defaulted 18 26 1,757 582 383 133 48 0 48 4 81 0 80 0 exposure, unlike Exdoes not include Exposure Of which: defaulted 0	70,911 25,420 102,303 20,233 28,628 19,486 6,864 589 6,275 6,207 6,414 718 5,696 489 xposure value, is the Secutarisati	5,317 44,145 9,218 11,539 3,762 1,011 96 914 207 2,544 249 2,295 1,211 778 57,102 s reported before on position unli	defaulted 0 0 0 0 0 70 24 0 24 2 43 0 43 0	provisions 5 22 970 334 223 90 16 1 15 6 67 5 63 count any effect of Transparency	29,528 126,405 22,693 32,766 22,801 6,873 580 6,293 8,806 7,123 770 6,353 519 due to credit coexercises' resu	defaulted 18 27 1,638 524 369 143 51 0 51 4 88 0 88 0	88,103 26,713 102,034 20,250 29,358 19,720 6,843 574 6,268 6,247 6,631 716 5,915 519	5,633 44,709 9,282 11,861 3,670 969 88 881 202 2,499 241 2,258 1,304 692 57,916	defaulted 0 0 0 0 0 0 77 26 0 26 2 48 0 48 0	provisions 5 22 895 287 214 84 16 1 15 5 62 4 58
(min EUR, %) al banks and central governments utions vrates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	52,754 15,554 94,021 14,319	Exposure ¹ Of which: defaulted 0	As of 31,	57,102 s reported before on position unli	re taking into acc ke in the previou			onversion factors lts.	s or credit risk m	57,916	iques (e.g. substi	itution effects).
al banks and central governments utions orates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	52,754 15,554 94,021 14,319	Exposure ¹ Of which: defaulted 0	As of 31,		·							
al banks and central governments utions orates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	52,754 15,554 94,021 14,319	Of which: defaulted 0	Exposure	/03/2020			proacn					
al banks and central governments utions orates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	52,754 15,554 94,021 14,319	Of which: defaulted 0				Value			As of 30/	/06/2020		Value
al banks and central governments utions orates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	15,554 94,021 14,319	0		Risk expos	Of which:	adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk expo	Of which:	adjustments and provisions
tail - Qualifying Revolving tail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME / non credit-obligation assets otal	22,372 6,860 591 6,269 8,611 6,901 771 6,130 308	26 1,258 235 374 131 48 0 48 4 80 0 80 0	59,453 13,002 76,954 12,753 27,726 19,325 6,829 586 6,243 6,099 6,397 716 5,681 308	1,247 2,743 32,573 5,949 11,100 3,743 1,003 95 907 204 2,537 248 2,289 638	defaulted 0 0 0 0 0 0 69 24 0 24 2 43 0 43 0	0 8 664 120 220 89 16 1 15 6 67 5 62 0	71,663 15,468 94,235 14,420 31,791 22,607 6,838 577 6,262 8,664 7,104 769 6,336 336	defaulted 0 27 1,142 239 362 142 51 0 51 4 87 0 87 0	78,318 12,931 77,272 12,865 28,480 19,559 6,808 571 6,237 6,138 6,613 715 5,898 336	1,247 2,723 32,897 5,978 11,462 3,652 961 87 874 198 2,492 240 2,252 687	defaulted 0 0 0 0 0 76 26 0 26 2 48 0 48 0	0 8 540 119 211 83 16 1 15 5 62 4 57 0
	(1) Original expos	sure, unlike Exposur	re value, is reporte	ed before taking ir	nto account any ef			s or credit risk mitiç	gation techniques (e.g. substitution	effects).	
(mln FLIR %)	Original	Of which:	As of 31, Exposure Value ¹		Of which:	Value adjustments and provisions		Of which:	As of 30/ Exposure Value ¹		Of which:	Value adjustments and provisions
