



2017 EU-wide Transparency Exercise

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

2017 EU-wide Transparency Exercise

Capital

Bayerische Landesbank

		(min EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	10.149	9.924	C 01.00 (d10;d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8.660	8.479	C 01.00 (d02;d10)	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	C 01.00 (d30;d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	3.918	4.373	C 01.00 (r30;d10)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1.285	-897	C 01.00 (r80;d10)	Articles 4(100), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1.705	1.705	C 01.00 (r00;d10)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r10;d10)	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	C 01.00 (r20;d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-146	-152	C 01.00 (r50;d10)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-102	-86	C 01.00 (r00;d10) + C 01.00 (r340;d10)	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	-23	-41	C 01.00 (r370;d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-265	-325	C 01.00 (r380;d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390;d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430;d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-63	-23	C 01.00 (r460;d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450;d10) + C 01.00 (r460;d10) + C 01.00 (r470;d10) + C 01.00 (r472;d10) + C 01.00 (r474;d10)	Articles 4(30), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (g) 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	C 01.00 (r460;d10)	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	C 01.00 (r480;d10)	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	C 01.00 (r490;d10)	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	C 01.00 (r500;d10)	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	C 01.00 (r510;d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r520;d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529;d10)	-
	A.1.21	Transitional adjustments	1.034	36	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 (+/-)	1.000	0	C 01.00 (r200;d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240;d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	34	36	C 01.00 (r520;d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530;d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540;d10) + C 01.00 (r570;d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720;d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	63	23	C 01.00 (r690;d10) + C 01.00 (r700;d10) + C 01.00 (r710;d10) + C 01.00 (r740;d10) + C 01.00 (r744;d10) + C 01.00 (r748;d10)		
A.2.4	Additional Tier 1 transitional adjustments	-63	-23	C 01.00 (r660;d10) + C 01.00 (r680;d10) + C 01.00 (r730;d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8.660	8.479	C 01.00 (r615;d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1.489	1.445	C 01.00 (r750;d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	793	910	C 01.00 (r760;d10) + C 01.00 (r890;d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910;d10) + C 01.00 (r920;d10) + C 01.00 (r930;d10) + C 01.00 (r940;d10) + C 01.00 (r950;d10) + C 01.00 (r970;d10) + C 01.00 (r974;d10) + C 01.00 (r976;d10)		
A.4.3	Tier 2 transitional adjustments	696	535	C 01.00 (r880;d10) + C 01.00 (r900;d10) + C 01.00 (r960;d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	65.206	63.632	C 02.00 (d10;d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (d10;d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13,28%	13,32%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13,28%	13,32%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15,56%	15,60%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7.689	8.465	[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))] -	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11,79%	13,30%	[D.1]/[B - E.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Bayerische Landesbank

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8.660	8.479	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	7.689	8.465	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	227.058	236.733	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	227.005	236.701	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3,8%	3,6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3,4%	3,6%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Bayerische Landesbank

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	56.958	55.749
Risk exposure amount for securitisation and re-securitisations in the banking book	364	411
Risk exposure amount for contributions to the default fund of a CCP	96	89
Risk exposure amount Other credit risk	56.498	55.249
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2.986	3.155
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1.029	844
Risk exposure amount for operational risk	4.233	3.884
Other risk exposure amounts	0	0
Total Risk Exposure Amount	65.206	63.632

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

P&L

Bayerische Landesbank

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	6.483	3.212
Of which debt securities income	219	100
Of which loans and advances income	3.691	1.736
Interest expenses	5.019	2.381
(Of which deposits expenses)	1.753	724
(Of which debt securities issued expenses)	581	300
(Expenses on share capital repayable on demand)	0	0
Dividend income	18	17
Net Fee and commission income	296	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	246	8
Gains or (-) losses on financial assets and liabilities held for trading, net	170	5
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-28	139
Gains or (-) losses from hedge accounting, net	-80	-93
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	-54	-113
TOTAL OPERATING INCOME, NET	2.032	936
(Administrative expenses)	1.221	596
(Depreciation)	43	18
(Provisions or (-) reversal of provisions)	-54	-29
(Commitments and guarantees given)	-1	-17
(Other provisions)	-53	-12
Of which pending legal issues and tax litigation ¹	23	
Of which restructuring ¹	-7	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	89	-82
(Loans and receivables)	87	-75
(Held to maturity investments, AFS assets and financial assets measured at cost)	2	-7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	14	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	16	-2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	30	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	766	432
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	607	346
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	607	346
Of which attributable to owners of the parent	602	345

