Disclosure Report as at 30 September 2015

Pursuant to Part Eight of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR)

Facts. Figures.

Preliminary remarks

This disclosure report, which refers to the period from 1 January 2015 to 30 September 2015, has been drafted in accordance with EBA/GL/2014/14 of 23 December 2014 and the supervisory provisions under Part Eight of the CRR (Capital Requirements Regulation/Regulation (EU) No 575/2013) and CRD IV (Capital Requirements Directive IV/Directive 2013/36/EU), which apply as from 1 January 2014.

By publishing this information, BayernLB meets the intrayear disclosure requirements for institutions with a total exposure measure exceeding EUR 200 billion. As at 30 September 2015, this figure is approximately EUR 238 billion for BayernLB.

The report contains quantitative information on the
- own funds
- own funds requirements
- capital ratios
- leverage ratio

of the BayernLB Group.

The data in this report have not been audited.

Note:
The last unit in the tables may be rounded to the nearest digit.

Own funds

EUR million	30 Sep 2015 CRR/CRD IV	31 Dec 2014 CRR/CRD IV
CET1 capital before regulatory adjustments	10,374	10,610
Regulatory adjustments	−541	−788
Common Equity Tier 1 (CET1) capital	**9,833**	**9,822**
Additional Tier 1 capital before regulatory adjustments	295	304
Regulatory adjustments	−144	−249
Additional Tier 1 (AT1) capital	**151**	**55**
Tier 1 capital (T1 = CET1 + AT1)	**9,984**	**9,877**
Tier 2 capital before regulatory adjustments	1,594	1,996
Regulatory adjustments	−76	−158
Tier 2 (T2) capital	**1,518**	**1,838**
Total capital (TC = T1 + T2)	**11,502**	**11,715**

Own funds requirements

	30 Sep 2015		31 Dec 2014	
EUR million	Own funds requirements	RWA	Own funds requirements	RWA
Credit risk	**4,954**	**61,926**	**5,210**	**65,127**
• Standardised approach	345	4,314	329	4,108
– Central governments or central banks	61	757	14	176
– Regional governments or local authorities	11	134	10	126
– Public sector entities	2	21	1	17
– Multilateral development banks	0	0	0	0
– International organisations	0	0	0	0
– Institutions	5	63	5	68
– Corporates	69	863	99	1,239
– Retail	50	627	61	758
– Secured by mortgages on immovable property	21	257	56	699
– Exposures in default	9	111	6	70
– Items associated with particular high risk	75	938	42	521
– Covered bonds	0	0	0	2
– Securitisation positions	2	23	2	23
– Claims on institutions and corporates with a short-term credit assessment	0	0	0	0
– Collective investments untertakings (CIU)	0	3	0	3
– Equity	35	433	29	364
– Other items	7	84	3	42
• IRB approach	4,595	57,437	4,863	60,788
– Central governments and central banks	102	1,275	85	1,060
– Institutions	552	6,905	612	7,645
– Corporates	3,420	42,750	3,651	45,643
– Retail	385	4,816	387	4,843
Exposures secured by real estate, SMEs	11	144	9	107
Exposures secured by real estate, non-SMEs	220	2,752	293	3,663
Qualifying revolving	20	250	19	239
Other, SMEs	22	271	11	132
Other, non-SME	112	1,400	56	702
– Equity	82	1,024	71	883
Simple risk weight approach	82	1,024	71	883
Risks from private venture capital in sufficiently diversified portfolios	34	419	18	226
Exchange-traded investment risks	3	40	7	87
Other investment risks	45	565	46	570
PD/LGD approach	0	0	0	0
Internal models approach	0	0	0	0
– Securitisation positions	23	287	24	297
– Other non-credit-obligation assets	30	379	33	417
• Risk exposure amount for contributions to the default fund of a CCP	14	176	19	232

Settlement and delivery risk	**0**	**0**	**0**	**0**
Market risk	**245**	**3,066**	**293**	**3,657**
• Standardised approach	245	3,066	293	3,657
– Traded debt instruments	198	2,472	240	2,996
of which securitisation positions	0	0	0	0
– Equity	9	111	8	96
– Foreign Exchange	32	396	35	438
– Commodities	7	88	10	127
• Internal model approach	0	0	0	0
Operational risk	**390**	**4,870**	**462**	**5,776**
• Basic indicator approach	0	0	0	0
• Standardised approach	390	4,870	462	5,776
• Advanced Measurement approaches (AMA)	0	0	0	0
Additional risk exposure amount due to fixed overheads	**0**	**0**	**0**	**0**
Total risk exposure amount for credit valuation adjustment (CVA)	**98**	**1,231**	**164**	**2,056**
• Advanced method	0	0	0	0
• Standardised method	98	1,231	164	2,056
• Based on OEM	0	0	0	0
Risk relating to large exposures in the trading book	**0**	**0**	**0**	**0**
Other risk exposure amounts	**0**	**0**	**0**	**0**
Total	**5,687**	**71,093**	**6,129**	**76,616**

Capital ratios

in %	**30 Sep 2015 CRR/CRD IV**	**31 Dec 2014 CRR/CRD IV**
Common Equity Tier 1 capital (CET1) ratio	13.8	12.8
Tier 1 ratio (T1 ratio)	14.0	12.9
Total capital ratio (TC ratio)	16.2	15.3

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Leverage ratio

The ratio is calculated based on the requirements of COMMISSION DELEGATED REGULATION (EU) 2015/62 of 10 October 2014 amending Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to the leverage ratio.

EUR million	**30 Sep 2015* CRR/CRD 4**
Tier 1 capital (T1 – phase-in)	9,984
Total exposure values	237,848
Leverage ratio (phase-in)	4.2%

* *Beginning with the disclosure as at 31 March 2015, the transitional, i.e. phase-in, regulations are already taken into account in the leverage ratio. For this reason, no comparison figures as at 31 December 2014 are provided.*

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