

1. CAPITAL

Capital position CRD3 rules	31.12.2012		30.06.2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	9.984		10.783		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	0		0		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-616		-501		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-257		-288		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	9.368	9,3%	10.282	10,9%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	3.000		3.000		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	12.368	12,3%	13.282	14,1%	
G) Hybrid instruments not subscribed by government	1.477		548		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	13.845	13,8%	13.830	14,7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	100.375		94.300		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	24		17		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	72		72		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	164		168		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	4.114		3.507		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		50.425	0	-	-	8.882	-	788	-	-	-	-	58	-	-	-	-	-	-
Institutions		23.435	758	-	-	42.975	-	9.034	-	-	-	-	303	-	-	-	-	598	-
Corporates		90.890	3.537	-	-	5.717	637	51.667	-	-	-	-	5.605	686	-	-	-	800	615
Corporates - Of Which: Specialised Lending		25.889	1.690	-	-	-	-	13.602	-	-	-	-	-	-	-	-	-	143	-
Corporates - Of Which: SME		492	11	-	-	2.611	566	245	-	-	-	-	2.610	608	-	-	253	-	583
Retail		-	-	14.496	739	5.214	335	-	-	4.591	151	2.532	360	-	-	-	106	-	281
Retail - Secured on real estate property	81.0%	-	-	10.794	616	3.482	150	-	-	3.677	150	1.220	158	-	-	-	88	-	59
Retail - Secured on real estate property - Of Which: SME	74.0%	-	-	260	8	42	18	-	-	93	2	15	19	-	-	-	1	-	10
Retail - Secured on real estate property - Of Which: non-SME	82.0%	-	-	10.534	608	3.440	132	-	-	3.584	148	1.205	138	-	-	-	87	-	49
Retail - Qualifying Revolving		-	-	2.119	8	-	-	-	-	211	1	-	-	-	-	-	0	-	-
Retail - Other Retail		-	-	1.583	115	1.732	185	-	-	703	0	1.312	203	-	-	-	19	-	222
Retail - Other Retail - Of Which: SME		-	-	267	4	166	8	-	-	127	0	125	9	-	-	-	1	-	55
Retail - Other Retail - Of Which: non-SME		-	-	1.316	111	1.566	176	-	-	556	-	1.188	194	-	-	-	18	-	167
Equity		170	-	-	-	1.295	12	624	-	-	-	1.290	12	-	-	-	-	-	-
Securitisation		1.106	-	5.261	378	-	-	167	-	4.050	-	-	-	-	-	-	378	-	-
Other non-credit obligation assets		487	-	-	-	582	-	487	-	-	-	343	-	-	-	-	-	-	-
TOTAL		166.514	4.295	19.757	1.117	64.665	983	62.767	0	8.642	151	10.130	1.058	-	1.399	-	484	-	895
Securitisation and re-securitisations positions deducted from capital *		-	-	363	111	-	-	-	-	363	111	-	-	-	-	-	-	-	-

