



2023 EU-wide Transparency Exercise

Bank Name	Bayerische Landesbank
LEI Code	VDYMYTQGZZ6DU0912C88
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2023 EU-wide Transparency Exercise

Key Metrics

Bayerische Landesbank

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,702	11,357	11,343	11,291	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,702	11,357	11,343	11,291	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,702	11,357	11,343	11,291	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,702	11,357	11,343	11,291	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,274	13,919	13,875	13,575	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,274	13,919	13,875	13,575	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	66,547	65,311	65,166	64,002	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	66,547	65,311	65,166	64,002	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.08%	17.39%	17.41%	17.64%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.08%	17.39%	17.41%	17.64%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.08%	17.39%	17.41%	17.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.08%	17.39%	17.41%	17.64%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.95%	21.31%	21.29%	21.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.95%	21.31%	21.29%	21.21%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	298,459	254,000	277,817	266,948	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.59%	4.47%	4.08%	4.23%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

Bayerische Landesbank

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,702	11,357	11,343	11,291	C 47.00 (r0320,c0010)	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	10,702	11,357	11,343	11,291	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	298,459	254,000	277,817	266,948	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	298,459	254,000	277,817	266,948	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.59%	4.47%	4.08%	4.23%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.59%	4.47%	4.08%	4.23%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise
Capital

Bayerische Landesbank

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	13,274	13,919	13,875	13,575	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,702	11,357	11,343	11,291	C 01.00 (0000,0000)	Article 59 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 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,382	8,107	8,107	8,107	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36(1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-946	-1,006	-1,024	-988	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,706	1,706	1,706	1,706	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 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 (0230,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-230	-209	-208	-198	C 01.00 (0250,0000)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-191	-214	-223	-251	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 DTAs)	-52	-47	-47	-47	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	-6	-6	-6	-6	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-469	-418	-410	-470	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) 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 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(1)(b), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (a) (i) and 259(1) of CRR, Articles 36(1) point (a) (i) and 155(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (a) (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 (0480,0000)	Articles 4(1)(b), 36(1) point (b), 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 (0490,0000)	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 (0500,0000)	Articles 4(1)(b), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-46	-35	-52	-21	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Articles 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-46	-122	-100	-429	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-288	-288	-288	0	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	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 (0540,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	C 01.00 (0670,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0590,0000) + C 01.00 (0710,0000) + C 01.00 (0740,0000) + C 01.00 (0744,0000) + C 01.00 (0746,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0000) + C 01.00 (0680,0000) + C 01.00 (0730,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,702	11,357	11,343	11,291	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,572	2,562	2,532	2,284	C 01.00 (0750,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,286	2,237	2,204	2,211	C 01.00 (0760,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	286	324	328	73	C 01.00 (0960,0000) + C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0992,0000) + C 01.00 (0994,0000) + C 01.00 (0996,0000) + C 01.00 (0998,0000) + C 01.00 (1000,0000) + C 01.00 (1002,0000) + C 01.00 (1004,0000) + C 01.00 (1006,0000) + C 01.00 (1008,0000) + C 01.00 (1010,0000) + C 01.00 (1012,0000) + C 01.00 (1014,0000) + C 01.00 (1016,0000) + C 01.00 (1018,0000) + C 01.00 (1020,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0990,0000) + C 01.00 (0992,0000) + C 01.00 (0994,0000) + C 01.00 (0996,0000) + C 01.00 (0998,0000) + C 01.00 (1000,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	66,547	65,311	65,166	64,002	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0000)	-
	B.2	Of which: Transitional adjustments excluded	0	0	0	0	C 01.00 (0010,0000)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.08%	17.39%	17.41%	17.64%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.08%	17.39%	17.41%	17.64%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.95%	21.31%	21.29%	21.21%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,702	11,357	11,343	11,291	CA3 (4)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.08%	17.39%	17.41%	17.64%	CA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	CA3 (6)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-

(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

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bayerische Landesbank

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	54,587	53,958	54,705	53,663	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	1,925	2,118	2,114	1,772	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	46,061	45,198	45,978	45,239	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	4,216	4,384	4,295	4,321	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,657	1,673	1,744	1,785	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,128	2,486	2,341	2,185	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	256	226	199	203	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	419	630	641	619	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,916	2,899	2,287	2,335	C 02.00 (r0520, c0010)
Of which the standardised approach	2,916	2,899	2,287	2,335	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,289	4,289	4,555	4,555	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,289	4,289	4,555	4,555	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	952	824	439	442	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	66,547	65,311	65,166	64,002	

