



2019 EU-wide Transparency Exercise

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

2019 EU-wide Transparency Exercise

Key Metrics

Bayerische Landesbank

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

2019 EU-wide Transparency Exercise

Leverage ratio

Bayerische Landesbank

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

2019 EU-wide Transparency Exercise

Capital

Bayerische Landesbank

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	10,881	11,465	11,376	11,125	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,527	9,973	9,753	9,554	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,888	3,888	3,888	3,888	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	5,403	5,814	5,814	5,813	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,112	-1,113	-1,275	-1,455	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,705	1,705	1,705	1,705	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-10	19	30	29	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-90	-85	-86	-94	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-93	-151	-151	-151	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-68	-9	-9	-9	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (460,010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-97	-97	-165	-174	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1	1	1	1	C 01.00 (530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (540,010) + C 01.00 (670,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	1	1	1	1	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,528	9,974	9,754	9,555	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,353	1,491	1,622	1,570	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	1,006	1,034	1,186	1,182	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	139	146	129	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	346	317	290	259	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	64,700	65,594	66,919	67,643	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.72%	15.20%	14.57%	14.12%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.73%	15.21%	14.58%	14.13%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.82%	17.48%	17.00%	16.45%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,527	9,973	9,753	9,554	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.72%	15.20%	14.57%	14.12%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



2019 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bayerische Landesbank

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

2019 EU-wide Transparency Exercise

P&L Bayerische Landesbank

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

¹ Information available only as of end of the year

² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bayerische Landesbank

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

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

(min EUR)		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	23,478	0	0	-2	0	0	23,431	1,146	0	-2	0	0	23,431	854	0	-2	0	0	23,644	780	0	-2	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	4	0	0	-1	0	0	3	0	0	-1	0	0	2	0	0	-1	0	0	2	0	0	-1	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	25	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	163,455	7,855	2,759	-83	-191	-655	136,466	33,534	1,815	-96	-206	-740	141,037	37,678	1,732	-96	-210	-719	144,228	38,432	1,786	-85	-194	-717	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise