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		37.078	-	-	-	7.550	-	15	-	-	-	-	-	-	-	-	-	-	-
Institutions		10.030	0	-	-	33.561	-	3.080	-	-	-	-	37	-	-	-	-	-	-
Corporates		62.077	1.855	-	-	2.072	40	33.643	-	-	-	2.132	47	-	-	-	517	-	122
Corporates - Of Which: Specialised Lending		12.387	676	-	-	-	-	5.312	-	-	-	-	-	-	-	-	3	-	-
Corporates - Of Which: SME		419	11	-	-	248	25	222	-	-	-	248	29	-	-	253	-	-	118
Retail		-	-	14.410	731	3.114	42	-	-	4.564	150	1.330	44	-	-	-	105	-	2
Retail - Secured on real estate property	81.0%	-	-	10.747	609	2.557	28	-	-	3.657	149	896	27	-	-	-	87	-	2
Retail - Secured on real estate property - Of Which: SME	74.0%	-	-	258	7	-	-	-	-	93	1	-	-	-	-	-	1	-	0
Retail - Secured on real estate property - Of Which: non-SME	82.0%	-	-	10.489	602	2.557	28	-	-	3.564	148	896	27	-	-	-	86	-	1
Retail - Qualifying Revolving		-	-	2.090	7	-	-	-	-	208	1	-	-	-	-	-	0	-	-
Retail - Other Retail		-	-	1.573	115	557	14	-	-	699	-	434	17	-	-	-	19	-	-
Retail - Other Retail - Of Which: SME		-	-	266	4	30	-	-	-	126	-	23	-	-	-	-	1	-	-
Retail - Other Retail - Of Which: non-SME		-	-	1.307	111	527	14	-	-	552	-	411	17	-	-	-	18	-	-
Equity		97	-	-	-	1.009	12	357	-	-	-	1.009	12	-	-	-	-	-	-
Securitisation		-	-	1.053	25	-	-	-	-	227	-	-	-	-	-	-	25	-	-
Other non-credit obligation assets		487	-	-	-	582	-	487	-	-	-	343	-	-	-	-	-	-	-
TOTAL		109.770	1.855	15.463	756	47.888	94	37.562	0	4.790	150	4.850	103	-	517	-	130	-	123
Securitisation and re-securitisations positions deducted from capital *		-	-	26	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Hungary	Central banks and central governments	-	-	-	-	548	-	-	-	-	-	-	48	-	-	-	-	-	-
	Institutions	106	-	-	-	77	-	84	-	-	-	-	32	-	-	-	-	-	-
	Corporates	503	-	-	-	2,095	439	717	-	-	-	-	2,095	470	-	-	-	-	360
	Corporates - Of Which: Specialised Lending	283	-	-	-	-	-	438	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	1,746	400	-	-	-	-	-	1,746	428	-	-	-	-	340
	Retail	-	-	-	-	518	100	-	-	-	-	-	389	100	-	-	-	-	68
	Retail - Secured on real estate property	90,0%	-	-	-	1	4	-	-	-	-	-	1	4	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	90,0%	-	-	-	1	3	-	-	-	-	-	1	3	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	517	96	-	-	-	-	-	388	96	-	-	-	-	68
	Retail - Other Retail - Of Which: SME	-	-	-	-	100	6	-	-	-	-	-	75	6	-	-	-	-	6
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	417	90	-	-	-	-	-	313	90	-	-	-	-	61
	Equity	-	-	-	-	15	-	-	-	-	-	-	15	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		609	0	0	0	3.253	539	801	0	0	0	2.579	570	-	0	-	0	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
U.S.	Central banks and central governments	2.380	-	-	-	-	-	288	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.721	92	-	-	753	-	410	-	-	-	151	-	-	45	-	-	-	-
	Corporates	5.228	553	-	-	-	-	3.040	-	-	-	-	-	88	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	2.141	222	-	-	-	-	1.656	-	-	-	-	-	52	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	1	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	55	-	2.365	195	-	-	9	-	2.639	-	-	-	-	-	-	195	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	9.384	645	2.365	195	753	0	3.749	0	2.639	0	151	0	-	132	-	195	-	0
Securitisation and re-securitisations positions deducted from capital *	-	-	202	-	-	-	-	-	299	-	-	-	-	-	-	-	-	-	