al banks and central governments utions brates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME tail - Qualifying Revolving tail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME (non credit-obligation assets otal	5,791 847 6,507 825 316 17 3 0 3 10 4 0 4	0 0 54 52 0 0 0 0 0 0 0	5,998 844 4,680 688 248 14 3 0 3 7 3 0 3 44	0 191 2,155 406 90 2 1 0 1 0 1 0 1	0 0 0 0 0 0 0 0 0	0 0 28 24 0 0 0 0 0 0 0 0	4,017 985 6,284 795 205 17 3 0 3 10 4 0 4	0 0 53 51 0 0 0 0 0 0 0 0	4,211 980 4,488 658 248 15 3 0 3 7 4 0 4 22	0 209 2,037 380 91 1 0 0 0 1 0 1 43	0 0 0 0 0 0 0 0 0 0	0 0 29 24 0 0 0 0 0 0 0
	(1) Original expos	sure, unlike Exposur			nto account any ef			s or credit risk miti			effects).	
	Original		Exposure Value ¹	Risk expos		Value adjustments and	Original		Exposure Value ¹	Risk expo		Value adjustments and
(mln EUR, %) al banks and central governments utions prates porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME tail - Qualifying Revolving tail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME / non credit-obligation assets	331 2,620 3,694 1,167 0 9 2 0 2 6 0 0 0	0 defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	639 2,621 3,386 1,152 0 7 2 0 2 5 0 0 0	77 372 1,456 480 0 1 0 0 0 0 0 0 0	0 defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 0 0 9 4 0 0 0 0 0 0 0 0 0 0 0 0 0	329 2,980 3,865 1,213 0 9 2 0 2 7 0 0 0	0	620 2,981 3,499 1,173 0 7 2 0 2 5 0 0 0	74 416 1,502 497 0 1 0 0 0 0 0 0 0	0 which. defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 4 0 0 0 0 0 0 0
	(1) Original expos	sure, unlike Exposur	re value, is reporte	ed before taking in	nto account any ef	ect due to credit o	conversion factors	s or credit risk mitiq	gation techniques (e.g. substitution	effects).	
			As of 31	/03/2020		IRB Ap	proach		As of 30	/06/2020		
(mln EUR, %)		Of which:	Exposure Value ¹	Risk expos	Of which:	Value adjustments and provisions		Of which:	Exposure Value ¹	Risk expo	Of which:	Value adjustments and provisions
porates - Of Which: Specialised Lending porates - Of Which: SME tail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME tail - Qualifying Revolving tail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	561 1,764 3,490 2,227 0 10 3 0 3 6 1 0	0 0 207 207 0 0 0 0 0 0 0	829 1,757 3,219 2,069 0 9 3 0 3 5 1 0 1	146 340 1,318 764 0 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 10 109 107 0 0 0 0 0 0 0	702 2,205 3,478 2,144 0 11 3 0 3 6 2 0 2	0 0 137 137 0 0 0 0 0 0 0 0 0	967 2,198 3,243 2,017 0 9 3 0 3 5 2 0 2	172 422 1,367 754 0 1 1 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 10 63 61 0 0 0 0 0 0
EFF C C C C C C C C C C C C C C C C C C	ail - Qualifying Revolving ail - Quiter Retail ail - Qualifying Revolving ail - Quiter Retail Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME ail - Qualifying Revolving ail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Reta	Actal Secured on real estate property - Of Which: non-SME 6,259	Secured on real estate property - Of Which: non-SWE 5,259 48 48 49 49 49 49 49 4	Scale Scal	Comparison Com	Secure of the efficiency of Which SNE Secure of the Se	Second control of production control of the total control of total control of the total control of total control of the total control	Common content of property Common content	\$2.00 \$6.00 \$6.00 \$6.00 \$7.0	## Company of the property of the plane of the property of the plane o	March Control of the control of	Section Control Cont

