

| 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 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE | REGULATION |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|------------------|------------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Available capital (amounts) | | | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 10,509 | 10,966 | 10,736 | 10,506 | 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 | 10,509 | 10,966 | 10,736 | 10,506 | C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 10,509 | 10,966 | 10,736 | 10,506 | 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 | 10,509 | 10,966 | 10,736 | 10,506 | C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) | Article 25 of CRR |
| Total capital - transitional period | 12,694 | 13,657 | 13,268 | 13,036 | 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 | 12,694 | 13,657 | 13,268 | 13,036 | 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 | 64,284 | 63,315 | 64,809 | 66,153 | 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 | 64,284 | 63,315 | 64,809 | 66,153 | 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 | 16.35% | 17.32% | 16.56% | 15.88% | 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 | 16.35% | 17.32% | 16.56% | 15.88% | (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 | 16.35% | 17.32% | 16.56% | 15.88% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 16.35% | 17.32% | 16.56% | 15.88% | (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 | 19.75% | 21.57% | 20.47% | 19.71% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 19.75% | 21.57% | 20.47% | 19.71% | (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 | 216,119 | 207,388 | 221,989 | 279,044 | 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 | 4.86% | 5.29% | 4.84% | 3.77% | 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 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE | REGULATION |
|-----|---------------------------------------------------------------------------------------|------------------|---------------------|------------------|------------------|-----------------------|------------------------------------------------------------------------------------------|
| A.1 | Tier 1 capital - transitional definition | 10,509 | 10,966 | 10,736 | 10,506 | C 47.00 (r0320,c0010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 10,509 | 10,966 | 10,736 | 10,506 | 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 | 216,119 | 207,388 | 221,989 | 279,044 | C 47.00 (r0300,c0010) | CRR |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 216,119 | 207,388 | 221,989 | 279,044 | C 47.00 (r0290,c0010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 4.86% | 5.29% | 4.84% | 3.77% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 4.86% | 5.29% | 4.84% | 3.77% | [A.2]/[B.2] | |



EBA 2022 EU-wide Transparency Exercise Capital Bayerische Landesbank

| | | | ĺ | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE | REGULATION |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|---------------------------------------|------------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | | | Villa Sandy 157 | | | | | | |
| Part | | | | | | , | - | | |
| Part | | | transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | · · | · · · · · · · · · · · · · · · · · · · | · · | | | |
| 18 | | - | instruments) | | ļ | | | | |
| Part | | \vdash | | | | | | | |
| Part | | - | | | | | | | |
| 18 | | - | | | | | | | |
| 14 | | \vdash | | | | | | | |
| 1 | | | | | ļ | | | , , , , , , | |
| Part | | - | | | | | | | |
| 지수는 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 | | \vdash | ,,, | | | | | (r0340,c0010) | |
| No. | | \vdash | | | | | | | |
| Part | | - | | | | | | | |
| Part | | | | | | | | | |
| Part | | | | | | | | | |
| Part | | 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 |
| Part | | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | 0 | 0 | | Articles $4(50,38(1))$ point (k) (i) and 80 to 91 of CRR ; Articles $36(1)$ point (k) (i) , $A3(1)$ point (k) , $A3(1)$ point (k) , $A4(1)$ point (k) and $A28$ of CRR ; Articles $36(1)$ point (k) (ii) and $A38$ (iii) and $A38$ (iii) point (k) (iv) point (k) point (k) (iv) point (k) (iv) point (k) (iv) point (k) point (k) point (k) |
| Part | | A.1.14.1 | | 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 |
| Part | | 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 CRR |
| March Control Contro | | 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 |
| Material Properties 12 12 12 12 12 12 12 1 | | 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 |
| Note 1 | | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | 0 | C 01.00 (r0510,c0010) | Article 48 of CRR |
| 1 | | A.1.18A | (-) Insufficient coverage for non-performing exposures | -17 | -20 | -58 | -47 | C 01.00 (r0513,c0010) | Article 36(1), point (m) and Article 47c CRR |
| Mathematical Control | | A.1.18B | (-) Minimum value commitment shortfalls | 0 | 0 | 0 | 0 | C 01.00 (r0514,c0010) | Article 35(1), point (n) and Article 132c(2) CRR |
| No. | | A.1.18C | (-) Other foreseeable tax charges | 0 | 0 | 0 | 0 | C 01.00 (r0515,c0010) | Article 35(1), point (I) CRR |
| Record Part Part | | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | -59 | -39 | -35 | -49 | C 01.00 (r0524,c0010) | Article 3 CRR |
| A 12 Security of Control and Control (CO) Control Intervient (CO) Control | | A.1.20 | CET1 capital elements or deductions - other | -250 | -250 | -250 | -268 | 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} | |
| ACCIDANT LITE CONTINUE CON | | 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 467 of CRR |
| Act Activate Total Confession and after transitional agriculturals 0 | | 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 |
| Action Time 1 Count outcomes 0 0 0 0 0 0 0 0 0 | | 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 |
| A2 | | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 0 | C 01.00 (r0530,c0010) | Article 65 of CRR |
| A23 | | A.2.1 | Additional Tier 1 Capital instruments | 0 | 0 | 0 | 0 | C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010) | |
| A24 Additional first 1 translational adjustments 0 0 0 0 0 C. ALL DOWNLOSS CLEAR | | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | 0 | 0 | C 01.00 (r0720,c0010) | |
| A | | A2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 0 | C 0s.00 (r0890,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 0s.00 (r0744,c0010) + C 01.00 (r0740,c0010) | |
| Add TEST 2 CAPITAL (next of deductions and after transitional adjustments) | | 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-1 Time 2 Capital components and deductions | | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 10,509 | 10,966 | 10,736 | 10,506 | C 0s.00 (r0015,c0010) | Article 25 of CRR |
| A42 Other Tier 2 Capital components and dictactors 251 316 272 256 11.0 (prost_collage) < Coll. of (prost_collage) | | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 2,185 | 2,691 | 2,533 | 2,529 | C 01.00 (r0750,c0010) | Article 71 of CRR |
| A42 Other Fier 2 Capital components and declarurum 251 316 272 256 | | A.4.1 | Tier 2 Capital instruments | 1,811 | 2,262 | 2,260 | 2,273 | C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) | - |
| DATE Line Common Commo | | A4.2 | | 251 | 316 | 272 | 256 | (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C | |
| CAPITAL RATIOS (%) Transitional period C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 16.35% 17.32% 16.56% 15.88% CA) (1) . | | | | 123 | 112 | 0 | 0 | C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010) | |
| C.1 COMMON EQUITY TER. I CAPITAL RATIO (transitional period) 16.35% 17.32% 16.56% 15.88% C3 (1) - | OWN FUNDS | | TOTAL RISK EXPOSURE AMOUNT | 64,284 | 63,315 | 64,809 | 66,153 | | Articles 92(3), 95, 96 and 98 of CRR |
| C2 TIER CAPITAL RATIO (transitional period) 16.39% 17.32% 16.56% 15.88% CA (1) | REQUIREMENTS | \vdash | · · · · · · · · · · · · · · · · · · · | | | | | , | |
| CETI Capital Fully loaded COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 16,509 10,956 10,736 10,506 14,34,313,413,413,413 1,34,313,413,413,413,413,413,413,413,413 | 6100711 000000 | - | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 16.35% | 17.32% | | 15.88% | | • |
| CETI Capital D COMMON EQUITY TIER 1 CAPITAL (fully loaded) 10,509 10,966 10,736 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 10,509 | Transitional period | | TIER 1 CAPITAL RATIO (transitional period) | 16.35% | 17.32% | 16.56% | 15.88% | CA3 (3) | |
| CETT ARTIO (%) E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 16.35% 17.32% 16.56% 15.88% [21]/(8-21) . | | C.3 | TOTAL CAPITAL RATIO (transitional period) | 19.75% | 21.57% | 20.47% | 19.71% | | • |
| Fully loading F Adjustments to CETI due to IPRS 9 transitional arrangements | Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 10,509 | 10,966 | 10,736 | 10,506 | A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)) | • |
| F Adjustments to AT1 due to IFRS 9 transitional arrangements 0 0 0 0 0 0 0 0 0 | CET1 RATIO (%) Fully loaded ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 16.35% | 17.32% | 16.56% | 15.88% | [D.1]/[B-B.1] | |
| Memo Rems F Adjustments to 12 due to 1FR.5 9 transitional arrangements 0 0 0 0 C.55 (6) (6440,(0370)) | | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0010) | |
| F Adjustments to T2 due to 1785 9 transitional arrangements 0 0 0 0 CSG (6440,000) | Memo items | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0020) | |
| Adjustments included in RWAs due to IFRS 9 transitional arrangements 0 0 CESS (6494CASHS) | | 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 CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not bales into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae cated in column "COSP" COSP" - disease rate that this midd test to differences to full visided CET1 capital ratios calculated between the cardiocation basis e.e. in their Piller 3 disclosure



Overview of Risk exposure amounts

| | | | | | • |
|--------------------------------------------------------------------|------------------|------------------|------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | RW | As | | |
| (min EUR, %) | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) ¹ | 53,645 | 52,832 | 54,042 | 54,473 | 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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)] |
| Of which the standardised approach | 2,143 | 2,095 | 2,310 | 2,413 | 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 | 45,155 | 44,279 | 45,265 | 45,566 | 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 | 3,778 | 3,862 | 3,910 | 4,112 | 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 | 1,822 | 1,802 | 1,875 | 1,700 | C 02.00 (r0420, c0010) |
| Counterparty credit risk (CCR, excluding CVA) ² | 2,677 | 2,361 | 2,552 | 2,778 | C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0250, s001) + C 08.01 (r0050, c0250, s001) + C 08.01 (r0040, c0250, s002) + C 08.01 (r0050, s002) |
| Credit valuation adjustment - CVA | 215 | 196 | 204 | 205 | C 02.00 (r0640, c0010) |
| Settlement risk | 0 | 0 | 0 | 0 | C 02.00 (r0490, c0010) |
| Securitisation exposures in the banking book (after the cap) | 447 | 442 | 443 | 416 | C 02.00 (r0470, c0010) |
| Position, foreign exchange and commodities risks (Market risk) | 2,631 | 2,783 | 2,699 | 3,156 | C 02.00 (r0520, c0010) |
| Of which the standardised approach | 2,631 | 2,783 | 2,699 | 3,156 | 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 (r0010, c801)*12.5+C 20.00 (r0010, c950)*12.5+MAV(C 24.00(r0010, c0090),C 24.00(r0010, c0100),C 24.00(r0010, c0110))*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (r0680, c0010) |
| Operational risk | 4,125 | 4,125 | 4,289 | 4,289 | C 02.00 (r0590, c0010) |
| Of which basic indicator approach | 0 | 0 | 0 | 0 | C 02.00 (10600, c0010) |
| Of which standardised approach | 4,125 | 4,125 | 4,289 | 4,289 | C 02.00 (r0610, c0010) |
| Of which advanced measurement approach | 0 | 0 | 0 | 0 | C 02.00 (r0620, c0010) |
| Other risk exposure amounts | 544 | 577 | 580 | 836 | C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) |
| Total | 64,284 | 63,315 | 64,809 | 66,153 | |

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

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



| (min EUR) | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|
| nterest income | 3,593 | 4,654 | 1,054 | 2,192 |
| Of which debt securities income | 62 | 73 | 11 | 27 |
| Of which loans and advances income | 1,955 | 2,591 | 625 | 1,271 |
| nterest expenses | 2,169 | 2,817 | 614 | 1,266 |
| (Of which deposits expenses) | 609 | 811 | 193 | 390 |
| (Of which debt securities issued expenses) | 244 | 321 | 75 | 169 |
| Expenses on share capital repayable on demand) | 0 | 0 | 0 | 0 |
| Dividend income | 18 | 24 | 3 | q |
| let Fee and commission income | 270 | 385 | 99 | 222 |
| iains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, et | 14 | 112 | 5 | 15 |
| Sains or (-) losses on financial assets and liabilities held for trading, net | -76 | -178 | -284 | -571 |
| Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | 236 | 350 | 262 | 496 |
| Sains or (-) losses from hedge accounting, net | -3 | -20 | 9 | -33 |
| exchange differences [gain or (-) loss], net | 0 | 0 | 0 | 0 |
| let other operating income /(expenses) | 23 | 28 | 44 | 60 |
| OTAL OPERATING INCOME, NET | 1,907 | 2,540 | 578 | 1,123 |
| Administrative expenses) | 1.087 | 1,436 | 382 | 745 |
| Cash contributions to resolution funds and deposit quarantee schemes) | 182 | 195 | 118 | 132 |
| Depredation) | 64 | 87 | 21 | 46 |
| dodification gains or (-) losses, net | 0 | 0 | 0 | 0 |
| Provisions or (-) reversal of provisions) | -30 | -32 | -10 | -64 |
| (Payment commitments to resolution funds and deposit guarantee schemes) | 0 | 0 | 0 | 0 |
| (Commitments and guarantees given) | -12 | 9 | -10 | -34 |
| (Other provisions) | -18 | -41 | 0 | -30 |
| Of which pending legal issues and tax litigation ¹ | 0 | -8 | 0 | 0 |
| Of which restructuring ¹ | 0 | -56 | 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) | -40 | 38 | 38 | -12 |
| (Financial assets at fair value through other comprehensive income) | -3 | -3 | 0 | 4 |
| (Financial assets at amortised cost) | -37 | 41 | 38 | -16 |
| Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 0 | 0 | 0 | 0 |
| (of which Goodwill) | 0 | 0 | 0 | 0 |
| legative 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 | 0 | 0 | 0 |
| rofit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 0 | -1 | 0 | 0 |
| ROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 644 | 815 | 29 | 276 |
| ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 364 | 557 | 18 | 154 |
| rofit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 364 | 557 | 18 | 154 |
| Of which attributable to owners of the parent | 362 | 553 | 18 | 153 |