Market Risk

Bayerische Landesbank

	SA		IM										IM													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE					
(min EUR)																										
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018													
Traded Debt Instruments	2,725	2,890	0	0	0	0						0	0	0	0											
Of which: General risk	1,644	1,625	0	0	0	0						0	0	0	0											
Of which: Specific risk	257	165	0	0	0	0						0	0	0	0											
Equities	68	75	0	0	0	0						0	0	0	0											
Of which: General risk	23	22	0	0	0	0						0	0	0	0											
Of which: Specific risk	20	21	0	0	0	0						0	0	0	0											
Foreign exchange risk	476	371	0	0	0	0						0	0	0	0											
Commodities risk	32	20	0	0	0	0						0	0	0	0											
Total	3,302	3,356	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019													
Traded Debt Instruments	2,259	2,435	0	0	0	0						0	0	0	0											
Of which: General risk	1,705	1,696	0	0	0	0						0	0	0	0											
Of which: Specific risk	255	293	0	0	0	0						0	0	0	0											
Equities	103	61	0	0	0	0						0	0	0	0											
Of which: General risk	46	27	0	0	0	0						0	0	0	0											
Of which: Specific risk	43	24	0	0	0	0						0	0	0	0											
Foreign exchange risk	371	426	0	0	0	0						0	0	0	0											
Commodities risk	311	426	0	0	0	0						0	0	0	0											
Total	3,045	3,348	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	31	98	1		30	94	1	
	Regional governments or local authorities	103	5,598	6		95	5,493	5	
	Public sector entities	270	201	39		272	203	40	
	Multilateral Development Banks	293	294	0		293	295	0	
	International Organisations	48	48	0		48	48	0	
	Institutions	25,136	22,780	83		25,089	23,144	78	
	Corporates	3,455	671	656		3,353	625	614	
	of which: SME	341	94	88		320	83	76	
	Retail	8,240	776	544		8,215	768	538	
	of which: SME	1,183	216	123		1,193	214	122	
	Secured by mortgages on immovable property	253	253	92		234	234	84	
	of which: SME	15	15	8		30	30	11	
	Exposures in default	55	48	66	3	58	58	80	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	7	7	1		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	45	45	19		105	105	79		
Equity	0	0	0		0	0	0		
Other exposures	71	71	71		71	71	71		
Standardised Total²	38,006	30,889	1,578	11	37,871	31,138	1,590	11	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	31	45	0		30	44	0	
	Regional governments or local authorities	80	5,575	2		80	5,478	2	
	Public sector entities	270	201	39		272	203	40	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	23,412	21,052	47		24,033	22,084	58	
	Corporates	3,061	573	570		2,867	438	435	
	of which: SME	166	74	72		143	63	60	
	Retail	8,092	762	534		8,066	754	528	
	of which: SME	1,167	213	122		1,177	211	121	
	Secured by mortgages on immovable property	253	253	92		234	234	84	
	of which: SME	15	15	8		30	30	11	
	Exposures in default	49	46	64	3	51	48	66	3
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	2		66	66	63		
Equity	0	0	0		0	0	0		
Other exposures	71	71	71		71	71	71		
Standardised Total²	38,006	30,889	1,578	10	37,871	31,138	1,590	9	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	23	23	5		16	16	3	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	273	57	44		289	60	48	
	of which: SME	176	20	16		177	20	16	
	Retail	15	1	1		15	1	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	2	2	4	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	2		2	2	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	11	0		0	10	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,724	1,724	34		1,056	1,056	19	
	Corporates	4	4	4		16	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	10	1	1		9	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	2		3	3	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	40	0		0	39	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	4	1		0	4	1	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	7	1	1		8	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	2		6	6	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	36	3	2		36	3	2	
	of which: SME	4	1	0		4	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		4	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	5	5	2		4	4	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ITALY	Central governments or central banks	0	1	1		0	1	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	2	1		1	1	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	293	294	0		293	295	0	
	International Organisations	48	48	0		48	48	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
TURKEY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1	1	0		1	1	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	30	31	0		29	31	0	
	Regional governments or local authorities	89	5,523	6		104	5,634	6	
	Public sector entities	252	176	34		362	190	38	
	Multilateral Development Banks	294	294	0		304	304	0	
	International Organisations	49	49	0		49	49	0	
	Institutions	23,233	21,143	30		23,087	21,036	52	
	Corporates	3,463	775	754		3,449	705	691	
	of which: SME	311	70	63		307	69	68	
	Retail	8,227	625	436		8,010	753	527	
	of which: SME	1,204	184	105		1,176	210	120	
	Secured by mortgages on immovable property	399	399	143		380	380	136	
	of which: SME	104	104	31		104	104	31	
	Exposures in default	56	51	70	3	50	46	63	2
	Items associated with particularly high risk	0	0	0		0	0	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)	45	45	20		45	45	21		
Equity	0	0	0		0	0	0		