2020 EU-wide Transparency Exercise Credit Risk - IRB Approach Bayerische Landesbank

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origina	al Exposure¹	Exposure	Risk expo	sure amount	Value adjustments	Original	l Exposure ¹	Exposure	Risk exp	osure amount	Value adjustmer
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provision
	Central banks and central governments	33	0	165	3	0	0	34	0	159	3	0	
	Institutions	2,134	0	2,146	457	0	0	2,590	0	2,602	612	0	
	Corporates	2,401	0	1,763	737	0	2	2,255	0	1,628	666	0	
	Corporates - Of Which: Specialised Lending	27	0	4	3	0	0	27	0	4	2	0	
	Corporates - Of Which: SME	7	0	7	4	0	0	7	0	7	4	0	
	Retail	50		43	5	0	0	50		42	5	0	
	Retail - Secured on real estate property	12	0	12	3	0		11	0	11	2	0	
/ITZERLAND	Retail - Secured on real estate property - Of Which: SME	11	0		0	0			0		0	0	
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11 27	2	0		11	0	11	2	0	
	Retail - Qualifying Revolving Retail - Other Retail	34	0	4/	1	0	1 0	35	0	28	1	0	
	Retail - Other Retail - Of Which: SME	4	0	1 7	4	0	1 0	3		3	1	0	'
	Retail - Other Retail - Of Which: non-SME	4		1 4	0	0		3		3	1 1	0	
	Equity	8	0] T	15	0) <u>8</u>		8	15	0	
	Other non credit-obligation assets			Ü	13			Ü	T o		13	, i	
	IRB Total												
		(1) Original exp	osure, unlike Exposu	ıre value, is reporte	ed before taking	into account any ef	fect due to credit o	conversion factor	rs or credit risk mit	gation techniques (e.g. substitutio	n effects).	
							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		

						IRB Ap	proach					
	0 584 3,068 998		As of 31,	/03/2020					As of 30	/06/2020		
	Origin	al Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	oosure amount	ac
(mln EUR, %)		Of which: defaulted	- Value ⁻		Of which: defaulted	provisions		Of which: defaulted	- Value ⁺		Of which: defaulted	F
Central banks and central governments	0	0	17	0	0	0	0	0	17	0	0	
Institutions	584	0	590	57	0	0	557	0	557	56	0	
Corporates	3,068	35	2,869	1,262	0	38	3,145	36	2,683	1,355	0	
Corporates - Of Which: Specialised Lending		0	997	419	0	2	953	0	952	430	0	
Corporates - Of Which: SME	598	0	510	220	0	0	553	0	484	207	0	
Retail	8	0	6	1	0	0	8	0	6	1	0	
Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	4	0	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	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	0	
Other non credit-obligation assets												
IRB Total												
	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	(mln 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 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	(mln EUR, %)Central banks and central governmentsInstitutions5840Corporates3,06835Corporates - Of Which: Specialised Lending9980Corporates - Of Which: SME5980Retail80Retail - Secured on real estate property20Retail - Secured on real estate property - Of Which: SME10Retail - Secured on real estate property - Of Which: non-SME10Retail - Qualifying Revolving50Retail - Other Retail10Retail - Other Retail - Of Which: SME00Retail - Other Retail - Of Which: non-SME10Equity00Other non credit-obligation assets	Central banks and central governments	Central banks and central governments	Original Exposure Exposure Exposure Value Of which: defaulted Of which: State Of which: Of	Original Exposure Exposure Exposure Price Exposure Of which: defaulted Of which: Secured on real estate property Of which: SME O	Central banks and central governments Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Corporates - Of Which: Secured on real estate property - Of Which: SME Corporates -	Central banks and central governments	As of 31/03/2020 As of 31/03/2020 As of 30/2020 As of	Central banks and central governments	As of 31/03/2020 As of 30/06/2020 As of 30/06/2020 As of 30/06/2020

							IRB Ap	proach					
				As of 31	/03/2020					As of 30	/06/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure 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	487	0	487	209	0	0	489	0	489	210	0	0
	Institutions	147	0	147	75	0	0	152	0	152	73	0	0
	Corporates	2,331	2	2,194	971	0	2	2,492	2	2,306	1,060	0	2
	Corporates - Of Which: Specialised Lending	455	0	451	238	0		463	0	456	237	0	1 1
	Corporates - Of Which: SME	0	0		0	0	0	0	0		0	0	
	Retail	3	0	2	0	0		3	0		0	0	
	Retail - Secured on real estate property	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0			0		0	0			0	
	Retail - Qualifying Revolving	2	0	2		0		2				0	
	Retail - Other Retail	1	0			0		0	0				
	Retail - Other Retail - Of Which: SME	U	0	1 0	0	0	0	0	0	۱ ⁰	1 0	0	0
	Retail - Other Retail - Of Which: non-SME	U	0		1 0	0		0			0		
	Equity Other non credit-obligation assets	U	U	U	U	U	U	U	U	U	U		U
	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	/03/2020					As of 30	06/2020						
		Origina					EX		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	osure amount	aajus
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	prov				
	Central banks and central governments	2,055	0	2,061	53	0	0	2,110	0	2,115	53	0					
	Institutions	0	0	0	0	0	0	0	0	0	0	0					
Other Countries	Corporates	94	0	94	67	0	0	96	0	91	66	0					
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0					
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0					
	Retail	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0					
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0					
	Equity	0	0	0	0	0	0	0	0	0	0	0					
	Other non credit-obligation assets																
	IRB Total																