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

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

2023 EU-wide Transparency Exercise

P&L Bayerische Landesbank

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	3,424	5,099	2,211	4,779
Of which debt securities income	50	83	39	85
Of which loans and advances income	1,986	2,975	1,237	2,635
Interest expenses	1,995	2,983	1,464	3,238
(Of which deposits expenses)	640	1,011	570	1,286
(Of which debt securities issued expenses)	306	513	266	547
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	11	16	2	10
Net Fee and commission income	317	429	119	233
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	21	335	13	-30
Gains or (-) losses on financial assets and liabilities held for trading, net	-857	-865	41	30
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	790	846	7	43
Gains or (-) losses from hedge accounting, net	-138	-177	-37	-57
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income / (expenses)	71	86	26	7
TOTAL OPERATING INCOME, NET	1,646	2,787	917	1,777
(Administrative expenses)	1,113	1,480	380	737
(Cash contributions to resolution funds and deposit guarantee schemes)	128	140	86	95
(Depreciation)	67	93	23	46
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-59	-156	-1	25
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-28	-34	0	9
(Other provisions)	-31	-122	-1	16
Of which pending legal issues and tax litigation ¹	0	33	0	0
Of which restructuring ²	0	-173	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	16	104	3	6
(Financial assets at fair value through other comprehensive income)	4	5	0	-6
(Financial assets at amortised cost)	11	99	3	12
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	1	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	0	13	-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	381	1,138	426	866
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	243	1,073	326	578
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	243	1,073	326	578
Of which attributable to owners of the parent	241	1,070	326	576

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."

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Bayerische Landesbank

(mli EUR)		As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023					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	78,271				38,933				62,320				51,394				IAS 1.54 (i)					
Financial assets held for trading	13,564	371	12,958	236	11,495	160	11,188	148	13,399	1,032	12,207	159	13,255	312	12,765	178	IFRS 7.8(a)(i); IFRS 9 Appendix A					
Non-trading financial assets mandatorily at fair value through profit or loss	735	188	251	295	657	223	268	166	702	240	293	168	725	246	315	165	IFRS 7.8(a)(i); IFRS 9.4.1.4					
Financial assets designated at fair value through profit or loss	88	88	0	0	78	78	0	0	80	80	0	0	78	78	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5					
Financial assets at fair value through other comprehensive income	18,074	11,735	6,338	1	17,610	9,022	8,587	1	16,949	10,086	6,863	1	16,344	9,955	6,387	2	IFRS 7.8(h); IFRS 9.4.1.2A					
Financial assets at amortised cost	191,453				188,902				192,494				191,176				IFRS 7.8(f); IFRS 9.4.1.2					
Derivatives – Hedge accounting	304	0	304	0	256	0	256	0	241	0	241	0	176	0	176	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	-4,655				-4,651				-4,416				-4,327				IAS 39.89A(a); IFRS 9.6.5.8					
Other assets ¹⁾	5,168				5,964				3,751				4,170									
TOTAL ASSETS	303,001				259,244				285,521				272,990				IAS 1.9(e), ICG 6					

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

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	15,561	2,518	0	-2	-5	0	15,634	1,982	0	-3	-5	0	15,418	1,538	0	-4	-4	0	12,525	3,818	0	-1	-1	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	10	0	0	0	0	0	9	0	0	0	0	9	0	0	0	0	0	8	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	172,702	17,997	1,717	-165	-240	-640	170,416	17,885	1,641	-229	-255	-657	174,048	17,766	1,687	-217	-235	-642	166,893	23,218	2,174	-247	-266	-666	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	13,474	10,931	11,449	11,506	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	4,605	4,993	5,424	5,877	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	269,164	227,707	252,460	239,538	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	716	512	495	443	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,217	1,104	1,116	1,090	IAS 37.10; IAS 1.54(l)
Tax liabilities	100	118	171	125	IAS 1.54(n-o)
Share capital repayable on demand	1	1	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	758	321	733	441	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	290,034	245,688	271,849	259,021	IAS 1.9(b);IG 6
TOTAL EQUITY	12,967	13,555	13,672	13,968	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	303,001	259,244	285,521	272,990	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Bayerische Landesbank