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To 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) | , | As of 30/09/20 | 21 | | | As of 31 | /12/2021 | | | As of 31 | /03/2022 | | | As of 30 | /06/2022 | | | | |
|------------------------------------------------------------------------------------|-----------------|----------------|-----------------|---------|--------------------|----------|-----------------|---------|--------------------|----------|-----------------|---------|--------------------|----------|-----------------|---------|----------------------------------------------------|--|--|
| | | R | ir value hierar | chy | | Fa | ir value hierar | chy | | Fa | ir value hierar | :hy | | Fa | ir value hierar | :hy | | | |
| ASSETS: | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | References | | |
| Cash, cash balances at central banks and other demand deposits | 77,368 | | | | 48,815 | | | | 70,023 | | | | 61,098 | | | | IAS 1.54 (i) | | |
| Financial assets held for trading | 9,425 | 556 | 8,760 | 109 | 8,880 | 370 | 8,424 | 86 | 8,489 | 259 | 8,177 | 53 | 10,624 | 182 | 10,316 | 126 | IFRS 7.8(a)(ii);IFRS 9.Appendix A | | |
| Non-trading financial assets mandatorily at fair value through profit or loss | 857 | 247 | 293 | 317 | 858 | 246 | 286 | 325 | 835 | 224 | 282 | 329 | 737 | 197 | 258 | 281 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 | | |
| Financial assets designated at fair value through profit or loss | 103 | 103 | 0 | 0 | 106 | 106 | 0 | 0 | 97 | 97 | 0 | 0 | 90 | 90 | 0 | 0 | IFRS 7.8(a)(i); IFRS 9.4.1.5 | | |
| Financial assets at fair value through other comprehensive income | 19,042 | 15,263 | 3,778 | 1 | 19,379 | 13,769 | 5,610 | 1 | 19,755 | 14,512 | 5,242 | 1 | 18,990 | 9,783 | 9,206 | 1 | IFRS 7.8(h); IFRS 9.4.1.2A | | |
| Financial assets at amortised cost | 179,771 | | | | 182,361 | | | | 187,509 | | | | 190,968 | | | | IFRS 7.8(f); IFRS 9.4.1.2 | | |
| Derivatives – Hedge accounting | 537 | 0 | 537 | 0 | 509 | 0 | 509 | 0 | 422 | 0 | 422 | 0 | 316 | 0 | 316 | 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 | 419 | | | | 231 | | | | -1,298 | | | | -3,157 | | | | IAS 39.89A(a); IFRS 9.6.5.8 | | |
| Other assets ¹ | 5,277 | | | | 5,275 | | | | 3,991 | | | | 5,655 | | | | | | |
| TOTAL ASSETS | 292,798 | | | | 266,414 | | | | 289,823 | | | | 285,321 | | | | 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) | | ı | ls of 30/09/20 | 21 | | | | As of 31/12/2021 | | | | | | | As of 31 | /03/2022 | | | | | As of 30, | 06/2022 | | | |
|-------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------|--------------------------------------|--------------------------------------------------------------------------------------|----------------------------------|--------------------------------------|--------------------------------------------------------------------------------------|----------------|--------------------------------------|--------------------------------------------------------------------------------------|-----------------|--------------------------------------|--------------------------------------------------------------------------------------|----------------------------------|--------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------|
| | | Gross carryi | ing amount ⁽²⁾ | | Accun | nulated impairn | nent ⁽²⁾ | Gross | carrying amo | unt ⁽²⁾ | Accun | nulated impairn | ient ⁽²⁾ | Gros | s carrying amo | unt ⁽²⁾ | Accur | nulated impairs | nent ⁽²⁾ | Gros | s carrying amo | unt ⁽²⁾ | Accum | ulated impairn | ient ⁽²⁾ | |
| Breakdown of financial assets by instrument and by counterparty sector ³ | | 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 | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets 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 | increase in | 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 | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3 Credit-impaired assets | References |
| Financial assets at fair value through other | Debt securities | 18,550 | 493 | 0 | -1 | -1 | 0 | 18,288 | 1,093 | 0 | -2 | -1 | 0 | 18,479 | 1,278 | 0 | -2 | -1 | 0 | 16,705 | 2,291 | 0 | -2 | -5 | 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 | 12 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 11 | 0 | 0 | 0 | 0 | 0 | 10 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 164,201 | 15,109 | 1,337 | -140 | -269 | -566 | 166,194 | 15,618 | 1,499 | -180 | -266 | -612 | 171,131 | 15,791 | 1,585 | -176 | -304 | -618 | 172,707 | 17,619 | 1,573 | -155 | -269 | -615 | Annex V.Part 1.32, 44(a) |

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

⁽P) 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 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References |
| Financial liabilities held for trading | 8,116 | 8,343 | 8,228 | 11,163 | 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 | 6,539 | 6,370 | 6,023 | 5,250 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | 262,879 | 236,106 | 260,072 | 253,509 | 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 | 946 | 1,073 | 888 | 804 | 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 | 1,727 | 1,768 | 1,462 | 1,227 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | 192 | 98 | 125 | 42 | IAS 1.54(n-o) |
| Share capital repayable on demand | 1 | 1 | 1 | 1 | IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12 |
| Other liabilities | 216 | 317 | 572 | 451 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | 28 | 28 | 27 | 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 | 280,645 | 254,105 | 277,400 | 272,447 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | 12,153 | 12,309 | 12,423 | 12,874 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | 292,798 | 266,414 | 289,823 | 285,321 | 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)

| | | | Carrying | g amount | | 1 |
|--------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|-------------------------------------------|
| Breakdown of financial liabili | ties by instrument and by counterparty sector | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References |
| Derivatives | | 8,083 | 8,500 | 8,116 | 10,907 | IFRS 9.BA.7(a); CRR Annex II |
| Short positions | Equity instruments | 1 | 0 | 2 | 1 | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| Short positions | Debt securities | 57 | 28 | 139 | 251 | Annex V.Part 1.31 |
| | Central banks | 42,283 | 26,988 | 29,610 | 24,747 | Annex V.Part 1.42(a), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 9 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | General governments | 9,009 | 9,421 | 13,630 | 15,211 | Annex V.Part 1.42(b), 44(c) |
| | Debt securities Central banks of which: Current accounts / overnight depositions General governments of which: Current accounts / overnight depositions Credit institutions of which: Current accounts / overnight depositions Other financial corporations of which: Current accounts / overnight depositions Non-financial corporations of which: Current accounts / overnight depositions of which: Current accounts / overnight depositions of which: Current accounts / overnight depositions | 2,220 | 2,683 | 2,432 | 2,414 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 51,763 | 49,556 | 54,789 | 55,404 | Annex V.Part 1.42(c),44(c) |
| Deposits | of which: Current accounts / overnight deposits | 4,638 | 3,196 | 4,699 | 4,083 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | 28,135 | 23,293 | 28,312 | 26,913 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 4,242 | 4,205 | 5,293 | 4,573 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 25,347 | 22,230 | 24,004 | 23,367 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 14,295 | 14,475 | 15,255 | 14,409 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 62,586 | 64,920 | 64,987 | 65,927 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 61,736 | 64,066 | 64,074 | 65,047 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | 50,844 | 46,787 | 51,194 | 47,818 | Annex V.Part 1.37, Part 2.98 |
| Of which: Sub | ordinated Debt securities issued | 1,532 | 2,020 | 1,997 | 1,998 | Annex V.Part 1.37 |
| Other financial liabilities | | 374 | 169 | 428 | 179 | Annex V.Part 1.38-41 |
| OTAL FINANCIAL LIABILITIES | | 278,480 | 251,892 | 275,211 | 270,726 | |



2022 EU-wide Transparency Exercise Market Risk

Bayerische Landesbank

| | | | | | | | | | , criberie Lu | | | | | | | | | | | | | |
|------------------------------------------------------------------------------|----------------------------|----------------------------|---------------------------------------------------------------------------|--------------------------|-------------------------------------------------------------------------------------------|-------------------------------|--------------------------------|-------------------------------------------|---------------|--------------------------------|---|----------------------------------|---------------------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------|-------------|----------------------------------------------------------------|----------|-------|--------------------------------|-----------------|----------------------------------|
| | SA | | | | | I | М | | | | | | | | | IM | | | | | | |
| | | | VaR (Memorai | ndum item) | STRESSED VaR (| Memorandum item) | AND MIC | NTAL DEFAULT GRATION RISK AL CHARGE | ALL PRICE | RISKS CAPITA FOR CTP | | | VaR (Memora | andum item) | STRESSED VaR (Memorandum item) | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | | | IL CHARGE | |
| (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 | | FLOOR | 12 WEEKS AVERAGE MEASURE | | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | | 12 WEEKS AVERAGE MEASURE | MEACHIDE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2021 | As of 31/12/2021 | | | | As of 30 | 09/2021 | | | | | | | | | As of 31/12 | /2021 | | | | | |
| Traded Debt Instruments Of which: General risk Of which: Specific risk | 1,409 1,081 65 | 1,395 1,052 47 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | | | | | | | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | | | | | | |
| Equities Of which: General risk Of which: Specific risk | 21 3 5 | 13 2 3 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | | | | | | | 0 0 0 | 0 0 0 | 0 0 | 0 0 0 | | | | | | |
| Foreign exchange risk Commodities risk | 273 929 | 486 889 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | 2,631 | 2,783 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | 0 | | 0 | • | |
| | As of 31/03/2022 | As of 30/06/2022 | | | | As of 31, | 03/2022 | | | | | | | | | As of 30/06 | /2022 | | | | | |
| Traded Debt Instruments | 1,585 | 1,601 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 1,145 | 1,261 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 122 | 164 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 12 | 10 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk Of which: Specific risk | 1 2 | 1 2 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 418 | 620 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Commodities risk | 684 | 925 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | 2,699 | 3,156 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

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



| | | | Standardise | d Approach | | | |
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| | As of 30/ | 09/2021 | | | As of 31, | 12/2021 | |
| 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 |
| 22 720 344 1,027 915 82,265 4,276 347 7,611 1,17 25 138 20 27 27 27 27 27 27 27 27 27 27 27 27 27 | 79 6,172 229 1,027 915 25,365 5,1,446 275 612 216 61 117 25 73 6 227 0 0 0 6 7 | 0 102 93 0 0 69 99 1,315 220 421 123 43 100 227 0 58 8 | 50 | 22 1,492 312 1,025 914 28,271 7,620 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 1,206 | 124 6,859 242 1,025 914 25,375 1,589 187 620 235 107 23 6 6 6 24 6 0 | 0 2299 98 0 74 1,401 163 125 39 8 93 100 20 0 | 33 |
| | 22 720 344 1,027 915 82,65 4,276 347 7,611 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 1,173 | Original Exposure Value* 23 | Original Exposure* Exposure Value* Cont. Copional amount. 22 70 0 0 700 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,272 1000 1,27 | As of \$0/69/2021 Original Exposure** Exposure Value* This exposures amount. 100 4.272 100 101 102 1.007 6 101 102 1.007 6 101 102 1.007 6 101 102 1.007 6 101 102 1.007 6 101 102 1.007 6 101 102 1.007 6 101 102 1.007 6 101 102 1.007 102 102 102 102 102 102 102 102 102 102 | Conjunct Exposure* Exposure Value* Exposure Value* Exposure Value* Exposure Value* Value alignification and Original Exposure* Value alignificatio | As of 30 (49) 2021 As of 31) Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* 122 123 124 125 127 128 129 120 120 120 120 120 120 120 | As of \$0/10/2011 As of \$1/12/2011 Original Exposure* Exposure Value* Risk exposure amount When educationed also Original Exposure* Exposure Value* Risk exposure amount Value educationed and Original Exposure* Exposure Value* Risk exposure amount 122 123 124 125 127 128 129 120 120 121 127 128 129 120 120 120 120 120 120 120 |

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| | | | | | Standardisc | d Approach | | | | |
| | | | As of 30, | 09/2021 | | | As of 31 | /12/2021 | | |
| | (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 | |
| GERMANY | Coming deverorments or coming hamble accordance of the control of the community of the control of the community of the commun | 223 164 0 0 0 0 28,253 3,662 281 7,499 1,156 117 25 108 7 227 0 10 | \$2 5,616 239 0 0 0 25,383 1,063 251 603 214 117 25 48 6 6 227 0 10 0 | 0 92 93 0 0 69 1,022 22 23 9 66 10 227 8 | 49 | 22 1911 399 9 0 0 0 28,265 3,567 7,697 1,189 1,189 110 6 6 204 0 7 | 93 5,558 239 0 0 25,369 1,019 161 221 107 23 48 6 204 | 0 97 97 0 0 23 1,000 119 416 134 39 8 71 10 20 0 5 | 32 | |
| | Standardised Total ² | | | | 63 | | | , | 46 | |

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--|--|
| | | | | | Standardisc | d Approach | | | | | |
| | | | As of 30 | 09/2021 | | | As of 31, | 12/2021 | | | |
| | (min PIR %) | 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 conveniences or control seales. Resident convenience to be plantificial seales of the control | 0 37 0 0 0 0 0 191 46 46 11 1 1 0 0 0 0 0 | 0 37 30 0 0 0 58 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 7 0 0 0 66 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 8848 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 864 3 0 0 0 0 150 150 10 0 0 0 0 0 0 0 0 0 0 | 0 173 1 0 0 0 158 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | |
| 1 | Standardised Total ² | | | | 1 | | | | 1 | | |

| | | exposures, but includes gener | al credit risk adjustments. | anterparty excesses cross for se | Cartellacon Engolates, account | recessor exposureris (AVA) | and down own to los reduction | | |
|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|---|
| | | | | | Standardis | d Approach | | | |
| | | | As of 30 | /09/2021 | | | As of 31, | /12/2021 | |
| | | Original Exposure ¹ | Exposure Value ² | Risk exposure amount | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| FRANCE | Grant de commence de conscil partie (M. N.) Grant de commence de conscil partie de la selection de la selecti | 0 0 0 0 0 0 34 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 225 16 0 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 14 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 62 47 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 2 5 17 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 |
| 1 | Charles Cond Total 2 | | | | | | | | |

| | | (2) Total value adjustments ar exposures, but includes gener | | unterparty excludes those for se | curitisation exposures, additional | i valuation adjustments (AVAs) | and other own funds reduction | ns related to the | |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------|
| | | | | | Standardisc | d Approach | | | |
| | | | As of 30 | /09/2021 | | | As of 31 | /12/2021 | |
| | (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 |
| UNITED KINGDOM | Control descriments or control select Accident comments or both arthrotics Accident comments or both arthrotics Rediffered Development Earlie Externational Constantions Lanthrotics Control or Control Readl Control Contr | 0 0 0 12 75 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 117 | 0 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 151 151 0 7 1 1 0 0 0 0 0 | 6 153 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 |
| | Standardised Total ² | Ů | | Ü | 0 | | | | |



| | Bayerische Landesbank | | | | | | | | |
|-------------|-------------------------------------------------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | | | Standardisc | d Approach | | | |
| | | | As of 30/ | 09/2021 | | | As of 31, | 12/2021 | |
| | (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 |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 138 | 138 | 0 | | 34 | 34 | 7 | |
| | Public sector entities Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | ō | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 13 | 39 | 18 | | 21 | 51 | 27 | |
| | of which: SME Retail | 0 | | 0 | | 0 | 0 | 0 | |
| | of which: SME | 31 | 2 | 2 | | 32 | 2 | 2 | |
| SWITZERLAND | Secured by mortgages on immovable property | ò | ŏ | o o | | ő | ő | ő | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 9 | 9 | 14 | 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 | 0 | | 0 | | 0 | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 1 | 1 | 1 | | 0 | 0 | | |
| | Equity | 0 | ō | 0 | | ō | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | | |

| | | (a) Your whole appears and professing part Control or C | | | | | | | | | |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------|--------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------|-----------------------------------------------|--|--|
| | | | | | Standardisc | d Approach | | | | | |
| | | | As of 30 | /09/2021 | | | As of 31, | /12/2021 | | | |
| | | Original Exposure ¹ | Exposure Value ³ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| NETHERLANDS | Central of consuments or central basis. Park (E.R., %) Park (E.R., %) Robit sector entities Robit sector entities Robit sector entities Park (E.R., %) Corresponding Consuments basis Determination Oroninations Corresponding Consuments on the Corresponding Consuments on the Corresponding | 0 0 0 0 0 44 44 0 3 1 1 0 0 0 | 27 0 0 0 0 43 3 0 0 0 | 0 0 0 0 0 43 43 0 0 0 | 0 | 0 0 0 0 0 0 37 7 0 3 1 1 0 0 | 31 0 0 0 0 0 36 0 0 0 0 0 | 0 0 0 0 0 36 0 0 0 0 | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² | 0 8 0 0 | 0 8 0 | 0 7 0 | | 0 6 0 | 0 6 0 | 0 5 0 | | | |

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

| TALY | | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
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| Conjust Exposure* Conjust Exposure* Control concernments or control solicits Control control tracks Control control control control tracks Control control control control tracks Control control control cont | | | | | | Standardisc | d Approach | | | | | |
| Combined concernmental or combined based on the combined based on | | | | As of 30 | /09/2021 | | | As of 31, | /12/2021 | | | |
| Control department or control askeds Residual conversation for boal asked the second of the second | | (1178-1) | 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 | | |
| | ITALY | Contral constrainments or contral selection And Contral contr | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 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 2 3 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | |

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|-----------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|----------|-------------|------------|-----------|----------|--|--|--|
| | | | | | Standardisc | d Approach | | | | | |
| | | | As of 30, | /09/2021 | | | As of 31, | /12/2021 | | | |
| | | Criginal Exposure Value* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* | | | | | | | | | |
| | (min EUR, %) Central governments or central banks | 0 | | 0 | | 0 | 0 | 0 | | | |
| | Regional governments or local authorities | 77 | 77 | ō | | 76 | 76 | i i | | | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Corporates | 25 | 25 | 25 | | 25 | 25 | 25 | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | | | | |
| | Retail | 19 | 2 | 1 | | 20 | 2 | 2 | | | |
| AUSTRIA | of which: SME | 3 | | 0 | | 3 | 1 | 0 | | | |
| 710511411 | Secured by mortgages on immovable property | 0 | | U | | 0 | 0 | 0 | | | |
| | of which: SME Exposures in default | 0 | | 0 | | | 0 | | | | |
| | Items associated with particularly high risk | 0 | | 0 | | | 0 | | | | |
| | Covered bonds | i i | | 0 | | | 0 | | | | |
| | Claims on institutions and corporates with a ST credit assessment | ō | ō | ō | | o o | 0 | i i | | | |
| | Collective investments undertakings (CIU) | 1 | 1 | 1 | | 1 | 1 | 1 | | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Other exposures | 0 | | 0 | | 0 | 0 | 0 | | | |
| | Standardised Total ² | | | | | | | | | | |

| | | (2) Total value adjustments a exposures, but includes gene | | unterparty excludes those for se | curtisation exposures, additiona | I valuation adjustments (AVAs) | and other own funds reduction | ns related to the | |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------------------------|-------------------------------|-----------------------------------------|-----------------------------------------------|
| | | | | | Standardisc | d Approach | | | |
| | | | As of 30, | /09/2021 | | | As of 31 | /12/2021 | |
| | (min EUR. %) | Original Exposure ² | 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 |
| Country of Counterpart 9 | Control devertments or control hands. Accident devertments or control abands. Accident devertment or board activities Activities of the control of the co | 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 | | 000000000000000000000000000000000000000 | 0 |
| | Other exposures Standardised Total ² | 0 | | 0 | | 0 | | | |

| | | | | | Standardis | ed Approach | | | |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------|-----------------------------------------|-----------------------------------------------|----------------------------------------------------------|-----------------------------|-----------------------------------------|--------------------------------------------------|
| | | | As of 30 | /09/2021 | | | As of 31 | /12/2021 | |
| | (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 |
| Country of Counterpart 10 | Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of a regional government and a regional g | 000000000000000000000000000000000000000 | | 000000000000000000000000000000000000000 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | 0 |



| | | Standardised Approach | | | | | | | | | | | |
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| | | | | | Standardisc | и крргоасн | | | | | | | |
| | | | As of 31, | 03/2022 | | | As of 30, | /06/2022 | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments am provisions | | | | |
| | (min EUR, %) Central governments or central banks | 21 | 172 | | | 21 | 206 | 0 | | | | | |
| | Regional governments or local authorities | 1,401 6,703 272 1,517 6,808 302 | | | | | | | | | | | |
| | Public sector entities | 319 237 96 272 205 80 | | | | | | | | | | | |
| | Multilateral Development Banks | 977 | 977 | 0 | | 957 | 957 | 0 | | | | | |
| | International Organisations | 932 | 932 | 0 | | 937 | 937 | 0 | | | | | |
| | Institutions | 30,578 | 27,593 | 179 | | 32,910 | 29,863 | 288 | | | | | |
| | Corporates | 4,546 1.155 | 1,665 | 1,468 | | 4,798 1,226 | 1,832 | 1,530 | | | | | |
| | of which: SME Retail | 7,619 | 429 683 | 378 464 | | 7,600 | 498 695 | 432 472 | | | | | |
| | of which: SMF | 1,241 | 269 | 154 | | 1,243 | 276 | 158 | | | | | |
| Consolidated data | Secured by mortgages on immovable property | 98 | 98 | 35 | | 89 | 89 | 31 | | | | | |
| | of which: SME | 25 | 25 | 9 | | 19 | 19 | 6 | | | | | |
| | Exposures in default | 125 | 56 | 78 | 56 | 118 | 52 | 72 | 53 | | | | |
| | Items associated with particularly high risk | 6 | 6 | 10 | | 7 | 7 | 10 | | | | | |
| | Covered bonds | 196 196 20 196 196 20 | | | | | | | | | | | |
| | Claims on institutions and cornorates with a ST credit assessment | | | | | | | | | | | | |
| | Collective investments undertakinos (CIU) | 49 | 49 | 41 | | 71 | 71 | 42 | | | | | |
| | Equity | u u | U | 0 | | | 0 | 0 | | | | | |
| | Other exposures Standardised Total ³ | 46.869 | 39,369 | 2.662 | 90 | 49.491 | 41.917 | 2.847 | 81 | | | | |
| | | 40,869 1 40,869 2 43,957 2 4,957 2 500 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 40,957 2 | | | | | | | | | | | |

| | | calculated as of last quarter | | | | | | | | | | |
|---------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------|-------------|------------|------------|------------|--|--|--|--|
| | | | | | Standardise | d Approach | | | | | | |
| | | | As of 31, | /03/2022 | | | As of 30, | 06/2022 | | | | |
| | (min EUR, %) | Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* | | | | | | | | | | |
| | Central governments or central banks | 21 543 0 21 551 0 | | | | | | | | | | |
| | Regional governments or local authorities | 193 | 5,496 | 105 | | 210 | 5,501 | 116 | | | | |
| | Public sector entities | 315 | 234 | 95 | | 269 | 202 | 79 | | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 30,564 | 27,579 | 179 | | 32,874 | 29,827 | 288 | | | | |
| | Corporates | 3,654 | 1,096 | 1,051 | | 3,756 | 1,128 | 1,072 | | | | |
| | of which: SME | 932 | 299 | 255 | | 1,057 | 406 | 350 | | | | |
| | Retail | 7,496 | 673 267 | 457 | | 7,477 | 685 274 | 465 157 | | | | |
| GERMANY | of which: SME | 1,224 | | 153 35 | | 1,225 | | 15/ | | | | |
| | Secured by mortgages on immovable property of which: SME | 98 25 | 98 25 | 35 | | 89 19 | 89 | 31 | | | | |
| | or which: SME Exposures in default | 107 | 25 41 | 57 | 55 | 19 | 19 | 62 | | | | |
| | Items associated with particularly high risk | 107 | 74 | 10 | | 7 | 70 | 10 | | | | |
| | Covered bonds | 196 | 196 | 20 | | 196 | 196 | 20 | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 1,00 | 1,0 | | | .,,, | 1,00 | 10 | | | | |
| | Collective investments undertakings (CIU) | 9 | 9 | 5 | | 17 | 17 | 8 | | | | |
| | Equity | o o | ō | i o | | | 0 | i o | | | | |
| | Other exposures | 0 | 0 | 0 | | 1 | 1 | 0 | | | | |
| | Standardised Total ² | | | | 71 | | | | | | | |

| | | exposures, but includes gener | al credit risk adjustments. | | | | | | |
|---------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------------------|-----------------------------------------------|
| | | | | | Standardisc | d Approach | | | |
| | | | As of 31, | /03/2022 | | | As of 30/ | 06/2022 | |
| | (1200 to | 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 Companies (Control Control Con | 0 773 3 3 0 0 0 221 44 11 1 0 0 0 0 0 0 0 0 5 5 5 6 6 7 7 7 8 7 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 773 3 0 0 148 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 155 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 776 3 0 0 0 239 48 11 1 0 0 0 0 0 0 | 0 776 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 155 i i i i i i i i i i i i i i i i i i | · |
| | Standardised Total ² | | | | 0 | | | | 0 |

| | | exposures, but includes gener | | ,, | | | | | |
|--------|--------------------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-------------------------------------------------|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31, | 03/2022 | | | As of 30, | 06/2022 | |
| | | 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 as provisions ² |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 78 | 41 | 36 | | 90 | 59 | 51 | |
| | of which: SME | 63 | 33 | 28 | | 74 | 51 | 43 | |
| | Retail | 6 | 1 | 1 | | 6 | 1 | 1 | |
| FRANCE | of which: SME Secured by mortgages on immovable property | 1 | 0 | 0 | | 1 | U | 0 | |
| | Secured by mortgages on immovable property of which: SME | 0 | 0 | 0 | | | 0 | 0 | |
| | Exposures in default | o o | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | o o | 0 | 0 | | i i | ō | i i | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 6 | 6 | 5 | | 7 | 7 | 5 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | | 0 | 0 | |
| | | | | | | | | | |

| Compared accordance Section Se | | (2) Total value adjustments an exposures, but includes gener | | interparty excludes those for se | curitisation exposures, additiona | d valuation adjustments (AVAs) a | and other own funds reduction | ns related to the | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------|-------------------------------|----------------------|-----------------------------------------------|
| Original Exposure* Exposure Value* Edit exposure amount Value adjustments and Original Exposure* Exposure Value* Edit exposure amount Value adjustments and Original Exposure* Exposure Value* Edit exposure amount Value adjustments and Original Exposure* Exposure Value* Edit exposure amount Value adjustments Exposure Value* Exposure Value* Exposure Value* Value adjustments Exposure Value* Exposure Value* Exposure Value* Value adjustments Value ad | | | | | Standardise | ed Approach | | | |
| Compared accommendation of centric all handles Compared accommendation Compared | | | As of 31, | /03/2022 | | | As of 30 | /06/2022 | |
| Committee of control to beautiful to be control to be co | (min 6/8) (6) | 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 |
| | Control decomments or control basels Activated comments or both activation Control of the Cont | 0 0 0 14 140 6 7 1 0 0 0 0 0 | 0 0 0 0 144 M0 6 0 0 0 0 0 0 | 0 0 0 0 7 6 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 35 236 6 1 1 0 0 0 0 0 3 | | | 0 |



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

| | Bayerische Landesbank | | | | | | | | |
|-------------|-----------------------------------------------------------------------------------|---------------------------------|-----------------------------|----------------------|-----------------------------------------------|----------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31, | 03/2022 | | | As of 30, | 06/2022 | |
| | | 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 |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks Regional governments or local authorities | 49 | 49 | 10 | | 145 | 145 | 29 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions Corporates | 10 | 47 | 0 25 | | 10 | 42 | 22 | |
| | of which: SME | ., | 0 | 10 | | ., | 10 | 10 | |
| | Retail | 32 | 2 | 2 | | 32 | 3 | 2 | |
| SWITZERLAND | of which: SME | 4 | 0 | 0 | | 4 | 0 | 0 | |
| SWITZERLAND | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Exposures in default | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures Standardised Total ² | 0 | | | 0 | | 0 | | |
| | Standardized Ideal | 40.00 | | | | | | | |
| | | (1) Original exposure, unlike E | | | | | | | |
| | | | | | | I valuation adjustments (AVAs) a | | | |

| | | coposures, but includes gener | | anapaty encodes order for se | cunsiation exposures, apptions | rasacci aqualitata (Ara) | and delet dell lands reducted | IN PERSONAL PROPERTY. | |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|-----------------------------------------------|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31, | /03/2022 | | | As of 30, | 06/2022 | |
| | (1.00.1) | 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 | Control Communication of Control Contr | 0 0 0 0 0 19 0 3 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 29 0 0 0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 18 0 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 45 0 0 0 0 18 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 |

| | | exposures, but includes gener | al credit risk adjustments. | | | | | | |
|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|-----------------------------------------------|
| | | | | | Standardisc | d Approach | | | |
| | | | As of 31, | /03/2022 | | | As of 30 | 06/2022 | |
| | (min PIB ⁴ 6) | 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 |
| ITALY | Central covermentate or control tasked Activated covermentate or control attentions Activated covermentate or local attentions Activated covermentate or local attentions Activated covermentate or local attentions Central control covermentate or local attentions Activated or local covermentate or local attention or local attentio | 0 0 0 0 17 3 3 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 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 3 0 0 0 0 0 0 4 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 |

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nike mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty endudes these for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions rela

| | | (2) Total value adjustments ar exposures, but includes gener | | interparty excludes those for se | curitisation exposures, additiona | I valuation adjustments (AVAs) | and other own funds reduction | s related to the | |
|---------|--------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------|----------------------------------|-----------------------------------------------|--------------------------------|-------------------------------|----------------------|-----------------------------------------------|
| | | Exposures, cos moscas garas | a Otto, rak aujustieres. | | Standardise | d Approach | | | |
| | | | As of 31) | 03/2022 | | | As of 30/ | /06/2022 | |
| | | 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 |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks Regional governments or local authorities | 70 | 76 | | | 74 | 74 | 0 | |
| | Public sector entities | , , | ,, | ő | | 70 | | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 25 | 25 | 25 | | 25 | 25 | 25 | |
| | of which: SME Retail | 20 | | 0 | | 0 | | 0 | |
| | of which: SME | 20 | 2 | 2 | | 4 | | 2 | |
| AUSTRIA | Secured by mortgages on immovable property | i i | 0 | 0 | | i i | i î | 0 | |
| | of which: SME | o o | ō | i i | | i i | i o | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 1 | 1 | 1 | | 1 | 1 | 11 | |
| | Equity | 0 | 0 | | | 0 | | 0 | |
| | Other exposures | | | | 0 | 0 | | - 0 | |
| | Standardised Total ² | | | | | | | | 0 |

| | | exposures, but includes gene | | uneparty endudes order for se | carasacon exposores, austron | racacci aquacinana (ArAs) | THE COST OWN LOADS RECOLDED | IS PERSON IN THE | |
|---------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|-------------------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|------------------------------------------------|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31 | /03/2022 | | | As of 30 | /06/2022 | |
| | | 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 a provisions ² |
| | (min ELR, %) Central governments or central banks | | | | | | | | |
| | Regional governments or local authorities | ů | | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | | | 0 | 0 | i i | |
| | Multilateral Development Banks | 0 | 0 | | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | | | 0 | 0 | 0 | |
| Counterpart 9 | Secured by mortoages on immovable property | 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 | |
| | Covered bonds | o o | | | | | | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | o o | | ő | | ŏ | 0 | l ő | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | |

| | | exposures, but includes gene | | | | | | | |
|----------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-------------------------------------------------|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31 | /03/2022 | | | As of 30 | 06/2022 | |
| | | 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 |
| | (min EUR. %) Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | | | | 0 | 0 | i i |
| | Multilateral Development Banks | ů o | l o | ŏ | | ů . | 0 | ů o | 1 |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | 1 |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | 1 |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Retail | 0 | | | | | 0 | 0 | 1 |
| Country of | of which: SME | ů o | l o | ŏ | | ů . | 0 | ů o | 1 |
| Counterpart 10 | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | 1 |
| Counterpart 10 | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Items associated with particularly high risk Covered bonds | 0 | | | | | 0 | 0 | 1 |
| | Claims on institutions and corporates with a ST credit assessment | ů o | l o | ŏ | | ů . | 0 | ů o | 1 |
| | Collective investments undertakings (CIU) | 0 | | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | 1 |
| | Other exposures | 0 | | | | | 0 | 0 | |
| | Standardicad Total ² | | | | 0 | | | | |

