

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

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,702	11,357	11,343	11,291	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,702	11,357	11,343	11,291	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,702	11,357	11,343	11,291	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	10,702	11,357	11,343	11,291	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,274	13,919	13,875	13,575	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,274	13,919	13,875	13,575	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	66,547	65,311	65,166	64,002	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	66,547	65,311	65,166	64,002	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.08%	17.39%	17.41%	17.64%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.08%	17.39%	17.41%	17.64%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.08%	17.39%	17.41%	17.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.08%	17.39%	17.41%	17.64%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.95%	21.31%	21.29%	21.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.95%	21.31%	21.29%	21.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	298,459	254,000	277,817	266,948	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.59%	4.47%	4.08%	4.23%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,702	11,357	11,343	11,291	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	10,702	11,357	11,343	11,291	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	298,459	254,000	277,817	266,948	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	298,459	254,000	277,817	266,948	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.59%	4.47%	4.08%	4.23%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.59%	4.47%	4.08%	4.23%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Bayerische Landesbank

							COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	As of 30/09/2022	As of 31/12/2022 13,919	As of 31/03/2023	As of 30/06/2023	C 01.00 (10010.40010)	REGULATION Articles 4(118) and 72 of CRR
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		.,.		.,		
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	10,702	11,357	11,343	11,291	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	3,888	3,888	3,888	3,888	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,382	8,107	8,107	8,107	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-946	-1,006	-1,024	-988	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,706	1,706	1,706	1,706	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-230	-209	-208	-198	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-191	-214	-223	-251	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-52	-47	-47	-47	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-6	-6	-6	-6	C 01.00 (r0390,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-469	-418	-410	-470	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of OR; Articles 36(1) point (b) (ii), 24(1) point (b), 248(1) point (b), 248(1) point (b) and 258 of ORF; Articles 36(1) point (b) (ii) and 370(3) of ORF; Articles 36(1) point (b) (iv) and 152(6) of ORF. 36(1) point (b) (iv) and 152(8) of ORF and Articles 36(1) point (b) (iv) and 155(4) of ORF.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	-46	-35	-52	-21	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-46	-122	-100	-429	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-288	-288	-288	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0090,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,702	11,357	11,343	11,291	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,572	2,562	2,532	2,284	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,286	2,237	2,204	2,211	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	286	324	328	73	$\begin{array}{c} \text{C01.00} \left(\text{r0210,c010} \right) + \text{C01.00} \\ \left(\text{r0202,c0010} \right) + \text{C01.00} \left(\text{r0202,c0010} \right) + \text{C} \\ \text{01.00} \left(\text{r0994,c0010} \right) + \text{C01.00} \left(\text{r0952,c0010} \right) + \text{C} \\ \text{01.00} \left(\text{r0994,c0010} \right) + \text{C01.00} \left(\text{r0974,c0010} \right) + \text{C} \\ \text{01.00} \left(\text{r0978,c0010} \right) + \text{C01.00} \left(\text{r0974,c0010} \right) + \text{C} \\ \text{01.00} \left(\text{r0978,c0010} \right) + \text{C01.00} \left(\text{r0974,c0010} \right) + \text{C} \\ \text{01.00} \left(\text{r0978,c0010} \right) + \text{C01.00} \left(\text{r0974,c0010} \right) + \text{C} \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	66,547	65,311	65,166	64,002	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CARTE LA PARTICIONAL DE LA PARTICIONAL DEL PARTICIONAL DE LA PARTICIONAL DEL PARTICIONAL DE LA PARTICIONAL DE LA PARTICIONAL DE LA PARTICI	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.08%	17.39%	17.41%	17.64%	CA3 (1)	·
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.08%	17.39%	17.41%	17.64%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	19.95%	21.31%	21.29%	21.21%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,702	11,357	11,343	11,291	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.08%	17.39%	17.41%	17.64%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	54,587	53,958	54,705	53,663	C 02.00 (r0040, c0010) -{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	1,925	2,118	2,114	1,772	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	46,061	45,198	45,978	45,239	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	4,216	4,384	4,295	4,321	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,657	1,673	1,744	1,785	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,128	2,486	2,341	2,185	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r00500, c0260, s002) + C 08.01 (r00500, c0260, s002)
Credit valuation adjustment - CVA	256	226	199	203	C 02.00 (10640, c0010)
Settlement risk	0	0	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	419	630	641	619	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,916	2,899	2,287	2,335	C 02.00 (r0520, c0010)
Of which the standardised approach	2,916	2,899	2,287	2,335	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, 0503)*12.5+C 20.00 (0010;dx50)*12.5+M4X(C 24.00(r0010, d090),C 24.00(r0010,d100),C 24.00(r0010,d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,289	4,289	4,555	4,555	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (19600, c0010)
Of which standardised approach	4,289	4,289	4,555	4,555	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	952	824	439	442	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	66,547	65,311	65,166	64,002	

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 CVA)' and Securitisations') section.



(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,424	5,099	2,211	4,779
Of which debt securities income	50	83	39	85
Of which loans and advances income	1,986	2,975	1,237	2,635
Interest expenses	1,995	2,983	1,464	3,238
(Of which deposits expenses)	640	1,011	570	1,286
(Of which debt securities issued expenses)	306	513	266	547
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	16	2	10
Net Fee and commission income	317	429	119	233
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	21	335	13	-30
Gains or (-) losses on financial assets and liabilities held for trading, net	-857	-865	41	30
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	790	846	7	43
Gains or (-) losses from hedge accounting, net	-138	-177	-37	-57
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	71	86	26	7
TOTAL OPERATING INCOME, NET	1,646	2,787	917	1,777
(Administrative expenses)	1,113	1,480	380	737
(Cash contributions to resolution funds and deposit quarantee schemes)	128	140	86	95
(Depreciation)	67	93	23	46
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-59	-156	-1	25
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-28	-34	0	9
(Other provisions)	-31	-122	-1	16
Of which pending legal issues and tax litigation ¹	0	33	0	0
Of which restructuring ¹	0	-173	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	16	104	3	6
(Financial assets at fair value through other comprehensive income)	4	5	0	-6
(Financial assets at amortised cost)	11	99	3	12
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	13	-2	-2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	381	1,138	426	866
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	243	1,073	326	578
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	243	1,073	326	578
Of which attributable to owners of the parent (1) Information available only as of end of the year	241	1,070	326	576

U 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

(min EUR)	A	s of 30/09/20	22			As of 31	/12/2022			As of 31/	03/2023			As of 30	06/2023		
		Fa	ir value hierard	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	78,271				38,933				62,320				51,394				IAS 1.54 (i)
Financial assets held for trading	13,564	371	12,958	236	11,495	160	11,188	148	13,399	1,032	12,207	159	13,255	312	12,765	178	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	735	188	251	295	657	223	268	166	702	240	293	168	725	246	315	165	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	88	88	0	0	78	78	0	0	80	80	0	0	78	78	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	18,074	11,735	6,338	1	17,610	9,022	8,587	1	16,949	10,086	6,863	1	16,344	9,955	6,387	2	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	191,453				188,902				192,494				191,176				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	304	0	304	0	256	0	256	0	241	0	241	0	176	0	176	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	-4,655				-4,651				-4,416				-4,327				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,168				5,964				3,751				4,170				
TOTAL ASSETS	303,001				259,244				285,521				272,990				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".