¹ Information available only as of end of the year

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	311	353	693		368	404	838	
	Regional governments or local authorities	145	6,075	13		73	5,956	3	
	Public sector entities	463	231	31		428	192	37	
	Multilateral Development Banks	216	216	0		214	214	0	
	International Organisations	315	315	0		61	61	0	
	Institutions	25,861	23,852	102		26,507	24,242	122	
	Corporates	3,616	682	657		3,625	665	635	
	of which: SME	269	168	163		217	143	123	
	Retail	8,256	858	628		8,092	821	599	
	of which: SME	278	91	52		302	93	53	
	Secured by mortgages on immovable property	468	468	166		407	406	146	
	of which: SME	11	11	5		19	19	9	
	Exposures in default	109	74	100	18	94	62	84	17
	Items associated with particularly high risk	395	395	593		424	424	636	
	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)	8	8	5		8	8	3	
Equity	170	170	381		105	105	254		
Securitisation	36	36	18		34	34	17		
Other exposures	88	88	88		76	76	69		
Standardised Total²	40,459	33,822	3,476	21	40,516	33,671	3,444	21	

⁽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).

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	311	331	692		368	385	836	
	Regional governments or local authorities	94	6,014	1		60	5,943	1	
	Public sector entities	276	193	24		255	178	35	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24,251	22,241	70		24,723	22,454	84	
	Corporates	3,355	537	535		3,404	555	539	
	of which: SME	261	160	159		208	135	119	
	Retail	8,096	842	615		7,935	805	587	
	of which: SME	276	91	52		299	92	53	
	Secured by mortgages on immovable property	468	468	166		407	406	146	
	of which: SME	11	11	5		19	19	9	
	Exposures in default	91	73	99	17	75	58	79	16
	Items associated with particularly high risk	392	392	588		421	421	631	
	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	74	74	141		33	33	74		
Securitisation									
Other exposures	88	88	88		76	76	69		
Standardised Total²	40,459	33,822	3,476	20	40,516	33,671	3,444	19	

⁽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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	61	61	12		13	13	3	
	Public sector entities	187	38	8		173	13	3	
	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	132	64	49		98	39	25	
	of which: SME	8	8	4		8	8	4	
	Retail	17	1	1		17	1	1	
	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		
Securitisation									
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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	19	0		0	16	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	1,609	1,609	32		1,774	1,774	35	
	Corporates	62	51	44		42	35	35	
	of which: SME	0	0	0		0	0	0	
	Retail	10	1	1		10	1	1	
	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		
Securitisation									
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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	9	1	1		9	1	1	
	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	4	4	9		3	3	8		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	38	4	3		38	4	3	
	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	3	3	5		3	3	4	
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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		9	9	2	
	Corporates	2	2	2		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	0		4	1	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	19	3	2		19	2	2	
	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		2	2	1	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bayerische Landesbank