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

| | | | | | | | IRB Ap | proach | | | | | |
|----------------------|-----------------------------------------------------------|-------------------|------------------------|--------------------------------|-----------------|------------------------|-----------------------------|-------------------|------------------------|--------------------------------|-----------------|------------------------|-----------------------------|
| | | | | As of : | 30/09/2021 | | | | | As of 3 | 31/12/2021 | | |
| | | Original I | | Exposure Value ¹ | Risk exposure | | Value adjustments and | Original E | • | Exposure Value ¹ | Risk exposure | | Value adjustments and |
| | (min EUR, %) | | Of which: defaulted | | | Of which: defaulted | provisions | | Of which: defaulted | | | Of which: defaulted | provisions |
| | Central banks and central governments | 120,060 | 18 | 127,922 | 1,397 | 0 | 6 | 91,759 | 17 | 99,625 | 1,333 | 0 | 6 |
| | Institutions | 29,165 | 4 | 25,944 | 5,508 | 0 | 944 | 27,938 | 5 | 24,640 | 5,153 | 0 | 12 |
| | Corporates - Of Which: Specialised Lending | 129,666 28.017 | 1,446 452 | 103,604 24,099 | 40,601 9.646 | 0 | 237 | 129,524 28.871 | 1,886 575 | 103,488 24.859 | 39,749 9.898 | 0 | 925 238 |
| | Corporates - Of Which: SME | 29,946 | 318 | 27,111 | 9,381 | 0 | 250 | 32,561 | 331 | 29,279 | 9,875 | | 268 |
| | Retail | 25,533 | 116 | 22,350 | 3,778 | 168 | 93 | 26,672 | 111 | 23,344 | 3.862 | 164 | 100 |
| | Retail - Secured on real estate property | 5,996 | 40 | 5,974 | 653 | 49 | 9 | 6.694 | 35 | 6,671 | 682 | 44 | 10 |
| Consultation of date | Retail - Secured on real estate property - Of Which: SME | 477 | 5 | 475 | 45 | 4 | 0 | 482 | 4 | 480 | 46 | 2 | 1 |
| Consolidated data | Retail - Secured on real estate property - Of Which: non- | 5,519 | 35 | 5,499 | 608 | 45 | 8 | 6,213 | 31 | 6,191 | 635 | 42 | 9 |
| | Retail - Qualifying Revolving | 9,332 | 4 | 6,739 | 213 | 4 | 6 | 9,430 | 4 | 6,811 | 219 | 5 | 6 |
| | Retail - Other Retail | 10,205 | 72 | 9,637 | 2,912 | 114 | 78 | 10,548 | 72 | 9,862 | 2,962 | 116 | 84 |
| | Retail - Other Retail - Of Which: SME | 631 | 6 | 615 | 149 | 11 | 4 | 617 | 7 | 602 | 150 | 13 | 4 |
| | Retail - Other Retail - Of Which: non-SME | 9,574 | 66 | 9,022 | 2,763 | 103 | 74 | 9,930 | 65 | 9,259 | 2,812 | 103 | 80 |
| | Equity | 829 | 0 | 829 | 1,822 | 0 | | 811 | 0 | 811 | 1,802 | 0 | |
| | Other non credit-obligation assets | | | | 747 | | | | | | 794 | | |
| | IRB Total ² | | | | 53,852 | | | | | | 52,694 | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------|-----------------------------------------------------------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | As of | 30/09/2021 | | | | | As of | 31/12/2021 | | |
| | | 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 ELR, %) | | Of which: defaulted | | | Of which: defaulted | provisions | | Of which: defaulted | | | Of which: defaulted | provisions |
| | Central banks and central governments | 109,105 | 0 | 116,392 | 1,053 | 0 | 0 | 86,325 | 0 | 93,598 | 1,053 | 0 | 0 |
| | Institutions | 18,739 | 4 | 15,682 | 3,459 | 0 | 5 | 18,290 | 5 | 15,179 | 3,313 | 0 | 5 |
| | Corporates Corporates - Of Which: Specialised Lending | 97,614 16.691 | 1,004 | 78,591 13.817 | 29,068 5.152 | 0 | 711 115 | 98,030 16.864 | 1,114 | 79,006 13.893 | 28,696 5.167 | 0 | 702 116 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 29,203 | 317 | 26,403 | 9,044 | 0 | 231 | 31,506 | 30/ | 28,334 | 5,167 9.451 | | 252 |
| | Retail | 25,203 | 114 | 22,189 | 3,761 | 165 | 92 | 26,458 | 109 | 23,175 | 3,845 | 162 | 99 |
| | Retail - Secured on real estate property | 5,969 | 39 | 5.947 | 648 | 48 | 92 | 6,666 | 35 | 6.643 | 5,0% | 43 | 10 |
| | Retail - Secured on real estate property - Of Which: SME | 475 | 4 | 473 | 45 | 4 | ó | 479 | 4 | 478 | 46 | 7 | 10 |
| GERMANY | Retail - Secured on real estate property - Of Which: non-Sh | 5.493 | 34 | 5,473 | 603 | 44 | 8 | 6.187 | 31 | 6.165 | 630 | 41 | 9 |
| | Retail - Qualifying Revolving | 9.176 | 4 | 6,625 | 209 | 4 | 6 | 9.267 | 4 | 6,692 | 214 | 4 | 6 |
| | Retail - Other Retail | 10,184 | 72 | 9,618 | 2,905 | 113 | 77 | 10,524 | 71 | 9,840 | 2,954 | 114 | 83 |
| | Retail - Other Retail - Of Which: SME | 630 | 6 | 614 | 149 | 11 | 4 | 617 | 6 | 602 | 150 | 13 | 4 |
| | Retail - Other Retail - Of Which; non-SME | 9,554 | 66 | 9,004 | 2,756 | 102 | 73 | 9,908 | 64 | 9,238 | 2,804 | 102 | 79 |
| | Equity | 539 | 0 | 539 | 1,075 | 0 | 0 | 505 | 0 | 505 | 1,006 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|---------------|------------------|--------------------------------------------------------------------------|----------------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------------|------------------------|--------------------------------|--------------|------------------------|-----------------------------|
| | | | | | As of | 30/09/2021 | | | | | As of | 31/12/2021 | | |
| | | | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposur | e amount | Value adjustments and |
| | | (min EUR, %) | | Of which: defaulted | | | Of which: defaulted | provisions | | Of which: defaulted | | | Of which: defaulted | provisions |
| | | anks and central governments | 8,728 | 0 | 8,871 | 0 | 0 | 0 | 3,561 | 0 | 3,697 | 0 | 0 | 0 |
| | Institutio | | 415 | 0 80 | 424 4.784 | 118 | 0 | 0 39 | 523 | 80 | 531 4,584 | 134 | | 0 |
| | Corporate | | 6,382 1.797 | | 1,654 | 2,188 | 0 | | 6,276 2.353 | 79 | 4,584 2,222 | 2,102 | | 36 |
| | | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 1,797 | 79 | 1,654 | 772 | 0 | 19 | 2,353 | 79 | 2,222 | 995 | 0 | 19 |
| | Retail | corporates - Or Willot: SHE | 14 | | 11 | 7 | 0 | 0 | 15 | 0 | 12 | | | 0 |
| | Recali | Retail - Secured on real estate property | 14 | | 11 | | 0 | 0 | 13 | 0 | 12 | | 0 | 0 |
| | | Retail - Secured on real estate property - Of Which: SME | | | | | 0 | 0 | | 0 | | 0 | 0 | 0 |
| UNITED STATES | | Retail - Secured on real estate property - Of Which; non-Sh | 1 | 0 | i | 0 | 0 | 0 | 1 | 0 | i | 0 | 0 | 0 |
| | | Retail - Qualifying Revolving | 10 | ō | 7 | ō | ō | ō | 11 | ō | 8 | ō | ō | ō |
| | | Retail - Other Retail | 2 | 0 | 2 | 1 | 0 | 0 | 3 | 0 | 3 | 1 | 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 | 2 | 0 | 2 | 1 | 0 | 0 | 3 | 0 | 3 | 1 | 0 | 0 |
| | Equity | | 83 | 0 | 83 | 157 | 0 | 0 | 83 | 0 | 83 | 157 | 0 | 0 |
| | Other nor | credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|--------|-------------------------------------------------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | As of | 30/09/2021 | | | | | As of | 31/12/2021 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min ELR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 444 | 0 | 674 | 81 | 0 | 0 | 444 | 0 | 657 | 79 | 0 | 0 |
| | Institutions | 2,264 | 0 | 2,265 | 306 | 0 | 0 | 2,150 | 0 | 2,155 | 295 | 0 | 0 |
| | Corporates | 4,511 | 0 | 3,987 | 1,622 | 0 | 9 | 4,138 | 37 | 3,734 | 1,515 | 0 | 9 |
| | Corporates - Of Which: Specialised Lending | 2,080 | 0 | 2,026 | 760 | 0 | 8 | 2,076 | 37 | 2,022 | 718 | 0 | 8 |
| | Corporates - Of Which: SME | 13 | 0 | 13 | 8 | 0 | 0 | 13 | 0 | 13 | 8 | 0 | 0 |
| | Retail | 9 | 0 | 7 | 1 | 0 | 0 | 9 | 0 | 7 | 1 | 0 | 0 |
| | Retail - Secured on real estate property | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| FRANCE | 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 | 7 | 0 | 5 | 0 | 0 | 0 | 7 | 0 | 5 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 1 | 0 | 1 | 3 | 0 | 0 | 1 | 0 | 1 | 3 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|----------------|------------|-------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------|--------------------------------|-----------------------------|------------------------|----------------------|---------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | | As of | 30/09/2021 | | | | | As of | 31/12/2021 | | |
| | | | Original | xposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | 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 | 331 | 0 | 618 | 92 | 0 | 0 | 0 | 0 | 279 | 40 | 0 | 0 |
| | Institutio | | 1,308 | 0 | 1,308 | 210 | 0 | 3 | 1,324 | 0 | 1,324 | 210 | 0 | 3 |
| | Corporati | | 4,005 | 95 95 | 3,668 | 1,575 | 0 | 43 | 4,023 | 99 | 3,669 | 1,518 774 | 0 | 44 |
| | | Corporates - Of Which: Specialised Lending | 1,931 | 95 | 1,801 | 705 | 0 | 42 | 2,010 | 99 | 1,843 | 724 | 0 | 42 |
| | Retail | Corporates - Of Which: SME | 10 | 0 | 0 | 0 | 0 | 0 | 0 11 | 0 | 0 | 0 | 0 | 0 |
| | Retail | | 10 | | 8 | 1 | 0 | | 11 | 0 | 9 | 1 | | 0 |
| | | Retail - Secured on real estate property | 2 | | 2 | | 0 | 0 | | 0 | 2 | | | 0 |
| UNITED KINGDOM | | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Retail - Qualifying Revolving | | | | | 0 | 0 | | 0 | | 0 | | 0 |
| | | Retail - Other Retail | ĭ | 0 | í | 1 | 0 | 0 | ź | 0 | 5 | i | 0 | 0 |
| | | Retail - Other Retail - Of Which: SME | i . | | l î | 0 | 0 | 0 | | 0 | ı î | 0 | | 0 |
| | | Retail - Other Retail - Of Which: non-SME | i | | l i | i | 0 | ů | 2 | 0 | 1 , | i i | | 0 |
| | Equity | Manual - Out of Manual Individue | i ô | ı ö | l ô | ō | o o | ő | i ô | ı ö | l ô | ō | 1 0 | ŏ |
| | | credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | | |
| | | | (1) Oxisinal cumon | en uelle Evenn | no univo in conceto | d before taking into accoun | et new officet due t | o coods comparing | factors or confit o | irk mitigation took | niques (e.e. cultural | ution officetr) | • | |

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Bayerische Landesbank

| | | | | | | | IRB Ap | proach | | | | | |
|-------------|----------------------------------------------------------------------------------------------------|------------|------------------------|-----------------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|---------------------|
| | | | | As of : | 0/09/2021 | | | | | As of | 31/12/2021 | | |
| | | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustment |
| | (min EUR, %) | | Of which: defaulted | • • • • • • • • • • • • • • • • • • • • | | Of which: defaulted | provisions | | Of which: defaulted | - | | Of which: defaulted | provisions |
| | Central banks and central governments | 9 | 0 | 121 | 0 | 0 | 0 | 8 | 0 | 115 | 0 | 0 | 0 |
| | Institutions | 2,394 | 0 | 2,402 | 504 | 0 | 0 | 1,601 | 0 | 1,608 | 295 | 0 | 0 |
| | Corporates | 2,126 | 0 | 1,540 | 613 | 0 | 4 | 2,254 | 0 | 1,644 | 620 | 0 | 1 |
| | Corporates - Of Which: Specialised Lending | 25 | 0 | 3 | 2 | 0 | 0 | 26 | 0 | 3 | 2 | 0 | 0 |
| | Corporates - Of Which: SME Retail | | | 42 | 1 | 0 | 0 | 54 | 0 | 43 | 6 | | |
| | | 53 10 | | | 1 | 0 | | | | | 1 | | 0 |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | 10 | 0 | 10 | 1 | 0 | 0 | 10 | 0 | 10 | 2 | 0 | 0 |
| SWITZERLAND | Retail - Secured on real estate property - Of Which: non-Sh | | | 1 | | 0 | 0 | | 0 | | | | 0 |
| | Retail - Qualifying Revolving | 39 | | 29 | | 0 | 0 | 41 | 0 | 30 | 1 | | 0 |
| | Retail - Other Retail | 4 | | 4 | ; | | | 4 | | 4 | ; | | 0 |
| | Retail - Other Retail - Of Which: SME | | | , | | | | | | 0 | | | 0 |
| | Retail - Other Retail - Of Which: non-SME | 4 | 0 | 4 | i | 0 | 0 | 4 | 0 | 4 | i | 0 | 0 |
| | Equity | 8 | 0 | 8 | 15 | 0 | 0 | 8 | 0 | | 15 | 0 | 0 |
| | Other non credit-obligation assets | _ | _ | Ů | | Ů | Ů | _ | Ů | , i | | | , i |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|------------------------------------------------------------|----------|-----------------------|-----------------------------------------|---------------|------------------------|-------------|----------|------------------------|-------|---------------|------------------------|-----------------------------|
| Comparison Com | | | | | As of | 30/09/2021 | | | | | As of | 31/12/2021 | | |
| Control basis and cambrid governments | | | Original | Exposure ¹ | | Risk exposure | amount | adjustments | Original | Exposure ¹ | | Risk exposure | amount | Value adjustments and |
| Netherlands | | (min EUR, %) | | | • • • • • • • • • • • • • • • • • • • • | | Of which: defaulted | | | Of which: defaulted | - | | Of which: defaulted | provisions |
| Corporates Of Which, Seculated Lending 2,467 0 2,277 93 0 8 2,766 0 2,288 945 0 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,281 0 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 1,270 | | | | 0 | | 0 | 0 | | 0 | 0 | | | 0 | 0 |
| Corporate of Which Specialized Learning 1,218 | | | | 0 | | | 0 | | | 0 | | | | 0 |
| Compares of Wholes SHE 287 0 294 61 0 0 567 0 337 187 0 | | | | 0 | | | 0 | 8 | | 0 | | | | 7 |
| Real - Secure of or real estate property - Of Which: DRS | | | | 0 | | | 0 | 5 | | 0 | | | | 5 |
| NETHERLANDS Retail - Secured on real estate properly - Of Which: 1995 1 | | | 267 | 0 | 244 | 61 | 0 | | 567 | 0 | 517 | 167 | | 0 |
| NETHERLANDS Restal - Secured or rise details property - Of Which: SME 0 0 0 0 0 0 0 0 0 | | | 8 | 0 | 6 | 1 | 0 | | 8 | 0 | 6 | 1 | 0 | 0 |
| NE I HERLANUS Read - Security or real extels procepts - Of Which: noor-00 1 0 1 0 0 0 1 0 1 0 0 | | | 1 | 0 | 1 | 0 | 0 | | 1 | 0 | 1 | | | 0 |
| Real -Qualifying Servicing | NETHERI ANDC | | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | | 0 |
| Retail - Other Retail 1 | NETHERLANDS | Retail - Secured on real estate property - Of Which: non-S | 1 | 0 | 1 | 0 | 0 | | 1 | 0 | 1 | | | 0 |
| Resal - Other Resal - Off Which; SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 5 | 0 | 4 | 0 | 0 | | 6 | 0 | 4 | 0 | | 0 |
| Retail - Other Retail - Of Which: non-SME 1 0 1 0 0 0 1 0 1 1 0 | | Retail - Other Retail | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 0 | 0 |
| | | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity 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 | 1 | 0 | 0 |
| | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non credit-obligation assets | | Other non credit-obligation assets | | | | | | | | | | | | |

