



2018 EU-wide Stress Test

Bank Name	Landesbank Baden-Württemberg
LEI Code	B81CK4ESI35472RHJ606
Country Code	DE

2018 EU-wide Stress Test: Summary

Landesbank Baden-Württemberg

	Actual	Restated	Baseline Scenario			Adverse Scenario		
	(starting year)	(starting year)	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)	31/12/2017	31/12/2017						
Net interest income	1,577		1,502	1,467	1,445	1,179	1,061	915
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	156		165	165	165	-464	124	124
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-75		-315	-178	-142	-1,325	-384	-180
Profit or (-) loss for the year	389		50	123	129	-1,686	-465	-383
Coverage ratio: non-performing exposure (%)	50.82%	46.54%	45.06%	40.87%	38.10%	53.42%	46.90%	43.66%
Common Equity Tier 1 capital	11,955	12,242	12,233	12,207	12,240	9,936	9,211	8,663
Total Risk exposure amount (all transitional adjustments included)	75,727	75,779	76,243	76,288	76,345	79,337	81,660	81,056
Common Equity Tier 1 ratio, %	15.79%	16.15%	16.04%	16.00%	16.03%	12.52%	11.28%	10.69%
Fully loaded Common Equity Tier 1 ratio, %	15.67%	16.05%	15.97%	16.00%	16.03%	12.45%	11.28%	10.69%
Tier 1 capital	12,795	13,113	13,153	12,915	12,712	10,856	9,919	9,135
Total leverage ratio exposures	257,740	257,740	257,740	257,740	257,740	257,740	257,740	257,740
Leverage ratio, %	4.96%	5.09%	5.10%	5.01%	4.93%	4.21%	3.85%	3.54%
Fully loaded leverage ratio, %	4.61%	4.72%	4.73%	4.74%	4.75%	3.83%	3.58%	3.36%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			1,068	1,068	1,068	1,068	1,068	1,068
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	147	187	220

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB
Landesbank Baden-Württemberg

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Landesbank Baden-Württemberg	(min EUR, %)													
	Central banks and central governments	0	0	64,164	0	0	0	1,369	0	41,143	75	10	2	2.8%
	Institutions	0	0	57,434	1	0	0	6,620	0	39,100	2	3	1	55.5%
	Corporates	0	0	85,227	890	0	0	34,366	0	81,014	850	534	404	47.5%
	Corporates - Of Which: Specialised Lending	0	0	16,736	81	0	0	7,807	0	16,372	78	59	22	27.5%
	Corporates - Of Which: SME	0	0	7,510	233	0	0	3,262	0	7,382	233	129	108	46.6%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									11	0	0	0	0.0%
	Securitisation													
Other non-credit obligation assets									552	0	0	0	-	
IRB TOTAL		0	0	206,824	891	0	0	42,355	0	161,820	927	547	407	43.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Germany	(min EUR, %)													
	Central banks and central governments	0	0	48,209	0	0	0	0	0	32,281	73	5	2	2.9%
	Institutions	0	0	12,776	0	0	0	1,471	0	9,388	1	0	0	0.0%
	Corporates	0	0	61,083	772	0	0	24,513	0	59,379	731	427	341	46.7%
	Corporates - Of Which: Specialised Lending	0	0	7,788	29	0	0	3,080	0	7,605	29	23	10	40.6%
	Corporates - Of Which: SME	0	0	7,285	225	0	0	3,216	0	7,158	224	120	102	45.3%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									11	0	0	0	0.0%
	Securitisation													
Other non-credit obligation assets									449	0	0	0	-	
IRB TOTAL		0	0	122,067	772	0	0	25,984	0	101,508	805	432	343	42.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United Kingdom	(min EUR, %)													
	Central banks and central governments	0	0	384	0	0	0	44	0	384	0	0	0	-
	Institutions	0	0	22,130	0	0	0	1,348	0	16,277	0	0	0	-
	Corporates	0	0	915	0	0	0	472	0	735	0	2	0	48.9%
	Corporates - Of Which: Specialised Lending	0	0	614	0	0	0	309	0	605	0	2	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	48.9%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL		0	0	23,429	0	0	0	1,864	0	17,395	0	2	0	48.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Landesbank Baden-Württemberg