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	216	216	0		214	214	0	
	International Organisations	315	315	0		61	61	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	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		
Securitisation	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	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	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		
Securitisation	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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	3	2		0	3	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	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		
Securitisation	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 does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	50.635	0	57.764	966	0	2	62.063	0	68.784	612	0	1
	Institutions	27.015	29	23.707	5.543	0	5	26.375	39	23.186	5.153	0	6
	Corporates	117.196	5.142	92.894	41.306	0	2.246	115.649	3.461	91.605	40.360	0	989
	Corporates - Of Which: Specialised Lending	26.381	1.089	22.816	9.302	0	515	26.937	1.246	23.011	9.196	0	580
	Corporates - Of Which: SME	33.837	521	30.426	15.094	0	227	34.264	488	30.897	15.308	0	156
	Retail	19.422	302	16.244	3.781	212	117	20.070	255	16.488	3.768	179	115
	Retail - Secured on real estate property	8.950	184	8.924	2.019	117	41	8.493	150	8.467	1.841	94	41
	Retail - Secured on real estate property - Of Which: SME	696	0	690	131	0	0	695	0	689	128	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8.254	184	8.234	1.889	117	41	7.798	150	7.778	1.714	94	41
	Retail - Qualifying Revolving	6.412	5	3.565	210	1	7	6.930	4	3.847	214	1	7
	Retail - Other Retail	4.060	113	3.755	1.551	94	69	4.548	101	4.174	1.713	83	67
	Retail - Other Retail - Of Which: SME	789	0	730	270	0	0	788	0	731	262	0	0
	Retail - Other Retail - Of Which: non-SME	3.271	113	3.026	1.281	94	69	3.860	101	3.444	1.452	83	67
	Equity	332	0	332	981	0	0	320	0	320	896	0	0
Securitisation	2.091	0	2.091	346	0	0	2.247	0	2.247	394	0	0	
Other non credit-obligation assets				430						433			
IRB Total				53.434						52.216			

