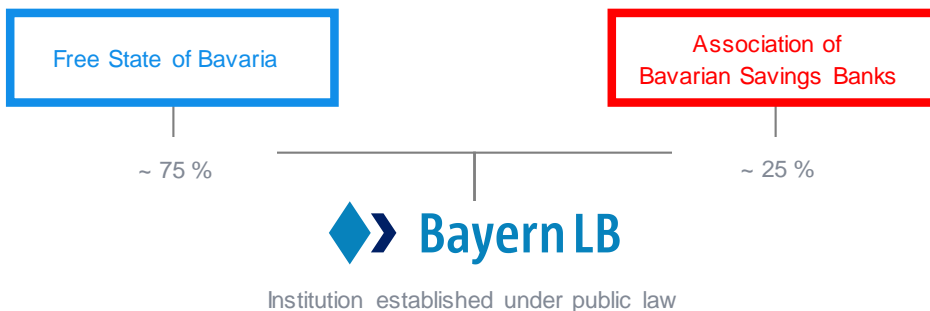


# BayernLB profile

## Our value proposition

- › BayernLB is one of the major commercial banks in Germany
- › We support our corporate customers sustainably with in-depth expertise
- › In real estate financing, we use our specialist knowledge and network to support our customers throughout the entire value chain in Germany and other selected markets
- › We are the central bank for the Bavarian savings banks and the main bank for the Free State of Bavaria
- › As a tech bank, DKB provides its customers with an excellent client experience and outstanding digital solutions
- › Our asset-management companies enable our customers to choose from a wide variety of sustainable investments

## Strong owners



## Segments

DKB

Inspire customers as a tech bank and sustainable partner  
#geldverbesserer

Real Estate/Savings  
Banks & Financial  
Institutions

Qualified and reliable real estate lender and service provider / central bank to the Bavarian savings banks and partner to the public sector / FI

Corporates &  
Markets

Specialised lender for the German economy's challenges of tomorrow

## Rating & Investor Relations

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

# Key figures and ratings

## Key figures

	2021	2020
Profit before taxes EUR m	816	197
Consolidated profit EUR m	553	226
CIR %	59.0	65.9
RoE %	7.9	2.0
Total assets EUR bn	267	256
CET1 capital ratio %	17.3	15.9

## Funding strategy

- › Capital market funding In the year 2021 was marked by several benchmark bonds (Tier 2, NPS, covered bonds)
- › The main purpose was to maintain the positive liabilities structure from the perspective of investors and rating agencies
- › The focus this year is on secured funding, which goes hand in hand with the Bank's growth strategy in real estate
- › BayernLB continues to ensure its capital market presence by regularly issuing benchmark bonds
- › Liquidity coverage ratio (LCR): 271% as at Dec 2021
- › Net Stable Funding Ratio (NSFR): 137 % as at Dec 2021

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## Key Ratings

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

## Capital market funding

EUR bn / BayernLB core Bank not including BayernLabo