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central banks and central governments	276	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	
	Institutions	1.645	-	-	-	-	-	461	-	-	-	-	-	-	-	-	-	-	-	
	Corporates	5.977	847	-	-	-	-	3.609	-	-	-	-	-	-	118	-	-	-	-	
	Corporates - Of Which: Specialised Lending	2.795	519	-	-	-	-	1.580	-	-	-	-	-	-	82	-	-	-	-	
	Corporates - Of Which: SME	6	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	996	85	-	-	-	-	-	710	-	-	-	-	-	85	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		7.898	847	996	85	0	0	4.102	0	710	0	0	0	-	118	-	85	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	60	111	-	-	-	-	10	111	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	194	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.216	-	-	-	-	-	240	-	-	-	-	-	-	-	-	-	-	-
	Corporates	2.880	0	-	-	-	-	1.457	-	-	-	-	-	-	0	-	-	-	-
	Corporates - Of Which: Specialised Lending	1.559	-	-	-	-	-	747	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	0	-	-	-	-	0	-	-	-	-	-	-	-	-
	Securitisation	-	-	10	1	-	-	-	-	-	0	-	-	-	-	-	1	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		4.290	0	10	1	0	0	1.720	0	0	0	0	0	-	0	-	1	-
Securitisation and re-securitisations positions deducted from capital *		-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Austria	Central banks and central governments	10	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-
	Institutions	3.962	-	-	-	-	-	2.551	-	-	-	-	-	-	-	-	-	-	-
	Corporates	553	-	-	-	-	-	308	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	110	-	-	-	-	-	63	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	39	-	-	-	-	-	20	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	0
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		3.925	0	0	0	0	0	2.859	0	0	0	0	0	0	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	845	-	-	-	-	-	639	-	-	-	-	-	-	-	-	-	-	-
	Corporates	1.934	6	-	-	-	-	1.729	-	-	-	-	-	-	5	-	-	-	-
	Corporates - Of Which: Specialised Lending	638	6	-	-	-	-	809	-	-	-	-	-	-	5	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	235	21	-	-	-	-	-	13	-	-	-	-	-	21	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2.819	6	235	21	0	0	2.368	0	13	0	0	0	-	5	-	21	-
Securitisation and re-securitisations positions deducted from capital *		-	-	22	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Switzerland	Central banks and central governments	314	-	-	-	3	-	71	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.160	-	-	-	-	-	213	-	-	-	-	-	-	-	-	-	-	-
	Corporates	1.262	19	-	-	12	2	526	-	-	-	-	12	3	-	3	-	-	-
	Corporates - Of Which: Specialised Lending	195	-	-	-	-	-	162	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	10	2	-	-	-	-	-	10	2	-	-	-	-	-
	Retail	-	-	-	-	3	-	-	-	-	-	-	-	2	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	3	-	-	-	-	-	-	-	2	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2	-	-	-	-	-	-	-	2	-	-	-	-	-
	Equity	-	-	-	-	2	-	-	-	-	-	-	-	2	-	-	-	-	-
	Securitisation	-	-	59	5	-	-	-	-	-	1	-	-	-	-	-	-	5	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2.736	19	59	5	20	2	811	0	1	0	0	16	3	-	3	-	5
Securitisation and re-securitisations positions deducted from capital *		-	-	5	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Netherlands	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	515	-	-	-	-	-	252	-	-	-	-	-	-	-	-	-	-	-
	Corporates	2.255	4	-	-	-	-	1.189	-	-	-	-	-	-	-	1	-	-	-
	Corporates - Of Which: Specialised Lending	637	-	-	-	-	-	410	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	24	2	-	-	-	-	-	1	-	-	-	-	-	-	2	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2.770	4	24	2	0	0	1.441	0	1	0	0	0	-	1	-	2	-
Securitisation and re-securitisations positions deducted from capital *		-	-	2	-	-	-	-	-	0	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Romania	Central banks and central governments	-	-	-	-	91	-	-	-	-	-	-	8	-	-	-	-	-	-	-
	Institutions	1	-	-	-	13	-	1	-	-	-	-	5	-	-	-	-	-	-	-
	Corporates	43	-	-	-	347	73	3	-	-	-	-	347	78	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	289	66	-	-	-	-	-	289	71	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		44	0	0	0	451	73	4	0	0	0	360	78	-	0	-	0	-	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		55.283	11	-	-	8.523	3	824	-	-	-	-	20	-	-	-	-	-	-
Institutions		25.731	742	-	-	43.086	0	8.799	-	-	-	-	217	-	-	-	-	-	-
Corporates		89.878	2.852	-	-	5.026	579	52.078	-	-	-	-	5.018	613	-	-	-	-	549
Corporates - Of Which: Specialised Lending		22.754	1.396	-	-	-	-	13.596	-	-	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		557	55	-	-	2.221	513	302	-	-	-	-	2.219	543	-	-	-	-	479
Retail		-	-	14.228	726	5.213	272	-	-	4.446	126	2.599	293	-	-	-	168	-	269
Retail - Secured on real estate property		81.0%	-	10.448	599	3.307	126	-	-	3.564	126	1.157	135	-	-	-	117	-	130
Retail - Secured on real estate property - Of Which: SME	74.0%	-	-	267	7	35	16	-	-	99	2	12	17	-	-	-	1	-	16
Retail - Secured on real estate property - Of Which: non-SME	82.0%	-	-	10.181	593	3.272	110	-	-	3.464	124	1.145	117	-	-	-	116	-	114
Retail - Qualifying Revolving		-	-	2.237	7	231	0	-	-	212	0	174	0	-	-	-	2	-	0
Retail - Other Retail		-	-	1.543	119	1.675	145	-	-	670	-	1.268	158	-	-	-	49	-	139
Retail - Other Retail - Of Which: SME		-	-	265	4	155	7	-	-	124	-	116	7	-	-	-	1	-	7
Retail - Other Retail - Of Which: non-SME		-	-	1.279	115	1.520	138	-	-	546	-	1.152	150	-	-	-	48	-	132
Equity		137	-	-	-	513	-	504	-	-	-	508	-	-	-	-	-	-	-
Securitisation		980	-	4.462	222	-	-	235	-	3.538	-	-	-	-	-	-	222	-	-
Other non-credit obligation assets		500	-	-	-	564	-	500	-	-	-	342	-	-	-	-	-	-	-
TOTAL		172.509	3.605	18.690	948	62.925	853	62.940	0	7.984	126	8.703	906	-	1.214	-	390	-	819
Securitisations and re-securitisations positions deducted from capital *		-	-	76	106	-	-	-	-	76	106	-	-	-	-	-	-	-	-