Other exposures	84	84	84		83	83	83		
Standardised Total²	36,220	29,195	1,577	10	35,953	29,257	1,617	9	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
GERMANY	Central governments or central banks	30	31	0		29	30	0	
	Regional governments or local authorities	77	5,511	3		100	5,629	5	
	Public sector entities	252	176	34		362	190	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22,189	20,093	10		22,060	20,005	32	
	Corporates	3,017	563	560		2,996	483	480	
	of which: SME	132	50	49		139	57	56	
	Retail	8,079	615	429		7,874	740	518	
	of which: SME	1,188	182	104		1,161	208	119	
	Secured by mortgages on immovable property	399	399	143		380	380	136	
	of which: SME	104	104	31		104	104	31	
	Exposures in default	43	41	55	2	40	38	52	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6	6	3		6	6	3		
Equity	0	0	0		0	0	0		
Other exposures	84	84	84		83	83	83		
Standardised Total²	36,220	29,195	1,577	10	35,953	29,257	1,617	9	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	11	11	2		5	5	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	279	52	37		280	55	48	
	of which: SME	179	21	14		168	12	12	
	Retail	14	1	0		13	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	4	0	2	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	3		4	4	3		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,045	1,045	19		1,027	1,027	19	
	Corporates	14	14	14		13	13	13	
	of which: SME	0	0	0		0	0	0	
	Retail	9	0	0		8	1	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	2	2		2	2	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	27	27	27		0	4	1	
	of which: SME	0	0	0		0	0	0	
	Retail	7	1	0		0	1	1	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	6	6	2		6	6	3		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	36	2	2		33	3	2	
	of which: SME	4	0	0		4	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	1	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	2		4	4	2		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ITALY	Central governments or central banks	0	1	0		0	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		22	22	22	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	2	1		2	2	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	294	294	0		304	304	0	
	International Organisations	49	49	0		49	49	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
AUSTRIA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		11	11	11	
	of which: SME	0	0	0		0	0	0	
	Retail	21	2	1		18	2	2	
	of which: SME	3	0	0		3	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	3	3	1		2	2	1		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
TURKEY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3	3	3		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	61,031	0	68,204	1,713	0	59,879	0	66,994	1,891	0	2	
	Institutions	29,116	18	25,953	5,769	0	30,287	30	27,193	6,081	0	23	
	Corporates	118,056	3,065	94,716	40,913	0	998	117,949	1,697	94,352	41,451	0	991
	Corporates - Of Which: Specialised Lending	34,385	1,047	30,321	13,088	0	543	22,595	849	20,178	9,439	0	520
	Corporates - Of Which: SME	28,622	411	25,799	10,870	0	177	29,109	431	26,168	10,794	0	157
	Retail	21,277	174	15,156	3,963	64	136	21,435	163	15,177	3,893	62	125
	Retail - Secured on real estate property	7,287	86	7,239	1,521	33	47	7,081	75	7,032	1,425	30	42
	Retail - Secured on real estate property - Of Which: SME	676	0	669	127	0	2	667	0	659	125	0	2
	Retail - Secured on real estate property - Of Which: non-SME	6,611	86	6,570	1,395	33	45	6,415	75	6,373	1,299	30	40
	Retail - Qualifying Revolving	7,973	4	2,668	172	1	12	8,145	4	2,711	174	1	11
	Retail - Other Retail	6,017	85	5,249	2,269	30	77	6,208	85	5,434	2,295	31	72
	Retail - Other Retail - Of Which: SME	795	0	712	263	0	5	780	0	694	253	0	5
	Retail - Other Retail - Of Which: non-SME	5,221	85	4,536	2,006	30	72	5,428	85	4,740	2,041	31	67
	Equity	950	0	950	2,165	0	0	901	0	901	2,042	0	67
	Other non credit-obligation assets												
IRB Total ²				54,897						55,726			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018				As of 31/12/2018							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
GERMANY	Central banks and central governments	50,574	0	57,207	1,150	0	49,595	0	56,181	1,212	0	0	
	Institutions	15,475	18	12,718	2,773	0	10	16,283	30	13,571	2,762	0	10
	Corporates	87,130	949	71,201	30,763	0	501	88,102	927	72,002	31,075	0	486
	Corporates - Of Which: Specialised Lending	23,780	260	20,855	8,695	0	123	13,290	177	11,942	5,733	0	94
	Corporates - Of Which: SME	28,020	411	25,372	10,661	0	176	28,471	430	25,662	10,551	0	155
	Retail	21,110	172	15,050	3,943	63	135	21,266	161	15,072	3,874	61	123
	Retail - Secured on real estate property	7,248	85	7,200	1,512	33	47	7,044	74	6,995	1,416	30	41
	Retail - Secured on real estate property - Of Which: SME	674	0	666	126	0	2	664	0	656	125	0	2
	Retail - Secured on real estate property - Of Which: non-SME	6,574	85	6,533	1,385	33	45	6,380	74	6,338	1,291	30	39
	Retail - Qualifying Revolving	7,862	4	2,617	170	1	12	8,031	3	2,659	171	1	11
	Retail - Other Retail	6,000	84	5,233	2,262	29	76	6,191	84	5,418	2,288	30	71
	Retail - Other Retail - Of Which: SME	794	0	711	263	0	5	778	0	692	252	0	5
	Retail - Other Retail - Of Which: non-SME	5,206	84	4,522	1,999	29	71	5,413	84	4,726	2,035	30	66
	Equity	697	0	697	1,383	0	0	670	0	670	1,331	0	0
	Other non credit-obligation assets												
IRB Total													