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	1/03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impair	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent (2)	
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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	15,561	2,518	0	-2	-5	0	15,634	1,982	0	-3	-5	0	15,418	1,538	0	-4	-4	0	12,525	3,818	0	-1	-1	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	10	0	0	0	0	0	9	0	0	0	0	0	9	0	0	0	0	0	8	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	172,702	17,997	1,717	-165	-249	-649	170,416	17,885	1,641	-229	-255	-657	174,048	17,766	1,687	-217	-235	-642	166,893	23,218	2,174	-247	-266	-666	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	13,474	10,931	11,449	11,506	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	4,605	4,993	5,424	5,877	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	269,164	227,707	252,460	239,538	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	716	512	495	443	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,217	1,104	1,116	1,090	IAS 37.10; IAS 1.54(I)
Tax liabilities	100	118	171	125	IAS 1.54(n-o)
Share capital repayable on demand	1	1	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	758	321	733	441	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	290,034	245,688	271,849	259,021	IAS 1.9(b);IG 6
TOTAL EQUITY	12,967	13,555	13,672	13,968	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	303,001	259,244	285,521	272,990	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)

Breakdown of financial liabilities t	oy instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		13,230	10,277	9,541	9,250	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
anort positions	Debt securities	187	207	202	143	Annex V.Part 1.31
	Central banks	25,489	8,680	13,648	13,691	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,486	0	844	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	17,442	14,050	20,657	20,993	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,994	2,233	1,908	1,974	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	58,140	52,470	55,808	55,155	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	4,521	3,774	4,382	3,610	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	25,333	21,424	24,507	23,435	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,906	3,371	3,303	2,784	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	27,183	22,009	27,152	21,435	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	16,175	14,055	14,864	13,054	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,279	66,384	65,445	64,295	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	64,977	65,511	63,856	61,515	Annex V.Part 1.42(f), 44(c)
Debt securities issued		53,405	48,464	52,667	48,801	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	2,006	1,958	1,963	1,910	Annex V.Part 1.37
Other financial liabilities		269	177	202	167	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		287,958	244,144	269,829	257,365	



2023 EU-wide Transparency Exercise Market Risk

									yeriserie Ee	nacobann												
	SA					1	M									IM						
			VaR (Memoran	(Memorandum item) STRESSED VaR (Memorandum item) AND MI			AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memor	andum item)	STRESSED VaR (Memorandum item,		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARG FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRe 1)	12 WEEKS t- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	1.528	1.454	0	0	0	0							0	0	0	0						
Of which: General risk	1,121	1,071	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	187	181	0	0	0	0							0	0	0	0						
Of which: General risk	5	0	0	0	0	0							ů	0	0	0						
Of which: Specific risk	5	ō	ō	ō	ō	ō							0	ō	ō	ō						
Foreign exchange risk	747	583	0	0	0	0							0	0	0	0						
Commodities risk	626	862	0	0	0	0							0	0	0	0						
Total	2,916	2,899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	/03/2023									As of 30/0	6/2023					
Traded Debt Instruments	1,439	1,292	0	0	0	0							0	0	0	0						
Of which: General risk	1,011	864	0	0	0	0							0	0	0	0						
Of which: Specific risk	196	254	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	o o	ō	ō	ō	ō							0	Ō	ō	o o						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	556	570	0	0	0	0							0	0	0	0						
Commodities risk	293 2,287	2.335	0	0	0	0	0	_	0	_	0	0	0	0	0	0			0	0	0	
Total	2,287	2,335	. 0	. 0	. 0	0	. 0	1 0		0	0		. 0	. 0	. 0	. 0		U		U	U	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



				Standardised Ap	pproach			
		As of 30/09/	2022			As of 31,	/12/2022	
(min BUR. %)	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Central governments or contral taskes Anticological conversation bedought attraction Middlated Condensation Middlated Condensation Middlated Condensation Generalized Ge	20 663 220 975 943 33,524 4,850 1,006 7,569 1,241	195 5,962 299 975 943 30,822 1,863 364 710 281 83	0 54 82 0 0 207 1,312 316 482 160 30		19 553 283 875 1,002 32,632 4,614 951 7,990 1,248 73	211 5,810 205 875 1,002 30,007 1,722 282 700 276 73	158	
of nettor 2016. Exclusive in field water for the first Exclusive in field with a set for the field with a Exclusive high risk. Covered to field with a set for concrete with a ST credit assessment. Collective investments undertakines (CIU) Other excourse Standard fields of Total *	117 117 6 237 0 70 0 0 49,327	51 6 237 0 70 0 42,125	67 10 24 0 39 0 2,307	51	14S 7 211 0 69 0 0	95 7 211 0 69 0 40,979	120 10 21 0 40 0 2,358	44

** Contract accounts usual consumer values in recognition contract and account of various contract counts on the contract and account of various contract and account of various contract and account of various contract and accounts on account of various contract accounts on account of various contract accounts on account on a various contract accounts on a variou

		¹⁰ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include: general credit risk adjustments, for the consistency with the data per country of counterparty								
					Standardised A	pproach				
			As of 30/09/	2022						
	(mh EUR, %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providious.* Original Exposure* Exposure Value* Risk exposure amount Value and providious.*								
GERMANY	Central dynormounts or central sharks Residual communities to head arthorities Residual communities to head arthorities Residual communities to head arthorities Residual communities to the sharks Institutions Grant sharks Grant sharks Residual communities to the sharks Communities to default Communities to the sharks Communities the sharks	20 212 20 33,500 3,000 1,000 1,200 123 123 125 126 127 127 128 129 129 129 129 129 129 129 129 129 129	142 5,111 209 0 0 33,888 944 255 699 279 83 19 45 6 6 227 0	0 223 20 0 0 207 910 221 474 159 30 8 99 91 24 24 6 6 6 6 0	90	19 208 0 0 0 32,628 3,547 7,952 7,465 1,230 23 136 6 21 10 10 10 10 10 10 10 10 10 10 10 10 10	158 5,466 265 0 30,003 1,001 173 689 274 73 21 80 7 7 211 0 155 0	25 41 0 0	4	
i	Standardised Total ²				62				53	

		(2) Total value adjustments and provision	Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardised A	pproach					
			As of 30/09/	2022		As of 31/12/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
UNITED STATES	Control Construence Control Co	00 00 00 00 152 151 11 10 00 00 00 00 14	0 40 0 0 0 72 21 1 1 0 0 0 0	0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 39 0 0 0 128 48 11 1 1 0 0 0 0 0 0 128 128 128 128 128 128 128 128 128 128	0 39 0 0 0 0 1 1 20 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 0 6 8 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Other eventures						0	0			

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31/12/2022				
		Original Exposure ^t	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		
FRANCE	Control construction to control to the DAD, No.	0 0 0 0 0 0 0 149 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 141 655 65 61 0 0 0 0 0 0	0 0 0 0 0 0 111 52 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1022 525 1 1 0 0 0 0 0	0		
	Standardised Total ²										

		(2) Total vilkae adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardised A	pproach				
			As of 30/09	2022			As of 31,	12/2022		
		Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)									
	Central governments or central banks Regional governments or local authorities	0		0		0				
	Public sector entities	0		0		ů				
	Multilateral Development Banks	0	0	0		0	ō	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	14	14	0		4	4	0		
	Corporates	511	511	12		329	329	12		
	of which: SME	5	5	5		5	5	5		
	Retail	6		0		6	1			
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property			0		â				
	of which: SME	ō	0	ō		ō	ō	ō		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0		0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0		0		
	Collective investments undertakings (CIU) Equity	3	3	2		3	3	2		
	Other exposures	ů o	i i	ő		ő	ŏ	i o		
1	Standardised Total ²								0	

**Channel excuser, untile bosours value, is recorded before taken into account are effect due to credit convenion faction or credit risk initiation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposure but includes general credit risk adjustments.



	Bayerische Landesbank										
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31,	/12/2022			
		Original Exposure ^L	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		
	(min EUR. %)										
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0	0	0		0					
	Multilateral Development Banks	0	0	0		0	ō	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	17	16	16		16	15	15			
	of which: SME Retail	0	0	0		0					
	of which: SME	0	0	0		,					
ITALY	Secured by mortgages on immovable property	0	0	0		0	ō	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0		0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	9	0	0		0		0			
	Collective investments undertakings (CIU)	4	4			4	4	3			
	Equity	o o	0	0		ó	ė.	0			
	Other exposures	0	0	0		0		0			
	Standardised Total ²				0				0		
		(1) Chininal concessor unlike European unit	. In consense of the first markets and the state			id objective to the love of the con-	Andrew Control				

		(2) total vasus appartments and provisions per country or counterparty excitosis showly for secundation exposures but neutral general creat rask adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
		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		
SWITZERLAND	Cont of consequents or control and one. As the control of control	0 105 0 0 0 18 0 22 22 5 5 0 0 0	105 0 0 0 0 39 0 0 3 1 0 0 0	0 21 0 0 0 0 2 2 0 0 0 0	0	0 0 0 0 0 14 0 33 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 17 0 2 2 0 0 0	c		
	Collective investments undertakinos (CIU) Equity Other exocures Standardised Total	0	0	0		0		0			

