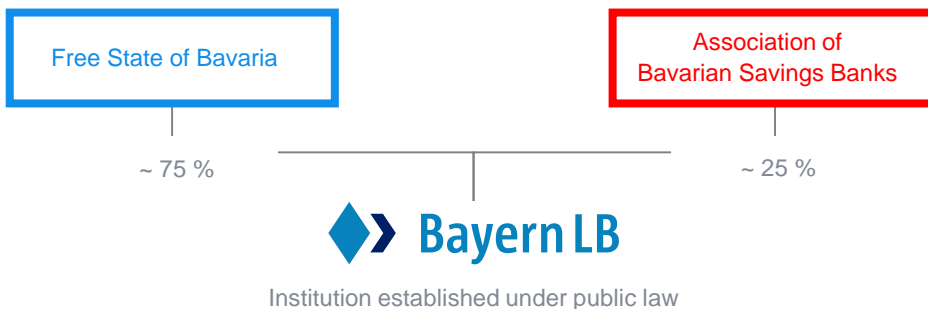


BayernLB profile

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

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

Corporates & Markets

Specialised bank for the German economy's forward-looking topics

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

	2019	2018
Profit before taxes EUR m	653	869
Consolidated profit EUR m	463	822
CIR %	65.8	61.9
RoE %	6.7	9.4
Total assets EUR bn	226.0	220.2
CET1 capital ratio %	15.6 ¹	15.2

¹ CET1 ratio for 2019 as reported

Funding strategy

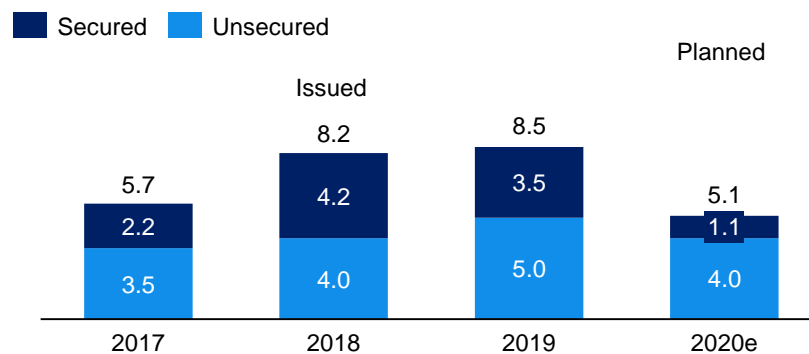
- › Lower funding needs in 2020 are the result of the streamlining of BayernLB core Bank and the related reduction in funding requirements
- › The focus is on unsecured funding at BayernLB level through a diverse range of funding sources, especially via the savings banks, institutional investors, retail and the international DIP scheme
- › Capital market presence is maintained by regularly issuing secured benchmark bonds
- › Liquidity Coverage Ratio (LCR): 168 % as at December 2019

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	Aaa
Mortgage Pfandbriefs	-	Aaa

Capital market funding

EUR bn / BayernLB core Bank not including BayernLabo



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