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
United States	Central banks and central governments	0	0	5,470	0	0	0	428	0	4,929	0	0	0	0
	Institutions	0	0	2,882	0	0	0	518	0	1,799	0	0	0	0
	Corporates	0	0	8,757	4	0	0	2,540	0	8,557	4	7	3	84.9%
	Corporates - Of Which: Specialised Lending	0	0	3,871	0	0	0	1,838	0	3,856	0	2	0	0
	Corporates - Of Which: SME	0	0	13	0	0	0	9	0	13	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity													
	Securitisation													
Other non-credit obligation assets										18	0	0	0	
IRB TOTAL		0	0	17,108	4	0	0	3,486	0	15,263	4	7	3	84.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
France	Central banks and central governments	0	0	42	0	0	0	0	0	42	0	0	0	0
	Institutions	0	0	7,887	0	0	0	547	0	6,313	0	0	0	0
	Corporates	0	0	890	1	0	0	290	0	519	1	1	0	18.4%
	Corporates - Of Which: Specialised Lending	0	0	271	0	0	0	145	0	261	0	1	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity													
	Securitisation													
Other non-credit obligation assets										0	0	0	0	
IRB TOTAL		0	0	8,729	1	0	0	838	0	6,875	1	1	0	18.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Switzerland	Central banks and central governments	0	0	735	0	0	0	0	0	430	0	0	0	0
	Institutions	0	0	2,812	0	0	0	595	0	2,144	0	0	0	0
	Corporates	0	0	2,149	1	0	0	803	0	2,095	1	2	0	53.7%
	Corporates - Of Which: Specialised Lending	0	0	24	0	0	0	6	0	24	0	0	0	0
	Corporates - Of Which: SME	0	0	103	0	0	0	38	0	103	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity													
	Securitisation													
Other non-credit obligation assets										4	0	0	0	
IRB TOTAL		0	0	5,696	1	0	0	1,398	0	4,672	1	3	0	53.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Luxembourg	Central banks and central governments	0	0	36	0	0	0	0	0	6	0	0	0	0
	Institutions	0	0	244	0	0	0	38	0	0	0	0	0	0
	Corporates	0	0	1,960	15	0	0	896	0	1,943	15	6	5	32.8%
	Corporates - Of Which: Specialised Lending	0	0	1,376	6	0	0	631	0	1,372	5	0	0	0.0%
	Corporates - Of Which: SME	0	0	6	0	0	0	3	0	6	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity									0	0	0	0	
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	
IRB TOTAL	0	0	2,240	15	0	0	934	0	1,949	15	6	5	32.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Austria	Central banks and central governments	0	0	363	0	0	0	18	0	137	0	0	0	0
	Institutions	0	0	781	0	0	0	115	0	292	0	0	0	0
	Corporates	0	0	1,318	0	0	0	504	0	1,287	0	2	0	0
	Corporates - Of Which: Specialised Lending	0	0	30	0	0	0	10	0	30	0	0	0	0
	Corporates - Of Which: SME	0	0	2	0	0	0	1	0	2	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									1	0	0	0	0
IRB TOTAL	0	0	2,461	0	0	0	637	0	1,718	0	2	0	0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Netherlands	Central banks and central governments	0	0	102	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,219	0	0	0	122	0	481	0	0	0	0
	Corporates	0	0	1,482	0	0	0	658	0	1,345	0	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	213	0	0	0	114	0	206	0	0	0	0
	Corporates - Of Which: SME	0	0	18	0	0	0	12	0	18	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									2	0	0	0	0
IRB TOTAL	0	0	2,803	0	0	0	780	0	1,829	0	1	0	0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
China	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	783	0	0	0	335	0	783	0	0	0	0
	Corporates	0	0	42	0	0	0	30	0	42	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
	IRB TOTAL	0	0	825	0	0	0	365	0	825	0	0	0	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)														
Channel Islands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	761	0	0	0	353	0	755	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	649	0	0	0	329	0	643	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	0
	IRB TOTAL	0	0	761	0	0	0	353	0	755	0	0	0	0

