

Investor Relations *Release*

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BayernLB passes European Banking Authority's toughened stress test

BayernLB's core tier 1 ratio of 10.00 percent well above the 9 percent required under the stress scenario

Munich – BayernLB has performed well in the European Banking Authority (EBA)'s latest stress test of 71 European banks. Under the given test scenario, BayernLB's core tier 1 ratio was a solid 10.00 percent. This means that the Bank was above the EBA's target core capital ratio under the test scenario of 9 percent and thus does not need any further capital injections.

All exposures to countries in the eurozone were subjected to a stress test using parameters set by the EBA. These exposures in both the banking and trading books were valued at their mark-to-market values as at 30 September 2011.

The result of the EBA stress test, which anticipates the impact of Basel III on European banks, demonstrates that BayernLB is currently adequately capitalised.

Investor Relations

Contact: Christiana Al Kamand, Marijana Bagaric, Katharina von Elverfeldt, Volker Karioth

Phone +49 89 2171 23448 · Fax +49 89 2171 24793

InvestorRelations@bayernlb.de · www.bayernlb.de