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		42.824	11	-	-	7.266	3	19	-	-	-	0	-	-	-	-	-	-	-
Institutions		11.685	26	-	-	35.158	0	3.620	-	-	-	27	-	-	-	-	-	-	-
Corporates		59.806	1.546	-	-	1.542	41	34.583	-	-	-	1.683	48	-	-	-	388	-	24
Corporates - Of Which: Specialised Lending		11.103	552	-	-	-	-	5.365	-	-	-	-	-	-	-	-	243	-	-
Corporates - Of Which: SME		432	55	-	-	64	24	243	-	-	-	64	28	-	-	-	14	-	15
Retail		-	-	14.138	718	4.117	52	-	-	4.420	125	2.105	61	-	-	-	166	-	25
Retail - Secured on real estate property		81.0%	-	10.399	593	2.459	20	-	-	3.544	125	861	23	-	-	-	115	-	12
Retail - Secured on real estate property - Of Which: SME	74.0%	-	-	265	6	1	0	-	-	99	1	0	1	-	-	-	1	-	0
Retail - Secured on real estate property - Of Which: non-SME	82.0%	-	-	10.134	587	2.458	20	-	-	3.445	124	860	23	-	-	-	114	-	11
Retail - Qualifying Revolving		-	-	2.206	7	231	0	-	-	210	0	174	0	-	-	-	2	-	0
Retail - Other Retail		-	-	1.534	118	1.427	31	-	-	666	-	1.070	38	-	-	-	48	-	14
Retail - Other Retail - Of Which: SME		-	-	263	4	33	0	-	-	124	-	25	0	-	-	-	1	-	0
Retail - Other Retail - Of Which: non-SME		-	-	1.270	114	1.393	31	-	-	542	-	1.045	38	-	-	-	47	-	13
Equity		133	-	-	-	426	-	492	-	-	-	426	-	-	-	-	-	-	-
Securitisation		-	-	1.004	12	-	-	-	-	214	-	-	-	-	-	-	12	-	-
Other non-credit obligation assets		500	-	-	-	564	-	500	-	-	-	342	-	-	-	-	-	-	-
TOTAL		114.949	1.583	15.142	730	49.073	96	39.214	0	4.634	125	4.583	109	-	389	-	178	-	50
Securitisations and re-securitisations positions deducted from capital *		-	-	5	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Hungary	Central banks and central governments	-	-	-	-	732	-	-	-	-	-	-	-	11	-	-	-	-	-	-
	Institutions	29	-	-	-	112	-	136	-	-	-	-	27	-	-	-	-	-	-	-
	Corporates	404	-	-	-	2.101	397	575	-	-	-	-	2.007	418	-	-	-	-	-	377
	Corporates - Of Which: Specialised Lending	280	-	-	-	-	-	440	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	1.593	362	-	-	-	-	-	1.592	380	-	-	-	-	-	343
	Retail	-	-	-	-	809	162	-	-	-	-	-	365	171	-	-	-	-	-	154
	Retail - Secured on real estate property	90,0%	-	-	-	626	78	-	-	-	-	-	219	82	-	-	-	-	-	74
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	25	12	-	-	-	-	-	9	12	-	-	-	-	-	11
	Retail - Secured on real estate property - Of Which: non-SME	90,0%	-	-	-	601	67	-	-	-	-	-	210	70	-	-	-	-	-	63
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	183	84	-	-	-	-	-	146	88	-	-	-	-	-	80
	Retail - Other Retail - Of Which: SME	-	-	-	-	90	5	-	-	-	-	-	67	5	-	-	-	-	-	5
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	93	79	-	-	-	-	-	79	83	-	-	-	-	-	75
	Equity	1	-	-	-	20	-	2	-	-	-	-	16	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		433	0	0	0	3.774	560	713	0	0	0	2.426	589	-	0	-	0	-	531	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	2.384	-	-	-	0	-	278	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.661	89	-	-	761	-	381	-	-	-	152	-	-	41	-	-	-	-	-
	Corporates	4.424	386	-	-	82	0	2.312	-	-	-	82	0	74	-	-	-	-	-	0
	Corporates - Of Which: Specialised Lending	1.750	143	-	-	-	-	1.174	-	-	-	-	-	50	-	-	-	-	-	-
	Corporates - Of Which: SME	29	-	-	-	0	0	9	-	-	-	0	0	-	-	-	-	-	-	0
	Retail	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0
	Retail - Secured on real estate property	90,0%	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	90,0%	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	-	0
	Equity	-	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	1.915	111	-	-	-	-	2.362	-	-	-	-	-	-	-	111	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		8.470	474	1.915	111	843	0	2.972	0	2.362	0	234	0	-	115	-	111	-	0	
Securitisation and re-securitisations positions deducted from capital *		-	-	43	-	-	-	-	-	62	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
United Kingdom	Central banks and central governments	717	-	-	-	1	-	109	-	-	-	-	0	-	-	-	-	-	-
	Institutions	1.513	-	-	-	6	-	363	-	-	-	-	1	-	-	-	-	-	-
	Corporates	5.224	655	-	-	76	0	3.460	-	-	-	-	76	0	86	-	-	-	0
	Corporates - Of Which: Specialised Lending	2.594	457	-	-	-	-	1.525	-	-	-	-	-	-	86	-	-	-	-
	Corporates - Of Which: SME	4	-	-	-	1	0	2	-	-	-	-	1	0	-	-	-	-	0
	Retail	-	-	-	-	1	0	-	-	-	-	-	-	0	0	-	-	-	0
	Retail - Secured on real estate property	90,0%	-	-	-	-	0	0	-	-	-	-	-	0	0	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	0	0	-	-	-	-	-	0	0	-	-	-	0
	Retail - Secured on real estate property - Of Which: non-SME	90,0%	-	-	-	-	0	0	-	-	-	-	-	0	0	-	-	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	0	0	-	-	-	-	-	-	0	0	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	-	-	0	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	0	0	-	-	-	-	-	-	0	0	-	-	-	0
	Equity	3	-	-	-	0	-	8	-	-	-	-	-	0	-	-	-	-	-
	Securitisation	-	-	852	62	-	-	-	-	622	-	-	-	-	-	-	-	62	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		7.457	655	852	62	83	0	3.940	0	622	0	77	0	-	86	-	62	-
Securitisation and re-securitisations positions deducted from capital *		-	-	13	106	-	-	-	-	3	106	-	-	-	-	-	-	-	-