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

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

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

		IRB Approach										
		As of 30/09/2018				As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
UNITED KINGDOM	Central banks and central governments	352	0	749	129	0	0	754	0	1,139	201	0
	Institutions	1,742	0	1,739	385	0	8	1,762	0	1,759	393	0
	Corporates	5,034	264	4,477	2,080	0	185	4,524	144	4,013	1,957	0
	Corporates - Of Which: Specialised Lending	2,862	240	2,656	1,188	0	164	2,608	120	2,418	1,137	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	1	8	2	0	0	11	0	7	2	0
	Retail - Secured on real estate property	5	0	5	2	0	0	4	0	4	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	2	0	0	4	0	4	1	0
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											
IRB Total												

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

		IRB Approach										
		As of 30/09/2018				As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(min EUR, %)												
FRANCE	Central banks and central governments	333	0	673	81	0	0	331	0	661	79	0
	Institutions	2,981	0	2,892	336	0	0	2,903	0	2,904	354	0
	Corporates	3,155	31	2,933	1,162	0	15	3,413	29	3,102	1,325	0
	Corporates - Of Which: Specialised Lending	1,250	31	1,201	544	0	13	1,127	29	1,085	457	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	5	1	0	0	8	0	5	1	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0
	Retail - Qualifying Revolving	5	0	2	0	0	0	5	0	2	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	6	0	0	2	0	2	5	0
	Other non credit-obligation assets											
IRB Total												