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

| | | | | | | | IRB Ap | proach | | | | | |
|-------|-------------------------------------------------------------------------------------------------------------------------|----------|------------------------|--------------------------------|---------------------------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | As of | 30/09/2021 | | | | | As of | 31/12/2021 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min ELR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 209 | 0 | 284 | 97 | 0 | 0 | 173 | 0 | 248 | 85 | 0 | 0 |
| | Institutions | 191 | 0 | 191 | 52 | 0 | 0 | 187 | 0 | 187 | 50 | 0 | 0 |
| | Corporates | 2,283 | 0 | 2,082 | 928 | 0 | 13 | 2,468 | 0 | 2,293 | 1,029 | 0 | 12 |
| | Corporates - Of Which: Specialised Lending | 925 | 0 | 906 | 408 | 0 | 9 | 894 | 0 | 872 | 399 | 0 | 8 |
| | Corporates - Of Which: SME | 29 | 0 | 29 | 10 | 0 | 0 | 29 | 0 | 29 | 10 | 0 | 0 |
| | Retail | 3 | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 1 | | 1 | | 0 | | 1 | 0 | 1 | | | |
| ITALY | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh | | | | | 0 | | | 0 | | | | 0 |
| | Retail - Secured on real estate property - Ut which: non-se Retail - Qualifying Revolving | 1 | 0 | 1 | 0 | 0 | | 1 | | 1 | | | 0 |
| | Retail - Other Retail | 3 | | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME | | | | | 0 | | 0 | 0 | 0 | | | 0 |
| | Retail - Other Retail - Of Which: non-SME | | 1 0 | I 0 | | 0 | | 0 | 0 | 0 | 0 | | |
| | Retail - Other Retail - Of Which: non-SME Equity | | | l ů | , i | | | 0 | 0 | 0 | ĭ | | 0 |
| | Other non credit-obligation assets | | 0 | | | 0 | | | 0 | | 0 | 0 | |
| | IRB Total | | | | | | | | | | | | |
| | | | | | d b of our ballion labor source | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------|-------------------------------------------------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
| | | | | As of | 30/09/2021 | | | | | As of | 31/12/2021 | | |
| | | 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 | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 16 | 0 | 0 | 0 |
| | Institutions | 320 | 0 | 315 | 65 | 0 | 0 | 239 | 0 | 234 | 52 | 0 | 0 |
| | Corporates | 1,299 | 0 | 1,142 | 511 | 0 | 2 | 1,279 | 0 | 1,124 | 502 | 0 | 2 |
| | Corporates - Of Which: Specialised Lending | 219 | 0 | 217 | 75 | 0 | 0 | 216 | 0 | 215 | 73 | 0 | 0 |
| | Corporates - Of Which: SME | 24 | 0 | 23 | 7 | 0 | 0 | 24 | 0 | 23 | 7 | 0 | 0 |
| | Retail | 41 | 0 | 31 | 2 | 0 | 0 | 43 | 0 | 33 | 3 | 0 | 0 |
| | Retail - Secured on real estate property | 3 | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| AUSTRIA | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| AUSTRIA | Retail - Secured on real estate property - Of Which: non-SP | - 4 | 0 | 2 | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 36 | 0 | 26 | 1 | 0 | 0 | 37 | 0 | 27 | 1 | 0 | 0 |
| | Retail - Other Retail | 2 | 0 | 2 | 1 | 0 | 0 | 2 | 0 | 2 | 1 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 2 | 0 | 2 | 1 | 0 | 0 | 2 | 0 | 2 | 1 | | 0 |
| | Equity | 0 | 0 | 0 | U | 0 | 0 | | 0 | 0 | U | | 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 convension factors or credit risk mitigation techniques (e.g. substitution effects).

| | | | | | | | IRB Ap | proach | | | | | |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|--------------|------------------------|----------------------|
| | | | | As of | 0/09/2021 | | | | | As of | 31/12/2021 | | |
| | | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposur | e amount | Value adjustments |
| | (min EUR. %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | provisions | | Of which: defaulted | Value ¹ | | 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 |
| l. | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| l. | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| l. | Corporates - Of Which: SME Retail | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 |
| l. | | | | 0 | | 0 | 0 | | 0 | | | | 0 |
| l. | Retail - Secured on real estate property | | | 0 | | 0 | 0 | | 0 | | | | 0 |
| Country of Counterpart 9 | 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 | | |
| , | Retail - Qualifying Revolving | | | 0 | | 0 | 0 | | 0 | | | | 0 |
| | Retail - Other Retail | | | 0 | | 0 | 0 | | | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | | 0 | 0 | | 0 | l ő | l ŏ | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | | 0 | 0 | | 0 | l ő | l ŏ | 0 | 0 |
| l. | Equity | | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | | 0 |
| | Other non credit-obligation assets | _ | | | | | Ů | _ | | | ů | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------------------------|------------------------------------------------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
| | | | | As of : | 0/09/2021 | | | | | As of | 31/12/2021 | | |
| | | 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 | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 |
| | Retail | o o | 0 | 0 | n | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | ō | ō | 0 | ō | ō | ō | ō | ō | ō | ō | ō | |
| | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Country of Counterpart 10 | Retail - Secured on real estate property - Of Which: non-: | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| 1 | IRB Total | | | | | | | | | | | | 4 |

Credit Risk - IRB Approach

Bayerische Landesbank

| | | | | | | | | IRB A | proach | | | | | |
|-------------------|------------|-------------------------------------------------------------|-------------------|------------------------|--------------------------------|------------------|------------------------|----------------------|-------------------|------------------------|--------------------------------|------------------|------------------------|--------------------|
| | | | | | As of : | 31/03/2022 | | | | | As of 3 | 0/06/2022 | | |
| | | | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original I | xposure ¹ | Exposure Value ¹ | Risk exposur | amount | Value adjustmen |
| | | (min EUR, %) | | Of which: defaulted | - | | Of which: defaulted | provisions | | Of which: defaulted | • | | Of which: defaulted | provision |
| | | anks and central governments | 114,760 | 17 | 122,755 | 1,764 | 0 | 8 | 105,455 | 18 | 113,279 | 1,843 | 0 | 8 |
| | Institutio | | 28,917 | 5 | 25,119 | 5,525 | 0 | 16 | 29,265 | 1 | 25,518 | 5,554 | 0 | 13 |
| | Corporati | Corporates - Of Which: Specialised Lending | 130,835 29,789 | 1,984 559 | 105,134 25,934 | 40,159 10.597 | 0 | 1,044 | 133,277 29,612 | 1,870 531 | 107,348 25.857 | 40,498 10.456 | 0 | 1,010 271 |
| | | Corporates - Of Which: SME | 31.451 | 325 | 28,171 | 9,599 | 0 | 307 | 30.832 | 302 | 27,634 | 9,124 | 0 | 296 |
| | Retail | corporate of times are | 27,591 | 106 | 24,223 | 3.910 | 133 | 101 | 26,904 | 107 | 24.811 | 4.112 | 143 | 90 |
| | roccom | Retail - Secured on real estate property | 7,105 | 32 | 7.080 | 599 | 21 | 9 | 7,530 | 33 | 7.515 | 617 | 21 | 9 |
| | | Retail - Secured on real estate property - Of Which: SME | 478 | 3 | 477 | 40 | 2 | 1 | 496 | 4 | 486 | 41 | 2 | 1 |
| Consolidated data | | Retail - Secured on real estate property - Of Which: non-Si | 6,627 | 29 | 6,603 | 559 | 18 | 8 | 7,044 | 29 | 7,029 | 576 | 19 | 9 |
| | | Retail - Qualifying Revolving | 9,450 | 4 | 6,874 | 219 | 5 | 8 | 7,779 | 4 | 6,542 | 218 | 5 | 7 |
| | | Retail - Other Retail | 11,036 | 69 | 10,269 | 3,093 | 108 | 83 | 11,594 | 70 | 10,754 | 3,278 | 117 | 75 |
| | | Retail - Other Retail - Of Which: SME | 598 | 6 | 582 | 139 | 10 | 4 | 585 | 6 | 568 | 135 | 12 | 4 |
| | | Retail - Other Retail - Of Which: non-SME | 10,439 | 63 | 9,687 | 2,953 | 97 | 79 | 11,009 | 64 | 10,187 | 3,143 | 106 | 71 |
| | Equity | | 859 | 0 | 859 | 1,875 | 0 | | 776 | 0 | 776 | 1,700 | 0 | |
| | | r credit-obligation assets | | | | 683 | | | | | | 682 | | _ |
| | IRB Total | 2 | | | | 53,915 | | | | | | 54,389 | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------|-------------------------------------------------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|-------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | As of 3 | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original E | xposure 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 | 102,288 | 0 | 109,717 | 1,378 | 0 | 1 | 98,691 | 0 | 105,952 | 1,380 | 0 | 1 |
| | Institutions | 18,438 | 5 | 14,928 | 3,312 | 0 | 8 | 18,478 | 1 | 15,008 | 3,340 | 0 | 7 |
| | Corporates - Of Which: Specialised Lending | 99,230 16,947 | 1,069 226 | 80,283 14.143 | 29,292 5.430 | 0 | 778 118 | 100,432 16,670 | 926 198 | 81,206 13,992 | 29,221 5.396 | | 745 105 |
| | Corporates - Of Which: SME | 30,601 | 321 | 27,398 | 9,300 | | 300 | 30.263 | 198 | 27,129 | 5,396 8.933 | | 288 |
| | Corporates - Ut Which: SME Retail | 27,371 | 104 | 24,049 | 9,300 3,894 | 132 | 100 | 26,712 | 106 | 24,643 | 4,096 | 141 | 288 89 |
| | Retail - Secured on real estate property | 7.077 | 32 | 7.052 | 595 | 21 | 100 | 7,501 | 32 | 7,486 | 614 | 21 | 07 |
| | Retail - Secured on real estate property - Of Which: SME | 475 | 32 | 474 | 40 | 2 | í | 484 | 4 | 483 | 41 | 2. | í |
| GERMANY | Retail - Secured on real estate property - Of Which: non-St | 6.602 | 28 | 6.577 | 555 | 18 | 8 | 7.017 | 79 | 7.002 | 573 | 19 | 8 |
| | Retail - Qualifying Revolving | 9.282 | 4 | 6.752 | 214 | 5 | 8 | 7,642 | 4 | 6,426 | 213 | 5 | 7 |
| | Retail - Other Retail | 11.012 | 69 | 10.245 | 3.084 | 106 | 83 | 11.569 | 70 | 10.731 | 3.269 | 116 | 74 |
| | Retail - Other Retail - Of Which: SME | 597 | 6 | 581 | 139 | 10 | 4 | 594 | 6 | 567 | 135 | 12 | 4 |
| | Retail - Other Retail - Of Which: non-SME | 10,415 | 62 | 9,664 | 2,945 | 96 | 79 | 10,985 | 63 | 10,164 | 3,134 | 104 | 70 |
| | Equity | 575 | 0 | 575 | 1,142 | 0 | 0 | 586 | 0 | 586 | 1,186 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------|------------------------|---------------------------------|----------------------------|------------------------|----------------------|--------------------------------|------------------------|--------------------------------|----------------------------|------------------------|-----------------------------|
| | | | | As of | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original I | xposure¹ | 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 Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SNE | 10,195 550 6,037 2,523 | 0 0 79 78 | 10,326 555 4,420 2,362 | 0 178 1,780 1,091 | 0000 | 0 0 35 29 | 4,056 699 6,765 2,512 | 0 0 83 82 | 4,187 693 5,101 2,392 | 0 168 1,994 1,057 | 0 0 0 | 0 0 37 31 |
| UNITED STATES | Retail Secured on real estate property Retail Secured on real estate property of Which: 5M Retail Secured on real estate property - Of Which: 5M Retail Secured on real estate property - Of Which: 5M Retail - Cuber Retail Retail - Other Retail | | 0 0 0 | 13 2 0 2 8 3 | 1 0 0 0 | 0 | 0 | 14 2 0 2 9 | 0 | 12 2 0 2 8 3 | 1 0 0 0 | 0 | 0 0 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets | 0 3 81 | 0 0 | 0 3 81 | 0 1 153 | 0 | 0 | 0 3 96 | 0 0 | 0 3 96 | 0 1 251 | 0 0 | 0 0 |

| | | | | | | | IRB Ap | proach | | | | | |
|---------|-------------------------------------------------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | As of | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | 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 | 498 | 0 | 698 | 84 | 0 | 0 | 494 | 0 | 682 | 82 | 0 | 0 |
| | Institutions | 1,927 | 0 | 1,932 | 291 | 0 | 1 | 2,016 | 0 | 2,043 | 315 | 0 | 1 |
| | Corporates | 4,498 | 35 | 4,000 | 1,566 | 0 | 17 | 4,842 | 33 | 4,283 | 1,649 | 0 | 17 |
| | Corporates - Of Which: Specialised Lending | 2,361 | 35 | 2,256 | 819 | 0 | 15 | 2,611 | 33 | 2,450 | 878 | 0 | 15 |
| | Corporates - Of Which: SME | 13 | 0 | 13 | 7 | 0 | 0 | 12 | 0 | 12 | 7 | 0 | 0 |
| | Retail | 10 | 0 | 8 | 1 | 0 | 0 | 10 | 0 | 9 | 1 | 0 | 0 |
| | Retail - Secured on real estate property | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TIGHTCL | Retail - Secured on real estate property - Of Which: non-Sf | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 0 | 2 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving Retail - Other Retail | 7 | 0 | 5 | 0 | 0 | 0 | 6 | 0 | 5 | 0 | 0 | 0 |
| | | 2 | 0 | 1 | 1 | 0 | | 2 | | 2 | 1 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | | | 0 | 0 | 0 | | Ü | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 2 | 0 | 1 | 1 | | 0 | 14 | 0 | 14 | 41 | | 0 |
| | Equity | 1 | 0 | 1 | 3 | | 0 | 14 | 0 | 14 | 41 | 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 miligation techniques (e.g. substitution effects).