					Standardised Ap	proach			
			As of 30/09	2022			As of 31	/12/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central concentration of central station Residual concentration below attended Residual concentration below attended Residual concentration below attended Residual concentration Residual concen	0 0 0 0 18 18 1 1 0 0 0 0 0	53 0 0 0 17 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 0 0 17 3 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51	0 0 0 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total ²				0				

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure ¹	Original Exposure' Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure' Exposure Value* Risk exposure amount Risk expos								
Other Countries	Centrol overwinness or centrol to basis Particle of the Centrol o	0 0 975 943 0 3 0 0 0 0 0 0	9757 943 9 0 0 0 0 0	0 0 0 0 0 0 3 3 0 0 0 0 0	0	0 0 0 875 1,002 3 3 0 0 0 0 0	0 0 0 875 1,002 3 3 0 0 0 0 0	0 0 0 0 0 3 3 0 0 0 0	·		
	Other exposures Standardised Total ²	0		0	0	0		0	0		

					Standardisc	d Approach				
			As of 31,	03/2023			As of 30,	06/2023		
	(min EUR. %).	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	
	Central governments or central banks	0 167 0 0 194 0								
	Regional governments or local authorities	597 5,770 32 632 5,930 39								
	Public sector entities	345	152	30		412	182	36		
	Multilateral Development Banks	845	845	0		825	825	0		
	International Organisations	943	943	0		959	959	0		
	Institutions	33,167	30,565	210		33,718	31,095	212		
	Corporates	4,483	1,794	1,447		4,329	1,467	1,168		
	of which: SME	1,009	359	321		967	334	294		
	Retail	7,457	654	452		7,450	642	444		
Consolidated data	of which: SME	1,130	216 60	123		1,138	211	121		
	Secured by mortgages on immovable property	60	60	22		53	53	19		
	of which: SME	13 124	12 58	5 84	56	12	12	63	56	
I	Exposures in default	124	58	84	56	112	45	63	56	
	Items associated with particularly high risk Covered bonds	245	245	24		211	211	21		
ı	Covered bonds Claims on institutions and corporates with a ST credit assessment	243	243	24		211	211	1 0		
ı	Collective investments undertakings (CIU)	66	66	39		67	67	37		
	Equity	0	0	0				0		
	Other exposures	0	0	ō		i i	ō	i o		
	Standardised Total 2	48,339	41,325	2,350	75	48,774	41,676	2,049	73	
		(1) Original exposure, unlike Ex	sposure value, is reported befo	re taking into account any effect	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effects	1-		

					Standardisc	od Approach						
			As of 31,	03/2023			As of 30,	06/2023				
	(mb Filit NA)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	Central governments or central banks	0 118 0 0 148 0										
	Regional governments or local authorities	278	5,452	25		247	5,545	19				
	Public sector entities	345	152	30		412	182	36				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	33,151	30,549	210		33,704	31,081	212				
	Corporates	3,477	1,094	1,064		3,293	807	776				
	of which: SME	767	162	143		725	132	112				
	Retail	7,330 1.111	642	444		7,322 1,119	630 209	435				
GERMANY	of which: SME	1,111	214	122 22		1,119	209	119				
OLIG WATE	Secured by mortgages on immovable property	13	12	22		12	33					
	or which: SME Exposures in default	115	54	77	cc	104	41	57				
	Exposures in default Items associated with particularly high risk	115	34	10	33	104	41	10				
	Covered honds	245	245	24		211	211	21				
	Claims on institutions and corporates with a ST credit assessment	0	0	0				1 0				
	Collective investments undertakings (CIU)	10	10	5		13	13	6				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				69				6			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit commonities for condit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(4) Long ages adjustment and household account or considered account of security address one scools design ages and contract of								
					Standardisc	d Approach				
			As of 31,	03/2023		As of 30/06/2023				
		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	
UNITED STATES	Control Contro	0 26 20 20 20 20 20 20 20 20 20 20 20 20 20	0 25 0 0 0 0 5 5 18 11 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 0 0 6 6 15 0 0 0 0 0	۰	0 32 0 0 0 0 124 45 15 0 0 0 0 0 0 0 0 1 1 1 0 0 1 0 0 0 0	0 32 0 0 0 0 0 6 6 1 2 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 0 0 677 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Standardised Total ²				0				0	

		(2) Total value adjustments a	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.								
					Standardise	d Approach					
			As of 31,	/03/2023		As of 30/06/2023					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments as provisions ²		
FRANCE	Committee of Commi	0 0 0 0 0 133 125 6 6 1 1 0 0 0 0 0	0 0 0 0 111 107 109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 9 9 9 9 9 9 0 0 0 0 0 0 0 0	0	0 0 0 0 0 130 125 6 1 1 0 0 0 0	0 0 0 0 112 110 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 96 93 1 1 0 0 0 0			
	Standardised Total ²										

		(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	cuntisation exposures but indu	des general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control of control of the Control of the Control of Con	0 0 0 0 112 5 6 1 1 0 0 0 0	0 0 0 0 15 312 5 5 0 0 0 0 0	0 0 0 0 0 12 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 6 6 6 6 0 0 0 0 0 0 0 0 0	0 0 0 0 149 29 6 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o o
	Other exposures Standardised Total ²				0			0	0

O (Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurributions exposures but includes general credit nik adjustments.



	Bayerische Landesbank								
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		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
	(min BUR. %) Central governments or central banks	0	0	0			0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0						0	
	Corporates	16	15	15		15	14	14	
	of which: SME Retail	0	0	0		0	0	0	
******	of which: SME	0				0		0	
ITALY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0			0	0		0	0
	Covered bonds	0	o o	o o		ō	ō	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	4	4	2		3	3	2	
	County	· ·							

		(2) Total value adjustments an	a provisions per country or co	unserparty excudes tridse for se	ecunosation exposures out incu	ses general credit risk adjustme	TO.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		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
SWITZERLAND	Coulty of systematics of court of the Court	0 0 0 0 12 0 33 5 0 0 0	0 0 0 0 0 21 2 3 3 0 0 0 0	0 0 0 0 14 12 2 0 0 0 0		0 61 0 0 10 13 33 5 0 0 0 0	0 61 0 0 0 18 3 1 1 0 0 0 0	0 12 0 0 0 12 2 2 4 0 0 0 0	

Original Exposure* Exposure Value* O						Standardise	d Approach			
Colpinal Exposure Value				As of 31/	03/2023			As of 30	/06/2023	
Central conversaments or control sharks 0 40 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Confector investments understansing (CUU) 5 5 5 5 5 5 6 6 6 6 7 7 7 7 7 7 7 7 7 7	NETHERLANDS	Central commensation or central sealest Residual commensation and confidential Residual commensation and confidential Residual confidential Residual Central Central Residual Residual Central Residual Residual Central Residual Residual Central Residual Res	0 0 0 0 0 17 0 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 16 0 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	45 0 0 0 0 0 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	ō

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitacion exposures but includes general credit risk adjustments.

		(2) Total Value adjustments an	a provinces per councy or co	annipacy encouses order for a	acaronicos esposares con rico	an germa creat rat augustine			
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	(min BJR. %) Central governments or central banks	0						0	
1	Regional governments or local authorities	ō	ō	i i		ō	ō	o o	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	845	845	0		825	825	0	
	International Organisations	943	943	0		959	959	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	0		0				0	
	Retail of which: SME	0		0				0	
Other Countries	Secured by mortgages on immovable property	0				ů		0	
	of which: SME	0				ů		0	
	Exposures in default	0	ō	ō	0	ō	ō	ō	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0		0		9		0	
	Equity	0	0			0	0	0	
	Other exposures	0				0		0	
	Standardised Total ²				. 0				

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB A	proach					
				As of :	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	*****		Of which: defaulted	provisions
	Central banks and central governments	120,618	19	128,276 25.608	1,761 5.959	0	7	80,850 29,800	17	88,627	1,658 5.876	0	7
	Institutions Corporates	29,770	1.877	25,608	41.076		1.025	134.037	1.762	25,605 108,084	39.898	0	985
	Corporates - Of Which: Specialised Lending	135,749 29,792	645	26.167	10.397		303	31.787	601	27,696	39,898 10.860	0	298
	Corporates - Of Which: SME	30,735	282	27,581	8.885	0	249	30.059	277	27,156	8.325	0	225
	Retail	26,274	112	25,167	4.216	157	105	25,713	114	25,153	4.384	180	93
	Retail - Secured on real estate property	8.047	30	8.032	636	19	8	8.377	29	8.366	733	32	8
Consolidated data	Retail - Secured on real estate property - Of Which: S	(E 495	4	495	39	2	1	493	4	493	43	2	0
Consolidated data	Retail - Secured on real estate property - Of Which: n	n-Si 7,551	26	7,537	597	18	7	7,884	26	7,873	690	30	7
	Retail - Qualifying Revolving	6,538	5	6,240	213	6	8	6,035	5	6,105	209	6	6
	Retail - Other Retail	11,689	76	10,894	3,368	132	90	11,301	79	10,682	3,442	142	79
	Retail - Other Retail - Of Which: SME	574	7	560	132	12	4	563	6	550	136	12	4
	Retail - Other Retail - Of Which: non-SME	11,115	70	10,334	3,236	119	86	10,737	73	10,132	3,306	130	75
	Equity	754	0	754	1,657	0		766		766	1,673		
	Other non credit-obligation assets IRB Total ²				728 55.397						585 54.073		_

(1) Original exposure, unitine Exposure value, is responsed to 2004, 2007.