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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
GERMANY	Central banks and central governments	42.166	0	48.679	0	0	0	50.789	0	57.163	0	0	0
	Institutions	14.267	29	11.225	2.739	0	3	14.648	39	11.661	2.759	0	3
	Corporates	83.289	89	67.539	30.686	0	539	86.567	1.047	69.235	31.006	0	483
	Corporates - Of Which: Specialised Lending	15.109	241	12.715	4.694	0	127	16.017	184	13.122	4.773	0	130
	Corporates - Of Which: SME	33.408	505	30.039	14.900	0	178	33.828	482	30.502	15.104	0	109
	Retail	19.264	298	16.128	3.759	210	116	19.907	251	16.370	3.744	176	114
	Retail - Secured on real estate property	8.900	181	8.874	2.007	116	41	8.443	148	8.418	1.826	93	40
	Retail - Secured on real estate property - Of Which: SME	693	0	687	130	0	0	692	0	686	127	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8.207	181	8.187	1.877	116	41	7.752	148	7.732	1.699	93	40
	Retail - Qualifying Revolving	6.317	5	3.512	207	1	7	6.830	4	3.791	211	1	7
	Retail - Other Retail	4.046	111	3.742	1.545	93	68	4.633	99	4.161	1.707	82	67
	Retail - Other Retail - Of Which: SME	789	0	729	270	0	0	787	0	730	261	0	0
	Retail - Other Retail - Of Which: non-SME	3.258	111	3.013	1.275	93	68	3.846	99	3.431	1.446	82	67
	Equity	148	0	148	302	0	0	144	0	144	282	0	0
Securitisation													
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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	4.047	0	4.362	337	0	0	6.227	0	6.405	0	0	0
	Institutions	467	0	447	120	0	0	419	0	408	92	0	0
	Corporates	5.344	0	4.148	1.848	0	2	4.562	0	3.460	1.452	0	2
	Corporates - Of Which: Specialised Lending	1.935	0	1.708	821	0	1	1.471	0	1.296	638	0	1
	Corporates - Of Which: SME	15	0	15	4	0	0	11	0	11	3	0	0
	Retail	15	0	9	1	0	0	14	0	10	1	0	0
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	4	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	4	0	4	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	20	0	20	70	0	0	20	0	20	38	0	0
Securitisation													
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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(m EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED KINGDOM	Central banks and central governments	5	0	386	59	0	0	242	0	560	93	0	0
	Institutions	2.060	0	2.054	497	0	0	1.195	0	1.188	291	0	0
	Corporates	5.603	574	5.268	2.194	0	106	4.961	457	4.551	1.977	0	143
	Corporates - Of Which: Specialised Lending	3.104	251	3.013	1.326	0	105	3.259	456	3.218	1.430	0	142
	Corporates - Of Which: SME	21	0	21	9	0	0	17	0	17	5	0	0
	Retail	11	1	9	3	1	0	11	1	9	3	1	0
	Retail - Secured on real estate property	5	1	5	2	0	0	5	0	5	2	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	5	1	5	2	0	0	5	0	5	2	0	0
	Retail - Qualifying Revolving	5	0	3	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach											
		As of 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
FRANCE	Central banks and central governments	323	0	803	96	0	0	369	0	818	98	0	0
	Institutions	2,365	0	2,378	312	0	0	2,703	0	2,716	373	0	0
	Corporates	3,172	39	2,885	1,184	0	24	2,802	34	2,530	1,042	0	27
	Corporates - Of Which: Specialised Lending	1,376	39	1,295	608	0	24	1,163	34	1,112	500	0	26
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	6	1	0	0	8	0	6	1	0	0
	Retail - Secured on real estate property	3	0	3	1	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	1	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	4	0	2	0	0	0	5	0	3	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
SWITZERLAND	Central banks and central governments	116	0	119	21	0	0	13	0	24	3	0	0
	Institutions	1,196	0	1,195	315	0	0	1,323	0	1,321	295	0	0
	Corporates	1,751	82	987	333	0	56	1,976	73	1,292	439	0	58
	Corporates - Of Which: Specialised Lending	1,017	82	82	0	0	56	1,04	73	79	3	0	57
	Corporates - Of Which: SME	1	0	1	0	0	0	14	0	12	8	0	0
	Retail	42	1	32	7	1	0	43	1	32	7	1	1
	Retail - Secured on real estate property	15	0	15	4	0	0	15	0	15	4	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	15	0	15	4	0	0	14	0	14	4	0	0
	Retail - Qualifying Revolving	23	0	13	1	0	0	24	0	14	1	0	0
	Retail - Other Retail	4	1	4	2	0	0	4	1	4	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	1	4	2	0	0	4	1	4	2	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
NETHERLANDS	Central banks and central governments	87	0	87	0	0	0	76	0	76	0	0	0
	Institutions	974	0	972	128	0	0	744	0	740	89	0	0
	Corporates	2,266	51	1,972	769	0	42	2,213	46	1,910	772	0	44
	Corporates - Of Which: Specialised Lending	571	2	572	137	0	2	714	1	719	207	0	2
	Corporates - Of Which: SME	262	11	262	120	0	3	277	6	277	127	0	5
	Retail	5	0	4	1	0	0	6	0	4	1	0	0
	Retail - Secured on real estate property	2	0	2	0	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	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Other Retail	3	0	2	0	0	0	3	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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 31/12/2016				As of 30/06/2017							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(m EUR, %)													
AUSTRIA	Central banks and central governments	98	0	129	12	0	0	98	0	121	11	0	0
	Institutions	74	0	80	35	0	0	71	0	77	31	0	0
	Corporates	5,160	3,740	3,644	464	0	1,251	2,761	1,252	2,469	516	0	0
	Corporates - Of Which: Specialised Lending	145	0	145	41	0	0	159	0	159	44	0	0
	Corporates - Of Which: SME	29	0	29	10	0	0	30	0	30	10	0	0
	Retail	26	0	17	3	0	0	26	0	17	2	0	0
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	20	0	12	1	0	0	21	0	12	1	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	1	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation													
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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Bayerische Landesbank

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(m EUR, %)													
Other Countries	Central banks and central governments	1,309	0	1,312	42	0	0	1,865	0	1,868	47	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	7	0	7	4	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	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	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
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 31/12/2016						As of 30/06/2017					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(m EUR, %)													
TURKEY	Central banks and central governments	765	0	1	1	0	0	763	0	1	1	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	1,514	0	286	492	0	2	1,267	0	212	368	0	4
	Corporates - Of Which: Specialised Lending	40	0	40	54	0	1	36	0	36	49	0	1
	Corporates - Of Which: SME	5	0	0	0	0	0	4	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	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	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
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 31/12/2016						As of 30/06/2017					
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions
		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
(m EUR, %)													
ITALY	Central banks and central governments	479	0	485	124	0	0	399	0	399	118	0	0
	Institutions	342	0	337	79	0	0	132	0	115	38	0	0
	Corporates	1,073	0	1,035	472	0	0	1,038	0	999	445	0	0
	Corporates - Of Which: Specialised Lending	473	0	472	262	0	0	416	0	414	233	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	0	0	0	2	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Bayerische Landesbank