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
Consolidated data	Central banks and central governments	65,386	0	72,939	2,012	7	66,278	0	73,533	1,999	0	7	
	Institutions	30,738	27	27,824	6,284	0	24	30,749	27	27,904	6,076	0	22
	Corporates	120,390	1,876	96,604	42,607	0	1,075	123,130	1,917	99,486	43,605	0	1,051
	Corporates - Of Which: Specialised Lending	23,492	911	21,058	9,797	0	462	24,085	953	21,580	10,081	0	456
	Corporates - Of Which: SME	29,136	404	26,254	10,679	0	219	29,874	460	26,922	10,917	0	237
	Retail	21,458	151	15,193	3,880	56	127	21,721	140	15,281	3,513	52	116
	Retail - Secured on real estate property	6,953	66	6,900	1,368	26	36	6,880	58	6,827	1,091	23	33
	Retail - Secured on real estate property - Of Which: SME	652	0	645	119	0	1	638	0	631	109	0	2
	Retail - Secured on real estate property - Of Which: non-SME	6,301	66	6,256	1,249	26	35	6,241	58	6,195	982	23	32
	Retail - Qualifying Revolving	8,200	4	2,737	163	1	12	8,439	3	2,820	113	1	12
	Retail - Other Retail	6,306	81	5,556	2,349	29	78	6,402	79	5,635	2,310	28	71
	Retail - Other Retail - Of Which: SME	770	0	683	249	0	6	766	0	679	238	0	6
	Retail - Other Retail - Of Which: non-SME	5,536	81	4,873	2,100	29	73	5,636	79	4,956	2,071	28	65
Equity	881	0	881	1,991	0	0	878	0	878	1,981	0	0	
Other non credit-obligation assets				369						376			
IRB Total ²				57,243						57,551			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
GERMANY	Central banks and central governments	55,180	0	62,166	1,379	0	1	56,699	0	63,496	1,383	0	2
	Institutions	16,073	27	13,520	2,696	0	8	16,215	27	13,622	2,795	0	8
	Corporates	89,470	1,042	73,219	31,250	0	624	90,711	1,114	74,382	31,975	0	609
	Corporates - Of Which: Specialised Lending	14,080	199	12,798	6,011	0	110	14,509	244	13,051	6,262	0	110
	Corporates - Of Which: SME	28,397	395	25,709	10,437	0	216	28,944	451	26,344	10,601	0	234
	Retail	21,287	149	15,087	3,860	56	126	21,538	138	15,172	3,497	51	115
	Retail - Secured on real estate property	6,916	65	6,863	1,358	26	36	6,843	57	6,790	1,083	23	33
	Retail - Secured on real estate property - Of Which: SME	649	0	642	118	0	1	636	0	629	108	0	2
	Retail - Secured on real estate property - Of Which: non-SME	6,266	65	6,221	1,239	26	35	6,208	57	6,162	975	23	31
	Retail - Qualifying Revolving	8,083	4	2,684	161	1	12	8,309	3	2,763	110	1	12
	Retail - Other Retail	6,288	80	5,540	2,342	28	78	6,385	78	5,618	2,303	28	70
	Retail - Other Retail - Of Which: SME	768	0	682	248	0	6	765	0	677	238	0	6
	Retail - Other Retail - Of Which: non-SME	5,520	80	4,858	2,093	28	72	5,620	78	4,941	2,065	28	64
Equity	681	0	681	1,351	0	0	677	0	677	1,337	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
UNITED STATES	Central banks and central governments	5,051	0	5,292	0	0	0	4,420	0	4,646	0	0	0
	Institutions	1,545	0	1,528	330	0	0	892	0	873	187	0	0
	Corporates	6,258	77	4,473	2,111	0	25	6,463	63	4,623	1,997	0	24
	Corporates - Of Which: Specialised Lending	1,031	77	835	458	0	23	1,030	62	848	466	0	23
	Corporates - Of Which: SME	54	0	100	26	0	0	164	0	50	19	0	0
	Retail	14	0	8	1	0	0	15	0	8	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	9	0	3	0	0	0	10	0	3	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	3	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	0	0	0	2	0	2	1	0	0
Equity	40	0	40	76	0	0	44	0	44	83	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	943	0	1,330	236	0	0	921	0	1,215	216	0	0
	Institutions	1,790	0	1,788	366	0	9	1,741	0	1,738	384	0	9
	Corporates	4,408	151	3,846	1,884	0	111	4,021	138	3,660	1,744	0	108
	Corporates - Of Which: Specialised Lending	2,644	127	2,391	1,114	0	86	2,503	138	2,336	1,036	0	82
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	0	7	2	0	0	11	0	7	1	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	2	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	3	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
FRANCE	Central banks and central governments	194	0	554	67	0	0	216	0	563	68	0	0
	Institutions	2,708	0	2,709	361	0	0	3,057	0	3,058	372	0	0
	Corporates	3,273	29	3,002	1,548	0	20	3,583	28	3,345	1,369	0	20
	Corporates - Of Which: Specialised Lending	1,124	29	1,085	481	0	17	1,375	28	1,331	597	0	17
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9	0	5	1	0	0	9	0	5	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
Equity	2	0	2	5	0	0	1	0	1	4	0	0	
Other non credit-obligation assets													
IRB Total													