(2) Original exposure, unitine Exposure value, is responsed from taking into account any effect due to croed convenion factors or credit risk mitigation betrivatives (e.g., autholithoris mitigation betrivatives (e.g

		as of last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original E	ixposure ¹	Exposure Value ¹	Risk exposure	2 amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	104,624	0	111,769	1,307	0	0	73,911	0	81,478	1,307	0	0
	Institutions	19,318	1	15,472	3,545	0	6	19,673	1	15,825	3,628	0	6
	Corporates	101,816		82,731	29,410	0	674	100,802	964	81,858	28,857	0	649
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16,788 30.107	210 282	14,169 27.030	5,381 8.665	0	98 239	19,355 29,465	185 277	16,216 26,638	6,258 8.150	0	103 215
	Corporates - Ut Wnich: SME Retail	26.094	110	24,997	4,200	155	104	25,538	113	26,638	8,150 4,364	178	92
	Retail - Secured on real estate property	8.012	30	7,998	632	193	7	8.342	29	8.331	728	32	92
	Retail - Secured on real estate property - Of Which: SME	492	4	492	39	2	ń	490	4	490	43	2	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Si		26	7,506	593	18	7	7.852	25	7.841	685	29	7
	Retail - Qualifying Revolving	6,419	5	6,129	209	6	8	5,921	5	5,995	204	6	6
	Retail - Other Retail	11,663	75	10,870	3,359	130	89	11,275	78	10,656	3,431	140	78
	Retail - Other Retail - Of Which: SME	573	7	559	132	12	4	562	6	549	136	12	4
	Retail - Other Retail - Of Which: non-SME	11,090	69	10,311	3,227	118	86	10,712	72	10,107	3,296	128	75
	Equity	557	0	557	1,132	0	0	568	0	568	1,143	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central b	anks and central governments	13,270	0	13,492	0	0	0	4,667	0	4,867	0	0	0
	Institutio		857	0	851	220	0	0	768	0	724	223	0	0
	Corporat		7,535	88	5,726	2,236	0	37	7,654	81	5,973	2,382	0	34
		Corporates - Of Which: Specialised Lending	2,567	87	2,457	1,036	0	34	2,265	79	2,172	885	0	31
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		16	0	16	1	0	0	16	0	16	2	0	0
		Retail - Secured on real estate property	5	0	5	0	0	0	5	0	5	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si	5	0	5	0	0	0	5	0	5	0	0	0
		Retail - Qualifying Revolving	7	0	7	0	0	0	7	0	7	0	0	0
		Retail - Other Retail	4	0	4	1	0	0	5	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	- 4	1	0	0
	Equity Other no	credit-obligation assets	93	0	93	231	0	0	93	0	93	229	0	0
	IRB Total													

	i			IRB Approach													
							IRB Ap	proach									
				As of	0/09/2022					As of	31/12/2022						
		Original I	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and				
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions				
	Central banks and central governments	483	0	665	80	0	0	390	0	561	67	0	0				
	Institutions	1,967	0	1,994	319	0	26	2,101	0	2,130	323	0	1				
	Corporates	5,122 2,493	33 33	4,478 2.363	1,705 833	0	26	5,190 2.516	32 32	4,486 2.392	1,655 802		26 24				
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,493	33	2,563	833	0	29	2,516 12	32	2,392	802	0	29				
	Retail	12	0	12		0	0	12	0	12	,		0				
	Retail - Secured on real estate property		0	2		0	0	,	0	,			0				
	Retail - Secured on real estate property - Of Which: SME	â	0	n	0	0	0	n	n	n	0	0	0				
FRANCE	Retail - Secured on real estate property - Of Which: non-St	2	ō	2	ō	ō	ō	2	ō	2	ō	ō	ō				
	Retail - Qualifying Revolving	5	0	5	0	0		5	0	5	0	0	0				
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
1	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0				
	Equity Other non credit-obligation assets	18	0	18	51	0	0	18	0	18	52	0	0				
	IRB Total																

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustment:
	(min 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	645	0	716	127	0	0	15	0	93	14	0	0
	Institutions Corporates	923 3.637	0 85	923 3.483	178 1.421	0	3 58	901 3,306	0 85	901 3.127	168 1.254		3 58
		1,718	85	1,684	1,421		58 55	3,306 1,670	85	1,622	1,254		58
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,/18	85	1,684	609	0	55	1,670	85	1,622	591	0	55
	Retail	9	0	9	i	0	0	8	0	8	i	0	ů
	Retail - Secured on real estate property	3	ō	3	ō	ō	ō	3	ō	3	ō	ō	ō
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-S	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	- 4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
	Equity	9	0	9	25	0	0	- 8	0	8	23	0	0
	Other non credit-obligation assets												_
	IRB Total												

Credit Risk - IRB Approach

			ı	IR8 Approach												
									IRB Ap	proach						
						As of	10/09/2022					As of :	31/12/2022			
				Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	
			(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
		Central ba	anks and central governments	388	0	463	158	0	0	389	0	454	155	0	0	
		Institutio		154	0	153	78	0	0	270	0	268	98	0	0	
		Corporate		3,256	12	2,946	1,187	0	12	3,227	12	2,944	1,166	0	11	
			Corporates - Of Which: Specialised Lending	1,185	0	1,117	499	0	3	1,277	0	1,197	522	0	3	
			Corporates - Of Which: SME	35	0	35	9	0	0	35	0	35	9	0	0	
		Retail		3	0	2	0	0	0	3	0	2	0	0	0	
			Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	ITALY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	IIALI		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0	
			Retail - Qualifying Revolving	2	U	2	0		0	2	0	2	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	
1		Equity	credit-obligation assets				U	0	0			0	0			
															_	
		IRB Total														

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	11	0	132	0	0	0	2	0	117	0	0	0
	Institutions	2,225	0	2,236	417	0	0	1,527	0	1,538	314	0	0
	Corporates	2,075	0	1,544	586	0	2	1,912	0	1,204	502	0	2
	Corporates - Of Which: Specialised Lending	115	0	76	20	0	0	112	0	74	19	0	0
	Corporates - Of Which: SME	6	0	8	5	0	0	6	0	5	4	0	0
	Retail	45	0	42	5	0	0	44	0	43	6	0	0
	Retail - Secured on real estate property	9	0	9	1	0	0	8	0	8	2	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0		0
SWITTELKERINE	Retail - Secured on real estate property - Of Which: non-S		0	8	1	0	0	7	0	7	2	0	0
	Retail - Qualifying Revolving Retail - Other Retail	29	0	27	1	0	0	28	0	27	1		0
		7	0	- 6	3	0	0	8	0	8	3		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	7 21	0	6 21	3 53		0	8 18	0	8 18	3 47	0	0
	Equity Other non credit-obligation assets	21	- 0	21	53		0	18	0	18	4/		
	Other non-creak-obligation assets												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 505	0 0	211 441	0 80	0 0	0 0	0 591	0	216 532	0 95	0	0
	Corporates	2.912	0	2,546	1.378	0		2.744	0	2.350	1.263		8
	Corporates - Of Which: Specialised Lending	1.148	ő	1.138	999	ő	4	1.026	ő	1,014	406	ő	4
	Corporates - Of Which: SME	257	ō	257	81	ō	o o	245	ō	245	67	ō	0
	Retail	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETTIEREANDS	Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1 0	0	0		1 0	0	1 0	0		0
1	Retail - Other Retail - Of Which: non-SME	1	0	l i	n n	0	0	1	0	l i	0		0
	Equity	17	ō	17	49	ō	ō	19	ō	19	54	ō	0
1	Other non credit-obligation assets									- 1			
	IRB Total												