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		13,230	10,277	9,541	9,250	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	187	207	202	143	Annex V.Part 1.31
Deposits	Central banks	25,489	8,680	13,648	13,691	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,486	0	844	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	17,442	14,050	20,657	20,993	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,994	2,233	1,908	1,974	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	58,140	52,470	55,808	55,155	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	4,521	3,774	4,382	3,610	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	25,333	21,424	24,507	23,435	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,906	3,371	3,303	2,784	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	27,183	22,009	27,152	21,435	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	16,175	14,055	14,864	13,054	ECB/2013/33 Annex 2.Part 2.9.1
	Households	67,279	66,384	65,445	64,295	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	64,977	65,511	63,856	61,515	Annex V.Part 1.42(f), 44(c)
Debt securities issued		53,405	48,464	52,667	48,801	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,006	1,958	1,963	1,910	Annex V.Part 1.37
Other financial liabilities		269	177	202	167	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		287,958	244,144	269,829	257,365	

2023 EU-wide Transparency Exercise

Market Risk
Bayerische Landesbank

	5A		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		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
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	1,528	1,454	0	0	0	0					0	0	0	0						0		
Of which: General risk	1,121	1,071	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	187	181	0	0	0	0					0	0	0	0						0		
Equities	14	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	5	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	5	0	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	747	583	0	0	0	0					0	0	0	0						0		
Commodities risk	626	862	0	0	0	0					0	0	0	0						0		
Total	2,916	2,899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	1,439	1,292	0	0	0	0					0	0	0	0						0		
Of which: General risk	1,011	864	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	196	254	0	0	0	0					0	0	0	0						0		
Equities	0	0	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	556	570	0	0	0	0					0	0	0	0						0		
Commodities risk	293	474	0	0	0	0					0	0	0	0						0		
Total	2,287	2,335	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CUI 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 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	Central governments or central banks	221	221	0	0	221	211	0	0
	Regional governments or local authorities	663	5,962	54	0	553	5,810	35	0
	Public sector entities	239	269	63	0	263	265	41	0
	Multilateral Development Banks	975	975	0	0	875	875	0	0
	International Organisations	943	943	0	0	1,002	1,002	0	0
	Institutions	33,524	30,602	287	0	32,652	30,097	231	0
	Corporates	4,850	1,883	1,312	0	4,614	1,722	1,300	0
	of which: SME	1,076	364	316	0	951	282	247	0
	Retail	7,559	710	482	0	7,590	700	476	0
	of which: SME	1,244	281	183	0	1,246	276	155	0
	Secured by mortgages on immovable property	83	83	30	0	73	73	26	0
	of which: SME	19	19	6	0	21	21	7	0
	Exposures in default	117	51	67	51	145	86	120	41
	Items associated with particularly high risk	6	6	10	0	7	7	10	0
	Covered bonds	227	227	24	0	211	211	21	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	49,327	42,125	2,307	76	48,074	46,979	2,358	61	

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

(2) Standardised Total does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	Central governments or central banks	221	182	0	0	157	152	0	0
	Regional governments or local authorities	212	5,511	23	0	208	5,468	25	0
	Public sector entities	270	209	63	0	283	205	41	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	33,510	30,888	287	0	32,638	30,093	231	0
	Corporates	3,694	944	910	0	3,547	1,001	968	0
	of which: SME	908	255	212	0	782	173	152	0
	Retail	7,445	699	474	0	7,465	689	468	0
	Secured by mortgages on immovable property	1,223	239	159	0	1,230	274	157	0
	of which: SME	82	82	27	0	72	72	26	0
	Exposures in default	119	59	6	52	125	80	112	41
	Items associated with particularly high risk	6	6	10	0	7	7	10	0
	Covered bonds	227	227	24	0	211	211	21	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	14	14	5	0	14	14	6	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	49,327	42,125	2,307	62	48,074	46,979	2,358	53	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	40	40	0	0	39	39	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	146	71	80	0	128	61	68	0
	of which: SME	52	21	17	0	48	20	17	0
	Retail	11	0	0	0	11	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	14	14	5	0	14	14	6	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	186	116	85	0	167	114	91	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	149	100	90	0	141	111	102	0
	of which: SME	71	60	53	0	65	62	52	0
	Retail	4	1	1	0	4	1	1	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	149	101	91	0	141	112	103	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	511	511	31	0	329	329	11	0
	of which: SME	5	5	5	0	5	5	5	0
	Retail	1	1	1	0	1	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	3	3	2	0	3	3	2	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	511	511	32	0	329	329	12	0	