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach								
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWITZERLAND	Central banks and central governments	42	0	175	0	51	0	184	5	0
	Institutions	1,737	0	1,749	347	2,857	0	2,869	565	0
	Corporates	1,851	43	1,175	529	1,921	39	1,280	570	21
	Corporates - Of Which: Specialised Lending	71	43	48	4	67	39	44	4	19
	Corporates - Of Which: SME	9	0	7	5	9	0	7	5	0
	Retail	44	1	30	6	48	1	31	5	0
	Retail - Secured on real estate property	12	0	12	3	13	0	13	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	3	12	0	12	2	0
	Retail - Qualifying Revolving	28	0	14	1	31	0	15	1	0
	Retail - Other Retail	4	1	4	2	4	0	4	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	1	4	2	4	0	4	2	0
	Equity	8	0	8	15	8	0	8	15	0
Other non credit-obligation assets										
IRB Total										

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

		IRB Approach								
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
NETHERLANDS	Central banks and central governments	75	0	90	0	76	0	90	0	0
	Institutions	618	0	618	91	598	0	605	68	0
	Corporates	2,774	38	2,442	1,029	3,235	36	2,908	1,237	41
	Corporates - Of Which: Specialised Lending	912	0	907	364	960	0	957	393	3
	Corporates - Of Which: SME	411	0	350	125	493	0	430	202	0
	Retail	6	0	4	1	7	0	4	1	0
	Retail - Secured on real estate property	1	0	1	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	1	0	1	0	0
	Retail - Qualifying Revolving	4	0	2	0	4	0	2	0	0
	Retail - Other Retail	1	0	1	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	1	0	1	0	0
	Equity	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets										
IRB Total										

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

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

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

		IRB Approach								
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Other Countries	Central banks and central governments	1,780	0	1,783	51	1,802	0	1,809	52	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	104	0	104	84	104	0	104	84	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets										
IRB Total										

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

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

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

		IRB Approach								
		As of 31/03/2019				As of 30/06/2019				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
TURKEY	Central banks and central governments	737	0	0	0	719	0	0	0	4
	Institutions	170	0	109	224	40	0	35	71	0
	Corporates	939	0	44	90	910	0	44	90	12
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	140	0	5	9	139	0	5	9	2
	Retail	1	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets										
IRB Total										

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2018

(mln EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		51	51	0	0	0	0	51	0	0	0	0	0	0	0	0
[10Y - more	5	5	0	0	0	0	5	0	0	0	0	0	0	0	0		
Total		56	55	0	0	0	55	0	0	0	0	0	13	0	0		
[0 - 3M [	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13
[3M - 1Y [		2	2	0	0	2	0	2	0	0	0	0	0	0	0	
[1Y - 2Y [		9	9	0	0	9	0	9	0	0	0	0	0	0	0	
[2Y - 3Y [		2	2	0	0	2	0	2	0	0	0	0	0	0	0	
[3Y - 5Y [		67	67	0	0	41	25	67	0	0	0	0	0	0	0	
[5Y - 10Y [		31	31	11	0	0	20	31	0	0	0	0	0	18	0	
[10Y - more	13	13	13	0	0	0	13	0	0	0	0	0	0	0			
Total		124	123	23	0	55	45	0	0	0	0	0	19	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 counterparties 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 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) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet					
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [48	47	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more	7	7	0	0	0	7	0	0	0	0	0	0	0	0	0		
Total		55	54	0	0	0	54	0	0	0	0	0	0	11	0		
[0 - 3M [Others	33	-25	30	0	2	0	0	0	0	0	0	0	0	0	64	
[3M - 1Y [		57	57	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		227	227	41	0	186	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		40	40	11	0	2	26	0	0	0	0	0	0	0	0
[3Y - 5Y [		127	127	2	0	125	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		581	581	42	0	517	22	0	0	0	0	0	0	0	0
[10Y - more	55	55	45	0	10	0	0	0	0	0	0	0	0	0			
Total		1,119	1,062	229	0	842	48	0	0	0	0	0	16	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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Bayerische Landesbank