			As of	30/09/2022		IRB Ap						
				30/09/2022					As of	31/12/2022		
	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
sanks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
ons les	0	0	0	0	0	0	0	0	0	0	0	0
	,	0		,		0	,			,		0
	0	0	0	0	0	0	0	ů	0	0	0	0
	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0		0	0	0
	0	0	0	0	0	0	0	0		0	0	0
		0	0	0	0	0	0	0		0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	
a cradit-abiliantian necets		0		0	0	0	0			0	-	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	Coporate. of Which Specialed Lending Coporate. of Which Specialed Lending Coporate. of Which Specialed Read - Second on real states properly Read - Second on real states properly Read - Second on real states properly Read - Country	Coporator, Of Which Spondate Learning Coporator, Of Which Spondate Clarking Read - Second don real estate property Read - Second don real estate property Read - Second don real estate property - Of Which SHE Read - Country Read - Country - Of Which SHE Read - Other Read - Of Which SHE Read - Other Read - Of Which SHE Read - Cotter Read - Of Which SHE Read - Cotter Read - Of Which SHE	Caponizer, Of Which Specialised Learning Caponizer, Of Which Specialised Learning Relatil-Secured on real estate property Rest in Secured on real estate property Rest in Secured on real estate property or Which SHE Rest in Capatifiers Remarking Rest in Capatifiers Remarking Rest in Capatifiers Remarking Rest in Capatifiers R	Capanates - Of Which Spocialised Leidering Redal - Secould on real estable property Redal - Oscillation Redal - Of Which Sec Redal - Oscillation Re	Coporator, of Which Specialistal Lundings Coporation, of Which Specialistal Lundings Coporation, of Which Specialistal Lundings Retail - Second on real states properly - Of Which, 1915 Retail - Copariting Recording and states properly - Of Which, 1917 Retail - Copariting Recordings Retail - Copariting Retail -	Capandar - Of Which Specialised Leading Companies - Of Which Special S	Capandar - Of Which Specialised Learning Capandar - Of Which Spe	Capanear - Of Which Specialised Learning	Corporate, of White Topicolated Landring 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Copposition of White Specialised Employers 0 0 0 0 0 0 0 0 0	Coporation of Which Specialised Landmiles

(ii) Orioinal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenien factors or credit risk mitigation techniques (e.g., substitution effect)

2023 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bayerische Landesbank

							IRB Ap	proach					
				As of 3	31/03/2023					As of 3	0/06/2023		
		Original I	xposure¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	***************************************		Of which: defaulted	provisions		Of which: defaulted	****		Of which: defaulted	provisions
	Central banks and central governments Institutions	103,134	42 0	111,626 26,243	2,099 5.853	0	9	93,647	43	101,306 26.133	2,204 5.761	0	8
		30,363 134,782	1.747	26,243	5,853 40,119		1.061	30,212 132,804	2.215	26,133	39.168	0	95 894
	Corporates - Of Which: Specialised Lending	134,782 32,297	628	28.104	40,119 11.208		286	31.812	770	27.956	39,168 11.057	0	233
	Corporates - Of Which: SME	29,799	241	27.053	8.442	0	211	28.452	207	25.823	8.080	0	155
	Retail	25,697	117	25,279	4.295	188	119	25,934	126	25,534	4.321	210	112
	Retail - Secured on real estate property	9,236	29	9.227	783	30	9	9,809	30	9.801	827	33	11
Comment date of date	Retail - Secured on real estate property - Of Which: SME	506	3	506	46	2	0	502	3	502	44	2	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-S	8,730	26	8,721	737	28	8	9,307	27	9,299	783	31	10
	Retail - Qualifying Revolving	6,097	5	6,146	203	6	8	6,153	6	6,177	207	7	7
	Retail - Other Retail	10,365	83	9,907	3,310	151	103	9,971	90	9,556	3,288	170	95
	Retail - Other Retail - Of Which: SME	597	5	583	145	9	3	593	5	580	147	9	3
	Retail - Other Retail - Of Which: non-SME	9,767	78	9,323	3,165	142	99	9,378	85	8,976	3,141	161	91
	Equity	803		803	1,744	0		814		814	1,785		
	Other non credit-obligation assets				573						545		
	IRB Total ²				54,682						53,784		

(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) 18B Total does not include the Securitization position unlike in the results roter to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		as of last quarter											
							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original i	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	92,704	0	100,270	1,751	0	0	87,886	0	95,081	1,751	0	0
	Institutions	19,657	0	15,801	3,545	0	33	19,788	0	15,988	3,546	0	33
	Corporates	101,388 19,539	966 225	82,122 16.466	29,138 6.376	0	710	99,975 19.310	1,160 243	81,897	28,589	0	609
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	19,539	241	26,422		0	92 205	27,792	205	16,404 25,235	6,312 7.917	0	80 148
	Retail	25,518	116	25,105	4.276	186	118	25,753	125	25,235	4.301	208	111
	Retail - Secured on real estate property	9,199	29	9.190	778	30	8	9,773	30	9,765	822	33	10
	Retail - Secured on real estate property - Of Which:		3	503	46	2	0	500	3	500	44	2	0
GERMANY	Retail - Secured on real estate property - Of Which:		25	8.687	732	28	8	9,273	27	9.265	778	30	10
	Retail - Qualifying Revolving	5,981	5	6,034	198	6	8	6,035	6	6,063	203	7	7
	Retail - Other Retail	10,338	82	9,881	3,300	150	102	9,944	89	9,529	3,276	168	94
	Retail - Other Retail - Of Which: SME	596	5	582	145	9	3	593	5	579	147	9	3
	Retail - Other Retail - Of Which: non-SME	9,742	77	9,299	3,155	141	99	9,352	84	8,950	3,129	159	90
	Equity	596	0	596	1,193	0	0	591	0	591	1,189	0	0
	Other non credit-obligation assets	_											
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2023					As of 3	30/06/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	8,247	0	8,436	0	0	0	3,363	0	3,677	0	0	0
	Institutio		890	0	934	239	0	0	1,102	0	1,106	288	0	0
	Corporat		7,348 2,581	117	5,601 2,298	2,372 1.089		37 35	7,080 2,551	265 264	5,418 2.300	2,337 1.058	0	36 35
		Corporates - Of Which: Specialised Lending	2,581	115	2,298	1,089	0		2,551			1,058	0	35
	Retail	Corporates - Of Which: SME	0 16	0	16	0		0	17	0	17	0	0	0
	Retail	Retail - Secured on real estate property	16	0	16	1	0	0	1/	0	1/	1	0	0
		Retail - Secured on real estate property - Of Which: SME	7	0		0		0	3	0	0	0		0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Sh				0		0	, ,					
		Retail - Qualifying Revolving	7	0	7	0	0	0	7	0	7	0		0
		Retail - Other Retail	ś	0	ś	i	0	n	ś	0	ś	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0		0
		Retail - Other Retail - Of Which: non-SME	5	0	5	i	0	n	5	0	5	i	0	0
	Equity	Marie Constitution of William Hardric	97	ō	97	238	ō	ō	106	ō	106	262	ō	ō
		n credit-obligation assets												
	IRB Tota													

(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	31/03/2023					As of 3	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	361	0	516	62	0	0	267	0	408	67	0	0
	Institutions	2,546	0	2,573	442	0	2	2,318	0	2,337	397	0	2
	Corporates	5,124	31	4,443	1,650 806	0	36 32	4,987 2.433	29 29	4,316	1,598 780		35
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,514 12	31	2,402	806		32	2,433	29	2,318 11	780	0	31
	Corporates - Ut Which: SME Retail	12		12	8		0	11		11			0
	Retail - Secured on real estate property	8		8	1	0	0	8	0	8	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	6	0		0	2	0	6	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh		0	2	1		n	2		2	0	o o	ő
	Retail - Qualifying Revolving	î.		Ê			0	ê		÷	0		0
	Retail - Other Retail	1	0	í	0	0	n	í	0	í	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	0	ō	ō
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	18	0	18	53	0	0	17	0	17	50	0	0
	Other non credit-obligation assets												
	TRR 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	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	315 751 3,172	0 0 22	386 751 3,014	68 140 1,238	0 0 0	0 4 58	746 774 3,118	0 0 21	790 774 2,969	155 156 1,180	0 0 0	0 4 18
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,651 0 9	22 0 0	1,600 0 9	611 0 1	0	55 0 0	1,653 0 8	21 0 0	1,628 0 9	605 0 1	0	15 0 0
UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 1 7	0	0 1 7	0 0 22	0	0 0 0	0 1 8	0	0 1 8	0 0 23	0	0
	Other non credit-obligation assets IRB Total												