| | | | | | | | IRB Ap | proach | | | | | |
|-----------------|-----------------------------------------------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
| | | | | As of | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | 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 |
| | Central banks and central governments | 84 | 0 | 323 | 47 | 0 | 0 | 569 | 0 | 781 | 138 | 0 | 0 |
| | Institutions | 1,169 | 0 | 1,169 | 185 | 0 | 2 | 1,269 | 0 | 1,269 | 244 | 0 | 2 |
| | Corporates | 3,878 | 95 | 3,595 | 1,507 | 0 | 52 | 3,984 | 91 | 3,761 | 1,461 | 0 | 51 |
| | Corporates - Of Which: Specialised Lending | 1,947 | 94 | 1,852 | 714 | 0 | 51 | 1,761 | 91 | 1,685 | 604 | 0 | 49 |
| | Corporates - Of Which: SME | 0. | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 11 | 0 | 9 | 1 | 0 | 0 | 10 | | 9 | 1 | 0 | 0 |
| | Retail - Secured on real estate property | 2 | 0 | 2 | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| OHITED MINODOIT | Retail - Secured on real estate property - Of Which: non- | 2 Z | 0 | | | | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving Retail - Other Retail | 4 | 0 | 5 | | 0 | 0 | 5 | 0 | 4 | | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 2 | 0 | 2 | 1 | | 0 | 2 | 0 | 2 | 1 | | 0 |
| | | | 0 | | | | 0 | | 0 | 0 | | | 0 |
| | Retail - Other Retail - Of Which: non-SME Equity | - 6 | 0 | , ž | 0 | 0 | | 2 | 0 | 7 | 21 | | 0 |
| | Other non credit-obligation assets | | Ů | | | | | , | | - 1 | | Ů | , i |
| | IRB Total | _ | | | | | | | | | | | _ |

Credit Risk - IRB Approach Bayerische Landesbank

| | | | | | | | IRB Ap | proach | | | | | |
|-------------|-------------------------------------------------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
| | | | | As of : | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments and | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments and |
| | (min EUR, %) | | Of which: defaulted | · uice | | Of which: defaulted | provisions | | Of which: defaulted | | | Of which: defaulted | provisions |
| | Central banks and central governments | 8 | 0 | 116 | 0 | 0 | 0 | 11 | 0 | 128 | 0 | 0 | 0 |
| | Institutions | 2,468 | 0 | 2,477 | 496 | 0 | 0 | 2,323 | 0 | 2,340 | 462 | 0 | 0 |
| | Corporates | 2,300 | 0 | 1,763 | 663 | 0 | 4 | 2,063 | 0 | 1,557 | 598 | 0 | 4 |
| | Corporates - Of Which: Specialised Lending | 109 | 0 | 72 | 19 | 0 | 0 | 111 | 0 | 74 | 19 | 0 | 0 |
| | Corporates - Of Which: SME | 7 | 0 | 9 | 6 | 0 | 0 | 7 | 0 | 9 | 6 | 0 | 0 |
| | Retail | 55 | 0 | 43 | 4 | 0 | 0 | 47 | 0 | 42 | 4 | 0 | 0 |
| | Retail - Secured on real estate property | 9 | 0 | 9 | 2 | 0 | 0 | 9 | 0 | 9 | 1 | 0 | 0 |
| SWITZERLAND | Retail - Secured on real estate property - Of Which: SME | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| SWITZERLAND | Retail - Secured on real estate property - Of Which: non-St | 8 | 0 | 8 | 1 | 0 | 0 | 8 | 0 | 8 | 1 | 0 | 0 |
| | Retail - Qualifying Revolving | 42 | 0 | 30 | 1 | 0 | 0 | 33 | 0 | 28 | 1 | 0 | 0 |
| | Retail - Other Retail | 4 | 0 | 4 | 1 | 0 | 0 | 5 | 0 | 5 | 2 | 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 | 5 | 0 | 5 | 2 | 0 | 0 |
| | Equity | 8 | 0 | 8 | 15 | 0 | 0 | 17 | 0 | 17 | 42 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|----------------|----------------------------------------------------------------------------------------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | As of | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | 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 | 0 | 0 | 212 | 0 | 0 | 0 | 0 | 0 | 197 | 0 | 0 | 0 |
| | Institutions | 463 | 0 | 407 | 72 | 0 | 0 | 554 | 0 | 494 | 82 | 0 | 0 |
| | Corporates | 2,955 | 0 | 2,537 | 1,021 | 0 | 7 | 2,971 | 0 | 2,556 | 1,363 | 0 | 7 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 1,232 | 0 | 1,222 | 510 160 | 0 | 4 | 1,199 | 0 | 1,192 246 | 473 | 0 | 4 |
| | Corporates - Or Which: SME Retail | 514 | 0 | 503 | 160 | 0 | | 249 | | 296 | 60 | 0 | 0 |
| | | 8 | 0 | / | 1 | | 0 | / | 0 | 6 | 1 | 0 | |
| | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | 1 0 | 0 | 1 | 0 | 0 | | 1 | 0 | 1 | 0 | 0 | 0 |
| NETHERLANDS | Retail - Secured on real estate property - Of Which: non-Sf | | 0 | | 0 | 0 | | | | | 0 | | 0 |
| THE THERE ITED | Retail - Secured on real estate property - Or Which: non-or Retail - Qualifying Revolving | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| | Retail - Other Retail | ĭ | 0 | - 7 | 1 | 0 | | 1 | | - 7 | 0 | | 0 |
| | Retail - Other Retail - Of Which: SME | i i | 0 | | | 0 | | | | | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | ĭ | 0 | ĭ | i | 0 | 0 | 1 | 0 | i | 0 | 0 | 0 |
| | Equity | | 0 | 0 | 0 | 0 | 0 | 13 | 0 | 13 | 37 | 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 miligation techniques (e.g. substitution effects).

| | | | | | | | IRB Ap | proach | | | | | |
|-------|--------------------------------------------------------------------------|----------|------------------------|--------------------------------|--------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
| | | | | As of : | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposur | e amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | e 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 | 409 | 0 | 484 | 165 | 0 | 0 | 371 | 0 | 446 | 153 | 0 | 0 |
| | Institutions | 248 | 0 | 247 | 97 | 0 | 0 | 146 | 0 | 145 | 42 | 0 | 0 |
| | Corporates | 2,551 | 0 | 2,334 | 1,046 | 0 | 11 | 2,710 | 12 | 2,476 | 1,035 | 0 | 11 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 991 | 0 | 958 | 455 | | 6 | 998 | 0 | 960 | 423 | 0 | 6 |
| | Corporates - Ur Wnich: SME Retail | | 0 | | | | | 0 | | | 0 | | 0 |
| | Retail - Secured on real estate property | | 0 | 3 | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | | 0 | | | | | | | | 0 | 0 | 0 |
| ITALY | Retail - Secured on real estate property - Of Which: non-Si | , | 0 | , | | | | 1 | | , | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 3 | 0 | 5 | 0 | 0 | 0 | 5 | 0 | 5 | 0 | 0 | 0 |
| | Retail - Other Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | ō | ō | ō | | 0 | | 0 | ō | | 0 | 0 | ō |
| | Retail - Other Retail - Of Which: non-SME | ō | 0 | ō | 0 | 0 | ō | ō | 0 | ō | 0 | 0 | ō |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|---------|----------------------------------------------|-----------------------------------------|-------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|--------------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
| | | | | | As of 3 | 1/03/2022 | | | | | As of | 30/06/2022 | | |
| | | d | Original Ex | cposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments and |
| | (min EUR, | 6) | | Of which: defaulted | · unuc | | Of which: defaulted | provisions | | Of which: defaulted | - | | Of which: defaulted | provisions |
| | Central banks and central governments | | 0 | 0 | 16 435 | 0 89 | | 0 0 | 0 | 0 0 | 16 535 | 0 109 | 0 | 0 |
| | Institutions | | | 0 | | 494 | | | 520 1.289 | 0 | | | | 0 |
| | Corporates Corporates - Of Which: Specialise | | 1,248 | 0 | 1,098 | 494 70 | 0 | 3 | 202 | 0 | 1,133 200 | 483 64 | 0 | 3 |
| | Corporates - Of Which: SME | | 24 | 0 | 203 | 70 | | 0 | 23 | 0 | 200 | 01 | | 1 |
| | Retail | | 44 | 0 | 34 | 2 | 0 | 0 | 37 | 0 | 32 | 2 | | 0 |
| | Retail - Secured on real estate | property | 2 | 0 | 31 | | | 0 | 37 | 0 | 2 | 0 | 0 | |
| | | real estate property - Of Which: SME | 1 | 0 | í | | | 0 | í | 0 | 1 | 0 | 0 | |
| AUSTRIA | Retail - Secured on | real estate property - Of Which: non-St | 3 | ō | 3 | ō | ō | ō | 3 | ō | 3 | 0 | ō | ō |
| | Retail - Qualifying Revolving | | 38 | 0 | 28 | 1 | 0 | 0 | 31 | 0 | 26 | 1 | 0 | 0 |
| | Retail - Other Retail | | 3 | 0 | 3 | 1 | 0 | 0 | 3 | 0 | 3 | 1 | 0 | 0 |
| | Retail - Other Retail | - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | I - Of Which: non-SME | 3 | 0 | 2 | 1 | 0 | 0 | 2 | 0 | 2 | 1 | 0 | 0 |
| | Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 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 militgation techniques (e.g. substitution effects).

| | | | | | | | IRB Ap | proach | | | | | |
|--------------------------|--------------------------------------------------------------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|--------------|------------------------|----------------------|
| | | | | As of | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original | Exposure ¹ | Exposure | Risk exposure | e amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposun | e 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 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 0 | 0 | 0 | | | 0 | 0 | | | 0 | | 0 |
| | Retail | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | o o | 0 | 0 | 0 | | 0 | | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | o o | | | 0 | | 0 | | 0 | 0 |
| Country of Counterpart 9 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | ō | ō | ō | ō | 0 | ō | ō | 0 | ō | 0 | ō | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------------------------|-------------------------------------------------------------|----------|------------------------|--------------------------------|--------------------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|-----------------------------|
| | | | | As of | 31/03/2022 | | | | | As of | 30/06/2022 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount . | Value adjustments | Original | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions Corporates | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | ů, | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | ő | ő | ő | ŏ | ő | ő | ő | ő | ő | ő | ő | ő |
| | Retail - Secured on real estate property | | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 |
| 6 | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Country of Counterpart 10 | 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | - 0 | 0 | 0 | 0 | 0 | - 0 | | 0 | U | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | 1 |
| | IRB Total | | | | reported before taking i | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesbank | K | | | | | | |
|-----------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|----------------------------|-----------------------------------------|-----------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | heet exposures | |
| | | | Total carrying amount of | | Non-derivative financial as | sets by accounting portfoli | , | 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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total | Austria | () () () () () () | 0 0 0 16 0 | 0 0 0 0 0 | | | 1 0 1 0 3 0 3 0 5 16 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 | |
| 10 - 3 M | Belgium | 76 (1) 144 22 8 | 0 0 0 13 46 26 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 | () () () () () () () () () () |) 0 0 0 0 0 3 0 2 4 5 0 0 0 | 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 |
| [0 - 3M [| Bulgaria | - | | | | 34 | | | | | | | | J |
| [0 - 3M [| Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| Czech Republic | | | | | | | | | | | | | |
| [0 - 3M [| Denmark | (1 ((13 ((110 | 0 16 0 0 12 12 82 0 | 0 0 0 0 0 | | 6 9 6 11 8 8 | 0 5 7 7 7 9 9 9 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 | 000000000000000000000000000000000000000 | 0 |
| [0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Estonia | | | | | | | | | · | | , and the second | | , |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | (| | | | | | |
|----------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|------------------------------------------------------|-------------------------------------------------|----------------------------------------------|--------------------------------------------------------------|-----------------------------------------|---------------------------------------|-----------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Finland | 0 20 0 0 43 64 6 | 0 20 0 0 43 64 0 127 | 0 0 0 0 0 | 0 0 0 0 0 | (2) (4: 6: (12) | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 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 | France | 0 113 40 123 59 81 97 | 97 | 0 0 0 0 0 15 | 0 0 0 0 0 | (11: 44 12: 5: 8: 3: 452 | 0 0 0 0 46 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | (((((| 62 |
| [0 - 3M [| Germany | 2.53 2.53 2.66 2.66 1.99 2.23 4.34 16.573 23.482 | 2,665 2,531 2,064 1,949 2,321 4,342 16,573 32,444 | 0 0 0 1 75 386 | 0 0 0 0 0 | 157 88 1,158 1,159 1,211 9,211 | 905 793 750 3,051 | 0 2 16 11 29 100 344 502 | 0 253 302 157 331 1,229 1,579 | 14 8 4 25 46 105 51 253 | 70 961 105 313 414 437 314 2.616 | 290 | (((| 84 |
| [0 - 3M [| Croatia | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Greece | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Hungary | | | | | | | | | | | | | |
| To - 3M | Ireland | | | | | | | | | | | | | |
| 10 - 3M 3M - 1Y 1 1 2 1 | Italy | 0 45 0 0 75 5 5 1 0 | 0 45 0 0 75 51 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | (4 4 6 7 5 5 1 7 | 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | 50 |
| To - 3M | Latvia | MA. | 1/2 | · | · | Ma. | | · | | - | | J | | 39 |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | k | | | | | | |
|-------------------|------------------|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|----------------------------|-----------------------|-----------------------|----------------------------|-----------------------|---------------------------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sl | eet exposures | |
| | | Total gross carrying amount of pon- | Total carrying amount of non-derivative financial assets (net of short | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | assets (net of short positions) | of which: Financial assets 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 [| Lithuania | | | | | | | | | | | | | |
| [0 - 3M [| Luxembourg | (((((((((((((((((((| 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | (((((((((((((((((((| 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Malta | | | | | | | | | | | | | |
| 10 - 3M | Netherlands | | | | | | | | | | | | | |
| [0 - 3M [| Poland | (11 (11 (10 (38 | 0 0 8 18 0 0 11 10 0 0 8 38 | 0 0 0 0 0 | 0 0 0 0 0 | (() (() () | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 7 |
| [0 - 3M [| Portugal | 72 | 0 0 0 0 0 0 0 0 0 0 72 72 | 0 0 0 0 0 | 0 0 0 0 0 | 72 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 31 |
| [0 - 3M [| Romania | | | | | | | | | | | | | |
| [0 - 3M [| Slovakia | 21 11 44 | 0 0 0 0 0 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) 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 | 7 |
| [0 - 3M [| Slovenia | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | (| 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 1 |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | k | | | | | | |
|---------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|----------------------------|-----------------------------------------|-----------------------|-----------------------|-----------------------|----------------------------|-------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | Total carrying amount of | | Non-derivative financial as | sets by accounting portfoli | , | 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 | 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 | esposite amount |
| [0 - 3M [| Spain | 66 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 66 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 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 - 3M [| Sweden | 6 6 22 1 1 1 9 | 0 0 0 61 61 62 55 0 0 10 0 0 0 0 0 0 0 7 7 7 7 7 7 7 7 7 | 0 0 0 0 0 | 0 0 0 0 0 | 6 2 1 1 9 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| United Kingdom | 11 11 11 11,181 | | 0 0 0 0 0 | 0 0 0 0 0 | | 0 9 0 15 17 18 1,173 1,238 | 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 | 197 |
| 0 - 3M 13M - 1Y | Iceland | | | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | 1: 6: 1: 7: 3: 5: 6: | 12 0 11 7 7 5 35 5 55 0 0 189 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 1 7 3 4 | 12 0 0 0 0 0 9 9 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 1 |
| [0 - 3M [| Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesbank | k | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------------------------|-----------------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet 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 manical 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Japan | | | | | | | | | | | | | |
| [0 - 3M [| u.s. | 555 11 8, 8, 17, 17, 1,584 3,000 | 61 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 106 | 555 18 82 61 171 524 1.478 2,893 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 3 |
| [0 - 3M [| China | | | | | 7 | | | | | | | | |
| Total Tota | Switzerland | 34 | 34 0 0 0 0 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | () () () () () () () () () () | 34 0 0 0 0 0 | 0 0 0 0 0 | 0 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 | Other advanced economies non EEA | 3-4 ((1) | 0 0 0 0 0 9 11 0 | 0 0 0 | 0 | 0 0 0 0 11 | 0 0 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | |
| 10 - 3M 13M - 13M 13M - 13M 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more Total | Other Central and eastern Europe countries non EEA | 20 ((42 (6) 497 | 0 0 0 0 0 426 67 493 | 0 0 0 | 0 | C C C C C C C C C C C C C C C C C C C | 0 0 0 0 0 0 426 67 493 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 33 22 48 21 0 | 0 0 0 0 | |
| To - 3M | Middle East | 47/ | 493 | · | | | 499 | v | | J | | 124 | | |
| Total | Latin America and the Caribbean | | 0 0 0 0 0 2 2 | 0 0 0 0 0 | 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 0 0 0 | 0 0 0 0 0 | 1 |