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Landesbank Baden-Württemberg	Central banks and central governments	41,140	77	32	31	40.0%	41,138	79	33	32	40.0%	41,136	81	34	33	40.0%
	Institutions	39,075	27	10	7	26.7%	39,046	56	18	14	24.9%	39,013	89	26	21	24.2%
	Corporates	80,686	1,178	743	535	45.4%	80,313	1,551	877	646	41.7%	79,926	1,938	982	760	39.2%
	Corporates - Of Which: Specialised Lending	16,269	181	104	42	22.9%	16,151	299	124	62	20.8%	16,030	420	136	83	19.7%
	Corporates - Of Which: SME	7,340	275	158	132	48.0%	7,293	322	175	144	44.8%	7,242	373	191	157	42.2%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	11	0	0	0	38.2%	11	0	0	0	38.2%	11	0	0	0	38.2%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	552	0	1	0	32.4%	552	1	1	0	32.1%	551	1	1	0	32.1%	
IRB TOTAL	161,465	1,282	787	573	44.7%	161,059	1,687	928	692	41.0%	160,638	2,109	1,043	815	38.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	32,280	74	30	30	40.0%	32,278	75	30	30	40.0%	32,277	76	31	30	40.0%
	Institutions	9,384	5	2	1	23.0%	9,379	10	3	2	24.9%	9,374	15	5	4	25.7%
	Corporates	59,182	929	574	437	47.1%	58,954	1,156	667	510	44.1%	58,716	1,395	743	587	42.1%
	Corporates - Of Which: Specialised Lending	7,579	52	39	17	33.1%	7,549	82	46	23	28.8%	7,518	112	52	30	26.6%
	Corporates - Of Which: SME	7,121	261	146	122	47.1%	7,078	303	160	133	43.8%	7,033	346	175	144	41.3%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	11	0	0	0	38.2%	11	0	0	0	38.2%	11	0	0	0	38.2%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	449	0	0	0	31.1%	448	1	0	0	30.5%	448	1	1	0	30.3%	
IRB TOTAL	101,305	1,008	606	468	46.4%	101,071	1,242	701	543	43.7%	100,826	1,487	779	621	41.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United Kingdom	Central banks and central governments	384	0	0	0	40.0%	384	0	0	0	40.0%	384	0	0	0	40.0%
	Institutions	16,268	9	1	1	12.7%	16,257	20	3	3	12.8%	16,244	33	5	4	12.9%
	Corporates	730	5	6	2	35.6%	725	10	8	4	34.8%	719	16	9	5	34.1%
	Corporates - Of Which: Specialised Lending	602	3	3	1	28.6%	599	6	4	2	27.6%	596	10	5	3	26.8%
	Corporates - Of Which: SME	0	0	0	0	48.9%	0	0	0	0	48.9%	0	0	0	0	48.9%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	17,382	14	7	3	20.7%	17,365	30	11	6	20.2%	17,346	49	14	10	19.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
United States	Central banks and central governments	4,929	0	0	0	40.0%	4,929	0	0	0	40.0%	4,929	0	0	0	40.0%
	Institutions	1,756	3	0	0	5.9%	1,752	6	1	0	5.7%	1,748	11	1	1	5.6%
	Corporates	8,524	37	29	10	25.6%	8,476	84	38	18	21.4%	8,424	137	43	27	20.0%
	Corporates - Of Which: Specialised Lending	3,830	26	20	4	15.1%	3,792	64	26	9	14.8%	3,748	107	28	16	14.7%
	Corporates - Of Which: SME	13	1	0	0	6.4%	13	1	0	0	11.4%	12	1	0	0	14.9%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	18	0	0	0	-	18	0	0	0	-	18	0	0	0	-	
IRB TOTAL	15,227	40	29	10	24.4%	15,176	91	39	18	20.3%	15,119	148	44	28	19.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	42	0	0	0	40.0%	42	0	0	0	40.0%	42	0	0	0	40.0%
	Institutions	6,311	2	0	0	20.0%	6,309	4	1	1	19.8%	6,307	6	1	1	19.7%
	Corporates	517	3	3	1	30.7%	515	5	4	2	32.3%	513	7	5	2	32.6%
	Corporates - Of Which: Specialised Lending	266	1	2	0	34.3%	258	3	3	1	33.9%	257	4	3	2	33.5%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,871	4	4	1	26.2%	6,867	9	5	2	26.8%	6,862	13	6	3	26.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Switzerland	Central banks and central governments	430	0	0	0	40.0%	430	0	0	0	40.0%	430	0	0	0	40.0%
	Institutions	2,143	1	1	0	37.5%	2,142	2	1	1	37.5%	2,141	3	1	1	37.5%
	Corporates	2,090	6	5	2	42.4%	2,085	11	8	4	41.6%	2,079	16	10	7	41.3%
	Corporates - Of Which: Specialised Lending	24	0	0	0	4.0%	24	0	0	0	4.0%	24	0	0	0	4.0%