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

Credit Risk - IRB Approach Bayerische Landesbank

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· · · ·		Of which: defaulted	provisions
ITALY	Cartral banks and contral governments Descriptions Compresses - of Whith its Specialized Lending Compress of Whith its Specialized Lending Compress of Whith its Specialized Lending Compress of Whith its Specialized Lending Retail - Security of reset destine property Retail - Security of reset destine property - of Whith 1946 Retail - Operating Security Retail - Operating Security Retail - Operating Security Retail - Operating Security Retail - Operating - of Whith 1946 Retail - Operating - of Whith 1946 Retail - Operating - operati	367 163 3,307 1,316 34 3 0 0 0 2 2 0	0 13 0 0 0 0 0 0	423 163 2,999 1,238 34 3 0 0 0 2 2	145 56 1,190 541 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	0 220 5 0 0 0	372 1777 3,338 1,269 34 3 0 0 0 0 2 2 0	0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	419 177 3,038 1,197 34 3 0 0 0 2 2 0	151 44 1,218 519 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 20 5 0 0 0 0
	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of 3	80/06/2023		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		nks and central governments	1	0	117	0	0	0	2	0	111	0	0	0
	Institution		1,659	0	1,658	309	0	0	1,716	0	1,715	306	0	0
	Corporate		2,021	0	1,366	617	0	2	2,016	0	1,349	575	0	1 0
		Corporates - Of Which: Specialised Lending	110		73	19		0	111	0	89	24		
	Retail	Corporates - Of Which: SME	47	0	5 45	4	0	0	46	0	45	4	0	0
	Peccan	Retail - Secured on real estate property	4/		40			0	40	0	45	9	0	0
		Retail - Secured on real estate property - Of Which: SME	,	0	,	0		0	ů	0	ů	0		0
SWITZERLAND		Retail - Secured on real estate property - Of Which: non-Sh				i		0	ů	0		2	0	o o
		Retail - Qualifying Revolving	28	0	27	i	0	0	29	0	28	î	0	ů
		Retail - Other Retail	9	ō	9	4	ō	ō	10	ō	9	5	ō	ō
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0		o
		Retail - Other Retail - Of Which: non-SME	9	0	9	4	ō	ō	9	ō	9	5	ō	0
	Equity		19	0	19	51	0	0	23	0	23	64	0	0
	Other non	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustme
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0	216	0	0	0	0	0	90	0	0	0
	Institutions	691	0	634	115	0	1	710	0	652	118	0	1
	Corporates - Of Which: Specialised Lending	2,800 1.020	0	2,411 1.010	1,159 398	0	10	2,719 1.018	196	2,403 1.012	865 415	0	12
	Corporates - Of Which: SME	327	0	327	69		,	341	2	337	68		
	Retail	6	0		1		n	6	0	5	1		,
	Retail - Secured on real estate property	ĭ	0	ĭ	n	0	0	i	0	1	n	0	o o
	Retail - Secured on real estate property - Of Which: SME	ō	ō	i i	ō	ō	ō	ō	ō	ō	0	ō	ō
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SI	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	20		20	57	0	0	20	0	20	58	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					l ,
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	7	0	- 6	9	0	0	7	0	/	11	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0				0	0		0	0	0		0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0					0			0	0		0
Other Countries	Retail - Secured on real estate property - Of Which: non-S	0					0			0	0		0
	Retail - Qualifying Revolving	ů	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	ů									0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	o o	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	n n	o o	0	0	0	0	0	o o	0	0
	Other non credit-obligation assets				_								
	IRB Total												1



General governments exposures by country of the counterparty

							Bayerische Landesbank	k						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			_
					I	T.					I			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0			C	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0		, ,	0	0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Austria	1:	12 12	0	0		12	0	0	0	0	0		
[10Y - more		77	0 0	0	0		0 0	0	0	0	0	0		0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0	0	(0	0	0	0	0	0		0
1 2Y - 3Y I 13Y - 5Y I	Belgium	2	21 21 20	0	0	19 20	3	0	0	0	0	0		
[5Y - 10Y [[10Y - more Total		73	0 0 73	0	0	71) 1 3	0	0	0 0	0	0 0		5
[0 - 3M [3M - 1Y [1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria													
Total	-													
[0 - 3M [
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Cyprus													
1 0 - 3M I														
[1Y - 2Y [Czech Republic													
Total														
「0-3M「 「3M-1Y「 「1Y-2Y「			0	0	0	0	0 0		0 0 0	0 0 0	0 0 0	0 0 0		
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Denmark	1: 1: 5:	11 1 11 7 57	0 0 0	0	11 11 57	0 1 0	0	0 0	0 0 0	0 0	0		
l 10Y - more	1	79	79	0	0	79	0 0	0	0	0	0	0		0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[2Y - 3Y [13Y - 5Y 5Y - 10Y	Estonia													
[10Y - more Total	1													



General governments exposures by country of the counterparty

		Bayerische Landesbank												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	, <u>2</u>											Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	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 [Finland	0 0 0 3 33 3 1 0	0 0 0 63 31 0	0 0 0 0 0	0 0 0 0 0	(((63 33 (93	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	France	0 38 114 20 70 49 79	20 70 49 79	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	(38 114 22 77 45 22	0 0 0 0 0 0 44	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 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 [Germany	2,313 1,359 1,952 1,195 1,673 4,101 16,777 29,367	2,313 1,359 1,952 1,191 1,673 4,101		0 0 0 0 0	556 591 1,176 871 946 1,032 44 5,219	1,757 768 746 321 716 2,993	4 2 9 1 22 135 59 231	200 81 206 24 268 704 891 2,375	0 1 11 13 16 24 128	0 126 255 265 284 162 939 2,031	1.090 1.84 2.67 1 1 64 1.454 3,060		0 0 0 0 0 0 0 0 0
[0 - 3M F 3M - 1 Y F 3M - 1 Y F 1 Y - 2 Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Croatia					5,2	2,100							
Total	Greece													
10 - 3M	Hungary													
[0 - 3M [Ireland													
Toy - more	Italy	0 220 145 0 201 0 0 366	0 201 0	0 0 0 0 0 0	0 0 0 0 0	(2(14* (20) ((366	0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

							Bayerische Landesban	k						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
15Y - 10Y 110Y - more Total														
[0 - 3M [Luxembourg	6 6 8 8	0 0 0 0 8 0 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 8 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Maita													
Total	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Poland	() () () () () () () () () ()	0 18 0 10 0 8 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 18 0 10 0 8 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Portugal	55	0 0 0 0 0 59	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 59	0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania	32	39	v	U	39	v	v	0	U	U	U		25
Total	Slovakia	18 18 19	0 0 0 0 18 18 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 18 18	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Slovenia		0 0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

			Bayerische Landesbank											
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	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 [Spain	(() () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		22
[0 - 3M [Sweden	22	0 5 5 7 9 9 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		22
Total [0 - 3M	United Kingdom	11 12 11 13 688	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0		0 0 13 0 0 15 14 681 722		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	159
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	(7, 7, 4, 4, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	0 0 10 2 72 0 0 40 8 3 38 0 0 16	000000000000000000000000000000000000000	0 0 0 0 0	1 7, 3 3 3	0 0 0 2 0 0 0 2 2 8 8 0 0 8		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	6	1
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total	Hong Kong	100	100		·	13:								•