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

(2) Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
ITALY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	17	16	14	0	16	15	14	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	4	4	2	0	4	4	2	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	195	195	21	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	18	39	22	0	14	29	17	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	32	3	2	0	33	3	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	Central governments or central banks	0	33	0	0	0	33	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	18	17	17	0	17	16	16	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	6	6	5	0	6	6	6	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	975	975	0	0	875	875	0	0
	International Organisations	963	963	0	0	1,063	1,063	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽²⁾	0	0	0	0	0	0	0	0	

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

(2) Total value adjustments and provisions per country of countryparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	0	457	0	0	0	194	0	0
	Regional governments or local authorities	597	5,770	32	0	632	5,930	39	0
	Public sector entities	846	153	0	0	412	182	0	0
	Multilateral Development Banks	863	845	0	0	852	852	0	0
	International Organisations	942	942	0	0	959	959	0	0
	Institutions	33,167	38,955	210	0	33,718	38,995	212	0
	Corporates	4,483	1,794	1,447	0	4,329	1,467	1,168	0
	of which: SME	3,009	759	321	0	2,967	734	294	0
	Retail	7,457	654	452	0	7,450	642	444	0
	of which: SME	1,138	216	123	0	1,138	211	121	0
	Secured by mortgages on immovable property	60	60	22	0	53	53	19	0
	of which: SME	13	13	4	0	12	12	4	0
	Exposures in default	124	3	84	56	112	0	63	56
	Items associated with particularly high risk	0	0	10	0	0	0	10	0
	Covered bonds	245	245	24	0	211	211	21	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	66	66	39	0	67	67	37	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	48,339	41,325	2,350	75	48,774	41,676	2,049	73	

(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 unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	118	0	0	0	148	0	0
	Regional governments or local authorities	278	5,452	25	0	247	5,456	19	0
	Public sector entities	346	152	30	0	412	182	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	33,151	38,540	210	0	33,704	38,081	212	0
	Corporates	3,477	1,094	1,064	0	3,293	807	776	0
	of which: SME	767	162	142	0	755	142	132	0
	Retail	7,338	642	444	0	7,322	630	435	0
	of which: SME	1,111	214	122	0	1,119	209	119	0
	Secured by mortgages on immovable property	60	60	22	0	53	53	19	0
	of which: SME	13	13	4	0	12	12	4	0
	Exposures in default	112	54	77	55	104	41	19	55
	Items associated with particularly high risk	0	0	10	0	0	0	10	0
	Covered bonds	245	245	24	0	211	211	21	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	10	10	5	0	13	13	6	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	78	69	0	68	75	68	0	68	

(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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	26	26	5	0	32	32	6	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	121	68	64	0	124	64	67	0
	of which: SME	44	18	15	0	45	22	18	0
	Retail	10	1	1	0	10	1	1	0
	of which: SME	1	0	0	0	1	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	15	15	6	0	15	15	6	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	132	111	94	0	130	112	96	0
	of which: SME	129	107	93	0	125	105	93	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	16	16	0	0	14	14	0	0
	Corporates	312	312	12	0	276	276	27	0
	of which: SME	5	5	5	0	6	6	6	0
	Retail	1	1	0	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	4	4	3	0	3	3	2	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²	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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
ITALY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	16	15	15	0	15	14	14	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	4	4	2	2	3	3	2	2	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	61	61	12	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	12	21	14	0	10	18	12	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	31	3	2	2	33	3	2	2
	of which: SME	0	0	0	0	1	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	1	1	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	49	0	0	0	45	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	17	16	16	0	16	15	15	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	5	5	5	0	5	5	4	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	84	84	0	0	825	825	0	0
	International Organisations	94	94	0	0	599	599	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	2	2	2	0	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bayerische Landesbank

Table for Germany: IRB Approach. Columns: As of 30/09/2022 and As of 31/12/2022. Rows: Central banks and central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other Retail), Equity. Includes sub-rows for various exposure types and risk amounts.

(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) BB Total does not include the Securitization position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected after the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

Table for Germany: IRB Approach (Detailed). Similar structure to the first table, providing more granular data for Germany's portfolio.

(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).

Table for United States: IRB Approach. Columns: As of 30/09/2022 and As of 31/12/2022. Rows: Central banks and central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other Retail), Equity.

(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).

Table for France: IRB Approach. Columns: As of 30/09/2022 and As of 31/12/2022. Rows: Central banks and central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other Retail), Equity.

(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).

Table for United Kingdom: IRB Approach. Columns: As of 30/09/2022 and As of 31/12/2022. Rows: Central banks and central governments, Institutions, Corporates, Retail (Secured, Qualifying Revolving, Other Retail), Equity.