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
France	Central banks and central governments	194	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.271	-	-	-	-	-	194	-	-	-	-	-	-	-	-	-	-	-
	Corporates	2.640	-	-	-	10	-	1.301	-	-	-	-	10	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	1.424	-	-	-	-	-	713	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-
	Securitisation	-	-	9	1	-	-	-	-	0	-	-	-	-	-	-	-	1	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		4.105	0	9	1	10	0	1.518	0	0	0	10	0	-	0	-	1	-
Securitisation and re-securitisations positions deducted from capital *		-	-	0	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-

Notes and definitions

- 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Austria	Central banks and central governments	11	-	-	-	1	-	0	-	-	-	0	-	-	-	-	-	-	-	
	Institutions	3.040	-	-	-	4	-	2.035	-	-	-	0	-	-	-	-	-	-	-	
	Corporates	618	-	-	-	2	0	329	-	-	-	2	0	-	-	-	-	-	0	
	Corporates - Of Which: Specialised Lending	108	-	-	-	-	-	58	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	45	-	-	-	1	0	23	-	-	-	1	0	-	-	-	-	-	0	
	Retail	-	-	-	-	1	0	-	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Secured on real estate property	90,0%	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: non-SME	90,0%	-	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	0	0	-	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	0	0	-	-	-	-	-	0	0	-	-	-	-	-	0
	Equity	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		3.670	0	0	0	7	0	2.364	0	0	0	2	0	-	0	-	0	-	0
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Spain	Central banks and central governments	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	1.063	-	-	-	0	-	694	-	-	-	-	-	-	-	-	-	-	-
	Corporates	1.728	6	-	-	105	-	1.710	-	-	-	74	-	6	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	609	6	-	-	-	-	904	-	-	-	-	-	6	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	205	12	-	-	-	-	25	-	-	-	-	-	12	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2.872	6	205	12	105	0	2.404	0	25	0	74	0	-	6	-	12	-
Securitisation and re-securitisations positions deducted from capital *		-	-	5	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-