General governments exposures by country of the counterparty

							Bayerische Landesban							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(min Eok)													
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	u.s.	736 424 484 99 99 286 296 1,194 3,135	736 42 484 5 5 286 296 1,194	0 0 411 0 0 0 0 0	0 0 0 0 0 78	736 4: 7/ 9 28k 299 1,111 2,646	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [China	32.0				51.1								
[0 - 3M	Switzerland	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Other advanced economies non EEA	0 0 0 8 9	0 0 0 0 0 8 8	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 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 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more	Other Central and eastern Europe countries non EEA	0 0 0 167 270 0 437) 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 165 267	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 33 22 24 46 0 0		
Total [0 - 3M [Middle East	437	433	0	0	O	433	0	0	0	0	124		0
Total 10 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latin America and the Caribbean	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Rayerische Landesbank

							Bayerische Landesban	K						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-11] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 25 0 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 - 3M [Others	25 58 200 125 25-5 153 153 988	25 59 204 129 4 254 155 153 1981	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 25 0 59 0 204 0 129 0 242 0 155 0 78	75	000000000000000000000000000000000000000						

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

			Bayerische Landesbank												
							As of 30/06/2023								
						Dire	ct exposures								
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet		
												Off-balance sh	neet exposures		
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 [Austria	0 0 0 11 66 0	0 0 0 0 11 60 0	0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((0 0 0 11 60 0	0 0 0 0 0 0 0	0 0 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 [Belgium	0 33 16 6 21 0	0 0 31 16 5 6 6 7 21	000000000000000000000000000000000000000	000000000000000000000000000000000000000	(((((((((((((((((((0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 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	Bulgaria														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus														
Total	Czech Republic														
To - 3M	Denmark	11 11 11 15 55	0 0 11 0 0 11 15 5 8 8 8	0 0 0 0 0	000000000000000000000000000000000000000	(() 11 (11 55 (80	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 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	Estonia	30	00	v	·	ou.		ū		, and the second	v	J			
i utai									1						



General governments exposures by country of the counterparty

		Bayerische Landesbank												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
	,											Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive 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 [Finland	0 0 33 24 24 31 1 0	0 0 39 24 31 0	0 0 0 0 0	0 0 0 0 0	(((33 24 31 (94	0 0 0 0	0 0 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 [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f 5Y - 10Y f 10Y - more	France	0 104 30 70 6 54 228	43 0 70 6 54	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	(100 4: (7) (6) (224	0 0 0 0 0 0 43	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		44
[0 - 3M 1 1 1 1 1 1 1 1 1	Germany	2, 467 1,530 1,899 695 2,016 3,899 16,317 28,823	2,467 1,530 1,899 695 2,016 3,899 16,317 28,823	0 0 0 0 25 71	0 0 0 0	90 70 1,44 465 825 985 4.552	2,377 829 456 229 1,166 2,844 16,166	0 1 9 7 15 124 49 204	1 81 705 155 163 701 875 2,681	1 2 10 6 14 21 116	26 181 318 137 243 671 928 2,503	1.214 1.292 151 195 1 60 212 3,124		24
[0 - 3M F 3M - 1 Y F 3M - 1 Y F 1 Y - 2 Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	Croatia						2,000			-		5,12		
Total	Greece													
10 - 3M 13M - 11 13M - 12	Hungary													
[0 - 3M [Ireland													
Toy - more	Italy	20 127 19 50 199 0 0	19 50 159 0	0 0 0 0 0 0	0 0 0 0 0	22 127 15 5 15 15 0 0 375	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		134
[0 - 3M	Latvia													



General governments exposures by country of the counterparty

							Bayerische Landesban	k						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Lithuania													
Total [0 - 3M [13M - 1 Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more	Luxembourg	C C C C C C C C C C C C C C C C C C C	0 0 0 0 8 8	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 8 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Maita													
[0 - 3M	Netherlands													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	18 0 0 0 0 0 8 8 0	18 0 10 0 8 0 36	0 0 0 0 0 0	0 0 0 0 0	18 0 10 0 8 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M	Portugal	55 55 55	0 0 0 0 0 59 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 59 0	0 0 0 0	0 0 0 0	0 0 0 0 0	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 [Romania		,			3	,			·		·		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Slovakia	0 0 18 14 4 6 33	0 0 18 14 4 0	0 0 0 0 0 0	0 0 0 0 0	0 0 18 14 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 0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Slovenia		0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

			Bayerische Landesbank											
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	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 [Spain	0 19 0 0 55 0 75	0 19 0 0 0 55 0	0 0 0 0 0	0 0 0 0 0	(11 ((5)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	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 [Sweden	0 0 10 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	11	0 0 0 0 0	000000000000000000000000000000000000000	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 2 11 9 0 0 10 699	0 2 11 9 0 10 655 698	0 0 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 11 9 0 10 665 698	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 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 Tota	Iceland													
Total Tota	Liechtenstein													
[0 - 3M [] [3M - 1Y [] [17 - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more] [70tal] [0 - 3M []	Norway													
[3M - 1Y [Australia													
10Y - more	Canada	10 717 20 32 8 8 9 9	10 71 0 32 8 39 0	0 0 0 0 0	0 0 0 0 0	1(7. (3. (3. (3. (1.	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 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 Tota	Hong Kong	100	100	v	·	134		v						1



General governments exposures by country of the counterparty

							Bayerische Landesban	K						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	·	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets 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	Japan													
[0 - 3M] [13M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	672 265 399 0 345 238 1,033	0 345 238	0 225 270 0 0 0 0	0 0 0 78	67; 31; 12; (34; 23; 95; 2,376	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland	61	61 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(61 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Other advanced economies non EEA	8	0 0 0 0 8 9 0	0 0 0 0 0	000000000000000000000000000000000000000	(((((((((((((((((((0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Other Central and eastern Europe countries non EEA	155 254 254 240	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 149 252	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 22 24 25 21 0 0		
[0-3M[f3M-1Y f1Y-2Y f2Y-3Y f3Y-5Y f5Y-10Y f10Y-more	Middle East	909	401	U	U		401	U	0	U	U	91		0
Total [0 - 3M	Latin America and the Caribbean	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 2	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Rayerische Landesbank

							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa	() () () () () () () () () ()	U 0 0 0 24 0 13 96	0 0 0 0 0			0 0 24 0 13 96	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 203 0 0		0 0 0 0 1 1 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	2 188 9 199 177 179	20 8 188 95 6 195 7 177 196	0 0 0 0		2 18 2 9 9 19 16 16	0 0 0	(0	0	0	0 1 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total		974	974	0	·	889	84	0	0	0	0	1		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 hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Bayerische Landesbank

									,									
					As of 30/09/2022									As of 31/12/2022				
		Gross o	arrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross can	rying amount/ Nomina	il amount			pairment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	e e	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	78,21									38,883								
Debt securities (including at amortised cost and fair value)	18,40			4			,	1 7		17,981		4				,		
Central banks	,						_			,					-		-	
General governments	10,79	4 0								10,184		-						
Credit institutions	7,14				0				0	7,302		0			7	0		
Other financial corporations	37	6 0		1	0				0	410		0			0	0		
Non-financial corporations	8	7 0		4	0		2		0	85	0	4	4		0	2		0
Loans and advances(including at amortised cost and fair value)	192,71	0 144	1,839	1,839	1,717	414	712	649	293	190,108	74	1,762	1,762	1,641	484	717	657	288
Central banks	65	5 0			0				0	0		0				0		
General governments	25,75	0 1	15	19	19	1	2		0	25,304	0	17	17	17	9	2	2	0
Credit institutions	25,68	5 0	36	39	39	17	28	25	0	24,196	0	39	39	39	28	28	28	0
Other financial corporations	11,58	6 0	212	212	212	13	31	3		11,066	٩	196	196	196	21	31	31	
Non-financial corporations	104,75	2	1.423	1,423	1,306	304	605	54	340	104,927		1.361	1,361	1246	222	610	122	744
Text transition compositions	104,73		2,742.	1,713	1,500	35				104,327	, i	2,302	1,301	1,240	332	010	334	
of which: small and medium-sized enterprises	29,54	2 0	381	381	353	92	153	13	82	29,347		342	342	317	68	144	127	78
				-														
of which: Loans collateralised by commercial immovable property	30,93	9 0	460	460	430	135	211	19	160	31,514	0	439	439	413	123	217	199	149
Households	24,28	2 140	145	145	140	77	46	4	44	24,616	65	150	150	144	95	46	44	43
of which: Loans collateralised by residential immovable property	17,64	4 77	45	49	45	16	6		38	18,136	41	48	48	44	22	6	5	37
]		_					1 .			_	l _					
of which: Credit for consumption	3,54	26	65	65	65	46	28	25	0	3,601	21	72	72	72	57	28	28	1 "
DEBT INSTRUMENTS other than HFT	289,324	4 144	1,843	1,843	1,717	422	714	645	293	246,972	74	1,766	1,766	1,641	492	719	657	288
OFF-BALANCE SHEET EXPOSURES	63,14	6	229	229	110	72	48	26	49	62,269		207	207	100	68	44	24	39
	-			1	1				1				1			l		1