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹			Designated at fair value through profit or loss ²			Available-for-sale ³			Loans and Receivables ⁴			Held-to-maturity investments		
				of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	
TOTAL - ALL COUNTRIES	42.655,0	27.286,7	15.368,3	1.734,7	904,3	830,4	281,5	281,5	0,0	14.434,2	0,0	14.434,2	26.204,6	26.100,9	103,7	0,0	0,0	0,0
Austria	93,4	0,0	93,4															
Belgium	24,6	13,6	11,0															
Bulgaria	0,0	0,0	0,0															
Croatia	0,0	0,0	0,0															
Cyprus	0,0	0,0	0,0															
Czech Republic	56,4	0,0	56,4															
Denmark	0,0	0,0	0,0															
Estonia	0,0	0,0	0,0															
Finland	76,6	0,0	76,6															
France	672,4	53,1	619,3															
Germany	33.976,9	25.407,4	8.569,5															
Greece	0,0	0,0	0,0															
Hungary	0,0	0,0	0,0															
Ireland	10,9	0,0	10,9															
Italy	482,8	0,0	482,8															
Latvia	0,0	0,0	0,0															
Lithuania	0,0	0,0	0,0															
Luxembourg	0,0	0,0	0,0															
Malta	0,0	0,0	0,0															
Netherlands	87,2	0,0	87,2															
Poland	171,8	0,0	171,8															
Portugal	19,9	0,0	19,9															
Romania	0,0	0,0	0,0															
Slovakia	48,6	0,0	48,6															
Slovenia	8,8	0,0	8,8															
Spain	286,6	15,9	270,7															
Sweden	77,1	0,0	77,1															
United Kingdom	1.265,8	1.265,8	0,0															
Iceland	0,0	0,0	0,0															
Liechtenstein	0,0	0,0	0,0															
Norway	0,0	0,0	0,0															
Switzerland	122,9	122,9	0,0															
Australia	0,0	0,0	0,0															
Canada	420,3	76,2	344,0															
China	0,0	0,0	0,0															
Hong Kong	0,0	0,0	0,0															
Japan	50,8	0,0	50,8															
U.S.	3.750,2	0,0	3.750,2															
Other advanced economies non EEA	0,0	0,0	0,0															
Other Central and eastern Europe countries non EEA	241,1	241,1	0,0															
Middle East	0,7	0,7	0,0															
Latin America and the Caribbean	11,5	0,9	10,6															
Africa	1,8	1,8	0,0															
Others	695,8	87,2	608,5															

Notes:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organizations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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, Mauritania, 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.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Bayerische Landesbank