Notes and definitions

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Switzerland	Central banks and central governments	288	-	-	-	4	-	63	-	-	-	0	-	-	-	-	-	-	-
	Institutions	1.450	-	-	-	32	-	267	-	-	-	0	-	-	-	-	-	-	-
	Corporates	1.213	-	-	-	83	2	473	-	-	-	83	2	-	-	-	-	-	2
	Corporates - Of Which: Specialised Lending	147	-	-	-	-	-	129	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	9	2	-	-	-	-	9	2	-	-	-	-	-	2
	Retail	-	-	-	-	5	1	-	-	-	-	2	1	-	-	-	-	-	1
	Retail - Secured on real estate property	90,0%	-	-	-	3	0	-	-	-	-	1	0	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	0	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Secured on real estate property - Of Which: non-SME	90,0%	-	-	-	3	0	-	-	-	-	1	0	-	-	-	-	-	0
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	1	0	-	-	-	-	1	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: SME	-	-	-	-	1	0	-	-	-	-	0	0	-	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1	0	-	-	-	-	0	0	-	-	-	-	-	0
	Equity	-	-	-	-	2	-	-	-	-	-	2	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2.952	0	0	0	126	3	803	0	0	0	87	3	-	0	-	0	-
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Netherlands	Central banks and central governments	61	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-
	Institutions	547	-	-	-	-	-	85	-	-	-	-	-	-	-	-	-	-	-
	Corporates	2.140	56	-	-	20	-	1.298	-	-	-	14	-	-	2	-	-	-	-
	Corporates - Of Which: Specialised Lending	561	52	-	-	-	-	307	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	22	1	-	-	-	-	1	-	-	-	-	-	-	-	1	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		2.748	56	22	1	20	0	1.388	0	1	0	14	0	-	2	-	1	-
Securitisation and re-securitisations positions deducted from capital *		-	-	1	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Romania	Central banks and central governments		341	-	-	-	121	-	9	-	-	-	2	-		-		-	-
	Institutions		8	-	-	-	873	-	25	-	-	-	4	-		-		-	-
	Corporates		279	0	-	-	348	66	4	-	-	-	333	69		-		-	62
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Corporates - Of Which: SME		-	-	-	-	264	60	-	-	-	-	264	63		-		-	57
	Retail		-	-	-	-	134	27	-	-	-	-	61	28		-		-	26
	Retail - Secured on real estate property	90,0%	-	-	-	-	104	13	-	-	-	-	36	14		-		-	12
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	4	2	-	-	-	-	1	2		-		-	2
	Retail - Secured on real estate property - Of Which: non-SME	90,0%	-	-	-	-	100	11	-	-	-	-	35	12		-		-	10
	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Retail - Other Retail		-	-	-	-	30	14	-	-	-	-	24	15		-		-	13
	Retail - Other Retail - Of Which: SME		-	-	-	-	15	1	-	-	-	-	11	1		-		-	1
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	15	13	-	-	-	-	13	14		-		-	12
	Equity		0	-	-	-	3	-	0	-	-	-	3	-		-		-	-
	Securitisations		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	-
	TOTAL			628	0	0	0	1.480	93	38	0	0	0	402	98		-	0	-
Securitisations and re-securitisations positions deducted from capital *			-	-	-	-	-	-	-	-	-	-	-		-		-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

DE021
Bayerische Landesbank

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	7.220	5.846
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	7.220	5.846

Explanatory footnotes

4. MARKET RISK

DE021
Bayerische Landesbank

(in million Euro)

	31.12.2012		30.06.2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	6.863	0	5.525	0
TDI - General risk	6.000	0	5.250	0
TDI - Specific risk	863	0	275	0
Equities	138	0	25	0
Equities - General risk	88	0	25	0
Equities - Specific risk	50	0	0	0
Foreign exchange risk	638	0	1.025	0
Commodities risk	1.100	0	425	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		10	0	10	0	0	10	0	0
[3Y - 5Y]		64	0	64	64	0	0	0	0
[5Y - 10Y]		51	0	51	51	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		125	0	125	115	0	10	0	0
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Bulgaria	147	0	147	139	0	8	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	3	0	0	0	0
[2Y - 3Y]		5	0	5	5	0	0	0	0
[3Y - 5Y]		11	0	11	11	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		167	0	167	158	0	8	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		3	3	3	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	3	3	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		50	0	50	50	0	0	0	0
[3Y - 5Y]		56	11	56	45	0	0	0	0
[5Y - 10Y]		183	80	183	103	0	0	0	0
[10Y - more]		56	56	56	0	0	0	0	0
Total		344	147	344	198	0	0	0	0
[0 - 3M]	Germany	6.084	5.640	6.084	45	0	398	2	0
[3M - 1Y]		3.080	2.903	3.080	0	0	176	16	0
[1Y - 2Y]		1.545	1.119	1.545	120	0	307	116	0
[2Y - 3Y]		2.723	789	2.723	1.681	0	254	3	0
[3Y - 5Y]		4.197	1.643	4.197	1.456	0	1.098	74	1
[5Y - 10Y]		8.396	4.164	8.396	1.149	0	3.084	2.199	0
[10Y - more]		11.473	10.855	11.473	0	0	617	-130	0
Total		37.499	27.114	37.499	4.450	0	5.935	2.279	1
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	70	3	70	62	0	4	0	0
[3M - 1Y]		258	14	258	236	0	8	0	0
[1Y - 2Y]		106	6	106	100	0	0	0	0
[2Y - 3Y]		269	0	269	255	0	14	0	0
[3Y - 5Y]		88	0	88	87	0	0	0	0
[5Y - 10Y]		3	3	3	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		794	26	794	741	0	27	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Italy	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	2	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		350	0	350	350	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		45	0	45	45	0	0	0	0
[10Y - more]		50	0	50	50	0	0	0	0
Total		447	2	447	445	0	0	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		22	0	22	22	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		22	0	22	22	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		32	0	32	32	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		32	0	32	32	0	0	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		4	0	4	0	0	4	0	0
Total		4	0	4	0	0	4	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	1	1