							IRB Ap	proach					
				As of 31	/03/2020					Value ¹	/06/2020		
		Origina	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Origina	l Exposure ¹		Risk exposure amount Of which: defaulted 3 0 32 0 625 0	adjustmen	
	(mln EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value¹			- and provisions
	Central banks and central governments	62	0	82	3	0	0	21	0		3	0	(
	Institutions	123	0	123	24	0	0	170	0		32	0	
	Corporates	1,768	10	1,501	597	0	9	1,734	6			0	1
	Corporates - Of Which: Specialised Lending	175	0	175	57	0	0	179	0		63	0	
	Corporates - Of Which: SME	10	0	10	4	0	0	11	0		4	0	
	Retail	36	0	30	2	0	0	36	0	31	2	0	
	Retail - Secured on real estate property	3	0	3		0	0	3	0	3		0	
AUSTRIA	Retail - Secured on real estate property - Of Which: SME		0			0	0		0			0	
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	
	Retail - Qualifying Revolving	31	0	26		0	0	32	0	26	1	0	
	Retail - Other Retail		0		$\begin{bmatrix} 1 & & 0 & & 0 & & 32 & & 0 & & 26 & & 1 \\ 1 & & 0 & & 0 & & 2 & & 0 & & 1 & & 1 \\ 0 & & 0 & & 0 & & 0 & & 0 & & 0 \end{bmatrix}$	0							
	Retail - Other Retail - Of Which: SME	0	0	$egin{bmatrix} 1 & 1 & 0 & 0 & 0 & 0 & 0 & 0 & 0 & 0 &$	0	0	0						
	Retail - Other Retail - Of Which: non-SME	$egin{array}{c ccccccccccccccccccccccccccccccccccc$			0			0					
	Equity Other per credit obligation assets	U		U	U	U	U	U					
	Other non credit-obligation assets			_							-		4
	IRB Total		osure, unlike Exposu										

		Ovininal Europeura ¹	/03/2020					As of 30	/06/2020				
			Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exp	osure amount			
	(mln EUR, %)			- Value ⁺		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	
	Central banks and central governments	707	0	0	0	0	4	687	0	0	0	0	
	Institutions		0	24	48	0	0	21	0	19	38	0	
	Corporates	861	0	48	89	0	13	845	0	48	89	0	
TURKEY	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	64	0	2	4	0	1	62	0	2	3	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
TURKEY	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
TURKEY	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Bayerische Landesbank							
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
								·						
														Risk weighted
Residual Maturity	Country / Basis	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)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at	of which: Financial assets at		N. Carallana at		Notice of a second	Nominal	FIOVISIONS	
				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 [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [20	20	0	0	20	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0 0	0	0 0	6
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0 0	0	
[17 - 27 [[2Y - 3Y [[3Y - 5Y [Belgium	0 33	0 33	0	0 0	0 33	0 0	0	0	0	0	0 0	0 0	
[0 - 3M [32 0 66	32 0 66	0	0 0	27 0 61	5 0 5	0 0	0	0 0	0 0	0 0	0 0	12
[0 - 3M [[3M - 1Y [92								
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Bulgaria													
[1Y - 2Y [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Cyprus													
[1Y - 2Y [
[0 - 3M [[3M - 1Y [
「 1Y - 2Y 「	Czech Republic													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0 0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	0 16 12	0 16 12	0	0 0	0 16 12	0 0	0 0 0	0	0 0 0	0 0 0	0 0	0 0	
[5Y - 10Y [[10Y - more Total		29 40 98	29 40 98	0	0 0	29 40 98	0	0	0	0 0	0	0 0	0	0
[0 - 3M [[3M - 1Y [98	98			98	U	0		U	U	J	U	U
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia													
[5Y - 10Y [[10Y - more Total														
ivlai														