(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 30/09/2022					As of 31/12/2022				
		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	Original Exposure ¹	Exposure Value ²
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	358	0	463	158	0	0	359	0	454	155
	Institutions	194	0	153	29	0	0	270	0	265	48
	Corporates	3,256	12	2,946	1,187	0	12	3,227	12	2,944	1,166
	Corporates - Of Which: Specialised Lending	1,185	0	1,117	99	0	3	1,277	0	1,197	52
	Corporates - Of Which: SME	35	0	35	9	0	35	0	35	9	0
	Retail	3	0	2	0	0	0	3	0	2	0
	Retail - Secured on real estate property	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
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	Original Exposure ¹	Exposure Value ²
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	11	0	132	0	0	0	2	0	117	0
	Institutions	2,025	0	2,236	417	0	0	1,527	0	1,538	314
	Corporates	2,075	0	1,944	586	0	2	1,912	0	1,204	502
	Corporates - Of Which: Specialised Lending	115	0	76	20	0	0	112	0	74	19
	Corporates - Of Which: SME	6	0	6	5	0	6	0	6	4	0
	Retail	45	0	42	5	0	0	44	0	43	6
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	8	0	8	1	0	7	0	7	2	0
	Retail - Secured on real estate property - Of Which: non-SME	25	0	27	3	0	25	0	27	1	0
	Retail - Qualifying Revolving	7	0	6	3	0	8	0	8	3	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	7	0	6	3	0	8	0	8	3	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	21	0	21	53	0	18	0	18	47	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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	Original Exposure ¹	Exposure Value ²
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
NETHERLANDS	Central banks and central governments	0	0	211	0	0	0	0	0	216	0
	Institutions	505	0	441	80	0	0	591	0	532	95
	Corporates	2,912	0	2,546	1,378	0	8	2,244	0	2,300	1,263
	Corporates - Of Which: Specialised Lending	1,148	0	1,138	444	0	4	1,026	0	1,024	406
	Corporates - Of Which: SME	257	0	257	81	0	0	245	0	245	67
	Retail	6	0	6	1	0	6	0	6	1	0
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: SME	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	1	0	1	0	0
	Retail - Qualifying Revolving	4	0	4	0	0	4	0	4	0	0
	Retail - Other Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
Equity	17	0	17	49	0	19	0	19	54	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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		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	Original Exposure ¹	Exposure Value ²
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	7	0	6	9	0	7	0	6	9	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	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 (i.e. substitution effects).

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		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: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
ITALY	Central banks and central governments	327	0	423	145	0	272	0	419	151	0	0	
	Institutions	143	0	163	56	0	177	0	177	44	0	0	
	Corporates	1,307	13	2,999	1,190	0	3,000	13	3,038	1,218	0	20	
	Corporates - Of Which: Specialised Lending	1,246	0	2,238	941	0	2,607	0	2,607	929	0	0	
	Corporates - Of Which: SME	54	13	761	249	0	393	13	431	289	0	20	
	Retail	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	
	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	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	2	0	2	0	0	2	0	2	0	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	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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 31/03/2023						As of 30/06/2023					
		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: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
SWITZERLAND	Central banks and central governments	1	0	117	0	0	2	0	111	0	0	0	
	Institutions	1,659	0	1,658	309	0	1,745	0	1,715	306	0	0	
	Corporates	2,021	0	3,356	627	0	2,028	0	3,369	575	0	1	
	Corporates - Of Which: Specialised Lending	110	0	73	19	0	111	0	89	24	0	0	
	Corporates - Of Which: SME	6	0	5	4	0	6	0	5	4	0	0	
	Retail	47	0	46	6	0	46	0	45	8	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	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	
	Retail - Qualifying Revolving	8	0	8	1	0	8	0	8	2	0	0	
	Retail - Other Retail	0	0	27	1	0	28	0	28	1	0	0	
	Retail - Other Retail - Of Which: SME	9	0	9	4	0	10	0	9	5	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		
Equity	19	0	19	51	0	23	0	23	64	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 31/03/2023						As of 30/06/2023					
		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: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
NETHERLANDS	Central banks and central governments	0	0	25	0	0	0	0	90	0	0	0	
	Institutions	691	0	634	115	0	710	0	652	118	0	1	
	Corporates	2,800	0	2,411	1,139	0	2,719	0	2,403	865	0	12	
	Corporates - Of Which: Specialised Lending	1,020	0	1,010	396	0	1,018	0	1,022	415	0	6	
	Corporates - Of Which: SME	227	0	327	69	0	241	0	337	68	0	4	
	Retail	6	0	6	1	0	6	0	6	1	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	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	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Qualifying Revolving	4	0	4	0	0	4	0	4	0	0	0	
	Retail - Other Retail	1	0	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	
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0		
Equity	20	0	20	57	0	20	0	20	58	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 31/03/2023						As of 30/06/2023					
		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: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
Other Countries	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	7	0	6	9	0	7	0	7	11	0	0	
	Corporates - Of Which: Specialised Lending	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	
	Retail	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	
	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	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	
	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	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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2022