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	61	0	61	61	0	0	0	0
[3M - 1Y]		59	0	59	59	0	0	0	0
[1Y - 2Y]		8	3	8	5	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		1	0	1	1	0	0	0	0
[10Y - more]		6	0	6	6	0	0	0	0
Total		134	3	134	131	0	0	0	0
[0 - 3M]	Slovakia	2	0	2	0	0	2	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		2	0	2	0	0	2	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		40	0	40	40	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		137	137	137	0	0	0	0	0
[3Y - 5Y]		117	117	117	0	0	0	0	0
[5Y - 10Y]		32	32	32	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		326	286	326	40	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		20	0	20	20	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		20	0	20	20	0	0	0	0
[0 - 3M]	United Kingdom	6	6	6	0	0	0	0	0
[3M - 1Y]		6	6	6	0	0	0	-0	0
[1Y - 2Y]		10	10	10	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		10	7	10	0	0	3	3	0
[5Y - 10Y]		63	63	63	0	0	0	0	0
[10Y - more]		675	662	675	0	0	13	12	0
Total		770	754	770	0	0	15	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		6	0	6	6	0	0	0	0
[3Y - 5Y]		154	132	154	22	0	0	0	0
[5Y - 10Y]		12	12	12	0	0	0	0	0
[10Y - more]		8	8	8	0	0	0	0	0
Total		180	152	180	28	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	25	0	25	0	0	25	0	0
[3M - 1Y]		76	0	76	76	0	0	0	0
[1Y - 2Y]		23	15	23	0	0	8	0	0
[2Y - 3Y]		1.638	1.478	1.638	25	0	134	0	0
[3Y - 5Y]		711	192	711	326	0	193	0	0
[5Y - 10Y]		260	0	260	76	0	184	0	0
[10Y - more]		1.437	51	1.437	615	0	771	0	0
Total		4.169	1.737	4.169	1.118	0	1.315	0	0
[0 - 3M]	Switzerland	18	18	18	0	0	0	0	0
[3M - 1Y]		26	26	26	0	0	0	0	0
[1Y - 2Y]		64	64	64	0	0	0	0	0
[2Y - 3Y]		95	95	95	0	0	0	0	0
[3Y - 5Y]		134	134	134	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		338	338	338	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	9	9	9	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	10	0	0	0	0	0
[2Y - 3Y]		53	53	53	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		592	592	592	0	0	0	0	0
[10Y - more]		193	193	193	0	0	0	0	0
Total		857	857	857	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		9	9	9	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		9	9	9	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	3	3	3	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	3	3	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	1	0	0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0
[2Y - 3Y]		4	4	4	0	0	0	0	0
[3Y - 5Y]		84	84	84	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	0	0	0	0
[10Y - more]		16	16	16	0	0	0	0	0
Total		107	107	107	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0
[3M - 1Y]		15	15	15	0	0	0	0	0
[1Y - 2Y]		12	12	12	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		106	106	106	0	0	0	0	0
Total		133	133	133	0	0	0	0	0
TOTAL EEA 30		40.688	28.334	40.688	6.353	0	6.001	2.293	2

Notes and definitions

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

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		10	0	10	0	0	10	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		63	0	63	63	0	0	0	0
[5Y - 10Y]		50	0	50	50	0	0	0	0
[10Y - more]		29	0	29	29	0	0	0	0
Total	153	0	153	143	0	10	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		7	0	7	0	0	7	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	7	0	7	0	0	7	0	0	
[0 - 3M]	Bulgaria	120	0	120	120	0	0	0	0
[3M - 1Y]		2	0	2	2	0	0	0	0
[1Y - 2Y]		33	0	33	24	0	10	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		3	0	3	1	0	2	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	159	0	159	148	0	11	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	1	0	0	0	0	0
[2Y - 3Y]		1	1	1	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	2	2	2	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		19	0	19	19	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		19	0	19	19	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		50	0	50	50	0	0	0	0
[2Y - 3Y]		45	0	45	45	0	0	0	0
[3Y - 5Y]		85	85	85	0	0	0	0	0
[5Y - 10Y]		130	6	130	125	0	0	0	0
[10Y - more]		45	45	45	0	0	0	0	0
Total		356	136	356	220	0	0	0	0
[0 - 3M]	Germany	4.879	4.788	4.879	0	0	92	8	0
[3M - 1Y]		4.047	3.861	4.047	70	0	116	15	0
[1Y - 2Y]		2.310	864	2.310	1.191	0	256	78	0
[2Y - 3Y]		2.347	1.111	2.347	766	0	469	54	0
[3Y - 5Y]		3.428	1.513	3.428	1.290	0	625	-5	0
[5Y - 10Y]		7.337	4.271	7.337	1.087	0	1.978	1.027	0
[10Y - more]		11.620	10.855	11.620	0	0	765	-121	0
Total		35.968	27.263	35.968	4.405	0	4.301	1.055	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	418	2	418	411	0	4	0	0
[3M - 1Y]		146	3	146	109	0	34	0	0
[1Y - 2Y]		122	4	122	117	0	0	0	0
[2Y - 3Y]		315	0	315	311	0	4	0	0
[3Y - 5Y]		215	3	215	206	0	6	0	0
[5Y - 10Y]		19	0	19	0	0	19	0	0
[10Y - more]		4	0	4	0	0	4	0	0
Total		1.239	13	1.239	1.154	0	72	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Italy	2	2	2	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		350	0	350	350	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		46	0	46	46	0	0	0	0
[10Y - more]		50	0	50	50	0	0	0	0
Total		448	2	448	446	0	0	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		24	0	24	24	0	0	0	0
Total		25	0	25	24	0	1	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		1	0	1	0	0	1	0	0
Total		1	0	1	0	0	1	0	0
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	1
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	1	1