General governments exposures by country of the counterparty

	Bayerische Landesbank													
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance she	et				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	ositive fair value	Derivatives witl	າ negative fair value	Off-balance sh	eet 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 accets hold	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 [Finland	25 0 2 21 0 103 0	25 0 2 21 0 103 0	0 0 2 0 0 4 0	0 0 0 0 0 0	25 0 0 21 0 100 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 0 0 0	0 0 0 0 0 0	0
[0 - 3M [France	0 0 146 161 63 220	0 0 0 146 161 63 220	0 0 0 1 0 0 15	0 0 0 0 0 0	0 0 0 145 161 63 155	0 0 0 0 0 0 0 50	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	76
[0 - 3M [Germany	3,769 2,535 2,143 2,342 4,118 4,602 14,739	3,769 2,511 2,143 2,342 4,118 4,589	17 47 158 43 171 259 1,163 1,857	0 0 0 0 0 0	241 562 973 1,482 2,274 1,842 104	3,511 1,927 1,012 818 1,673 2,502 13,471 24,914	12 12 21 26 76 107 577	2,031	0 4 21 3 58 179 123 388	45 199 150 26 480 792 400	1,130 1,106 104 67 22 50 332 2,811	0 0 0 0 0 0	
[0 - 3M [Croatia	34,240	34,199	1,637		7,477	24,514	631	3,368	366	2,092	2,011		
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy	0 0 90 0 99 117 188	0 0 90 0 99 117 187 494	0 0 0 0 0 0	0 0 0 0 0 0	0 0 90 0 99 117 187 494	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	210
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

							Bayerische Landesban	K						
							As of 30/06/2020							
						Direc	t exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	eet 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 0 0 0 0 10 0	0 0 0 0 0 10 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 10 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 0 5 0 0 21 0	0 0 5 0 0 21 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 5 0 0 21 0 26	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5
[0 - 3M [Portugal	0 0 0 0 0 51 20	0 0 0 0 0 51 20	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 51 20 71	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	38
[0 - 3M [Romania													
[0 - 3M [Slovakia	0 0 0 0 0 38 6	0 0 0 0 0 38 6	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 38 6	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7
[0 - 3M [Slovenia	0 0 0 0 0 0 7 0	0 0 0 0 0 0 7	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 7 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1



General governments exposures by country of the counterparty

		Bayerische Landesbank As of 30/06/2020													
							As of 30/06/2020								
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet		
	(Hilli Edit)											Off-balance sh			
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount	
		derivative financial assets	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		
[0 - 3M [Spain	0 4 0 0 0 0 66 0 70	0 4 0 0 0 0 66 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 66 0	0 4 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	19	
[0 - 3M [Sweden	0 0 0 90 10 0 100	0 0 0 90 10 0	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 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [United Kingdom	0 12 0 0 15 18 1,347 1,391	0 12 0 0 15 18 1.338	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 12 0 0 15 18 1,338 1,382		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 17 0 0 0 0 0	0 0 0 0 0 0	210	
[0 - 3M [Iceland														
[0 - 3M [Liechtenstein														
[0 - 3M [Norway														
[0 - 3M [Australia														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Canada	0 77 12 0 89 70 0	0 77 12 0 89 70 0	0 0 0 0 0 6 0	0 0 0 0 0 0	0 77 0 0 89 55 0	0 0 12 0 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	48	
[0 - 3M [Hong Kong	270	2-70	J			6.1					J	V	70	