General governments exposures by country of the counterparty

Baverische Landesbank

| | | | | | | | Bayerische Landesban | K. | | | | | | |
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| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | Non-derivative financial as | ssets by accounting portfolio | | Derivatives with no | sitive fair value | Derivatives with | h negative fair value | Off-balance s | heet exposures | |
| | | | | | | | | | 3.112 12.11 12.12 | | The state of the s | | | 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Africa | 0 0 0 3 33 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 | C C C C C C C C C C C C C C C C C C C | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 33 36 0 | | | 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | | 5 |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | Others | 4 21 87 191 182 335 114 | 4 21 7 87 191 182 5 335 4 114 | 0 0 0 0 | C C C C C C C C C C C C C C C C C C C | 0 21 87 191 182 320 29 | 4 0 0 0 0 15 79 | (| | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 4 3 0 0 | | D D D D D D D D D D D D D D D D D D D |
| | 0 - 3M 3M - 11 12 - 37 12 - 37 13 - 37 13 - 37 130 - 31 130 - 31 | Residual Maturity Country / Region Country / Region Country / Region | Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets 10-3M1 | Total carrying amount of non-derivative financial assets | Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) | Total carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) | Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Region Country / Region Re | Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative 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Fi | Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positions) Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positions) Total gross carrying amount of non-derivative financial assets of which: Financial assets by accounting portfolio Derivatives with positions) Total gross carrying amount of non-derivative financial assets of which: Financial assets at favour descriptions and the second of the second o | Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value | Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive | Residual Maturity Country / Region Total gross carrying amount of embedies assets from hid for trading both hid for trading profit or loss Country / Region Total gross carrying amount of embedies Country / Region Total carrying amount of embedies Country / Region Total carrying amount of embedies Country / Region Total gross carrying amount of embedies Country / Region Total gross carrying amount of embedies Country / Region Country / Region Total carrying amount of embedies Country / Region Country / Regio | Residual Maturity Residual Mat | Recibiled Maturity Country / Region Total gross carrying amount of moniferior in section in section in the first valve of the training amount of moniferior in the first valve of the training amount of moniferior in the first valve of the training amount of moniferior in the first valve of the training of which: Financial seeds to the first valve of the training of which: Financial seeds to the first valve of the training of which: Financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial seeds to the first valve of which is financial s |

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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAAP



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | K | | | | | | |
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| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | Total carrying amount of | | Non-derivative financial a | ssets 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 | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more | Austria | 0 0 0 14 0 60 74 | 0 0 0 0 0 1 1 1 0 0 0 7 4 | | | | 0 0 0 14 0 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 | | |
| Total | Belgium | 24 0 0 32 24 23 | 74 0 0 0 0 0 2 2 32 4 24 3 23 3 0 | (| | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 3 3 | | 0 0 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | | |
| 10 - 3M 3M - 1Y | Bulgaria | | | | | | J | | | | | | | |
| To - 3M | Cyprus | | | | | | | | | | | | | |
| 10 - 3M 13M - 1Y 14Y 15Y 15Y - 19Y 15Y | Czech Republic | | | | | | | | | | | | | |
| To - 3M | Denmark | 16 0 12 11 6 6 100 | 16 0 0 2 2 11 11 61 0 | (| | 16 0 0 0 0 0 12 11 0 0 0 16 0 0 0 10 11 10 10 10 10 10 10 10 10 10 | 0 0 0 0 0 | (((((| 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | 0 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | k | | | | | | |
|--------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|---------------------------------------------------|--------------------------------------------------------|-------------------------------------|----------------------------------------------------------|-----------------------------------------|----------------------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balan | ce sheet | |
| | | | | | | , | | | | Bard and an aid to | and the file and the | Off-balance sh | eet exposures | |
| | | Total gross carrying amount of non- | Total carrying amount of non-derivative financial assets (net of short | | Non-derivative financial as | sets by accounting portfoli | ` | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | derivative financial assets | assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Finland | 22 6 6 65 33 7 | 20 0 0 0 0 5 5 5 33 0 0 118 | 0 0 0 0 0 | 0 0 0 0 0 | 2((((66 33 (118 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| France | (133 100 44 55 55 88 479 | 85 | 0 0 0 0 | 0 0 0 0 0 | (134 107 4 55 55 22 422 | 0 0 0 0 45 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 59 |
| [0 - 3M [| Germany | 3,37 1,945 1,625 1,946 1,616 4,390 1,654 3,4,53 3,4,63 | 3,250 1,949 1,824 1,944 1,616 4,390 16,540 31,513 | 14 1 3 | 0 | 444 1,053 800 1,425 988 1,17* 5,931 | 1,010 521 629 3,044 16,280 | 2 5 2 9 18 109 63 207 | 250 203 182 306 280 689 779 2,689 | 3 0 8 12 28 90 78 | 932 1 105 218 342 1,005 1,155 3,758 | 1,214 277 145 2 62 1,482 | 0 0 0 0 0 | 20 |
| 0 - 3M 13M - 1Y | Croatia | | | | | | | | | | | | | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Hungary | | | | | | | | | | | | | |
| [0 - 3M [| Ireland | | | | | | | | | | | | | |
| [0 - 3M [| Italy | () () () () () | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | (123 15 210 (0 353 | 0 | 0 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 127 |
| [0 - 3M [| Latvia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | k | | | | | | |
|-------------------|------------------|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|----------------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short | | Non-derivative financial as | sets by accounting portfoli | , | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| | | derivative financial assets | assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Lithuania | | | | | | | | | | | | | |
| [0 - 3M [| Luxembourg | 6 | | 0 0 0 0 0 | 0 0 0 0 0 | ((((((((((((((((((((| 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Malta | | | | | | | | | | | | | |
| [0 - 3M [| Netherlands | | | | | | | | | | | | | |
| [0 - 3M [| Poland | () () () () () () () () () () | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | ()) () () | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 10 |
| [0 - 3M [| Portugal | 66 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 65 65 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 24 |
| [0 - 3M [| Romania | | | | | | | | | | | | | |
| [0 - 3M [| Slovakia | (((((((((((((((((((| 0 0 0 0 0 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 2) (35 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 7 |
| [0 - 3M [| Slovenia | 6 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | ((((((((((((((((((((| 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 1 |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | k | | | | | | |
|--------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|-----------------------|-----------------------------------------|-----------------------|----------------------------|-----------------------|---------------------------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | ! | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | Off-balance sl | eet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | | | | | | | | Nominal | Provisions | Risk weighted exposure amount |
| | | | | 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 | | | |
| [0 - 3M [| Spain | 21 | 0 0 0 0 0 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 5 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 | 22 |
| [0 - 3M [| Sweden | 6. 22 21 11 11 11 11 11 11 11 11 11 11 11 | 61 61 61 61 61 61 61 61 61 61 61 61 61 6 | 0 0 0 0 0 | 0 0 0 0 0 | 6 6 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 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 - 3M [| United Kingdom | 1: 1: 1: 1: 1: 1: 85: | | 0 0 0 0 0 | 0 0 0 0 0 | | 0 0 2 11 16 15 855 | 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 | 219 |
| 0 - 3M 13M - 1Y | Iceland | | | | | | | | | | | | | |
| To - 3M | Liechtenstein | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | 8 4. 4. 1. 1. 1. 1. | 0 0 0 0 0 0 2 2 41 0 166 | 0 0 0 0 0 | 0 0 0 0 0 | 8 8 3 4 155 | 0 0 0 9 9 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 | 1 |
| [0 - 3M [| Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Bayerische Landesban | k | | | | | | |
|-------------------------------------------------------------------------------------------|-------------------------------------------------------|---------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|-----------------------------------------|-----------------------|-----------------------------------------|-----------------------|-------------------------------------|-----------------------------------------|-----------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sl | eet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with po | sitive fair value | Derivatives with | negative fair value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | U.S. | 1,000 4,000 4,42 32,2 133,1 199 42,1,451 3,655 | 3 43 2 322 7 137 19 199 | 239 0 0 | () () () | 1,062 43 84 137 199 4222 1,361 | 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 - 3M [| China | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Switzerland | 145 | 5 145 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 145 | 000000000000000000000000000000000000000 | () () () () () () () () () () | 0 0 0 0 0 | 145 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 - 3M [| Other advanced economies non EEA | 11 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 8 9 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 000000000000000000000000000000000000000 | 3 |
| To - 3M | Other Central and eastern Europe countries non EEA | 399 65 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 000 | 0 0 0 0 0 | 0 0 0 0 0 396 67 | 000 | 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | 0 33 22 24 46 0 0 | 000000000000000000000000000000000000000 | 0 |
| To - 3M | Middle East | | | | | | | | | | | | • | , |
| Total | Latin America and the Caribbean | 34 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | () () () () () () () () () () | 0 0 34 0 2 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 | 000000000000000000000000000000000000000 | 16 |



General governments exposures by country of the counterparty

| | | | | | | | | Bayerische Landesban | ık | | | | | | |
|---|-----------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------|---------------------|-----------------------------------------|---------------------------------------|-----------------------------------------|----------------------------|----------------|-----------------------------------------------------|
| | | | | | | | | As of 30/06/2022 | 2 | | | | | | |
| | | | | | | | Direc | t 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 portfolio | | Derivatives with po | sitive fair value | Derivatives with | h 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 - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Africa | 33 11 44 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 29 16 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 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Others | 3: 2: 2111 9: 222: 211 10: | 3 23 25 25 0 210 8 9 229 9 229 104 104 | 13 0 0 0 0 0 0 5 5 | | 20 20 25 25 26 26 26 26 26 26 26 26 26 26 26 26 26 | 0 0 0 14 77 | | | C C C C C C C C C C C C C C C C C C C | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 |

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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 30/09/2021 | | | | | | | | As of 31/12/2021 | | | | |
|------------------------------------------------------------------|---------|----------------------------------------------|--------------------------------|------------------|------------------|--------------------------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------|---------|----------------------------------------------|------------------------|-------------------------|------------------|--------------------------------------|--------------------------------------------------------------------|----------------------------|------------------------------------------------------------------|
| | | Gross o | carrying amount/ Nominal amoun | nt | | Accumulated imp | airment, accumulated negative changes in fai it risk and provisions ^{1,3} | Collaterals and | | Gross ca | rrying amount/ Nominal | amount | | Accumulated imp | airment, accumulated neg lit risk and provisions ^{4,8} | gative changes in fair | Collaterals and |
| | | Of which performing but past due >30 days | Of which | h non-performing | r | On performing exposures ² | On non-performing exposures ² | financial guarantees received on non- performing exposures | | Of which performing but past due >30 days | | of which non-performing | r | On performing exposures ² | On non-perform | ing exposures ² | financial guarantees received on non- performing exposures |
| (min FIR) | | and <=90 days | Of w | hich: defaulted | Of which Stage 3 | | Of which Stage 3 | | | and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | |
| Cash balances at central banks and other demand deposits | 76,97 | 0 | 0 | 0 | 0 | 1 | 0 | 0 0 | 48,534 | . 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | 19,44 | | 257 | 257 | 0 | 2 | 4 | 0 0 | 19,788 | | 257 | 257 | 0 | 3 | 11 | 0 | 0 |
| Central banks | | | | 0 | 0 | 0 | 0 | 0 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| General governments | 11,37 | | | 0 | 0 | 0 | 0 | 0 0 | 11,533 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Credit institutions | 7,46 | | | 0 | 0 | 2 | 0 | 0 0 | 7,68 | 0 | 0 | 0 | 0 | 2 | 0 | | 0 |
| Other financial corporations | 49 | | 253 | 253 | 0 | 0 | 2 | 0 0 | 440 | 0 | 253 | 253 | 0 | 0 | 9 | | 0 |
| Non-financial corporations | 11 | 5 0 | 4 | 4 | 0 | 0 | 2 | 0 0 | 129 | 0 | 4 | 4 | 0 | 0 | 2 | | 0 |
| Loans and advances(including at amortised cost and fair value) | 180,917 | 179 | 1,449 | 1,447 | 1,337 | 409 | 621 5 | 66 269 | 183,600 | 65 | 1,630 | 1,625 | 1,499 | 447 | 671 | 612 | 295 |
| Central banks | 59 | 7 0 | ٠ | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| General governments | 27,81 | . 0 | 18 | 18 | 18 | 7 | 2 | 2 | 27,815 | 0 | 17 | 17 | 17 | 6 | 1 | 1 | 0 |
| Credit institutions | 23,23 | 0 | 7 | 7 | 7 | 3 | 6 | 6 | 24,586 | 5 0 | 7 | 7 | 7 | 9 | 6 | 6 | 0 |
| Other financial corporations | 10,87 | 71 | 99 | 99 | 99 | 28 | 42 | 42 | 10,410 | 0 | 219 | 219 | 219 | 23 | 43 | 43 | 1 |
| Non-financial corporations | 97,18 | 5 7 | 1,175 | 1,174 | 1,071 | 299 | 523 | 171 217 | 99,063 | 8 | 1,241 | 1,237 | 1,117 | 333 | 575 | 518 | 247 |
| of which: small and medium-sized enterprises | 28,83 | 5 3 | 386 | 385 | 360 | 107 | 154 | 133 99 | 31,30 | 1 | 403 | 399 | 371 | 141 | 180 | 161 | 96 |
| of which: Loans collateralised by commercial immovable property | 28,59 | 5 3 | 448 | 448 | 411 | 120 | 174 | 169 | 29,520 | 2 | 457 | 453 | 417 | 168 | 202 | 190 | 174 |
| Households | 21,21 | 5 101 | 150 | 149 | 143 | 72 | 48 | 46 51 | 21,718 | 56 | 146 | 146 | 139 | 75 | 46 | 44 | 47 |
| of which: Loans collateralised by residential immovable property | 15,15 | 7 72 | 54 | 54 | 51 | 16 | 9 | 8 3 | 15,71 | 40 | 51 | 51 | 48 | 16 | 8 | 7 | 37 |
| of which: Credit for consumption | 2,88 | 19 | 56 | 55 | 55 | 42 | 23 | 23 | 2,97 | 3 14 | 57 | 56 | 56 | 44 | 23 | 23 | 0 |
| DEBT INSTRUMENTS other than HFT | 277,333 | 179 | 1,706 | 1,704 | 1,337 | 412 | 625 5 | 66 269 | 251,922 | 65 | 1,887 | 1,882 | 1,499 | 450 | 681 | 612 | 295 |
| OFF-BALANCE SHEET EXPOSURES | 65,15 | 3 | 271 | 271 | 222 | 80 | 49 | 25 31 | 65,845 | | 412 | 412 | 365 | 101 | 45 | 24 | 41 |

The part definition of the institutions consists disease for the first formation of the part of the pa