Performing and non-performing exposures Bayerische Landesbank

									bayerische	Landesbank								
					As of 31/03/2023									As of 30/06/2023				
	Gros				Gross carrying amount/ Hominal amount						Gross ca	arrying amount/ Nominal	amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁶			Collaterals and
	Of which performing but past due >30 days			Of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	Сфила		Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ³	exposures.		Of which Stage 31	
(min EUR) Cash balances at central banks and other demand deposits	62,278									51,343					-			
Debt securities (including at amortised cost and fair value)	17,348		4		ů	7	2			16,749		287	287	0	,	2		
Central banks	0.,0.0				-		-								-		-	
General governments	9,489	0		0	0	0	0			9,141		0	0	0	0	0	0	0
Credit institutions	7,343	0	0	0	0	7	0		0	7,110		0	0	0	2	0	0	0
Other financial corporations	430	0	0	0	0	0	0		0	421		283	283	0	0	0	0	0
Non-financial corporations	86	0	4	4	0	0	2		0	78	0	4	4	0	0	2	0	0
Loans and advances(including at amortised cost and fair value)	193,629	178	1,768	1,768	1,687	452	678	642	342	192,393	174	2,235	2,235	2,174	513	699	666	674
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	a
General governments	25,175	0	42	42	42	8	4	4		25,582	0	43	43	43	7	5	5	0
Credit institutions	24,144	0	54	54	53	5	37	37		23,655	0	22	22	22	7	15	15	0
Other financial corporations	12,267	0	182	182	182	18	32	32	. 0	11,328	0	127	127	127	27	14	14	1
Non-financial corporations	107,225	33	1,333	1,333	1,258	322	557	523	296	106,733	8	1,873	1,873	1,818	368	612	581	625
of which: small and medium-sized enterprises	29,416	24	298	298	290	69	112	109	70	28,677	1	265	265	258	65	82	79	76
of which: Loans collateralised by commercial immovable property	31,511	6	463	463	431	112	186	175	188	31,898	1	740	740	548	143	221	219	234
Households	24,819	145	157	157	152	99	48	47	46	25,095	166	171	171	165	104	53	51	48
of which: Loans collateralised by residential immovable property	18,268	106	49	49	45	23	6	5	39	18,466	5 124	52	52	49	23	6	5	41
of which: Credit for consumption	3,636	34	77	77	77	60	31	30	0	3,692	37	86	86	86	65	35	34	0
DEBT INSTRUMENTS other than HFT	273,256	178	1,772	1,772	1,687	460	680	642	342	260,485	174	2,522	2,522	2,174	515	701	666	674
OFF-BALANCE SHEET EXPOSURES	61,772		196	196	91	66	42	23	38	60,350		207	200	90	72	47	27	38

The first death and the second of the second



Forborne exposures

			As of 30/	09/2022		As of 31/12/2022										
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance				ancial guarantees xposures with e measures				
(min 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 non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0		0	0	0	0	0					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	1,244	693	311	297	255	134	1,182	752	390	379	221	126				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	110	91	19	18	9	0	94	78	19	18	4	0				
Non-financial corporations	1,075	579	283	271	222	125	1,033	650	362	353	195	118				
of which: small and medium-sized enterprises	241	165	85	83	86		237	166	75	73	86					
Households	59	23	9	7	24	9	55	23	9	7	22	9				
DEBT INSTRUMENTS other than HFT	1,244	693	311	297	255		1,182	752	390	379	221					
Loan commitments given	156	53	21	17	9	3	136	49	20	16	4	3				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice ${}^{\bar{\jmath}}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

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

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

10 The information applies only to bank 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.



Forborne exposures

Bayerische Landesbank

			As of 31/	03/2023			As of 30/06/2023									
	Gross carrying amount of exposures with forbearance measures		Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ea forbearance	kposures with		ing amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and financial guarante received on exposures with forbearance measures					
(min 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 non-performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	0	o	0	o				
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)	1,261	726	347	333	256	156	1,278	812	387	377	250	148				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	87	76	19	19	6	0	26	25	0	0	1	0				
Non-financial corporations	1,120	627	319	308	228	147	1,199	766	378	370	228	141				
of which: small and medium-sized enterprises	217	150	62	61	80		185	119	37	36	75					
Households	54	22	8	7	22	8	53	22	8	7	21	7				
DEBT INSTRUMENTS other than HFT	1,261	726	347	333	256		1,278	812	387	377	250					
Loan commitments given	106	40	21	17	4	3	110	42	21	19	1	1				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bayerische Landesbank

		AS 01 3U/U9/2U22 AS 01 31/12/2U22													AS OF 3	1/03/2023			AS 01 3U/U6/2U23						
	Gross carrying amount					Accumulated	Gross can	ying amount		,		Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative	
A Agriculture, forestry and fishing	2,186	69	69	2,186	15	0	2,129	58	58	2,129	13	0	2,105	51	51	2,105	13	0	2,092	36	36	2,092	11	0	
B Mining and guarrying	274	0	0	274	1	0	270	0	0	270	1	0	261	0	0	261	1	0	246	0	0	246	1	0	
C Manufacturing	6.842	361	361	6.842	273	0	6.261	384	384	6.261	313	0	6.520	355	355	6.520	295	0	6.860	381	381	6.860	311	0	
D Electricity, gas, steam and air conditioning supply	20,370	399	399	20,370	150	0	20,477	331	331	20,477	182	0	21,249	308	308	21,249	183	0	20,553	282	282	20,553	162	0	
E Water supply	6,132	0	0	6,132	0	0	6,150	18	18	6,150	7	0	6,266	18	18	6,266	7	0	6,398	18	18	6,398	7	0	
F Construction	2.146	20	20	2.146	25	0	1.976	20	20	1.976	27	0	2.182	21	21	2.182	24	0	2.054	43	43	2.054	37	0	
G Wholesale and retail trade	1.336	24	24	1.336	21	0	1.424	24	24	1.424	22	0	1.423	17	17	1.423	16	0	1.386	16	16	1.386	17	0	
H Transport and storage	4,855	124	124	4,855	72	0	4,820	138	138	4,820	45	0	4,791	159	159	4,791	43	0	4,977	150	150	4,977	43	0	
I Accommodation and food service activities	938	6	6	938	49	0	941	6	6	941	19	0	948	6	6	948	23	0	915	6	6	915	16	0	
3 Information and communication	1.094	6	6	1.094	2	0	1.054	5	5	1.054	3	0	1.060	5	5	1.060	3	0	1.046	4	4	1.046	6	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	45,433	112	112	45,433	136	0	46,136	120	120	46,136	139	0	47,315	112	112	47,315	105	0	46,701	600	600	46,701	169	0	
M Professional, scientific and technical activities	1,795	3	3	1,795	6	0	2,133	3	3	2,133	12	0	1,950	3	3	1,950	11	0	2,062	48	48	2,062	29	0	
N Administrative and support service activities	6,025	289	289	6,025	146	0	5,667	246	246	5,667	144	0	5,915	264	264	5,915	144	0	5,888	273	273	5,888	160	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	338	1	1	338	1	0	355	0	0	355	2	0	338	0	0	338	2	0	345	0	0	345	2	0	
Q Human health services and social work activities	2,848	8	8	2,848	6	0	2,727	8	8	2,727	7	0	2,599	15	15	2,599	8	0	2,692	14	14	2,692	9	0	
R Arts, entertainment and recreation	407	1	1	407	4	0	465	1	1	465	3	0	446	0	0	446	2	0	457	0	0	457	1	0	
S Other services	1,734	0	0	1,721	1	0	1,941	0	0	1,929	2	0	1,858	0	0	1,845	1	0	2,061	0	0	2,050	2	0	
Loans and advances	104 753	1 423	1 423	104 740	909	0	104 927	1 361	1 361	104 914	041	0	107 225	1 222	1 333	107 212	990	0	106 733	1.873	1.973	106 722	980	0	

⁽¹⁾ The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.