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	24,177	0	14	0	2	3	0	25,225	0	12	0	3	3	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,765	0	0	0	0	0	0	13,180	0	0	0	0	0	0
Credit institutions	9,629	0	0	0	1	0	0	10,128	0	0	0	2	0	0
Other financial corporations	1,448	0	10	0	0	1	0	1,538	0	8	0	0	1	0
Non-financial corporations	335	0	4	0	0	2	0	378	0	4	0	0	2	0
Loans and advances (including at amortised cost and fair value)	182,916	223	2,989	2,930	265	664	352	178,415	218	1,819	1,738	303	741	346
Central banks	14,503	0	0	0	0	0	0	12,516	0	0	0	0	0	0
General governments	24,951	1	0	0	11	0	0	24,819	0	0	0	12	0	0
Credit institutions	29,051	0	0	0	5	0	0	26,856	0	5	5	7	2	0
Other financial corporations	7,056	0	1,242	1,242	6	0	0	5,927	0	0	0	10	0	0
Non-financial corporations	89,492	23	1,499	1,453	170	573	247	90,126	21	1,578	1,509	201	652	253
of which: small and medium-sized enterprises at amortised cost	29,137	7	514	514	83	128	110	24,093	12	399	390	56	149	117
Households	17,863	199	248	234	73	91	105	18,170	197	237	223	72	87	94
DEBT INSTRUMENTS other than HFT	207,094	223	3,003	2,930	267	667	352	203,640	218	1,831	1,738	305	743	346
OFF-BALANCE SHEET EXPOSURES	59,600		147	144	42	59	17	59,149		168	140	60	69	18

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

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Bayerische Landesbank

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	25,028	0	12	0	2	3	0	25,160	0	8	0	2	2	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13,205	0	0	0	0	0	0	14,313	0	0	0	0	0	0
Credit institutions	9,902	0	0	0	2	0	0	9,718	0	0	0	2	0	0
Other financial corporations	1,582	0	8	0	0	1	0	836	0	5	0	0	0	0
Non-financial corporations	338	0	4	0	0	2	0	293	0	4	0	0	2	0
Loans and advances (including at amortised cost and fair value)	191,723	211	1,734	1,734	306	720	347	194,695	194	1,789	1,789	280	718	354
Central banks	18,939	0	0	0	0	0	0	19,204	0	0	0	0	0	0
General governments	25,000	13	0	0	12	0	0	24,731	7	0	0	12	0	0
Credit institutions	31,345	0	5	5	8	2	0	30,701	0	5	5	6	4	0
Other financial corporations	6,357	0	0	0	7	0	0	7,248	0	6	6	7	4	2
Non-financial corporations	91,840	16	1,509	1,509	206	635	262	94,604	9	1,570	1,570	195	633	276
of which: small and medium-sized enterprises at amortised cost	24,148	15	370	370	64	144	114	24,751	4	410	410	55	181	118
Households	18,242	182	220	220	74	83	85	18,206	178	208	208	60	77	77
DEBT INSTRUMENTS other than HFT	216,751	211	1,746	1,734	308	722	347	219,854	194	1,797	1,789	282	720	354
OFF-BALANCE SHEET EXPOSURES	58,853		249	235	62	98	17	59,981		260	245	59	97	17

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

(2) Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

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

2019 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 30/09/2018					As of 31/12/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,338	2,440	435	394	540	1,894	1,113	446	412	535	535
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	0	0	0	0	6	5	2	2	0	0
Other financial corporations	1,242	1,242	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,891	1,148	423	390	419	1,686	1,059	432	405	415	415
of which: small and medium-sized enterprises at amortised cost	687	346	99	78	203	541	224	87	71	198	198
Households	204	49	12	5	121	202	50	12	6	120	120
DEBT INSTRUMENTS other than HFT	3,338	2,440	435	394	540	1,894	1,113	446	412	535	535
Loan commitments given	154	36	11	8	2	228	66	31	27	2	2

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

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

2019 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

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

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

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