

# Disclosure Report as at 31 March 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 31 March 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 31 March 2015, this figure is approximately EUR 263 billion for BayernLB.

The report contains quantitative information on the

- own funds
- own funds requirements
- capital ratios
- leverage ratio

of the BayernLB Group. All the data published herein take into account the 2014 financial statements.

The data in this report have not been audited.

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**Note:**

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

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## Own funds structure

EUR million	31 Mar 2015 CRR/CRD IV	31 Dec 2014 CRR/CRD IV
CET1 capital before regulatory adjustments	10,281	10,610
Regulatory adjustments	-686	-788
<b>Common Equity Tier 1 (CET1) capital</b>	<b>9,595</b>	<b>9,822</b>
Additional Tier 1 capital before regulatory adjustments	304	304
Regulatory adjustments	-123	-248
<b>Additional Tier 1 (AT1) capital</b>	<b>181</b>	<b>55</b>
<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>9,776</b>	<b>9,877</b>
Tier 2 capital before regulatory adjustments	1,856	1,996
Regulatory adjustments	-54	-158
<b>Tier 2 (T2) capital</b>	<b>1,802</b>	<b>1,838</b>
<b>Total capital (TC = T1 + T2)</b>	<b>11,578</b>	<b>11,715</b>

## Own funds requirements for CRR reporting

EUR million	31 Mar 2015		31 Dec 2014	
	Own funds requirements	Risk-weighted exposure values	Own funds requirements	Risk-weighted exposure values
<b>Credit risk</b>	5,226	65,324	5,210	65,127
• <b>Standardised approach</b>	341	4,262	329	4,108
– Central governments and central banks	8	102	14	176
– Regional or local authorities	11	141	10	126
– Public authorities	2	23	1	17
– Multilateral development banks	–	–	–	–
– International organisations	–	–	–	–
– Institutions	8	94	5	68
– Corporates	113	1,409	99	1,239
– Retail	59	734	61	758
– Exposures secured by real estate	53	664	56	699
– Impaired exposures	13	158	6	70
– Exceptionally high-risk exposures	40	500	42	521
– Covered bonds	0	5	0	2
– Securitisation exposures	2	24	2	23
– Exposures to institutions and corporates with short-term credit rating	–	–	–	–
– Undertakings for collective investment (UCIs)	0	3	0	3
– Investment risks	29	362	29	364
– Other items	3	42	3	42

• <b>IRB approach</b>	4,867	60,833	4,863	60,788
– Central governments and central banks	103	1,283	85	1,060
– Institutions	594	7,425	612	7,645
– Corporates	3,655	45,687	3,651	45,643
– Retail	381	4,768	387	4,843
Exposures secured by real estate, SMEs	12	150	9	107
Exposures secured by real estate, non-SMEs	279	3,494	293	3,663
Qualified revolving	18	231	19	239
Other, SMEs	15	183	11	132
Other, retail	57	710	56	702
– Investment risks	76	947	71	883
Simple investment approach	76	947	71	883
Risks from private venture capital in sufficiently diversified portfolios	18	226	18	226
Exchange-traded investment risks	7	83	7	87
Other investment risks	51	638	46	570
PD/LGD approach	–	–	–	–
Internal model approach	–	–	–	–
– Securitisation exposures	25	307	24	297
– Other non-credit-obligation assets	33	416	33	417
– Exposure to contributions to a CCP default fund	18	229	19	232
<b>Settlement and delivery risk</b>	–	–	–	–
<b>Market risk</b>	246	3,073	293	3,657
• <b>Standardised approach</b>	246	3,073	293	3,657
– Exchange-traded bonds	220	2,746	240	2,996
of which securitisation exposures	–	–	–	–
– Equity	7	82	8	96
– Currency risk	–	–	35	438
– Commodities risk	20	244	10	127
• <b>Internal model approach</b>	–	–	–	–
<b>Operational risk</b>	390	4,870	462	5,776
• <b>Basic indicator approach</b>	–	–	–	–
• <b>Standardised approach</b>	390	4,870	462	5,776
• <b>Advanced Measurement approaches (AMA)</b>	–	–	–	–
<b>Additional exposure amount due to fixed overheads</b>	–	–	–	–
<b>Credit valuation adjustment (CVA) risk</b>	114	1,428	164	2,056
• <b>Advanced method</b>	–	–	–	–
• <b>Standardised method</b>	114	1,428	164	2,056
• <b>Based on the original exposure method</b>	–	–	–	–
<b>Risk relating to large exposures in the trading book</b>	–	–	–	–
<b>Other exposures</b>	–	–	–	–
<b>Total</b>	<b>5,976</b>	<b>74,695</b>	<b>6,129</b>	<b>76,616</b>

## Capital ratios

in %	31 Mar 2015 CRR/CRD IV	31 Dec 2014 CRR/CRD IV
Common Equity Tier 1 capital ratio (CET1 ratio)	12.9	12.8
Tier 1 ratio (T1 ratio)	13.1	12.9
Total capital ratio (TC ratio)	15.5	15.3

## Leverage ratio

As at 31 March 2015, the leverage ratio is disclosed for the first time with transitional, i.e. phase-in, regulations taken into account. For this reason, no comparison figures as at 31 December 2014 are provided. 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	31 Mar 2015 CRR/CRD IV
Tier 1 capital (T1 capital)	9,776
Total exposure values	263,210
Leverage ratio	3.7%

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