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	87	0	87	87	0	0	0	0
[3M - 1Y]		46	0	46	46	0	0	0	0
[1Y - 2Y]		5	2	5	3	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		6	0	6	6	0	0	0	0
Total		144	2	144	142	0	0	0	0
[0 - 3M]	Slovakia	6	0	6	0	0	6	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		6	0	6	0	0	6	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		137	137	137	0	0	0	0	0
[3Y - 5Y]		40	40	40	0	0	0	0	0
[5Y - 10Y]		32	32	32	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		209	209	209	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		20	0	20	20	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		20	0	20	20	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		5	5	5	0	0	0	0	0
[1Y - 2Y]		9	9	9	0	0	0	0	0
[2Y - 3Y]		3	1	3	0	0	2	2	0
[3Y - 5Y]		17	17	17	0	0	0	0	0
[5Y - 10Y]		48	48	48	0	0	0	0	0
[10Y - more]		640	630	640	0	0	10	9	0
Total		723	710	723	0	0	12	12	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		5	0	5	5	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		146	126	146	19	0	0	0	0
[5Y - 10Y]		12	12	12	0	0	0	0	0
[10Y - more]		8	8	8	0	0	0	0	0
Total		171	146	171	25	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0
[3M - 1Y]		8	8	8	0	0	0	0	0
[1Y - 2Y]		66	0	66	1	0	65	0	0
[2Y - 3Y]		1.601	1.474	1.601	68	0	59	0	0
[3Y - 5Y]		817	193	817	308	0	316	0	0
[5Y - 10Y]		209	0	209	77	0	132	0	0
[10Y - more]		1.388	51	1.388	588	0	748	0	0
Total		4.089	1.726	4.089	1.043	0	1.321	0	0
[0 - 3M]	Switzerland	10	10	10	0	0	0	0	0
[3M - 1Y]		44	44	44	0	0	0	0	0
[1Y - 2Y]		109	109	109	0	0	0	0	0
[2Y - 3Y]		13	13	13	0	0	0	0	0
[3Y - 5Y]		121	121	121	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		298	298	298	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		2	2	2	0	0	0	0	0
[1Y - 2Y]		47	47	47	0	0	0	0	0
[2Y - 3Y]		4	4	4	0	0	0	0	0
[3Y - 5Y]		183	183	183	0	0	0	0	0
[5Y - 10Y]		385	385	385	0	0	0	0	0
[10Y - more]		214	214	214	0	0	0	0	0
Total		834	834	834	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	8	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	8	8	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	3	3	3	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		3	3	3	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

DE021
Bayerische Landesbank

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	1	1	1	0	0	0	0	0
[3M - 1Y]		1	1	1	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		20	20	20	0	0	0	0	0
[3Y - 5Y]		59	59	59	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	0	0	0	0
[10Y - more]		29	29	29	0	0	0	0	0
Total		110	110	110	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0
[3M - 1Y]		18	18	18	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		14	14	14	0	0	0	0	0
Total		32	32	32	0	0	0	0	0
TOTAL EEA 30		39.477	28.336	39.477	6.720	0	4.421	1.067	1

Notes and definitions

(1) 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

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

(3) 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.

Explanatory footnotes

6. RWA

DE021
Bayerische Landesbank

(in million Euro)

	31.12.2012	30.06.2013
RWA for credit risk	83.338	80.638
RWA Securitisation and re-securitisations	4.217	3.774
RWA Other credit risk	79.121	76.863
RWA for market risk	8.738	7.000
RWA for operational risk	8.300	6.663
RWA Transitional floors	0	0
RWA Other	0	0
Total RWA ⁽¹⁾	100.375	94.300

Explanatory footnotes