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹			Designated at fair value through profit or loss ²			Available-for-sale ³			Loans and Receivables ⁴			Held-to-maturity investments		
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities			
TOTAL - ALL COUNTRIES	42.095,4	27.939,3	14.156,2	1.772,4	965,5	806,9	366,8	276,0	90,8	13.162,6	0,0	13.162,6	26.793,7	26.697,7	95,9	0,0	0,0	0,0
Austria	93,2	0,0	93,2															
Belgium	42,4	13,3	29,1															
Bulgaria	0,0	0,0	0,0															
Croatia	0,0	0,0	0,0															
Cyprus	0,0	0,0	0,0															
Czech Republic	54,0	0,0	54,0															
Denmark	11,9	0,0	11,9															
Estonia	0,0	0,0	0,0															
Finland	75,8	0,0	75,8															
France	649,7	31,1	617,6															
Germany	34.527,2	26.301,0	8.226,3															
Greece	0,0	0,0	0,0															
Hungary	0,0	0,0	0,0															
Ireland	10,2	0,0	10,2															
Italy	406,7	0,0	406,7															
Latvia	0,0	0,0	0,0															
Lithuania	0,0	0,0	0,0															
Luxembourg	0,0	0,0	0,0															
Malta	0,0	0,0	0,0															
Netherlands	76,5	0,0	76,5															
Poland	176,8	0,0	176,8															
Portugal	21,2	0,0	21,2															
Romania	0,0	0,0	0,0															
Slovakia	24,7	0,0	24,7															
Slovenia	0,0	0,0	0,0															
Spain	285,3	16,0	269,3															
Sweden	76,6	0,0	76,6															
United Kingdom	1.171,8	1.171,8	0,0															
Iceland	0,0	0,0	0,0															
Liechtenstein	0,0	0,0	0,0															
Norway	0,0	0,0	0,0															
Switzerland	22,6	22,6	0,0															
Australia	0,0	0,0	0,0															
Canada	355,7	22,1	333,6															
China	0,0	0,0	0,0															
Hong Kong	0,0	0,0	0,0															
Japan	51,0	0,0	51,0															
U.S.	3.509,4	0,0	3.509,4															
Other advanced economies non EEA	15,0	0,0	15,0															
Other Central and eastern Europe countries non EEA	270,7	270,7	0,0															
Middle East	0,6	0,6	0,0															
Latin America and the Caribbean	11,2	0,6	10,6															
Africa	0,9	0,9	0,0															
Others	155,4	87,8	67,6															

Notes:
The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) c that have a commercial activity (which shall be reported under "non-financial corporations"); social security

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, Mauritania, Oman, Qatar, Sri Lanka
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP
⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio
⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks
⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading no"

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Bayerische Landesbank

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		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)	25.921	0	0	0	0	0	0	24.347	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14.538	0	0	0	0	0	0	13.349	0	0	0	0	0	0
Credit institutions	10.386	0	0	0	0	0	0	9.680	0	0	0	0	0	0
Other financial corporations	847	0	0	0	0	0	0	1.204	0	0	0	0	0	0
Non-financial corporations	150	0	0	0	0	0	0	114	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	165.529	257	3.584	3.584	156	1.149	346	178.853	190	3.396	3.396	158	965	433
Central banks	2.104	0	0	0	0	0	0	15.067	0	0	0	0	0	0
General governments	26.379	3	0	0	-3	0	0	26.970	0	0	0	-3	0	0
Credit institutions	28.666	0	33	33	10	1	0	28.152	0	41	41	7	9	0
Other financial corporations	6.483	0	1.256	1.256	3	0	0	7.104	0	1.252	1.252	2	0	0
Non-financial corporations	82.076	27	1.869	1.869	123	967	168	82.192	5	1.748	1.748	126	820	274
of which: small and medium-sized enterprises at amortised cost	27.594	7	445	445	37	213	32	28.611	4	420	420	35	133	105
Households	19.821	227	425	425	24	182	178	19.367	185	355	355	26	136	159
DEBT INSTRUMENTS other than HFT	191.451	257	3.584	3.584	156	1.149	346	203.200	190	3.396	3.396	158	965	433
OFF-BALANCE SHEET EXPOSURES	58.030		170	170	18	64	10	59.590		157	153	15	48	15

⁽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)

2017 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 31/12/2016					As of 30/06/2017				
	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		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		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	
(min 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)	3.351	2.886	854	807	399	3.531	2.655	722	673	543
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	27	27	2	1	0	42	41	9	9	0
Other financial corporations	1.270	1.256	0	0	9	1.264	1.252	0	0	9
Non-financial corporations	1.770	1.509	823	780	191	2.000	1.309	704	658	357
of which: small and medium-sized enterprises at amortised cost	390	228	92	85	60	495	173	64	54	128
Households	284	94	29	26	199	225	53	9	6	178
DEBT INSTRUMENTS other than HFT	3.351	2.886	854	807	399	3.531	2.655	722	673	543
Loan commitments given	149	50	4	4	1	177	68	4	4	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