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
						of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
Risk weighted exposure amount																	
	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	93	93	0	0	0	93	0	0	0	0	0	0	0	0	0	0
	Total	371	371	10	0	0	316	44	0	0	0	0	0	0	0	0	47
		2,313	2,313	556	1,757	4	200	0	0	1,090	0	0	0	0	0	0	0
		1,359	1,359	991	768	2	81	1	126	184	0	0	0	0	0	0	0
		1,952	1,952	30	1,176	9	206	11	255	267	0	0	0	0	0	0	0
		1,191	1,191	0	871	1	24	13	265	1	0	0	0	0	0	0	0
		1,673	1,673	8	946	22	268	16	294	1	0	0	0	0	0	0	0
		4,101	4,101	76	1,032	2,993	135	704	163	64	0	0	0	0	0	0	0
		16,777	16,777	146	0	0	16,384	99	891	939	1,454	0	0	0	0	0	15
	Total	29,567	29,566	364	0	5,219	23,883	231	2,375	194	2,031	3,060	0	0	0	0	133

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 31/12/2022

Residual Maturity		Country / Region		Direct exposures												Off balance sheet		Risk weighted exposure amount
				On balance sheet				Derivatives				Off balance sheet exposures						
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost			Carrying amount	Notional amount	Carrying amount	Notional amount									
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[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]		24	25	0	0	0	25	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]		16	15	0	0	0	15	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		43	40	0	0	0	40	0	0	0	0	0	0	0	0	0	4	
[0 - 3M]		25	25	0	0	0	25	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		59	59	0	0	0	59	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		205	204	0	0	0	204	0	0	0	0	0	0	3	0	0		
[2Y - 3Y]		129	129	0	0	0	129	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		254	254	0	0	0	242	13	0	0	0	0	0	0	0	0		
[5Y - 10Y]		155	155	0	0	0	155	0	0	0	0	0	0	0	0	0		
[10Y - more]		153	153	0	0	0	78	75	0	0	0	0	0	0	0	0		
Total		981	981	0	0	0	893	88	0	0	0	0	0	3	0	0	0	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bayerische Landesbank

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		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	
[2Y - 3Y]		27	24	0	0	0	24	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	203	1	
[5Y - 10Y]		15	13	0	0	0	13	0	0	0	0	0	0	0	0	
[10Y - more]	97	96	0	0	0	96	0	0	0	0	0	0	0	0		
Total		140	134	0	0	0	134	0	0	0	0	0	203	1		
[0 - 3M]	Others	20	20	0	0	20	0	0	0	0	0	0	0	0		
[3M - 1Y]		188	188	0	0	188	0	0	0	0	0	0	1	0		
[1Y - 2Y]		96	95	0	0	95	0	0	0	0	0	0	0	0		
[2Y - 3Y]		195	195	0	0	195	0	0	0	0	0	0	0	0		
[3Y - 5Y]		177	177	0	0	165	11	0	0	0	0	0	0	0		
[5Y - 10Y]		196	196	0	0	196	0	0	0	0	0	0	0	0		
[10Y - more]	103	103	0	0	31	73	0	0	0	0	0	0	0			
Total		974	974	0	0	889	84	0	0	0	0	0	1	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 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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, 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.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Bayerische Landesbank