General governments exposures by country of the counterparty

	ı													
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Derivat	tives		Off balance	e sheet	
												Off-balance shee	et exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.	79 9 269 132 180 516 1,850 3,036	79 9 269 132 180 516 1,850 3,036	0 0 0 0 0 0	0 0 0 0 0 0 122 122	79 9 269 132 180 516 1,728 2,914	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [China													
[0 - 3M [Switzerland	23 0 0 0 0 0	23 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	23 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	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	23 0 0 0 0 0 0 11	0 0 0 0 0 0 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	3
Total [0 - 3M [Other Central and eastern Europe countries non EEA	11 0 0 0 0 0 0 262 71	0 0 0 0 0 260 70	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 260 70	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 35 64 142 114 0	0 0 0 0 1 1 1 0	2
[0 - 3M [Middle East	333	330	U	0		330	U	U	U	U	334	3	U
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Baverische Landesbank

							Bayerische Landesbank						
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance sh	neet				Derivat	tives	Off balan	ce sheet	
								Derivatives with po	sitive fair value	Derivatives with negative fair value	Off-balance sh	eet 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 [Africa	0 0 0 0 0 40 16	0 0 0 0 0 40 15	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 40 15	0 0 0 0 0 0	0 0 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 0 0 0 0	0 0 0 0 0 0	6
[0 - 3M [Others	45 206 20 48 299 492 162 1,272	45 206 20 48 297 492 162	0 2 0 1 2 40 68	0 0 0 0 0 0 0	45 203 2 47 297 433 10 1,038	0 0 17 0 0 19 84	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 0 0	0 0 0 0 0 0	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that 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

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, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, 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, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures

Bayerische Landesbank

					As of 31/03/202	0								As of 30/06/202	0			
		Gross carry	ing amount				npairment, accun e to credit risk an	nulated changes ad provisions ⁴	Collaterals and financial		Gro	oss carrying amou	int			mpairment, accur e to credit risk ar		Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹		On performing	On non-perform	ning exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing exposures
		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage			days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	- I
(mln EUR) Cash balances at central banks and other demand deposits				uerauiteu				3		35,404	0	0	derauited	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	23,480	0	272	0		3	143		0	23,682	0	272	0	0	5	135	0	0
Central banks	0	0	0	0		0	0		0	0	0	0	0	0	0	0	0	0
General governments	13,365	0	0	0		1	0		0	13,451	0	0	0	0	1	0	0	0
Credit institutions	9,171	0	0	0		3	0		0	9,268	0	0	0	0	4	0	0	0
Other financial corporations	690	0	269	0		0	141		0	674	0	269	0	0	0	133	0	0
Non-financial corporations	255	0	4	0		0	2		0	289	0	4	0	0	0	2	0	0
Loans and advances(including at amortised cost and fair value)	196,913	171	1,648	1,648		304	752		328	179,198	228	1,567	1,567	1,564	345	657	657	347
Central banks	15,015	0	0	0		0	0		0	786	0	0	0	0	0	0	0	0
General governments	26,253	17	13	13		10	1		0	26,939	0	16	16	16	13	1	1	0
Credit institutions	31,407	0	7	7		4	6		0	26,196	0	7	7	7	5	6	6	0
Other financial corporations	6,608	0	12	12		7	11		1	6,738	0	13	13	13	7	11	11	1
Non-financial corporations	99,030	21	1,423	1,423		232	669		254	99,668	102	1,336	1,336	1,333	254	570	570	267
of which: small and medium-sized enterprises at amortised cost	31,293	10	311	311		77	126		122	31,715	64	306	306	303	79	123	123	1
of which: Loans collateralised by commercial immovable property at amortised cost	45,181	14	437	437		99	134		158	46,129	83	404	404	404	97	137	137	137
Households	18,600	133	192	192		50	65		72	18,871	126	196	196	196	66	68	68	78
of which: Loans collateralised by residential immovable property at amortised cost	14,114	92	94	94		16	19		69	14,369	98	93	93	93	20	18	18	58
of which: Credit for consumption at amortised cost	2,443	37	48	48		26	22		0	2,449	26	58	58	58	37	26	26	0
DEBT INSTRUMENTS other than HFT	220,393	171	1,920	1,648		308	896		328	238,284	228	1,839	1,567	1,564	351	792	657	347
OFF-BALANCE SHEET EXPOSURES	60,997		339	325		64	92		19	61,504		279	275	161	68	78	47	30