Performing and non-performing exposures Bayerische Landesbank

| ſ | | | | | As of 31/03/2022 | | | | bayeracie | | | | | As of 30/06/2022 | | | | |
|------------------------------------------------------------------|---------|----------------------------------------------|------------------------|-------------------------|------------------|--------------------------------------|--------------------------------------------------------------------|----------------------------|------------------------------------------------------------------|---------|-----------------------------------------------|------------------------|-------------------------|------------------|-----------------------------------------|----------------------------------------------------------------|-----------------------------|------------------------------------------------------------------|
| | | Gross ci | arrying amount/ Nomina | d amount | | Accumulated imp | vairment, accumulated ne lit risk and provisions ^{4,8} | gative changes in fair | Collaterals and | | Gross co | arrying amount/ Nomina | amount | | Accumulated impa value due to credit | irment, accumulated ne t risk and provisions ^{4,8} | gative changes in fair | Collaterals and |
| | | Of which performing but past due >30 days | | Of which non-performing | ř | On performing exposures ² | On non-perform | ing exposures ³ | financial guarantees received on non- performing exposures | | Of which performing but past due > 30 days | | Of which non-performing | y ^a | On performing exposures ² | On non-perform | sing exposures ² | financial guarantees received on non- performing exposures |
| (rele FUB) | | and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | | | and <=90 days | | Of which: defaulted | Of which Stage 3 | | | Of which Stage 3 | |
| Cash balances at central banks and other demand deposits | 69,695 | | 0 | 0 | 0 | 0 | | 0 | 0 | 60,572 | | 0 | 0 | | 1 | 0 | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | 20,142 | | 9 | 9 | 0 | 3 | 2 | | | 19,329 | | 4 | 4 | | 7 | 2 | 0 | |
| Central banks | | | 0 | | o | 0 | 0 | 0 | 0 | | | ۰ | 0 | | 0 | 0 | 0 | |
| General governments | 12,060 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11,767 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Credit institutions | 7,558 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 7,083 | | 0 | 0 | | 6 | 0 | 0 | |
| Other financial corporations | 433 | 0 | 6 | 6 | 0 | 0 | 0 | 0 | 0 | 385 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Non-financial corporations | 91 | . 0 | 4 | 4 | 0 | 0 | 2 | 0 | 0 | 85 | 0 | 4 | 4 | | 0 | 2 | 0 | |
| Loans and advances(including at amortised cost and fair value) | 188,792 | 132 | 1,707 | 1,706 | 1,585 | 480 | 680 | 618 | 342 | 192,195 | 1,095 | 1,705 | 1,704 | 1,573 | 424 | 677 | 615 | 286 |
| Central banks | 92 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 641 | . 0 | a | 0 | 0 | 0 | 0 | 0 | |
| General governments | 27,598 | 30 | 17 | 17 | 17 | 6 | 1 | 1 | 0 | 27,079 | 35 | 18 | 18 | 18 | 7 | 2 | 2 | ۰ |
| Credit institutions | 26,124 | 0 | 7 | 7 | 7 | 22 | 6 | 6 | 0 | 25,885 | 0 | 41 | 41 | 41 | 13 | 24 | 24 | ۰ |
| Other financial corporations | 10,625 | 0 | 209 | 209 | 209 | 16 | 43 | 43 | 1 | 11,403 | 0 | 206 | 206 | 205 | 14 | 30 | 30 | ۰ |
| Non-financial corporations | 101,661 | . s | 1,333 | 1,332 | 1,218 | 359 | 585 | 525 | 295 | 103,708 | 3 23 | 1,298 | 1,298 | 1,174 | 315 | 576 | 515 | 241 |
| of which: small and medium-sized enterprises | 29,819 | 3 | 374 | 374 | 348 | 131 | 173 | 154 | 88 | 29,390 | 11 | 392 | 392 | 355 | 94 | 160 | 142 | 82 |
| of which: Loans collateralised by commercial immovable property | 29,851 | 1 | 441 | 440 | 410 | 166 | 200 | 191 | 166 | 30,401 | 1 13 | 459 | 458 | 424 | 135 | 204 | 193 | 154 |
| Households | 22,692 | 97 | 142 | 142 | 135 | 78 | 44 | 42 | 47 | 23,480 | 1,037 | 143 | 142 | 136 | 75 | 44 | 43 | 45 |
| of which: Leans collateralised by residential immovable property | 16,271 | 72 | 49 | 49 | 46 | 16 | 7 | 6 | 36 | 16,883 | 7 76 | 49 | 49 | 44 | 16 | 6 | 5 | 37 |
| of which: Credit for consumption | 3,229 | 22 | 55 | 55 | SS | 47 | 23 | 23 | 0 | 3,426 | 5 24 | 59 | 59 | 59 | 46 | 25 | 25 | ۰ |
| DEBT INSTRUMENTS other than HFT | 278,629 | 132 | 1,716 | 1,715 | 1,585 | 483 | 682 | 618 | 342 | 272,096 | 1,095 | 1,709 | 1,709 | 1,573 | 432 | 679 | 615 | 286 |
| OFF-BALANCE SHEET EXPOSURES | 64,842 | | 342 | 342 | 242 | 97 | 40 | 23 | 59 | 64,125 | - | 288 | 288 | 192 | 77 | 36 | 21 | 45 |

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

| | | | As of 30/ | 09/2021 | | | | | As of 31/ | 12/2021 | | |
|------------------------------------------------------------------------------------------------------------------|-------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------|
| | | ying amount of with forbearance | Accumulated i accumulated o value due to o provisions for forbearance m | hanges in fair redit risk and exposures with | received on e | ancial guarantees xposures with e measures | Gross carry exposures measures | ring amount of with forbearance | Accumulated in accumulated of value due to or provisions for forbearance me | nanges in fair edit risk and exposures with | received on e | 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 non- performing exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | | Of which 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) | 1,369 | 670 | 342 | 324 | 348 | 117 | 1,305 | 677 | 352 | 327 | 291 | 132 |
| 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 | 5 | 5 | 5 | 5 | 0 | 0 | 5 | 5 | 5 | 5 | 0 | 0 |
| Other financial corporations | 107 | 86 | 30 | 30 | 4 | 0 | 94 | 78 | 30 | 30 | 11 | 0 |
| Non-financial corporations | 1,175 | 545 | 294 | 279 | 310 | 104 | 1,121 | 560 | 304 | 282 | 245 | 119 |
| of which: small and medium-sized enterprises | 249 | 162 | 81 | 79 | 77 | | 301 | 194 | 106 | 104 | 95 | |
| Households | 82 | 34 | 13 | 10 | 33 | 13 | 85 | 35 | 12 | 10 | 35 | 13 |
| DEBT INSTRUMENTS other than HFT | 1,369 | 670 | 342 | 324 | 348 | | 1,305 | 677 | 352 | 327 | 291 | |
| Loan commitments given | 284 | 142 | 19 | 14 | 25 | 5 | 433 | 346 | 19 | 15 | 43 | 38 |
| 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

⁽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 F18.00 / F19.00), 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 generally reported with a positive sign.

⁽¹⁾ 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.



Forborne exposures

Bayerische Landesbank

| | | | As of 31, | /03/2022 | | | | | As of 30/ | 06/2022 | | |
|------------------------------------------------------------------------------------------------------------|-------|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------|--------------------------------------------------------------------------------------------------------------|-------|--------------------------------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----|--------------------------------------------------------------------------------------------------------------|
| | | ring amount of with forbearance | Accumulated i accumulated o value due to c provisions for forbearance m | changes in fair redit risk and exposures with | received on e | ancial guarantees xposures with e measures | | ying amount of with forbearance | Accumulated i accumulated of value due to co provisions for forbearance m | changes in fair redit risk and exposures with | | 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 non- performing exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | | Of which 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 | o | 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) | 1,394 | 745 | 353 | 330 | 341 | 184 | 1,336 | 693 | 328 | 310 | 276 | 128 |
| 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 | 5 | 5 | 5 | 5 | 0 | 0 | 5 | 5 | 5 | 5 | 0 | 0 |
| Other financial corporations | 98 | 79 | 31 | 30 | 11 | 0 | 111 | 82 | 19 | 18 | 9 | 0 |
| Non-financial corporations | 1,212 | 630 | 306 | 285 | 299 | 173 | 1,146 | 577 | 293 | 278 | 238 | 117 |
| of which: small and medium-sized enterprises | 286 | 194 | 108 | 106 | 90 | | 262 | 183 | 102 | 99 | 76 | |
| Households | 78 | 31 | 10 | 9 | 31 | 12 | 74 | 29 | 10 | 8 | 28 | 10 |
| DEBT INSTRUMENTS other than HFT | 1,394 | 745 | 353 | 330 | 341 | | 1,336 | 693 | 328 | 310 | 276 | |
| Loan commitments given | 275 | 193 | 17 | 14 | 24 | 15 | 259 | 143 | 18 | 12 | 15 | 4 |
| 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 $^{\rm 3}$ | 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 F18.00 / F19.00), 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- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bayerische Landesbank

| ı | | | As of 3 | 0/09/2021 | | | | | As of 3 | 1/12/2021 | | | | | As of 3 | 1/03/2022 | | | | | As of 30 | /06/2022 | | |
|--------------------------------------------------------------------|------------|--------------------------------|------------------------|----------------------------------------------|----------------------------------------|------------------------------------------------------------|------------|--------------------------------|------------------------|----------------------------------------------|----------------------------------------|------------------------------------------------------------|------------|--------------------------------|------------------------|----------------------------------------------|-------------------------------------|------------------------------------------------------------|------------|--------------------------------|------------------------|------------|-------------------------------------|------------------------------------------------------------|
| | Gross carn | ving amount | 20.0 | 0,03,1011 | 1 | | Gross carr | ying amount | 20.5 | .,, | | | Gross carr | ying amount | ~ ~ ~ ~ | 2,03,2022 | 1 | 1 | Gross carr | ying amount | 73 0. 30 | , 00, 1011 | | |
| | | | | | | Accumulated | | | | | | Accumulated | | | | | | Accumulated | GIOSS CUIT | | | | | Accumulated |
| | | Of which: non- performir | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to | | Of which: non- performir | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to | | Of which: non- performir | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to | | Of which: non- performin | | subject to | Accumulated impairment ¹ | negative changes in fair value due to |
| (mln EUR) | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ |
| A Agriculture, forestry and fishing | 2.245 | 86 | 85 | 2.245 | 18 | 0 | 2.205 | 88 | 84 | 2.205 | 17 | 0 | 2.215 | 86 | 86 | 2.215 | 17 | 0 | 2.228 | 81 | 81 | 2.228 | 17 | 0 |
| B Mining and guarrying | 352 | 12 | 12 | 352 | 1 | 0 | 300 | 12 | 12 | 300 | 1 | 0 | 279 | 0 | 0 | 279 | 0 | 0 | 275 | 0 | 0 | 275 | 1 | 0 |
| C Manufacturing | 6,055 | 358 | 358 | 6,054 | 225 | 0 | 5,979 | 340 | 340 | 5,979 | 243 | 0 | 6,567 | 405 | 405 | 6,567 | 251 | 0 | 6,686 | 357 | 357 | 6,686 | 259 | 0 |
| D Electricity, gas, steam and air conditioning supply | 18,893 | 251 | 251 | 18,893 | 153 | 0 | 19,329 | 280 | 280 | 19,329 | 161 | 0 | 19,594 | 313 | 313 | 19,594 | 190 | 0 | 20,053 | 317 | 317 | 20,053 | 169 | 0 |
| E Water supply | 5.531 | 20 | 20 | 5.531 | 3 | 0 | 5.930 | 0 | 0 | 5.930 | 1 | 0 | 6.071 | 0 | 0 | 6.071 | 0 | 0 | 6.120 | 0 | 0 | 6.120 | 0 | 0 |
| F Construction | 1,958 | 21 | 21 | 1,958 | 21 | 0 | 1,920 | 21 | 21 | 1,920 | 23 | 0 | 1,976 | 21 | 21 | 1,976 | 24 | 0 | 2,091 | 20 | 20 | 2,091 | 26 | 0 |
| G Wholesale and retail trade | 1.454 | 47 | 47 | 1.454 | 30 | 0 | 1.279 | 33 | 33 | 1.279 | 27 | 0 | 1.277 | 34 | 34 | 1.277 | 28 | 0 | 1.408 | 24 | 24 | 1.408 | 21 | 0 |
| H Transport and storage | 4.857 | 46 | 46 | 4.857 | 62 | 0 | 4.947 | 121 | 121 | 4.947 | 76 | 0 | 4.994 | 126 | 126 | 4,994 | 76 | 0 | 4.935 | 122 | 122 | 4.935 | 66 | 0 |
| I Accommodation and food service activities | 939 | 6 | 6 | 939 | 52 | 0 | 931 | 7 | 7 | 931 | 81 | 0 | 957 | 6 | 6 | 957 | 80 | 0 | 917 | 6 | 6 | 917 | 50 | 0 |
| J Information and communication | 1.060 | 1 | 1 | 1.060 | 2 | 0 | 996 | 0 | 0 | 996 | 1 | 0 | 1.039 | 0 | 0 | 1.039 | 1 | 0 | 1.041 | 12 | 12 | 1.041 | 2 | 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 | 41.792 | 100 | 100 | 41.791 | 116 | 0 | 42.983 | 100 | 100 | 42.982 | 129 | 0 | 44.163 | 99 | 99 | 44.162 | 131 | 0 | 44.772 | 108 | 108 | 44.771 | 132 | 0 |
| M Professional, scientific and technical activities | 1,935 | 3 | 3 | 1,935 | 7 | 0 | 1,933 | 3 | 3 | 1,933 | 9 | 0 | 2,196 | 3 | 3 | 2,196 | 6 | 0 | 2,061 | 3 | 3 | 2,061 | 6 | 0 |
| N Administrative and support service activities | 5,075 | 213 | 213 | 5,075 | 104 | 0 | 5,031 | 224 | 224 | 5,031 | 118 | 0 | 5,238 | 230 | 230 | 5,238 | 124 | 0 | 5,778 | 238 | 238 | 5,778 | 128 | 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 | 298 | 1 | 1 | 298 | 1 | 0 | 319 | 1 | 1 | 319 | 2 | 0 | 327 | 1 | 1 | 327 | 1 | 0 | 334 | 1 | 1 | 334 | 1 | 0 |
| Q Human health services and social work artivities | 2,825 | 9 | 9 | 2,825 | 10 | 0 | 2,832 | 8 | 8 | 2,832 | 8 | 0 | 2,863 | 8 | 8 | 2,863 | 8 | 0 | 2,873 | 8 | 8 | 2,873 | 8 | 0 |
| R Arts, entertainment and recreation | 366 | 2 | 2 | 366 | 16 | 0 | 440 | 2 | 2 | 440 | 10 | 0 | 226 | 1 | 1 | 226 | 5 | 0 | 406 | 1 | 1 | 406 | 4 | 0 |
| S Other services | 1,551 | 1 | 1 | 1,539 | 2 | 0 | 1,709 | 1 | 1 | 1,694 | 1 | 0 | 1,677 | 0 | 0 | 1,663 | 1 | 0 | 1,729 | 0 | 0 | 1,716 | 1 | 0 |
| Loans and advances | 97.186 | 1.175 | 1.174 | 97.172 | 823 | 0 | 99.063 | 1.241 | 1.237 | 99.048 | 908 | 0 | 101.661 | 1.333 | 1.332 | 101.646 | 944 | 0 | 103,708 | 1.298 | 1,298 | 103.694 | 891 | 0 |

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FIRREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2011/81. This on Supervisory reporting.