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾			Of which performing best past due >30 days and <90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ²⁾		
			Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾					Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	78,210	0	0	0	0	1	0	0	0	38,883	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	18,403	0	4	4	0	7	2	0	0	17,981	0	4	4	0	8	2	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Central governments	10,794	0	0	0	0	0	0	0	0	10,189	0	0	0	0	0	0	0	0	0	
Credit institutions	7,140	0	0	0	0	0	0	0	0	7,302	0	0	0	0	7	0	0	0	0	
Other financial corporations	135	0	1	1	0	0	0	0	0	411	0	0	0	0	0	0	0	0	0	
Non-financial corporations	87	0	4	4	0	0	2	0	0	85	0	4	4	0	0	2	0	0	0	
Loans and advances (including at amortised cost and fair value)	192,710	144	1,839	1,839	1,717	414	712	649	293	190,108	74	1,762	1,762	1,641	484	717	657	288		
Central banks	655	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	25,750	1	19	19	19	7	2	2	0	25,304	0	17	17	17	9	2	2	0	0	
Credit institutions	26,685	0	39	39	39	13	28	28	0	24,196	0	39	39	39	28	28	28	0	0	
Other financial corporations	11,586	0	212	212	212	13	31	31	0	11,066	0	196	196	196	21	31	31	0	0	
Non-financial corporations	104,752	3	1,423	1,423	1,308	304	605	544	249	104,027	8	1,361	1,361	1,246	332	610	550	244		
of which: small and medium-sized enterprises	29,542	0	381	381	353	92	153	134	82	29,347	1	342	342	317	68	144	127	78		
of which: Loans collateralised by commercial immovable property	30,039	0	460	460	430	135	211	197	160	31,514	0	439	439	413	123	217	199	149		
Households	24,202	140	140	140	140	77	40	41	41	24,616	60	150	150	144	95	46	44	40		
of which: Loans collateralised by residential immovable property	17,644	77	40	40	40	16	6	7	39	18,138	41	40	40	44	22	6	5	37		
of which: Credit for consumption	3,547	24	65	65	65	48	28	28	0	3,601	21	72	72	72	57	28	28	0		
NET INSTRUMENTS other than NPT	289,324	144	1,843	1,843	1,717	422	714	649	293	246,972	74	1,766	1,766	1,641	492	710	657	288		
OFF-BALANCE SHEET EXPOSURES	63,146		229	229	110	72	48	26	49	62,269		207	207	100	68	44	24	39		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).
²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.
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 PFRB framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Bayerische Landesbank

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾			Of which performing but past due >90 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾					
			Of which: defaulted	Of which Stage 3 ⁽³⁾					Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾			
Cash balances at central banks and other demand deposits	62,378	0	0	0	0	0	0	0	0	0	51,343	0	0	0	0	1	0	0	0		
Debt securities (including at amortised cost and fair value)	17,348	0	4	4	0	7	2	0	0	16,749	0	287	287	0	2	2	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,460	0	0	0	0	0	0	0	0	9,314	0	0	0	0	0	0	0	0	0		
Credit institutions	7,243	0	0	0	0	7	0	0	0	7,100	0	0	0	0	2	0	0	0	0		
Other financial corporations	438	0	0	0	0	0	0	0	0	421	0	283	283	0	4	0	0	0	0		
Non-financial corporations	86	0	4	4	0	0	2	0	0	78	0	4	4	0	0	2	0	0	0		
Loans and advances (including at amortised cost and fair value)	193,639	178	1,768	1,768	1,487	452	678	642	342	192,393	174	2,335	2,335	2,174	513	699	666	674			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	25,175	0	42	42	42	8	4	4	0	25,562	0	43	43	43	7	5	5	0	0		
Credit institutions	24,144	0	54	54	53	5	37	37	0	23,655	0	22	22	22	7	15	15	0	0		
Other financial corporations	12,267	0	182	182	182	18	32	32	0	11,328	0	127	127	127	27	14	14	1	1		
Non-financial corporations	107,225	33	1,333	1,333	1,258	322	597	523	296	106,731	8	1,873	1,873	1,818	368	612	581	625			
of which: small and medium-sized enterprises	29,416	24	298	298	299	69	112	109	70	28,677	1	265	265	268	65	82	79	76			
of which: Loans collateralised by commercial immovable property	31,511	6	463	463	431	112	186	175	188	31,898	1	740	740	548	143	221	219	234			
Households	24,819	146	157	157	152	99	46	47	46	25,095	166	171	171	165	104	53	51	48			
of which: Loans collateralised by residential immovable property	18,268	136	49	49	45	23	5	5	39	18,466	124	52	52	49	23	4	5	41			
of which: Credit for consumption	3,636	34	77	77	77	60	31	30	0	3,692	37	86	86	86	35	34	0	0			
DEBT INSTRUMENTS other than HFT	273,256	178	1,772	1,772	1,487	460	680	642	342	266,483	174	2,522	2,522	2,174	515	701	666	674			
OFF-BALANCE SHEET EXPOSURES	61,772		196	196	91	66	42	23	38	60,350		207	200	90	72	47	27	38			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment 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 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, 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 the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stage, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 30/09/2022						As of 31/12/2022					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,244	693	311	297	255	134	1,182	752	390	379	221	126
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	110	91	19	18	9	0	94	78	19	18	4	0
Non-financial corporations	1,075	579	283	271	222	125	1,033	650	362	353	195	118
of which: small and medium-sized enterprises	241	165	85	83	86		237	166	75	73	86	
Households	59	23	9	7	24	9	55	23	9	7	22	9
DEBT INSTRUMENTS other than HFT	1,244	693	311	297	255		1,182	752	390	379	221	
Loan commitments given	156	53	21	17	9	3	136	49	20	16	4	3
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