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

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

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign 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	/03/2020					As of 30/06/2020			
	Gross carrying a exposures with measures		Accumulated impaccumulated chadue to credit risk for exposures wimeasures ²	nges in fair value and provisions	received on e	ancial guarantees xposures with e measures	Gross carrying a exposures with measures		Accumulated impaccumulated chadue to credit risk for exposures wimeasures ²	nges in fair value and provisions	received on e	ancial guarantees xposures with e measures
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
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)	1,225	713	282	263	371		1,223	627	292	269	407	189
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	0	0	0	0	0		0	0	0	0	0	0
Credit institutions	5	5	5	5	0		5	5	5	5	0	0
Other financial corporations	16	0	0	0	0		15	0	0	0	0	0
Non-financial corporations	1,064	648	258	241	291		1,056	566	264	248	331	164
of which: small and medium-sized enterprises at amortised cost	216	19	14	6	90		216	8	11	3	92	
Households	140	60	19	17	80		147	56	23	16	76	25
DEBT INSTRUMENTS other than HFT	1,225	713	282	263	371		1,223	627	292	269	407	
Loan commitments given	157	84	31	29	1		156	66	35	33	16	3
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice							0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	(1) =						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⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Bayerische Landesbank

			As of 3	31/03/2020					As of 3	0/06/2020		
	Gross carrying	g amount				Accumulated	Gross carrying	amount				Accumulated
		Of which: non-p		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: no performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(mln EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A Agriculture, forestry and fishing	2,219	68		2,219	16	0	2,239	65	65	2,239	15	0
B Mining and quarrying	426	14		426	2	0	423	15	15	423	2	0
C Manufacturing	8,199	399		8,199	251	0	8,068	364	364	8,067	222	0
D Electricity, gas, steam and air conditioning supply	17,541	366		17,541	210	0	17,790	348	348	17,790	199	0
E Water supply	4,652	112		4,652	78	0	4,839	53	53	4,839	33	0
F Construction	1,587	39		1,587	23	0	1,758	21	21	1,758	20	0
G Wholesale and retail trade	1,922	66		1,922	59	0	1,856	65	65	1,856	58	0
H Transport and storage	4,478	76		4,478	33	0	4,865	53	53	4,865	38	0
I Accommodation and food service activities	876	12		876	15	0	889	16	16	889	22	0
J Information and communication	1,401	2		1,401	5	0	1,362	3	3	1,362	6	0
K Financial and insurance activities	2,773	11		2,773	5	0	2,370	11	11	2,370	6	0
L Real estate activities	37,437	156		37,436	94	0	37,940	149	149	37,939	90	0
M Professional, scientific and technical activities	1,983	4		1,983	7	0	1,945	3	3	1,945	7	0
N Administrative and support service activities	9,042	84		8,972	89	0	8,638	155	155	8,638	90	0
O Public administration and defence, compulsory social security	2	0		2	0	0	0	0	0	0	0	0
P Education	278	1		278	3	0	294	1	1	294	2	0
Q Human health services and social work activities	2,585	8		2,585	9	0	2,716	9	9	2,716	8	0
R Arts, entertainment and recreation	541	3		541	1	0	596	3	3	596	3	0
S Other services	1,088	2		1,077	2	0	1,080	2	2	1,067	2	0
Loans and advances	99,030	1,423		98,948	901	0	99,668	1,336	1,336	99,653	824	0

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



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02 Bayerische Landesbank

								As of 30/	06/2020							
		Gross carrying	g amount							Accumulated imp	pairment, accumu	ılated negative cha	anges in fair value	e due to credit ris	sk	Gross carrying amount
(mln EUR)	Number of obligors		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but	Non-performir	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not	exposures
Loans and advances for which legislative and non-legislative					not credit- impaired (Stage 2)			past-due or past- due <= 90 days				not credit- impaired (Stage 2)			past-due or past due <= 90 days	
moratorium (associated with a request ¹)	3,540	126														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		99	98	1	11	1	1	1	9	9	0	2	0	0	0	0
of which: Households		99	98	1	11	1	1	1	9	9	0	2	0	0	0	0
of which: Collateralised by residential immovable property		56	55	1	6	0	0	0	1	1	0	0	0	0	0	0
of which: Non-financial corporations		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Small and Medium-sized Enterprises		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by commercial immovable property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.