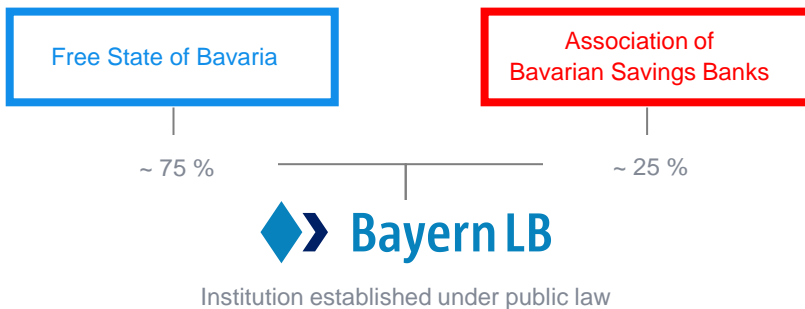


BayernLB profile

About us

- › BayernLB is one of the major commercial banks for large Corporates and Mittelstand customers in Germany
- › Strong corporate and commercial real estate lender with a regional focus and balanced risk profile
- › As a member of the Savings Banks Finance Group BayernLB is a close partner of the savings banks in Bavaria, providing them with a wide range of products
- › Retail customers are mainly served by BayernLB's Deutsche Kreditbank AG subsidiary (DKB)

Strong owners



Segments

Corporates & Mittelstand

- › Strong market position with 34% customer share among large corporates
- › 60% main bank customers in large Mittelstand - targeted and successful expansion in the regions

Real Estate & Savings Banks/ Association

- › Real estate: ~ EUR 5.5 bn new business and ~ EUR 1.6 bn renewals in 2018
- › No. 1 partner to the Bavarian savings banks
- › Market leading position in the foreign notes & coins/precious metals business

DKB

- › Over 4.0 m retail customers – second largest online bank in Germany
- › Leading position in the renewable energy sector (EUR 10.4 bn portfolio)

Financial Markets

- › Top position in covered bonds and Schuldschein note loans
- › Supplier of interest and currency management products
- › Broad market access to institutional investors

Rating & Investor Relations

Tel.: +49 89 2171 23448

Mail: investorrelations@bayernlb.de

Web: www.bayernlb.com



Munich, Nuremberg, Stuttgart, Frankfurt, Dusseldorf, Hamburg, Berlin, Leipzig
London, Milan, Paris, New York, Moscow

Key figures and ratings

Key figures

	2018	2017
Profit before taxes EUR m	869	652
Consolidated profit EUR m	822	677
CIR %	61.9	59.9
RoE %	9,4	7.4
Total assets EUR bn	220.2	214.5
CET1 capital ratio %	15.2	15.3

Funding strategy

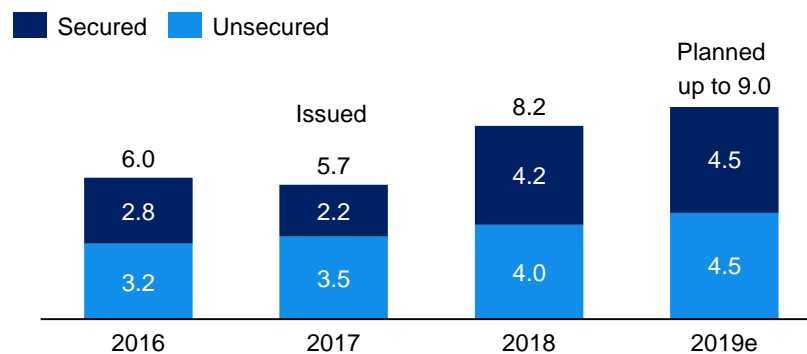
- › Balanced funding mix of secured and unsecured bonds with a focus on euro
- › Diversified funding sources, particularly via the savings banks, institutional investors, retail customers and the international debt issuance programme
- › High retail funding via the savings banks (B custody accounts, 2018: approx. EUR 0.7 bn)
- › The Bank ensures access to capital markets by regularly issuing benchmark secured bonds
- › Liquidity Coverage Ratio (LCR): 169 % as at March 2019

Key Ratings

	Fitch Ratings	Moody's
Issuer rating	A- (stable)	Aa3 (stable)
Long term, preferred senior unsecured	A-	Aa3 (stable)
Long term, non preferred senior unsecured	A-	A2
Short term, unsecured	F1	P-1
Public Pfandbriefs	AAA	Aaa
Mortgage Pfandbriefs	-	Aaa

Capital market funding

EUR bn / BayernLB core Bank not including BayernLabo



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