Bayerische Landesbank

	As of 31/03/2023						As of 30/06/2023						
	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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	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)	1,261	726	347	333	256	156	1,278	812	387	377	250	148	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	87	76	19	19	6	0	26	25	0	0	1	0	0
Non-financial corporations	1,120	627	319	308	228	147	1,199	766	378	370	228	141	
of which: small and medium-sized enterprises	217	150	62	61	80		185	119	37	36	75		
Households	54	22	8	7	22	8	53	22	8	7	21	7	
DEBT INSTRUMENTS other than HFT	1,261	726	347	333	256		1,278	812	387	377	250		
Loan commitments given	106	40	21	17	4	3	110	42	21	19	1	1	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bayerische Landesbank

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	2.186	69	69	2.186	15	0	2.129	58	58	2.129	13	0	2.105	51	51	2.105	13	0	2.092	36	36	2.092	11	0
B Mining and quarrying	274	0	0	274	1	0	270	0	0	270	1	0	261	0	0	261	1	0	246	0	0	246	1	0
C Manufacturing	6.842	361	361	6.842	273	0	6.261	384	384	6.261	313	0	6.520	355	355	6.520	295	0	6.860	381	381	6.860	311	0
D Electricity, gas, steam and air conditioning supply	20.370	399	399	20.370	150	0	20.477	331	331	20.477	182	0	21.249	308	308	21.249	183	0	20.553	282	282	20.553	162	0
E Water supply	6.132	0	0	6.132	0	0	6.150	18	18	6.150	7	0	6.286	18	18	6.286	7	0	6.398	18	18	6.398	7	0
F Construction	2.166	20	20	2.166	25	0	1.976	20	20	1.976	27	0	2.182	23	23	2.182	24	0	2.054	23	23	2.054	37	0
G Wholesale and retail trade	1.336	24	24	1.336	21	0	1.424	24	24	1.424	22	0	1.423	17	17	1.423	16	0	1.386	16	16	1.386	17	0
H Transport and storage	4.855	124	124	4.855	72	0	4.820	138	138	4.820	45	0	4.791	159	159	4.791	43	0	4.977	150	150	4.977	43	0
I Accommodation and food service activities	938	6	6	938	49	0	941	6	6	941	19	0	948	6	6	948	23	0	915	6	6	915	16	0
J Information and communication	1.094	6	6	1.094	2	0	1.054	5	5	1.054	3	0	1.050	5	5	1.050	3	0	1.046	4	4	1.046	6	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	45.433	112	112	45.433	136	0	46.136	120	120	46.136	139	0	47.315	112	112	47.315	105	0	46.701	600	600	46.701	169	0
M Professional, scientific and technical activities	1.795	3	3	1.795	6	0	2.133	3	3	2.133	12	0	1.950	3	3	1.950	11	0	2.062	48	48	2.062	29	0
N Administrative and support service activities	6.025	289	289	6.025	146	0	5.667	246	246	5.667	144	0	5.915	264	264	5.915	144	0	5.888	273	273	5.888	160	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	338	1	1	338	1	0	355	0	0	355	2	0	338	0	0	338	2	0	345	0	0	345	2	0
Q Human health services and social work activities	2.848	8	8	2.848	6	0	2.727	8	8	2.727	7	0	2.599	15	15	2.599	8	0	2.692	14	14	2.692	9	0
R Arts, entertainment and recreation	407	1	1	407	4	0	465	1	1	465	3	0	446	0	0	446	2	0	457	0	0	457	1	0
S Other services	1.734	0	0	1.734	1	0	1.941	0	0	1.929	2	0	1.858	0	0	1.845	1	0	2.061	0	0	2.050	2	0
Loans and advances	104.753	1.423	1.423	104.750	909	0	104.927	1.361	1.361	104.914	951	0	107.225	1.333	1.333	107.212	880	0	106.733	1.873	1.873	106.722	980	0

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.