	Corporates - Of Which: SME	103	0	0	0	32.1%	102	1	0	0	32.0%	102	1	0	0	31.8%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	4	0	0	0	45.0%	4	0	0	0	45.0%	4	0	0	0	45.0%	
IRB TOTAL	4,666	6	6	3	41.7%	4,660	12	9	5	41.1%	4,654	19	12	8	40.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
(mIn EUR, %)																
Landesbank Baden-Württemberg	Central banks and central governments	41,140	77	33	31	40.0%	41,138	80	34	32	40.0%	41,135	83	35	33	40.0%
	Institutions	39,017	85	24	17	20.1%	38,939	163	40	34	20.7%	38,896	206	49	44	21.3%
	Corporates	80,307	1,557	1,434	887	57.0%	79,491	2,373	1,713	1,191	50.2%	78,732	3,132	1,962	1,470	46.9%
	Corporates - Of Which: Specialised Lending	16,126	325	241	99	30.5%	15,863	587	293	175	29.8%	15,662	789	335	233	29.9%
	Corporates - Of Which: SME	7,283	332	306	222	66.9%	7,135	479	382	273	57.1%	6,938	677	458	343	50.6%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	11	0	0	0	43.9%	11	0	0	0	43.9%	11	0	0	0	43.9%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	552	0	1	0	36.9%	551	1	1	0	36.6%	551	1	1	0	36.6%	
IRB TOTAL	161,027	1,720	1,492	935	54.4%	160,130	2,617	1,788	1,257	48.0%	159,324	3,422	2,048	1,547	45.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
(mIn EUR, %)																
Germany	Central banks and central governments	32,279	74	30	30	40.0%	32,278	75	31	30	40.0%	32,277	77	31	31	40.0%
	Institutions	9,371	18	7	5	25.6%	9,347	42	12	11	26.6%	9,338	51	15	14	26.8%
	Corporates	58,946	1,164	1,156	735	63.2%	58,407	1,704	1,261	952	55.9%	57,851	2,260	1,561	1,167	51.6%
	Corporates - Of Which: Specialised Lending	7,551	80	108	37	46.2%	7,476	183	122	66	42.3%	7,399	232	147	94	40.6%
	Corporates - Of Which: SME	7,064	318	293	213	67.0%	6,923	499	366	262	57.0%	6,731	651	440	329	50.5%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	11	0	0	0	43.9%	11	0	0	0	43.9%	11	0	0	0	43.9%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	449	0	1	0	35.2%	448	1	1	0	34.7%	448	1	1	0	34.6%	
IRB TOTAL	101,056	1,257	1,193	770	61.3%	100,491	1,822	1,405	994	54.6%	99,924	2,389	1,608	1,212	50.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
(mIn EUR, %)																
United Kingdom	Central banks and central governments	394	0	0	0	40.0%	394	0	0	0	40.0%	394	0	0	0	40.0%
	Institutions	16,229	47	7	6	12.7%	16,197	80	11	10	12.9%	16,184	93	12	12	12.9%
	Corporates	728	7	10	3	36.8%	720	15	13	5	35.5%	713	22	14	8	35.1%
	Corporates - Of Which: Specialised Lending	601	4	7	1	30.6%	596	9	8	3	29.0%	591	14	8	4	28.9%
	Corporates - Of Which: SME	0	0	0	0	48.9%	0	0	0	0	48.9%	0	0	0	0	48.9%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	17,341	54	17	9	15.8%	17,300	93	24	16	16.5%	17,280	116	26	20	17.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United States	Central banks and central governments	4,929	0	0	0	40.0%	4,929	0	0	0	40.0%	4,929	0	0	0	40.0%
	Institutions	1,753	5	1	0	5.9%	1,746	13	1	1	5.5%	1,739	20	1	1	5.6%
	Corporates	8,418	143	95	46	31.9%	8,277	284	127	86	30.3%	8,187	373	142	112	29.9%
	Corporates - Of Which: Specialised Lending	3,734	121	71	34	28.3%	3,613	243	99	67	27.7%	3,540	316	110	87	27.5%
	Corporates - Of Which: SME	13	1	0	0	8.9%	12	1	0	0	14.7%	12	1	0	0	17.8%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	18	0	0	0	-	18	0	0	0	-	18	0	0	0	-	
IRB TOTAL	15,118	148	96	46	31.0%	14,970	297	128	87	29.3%	14,873	393	144	113	28.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
France	Central banks and central governments	42	0	0	0	40.0%	42	0	0	0	40.0%	42	0	0	0	40.0%
	Institutions	6,310	3	1	1	20.0%	6,308	6	1	1	19.7%	6,305	8	2	2	19.5%
	Corporates	516	3	6	1	31.1%	513	7	7	2	32.1%	509	10	8	3	32.2%
	Corporates - Of Which: Specialised Lending	260	2	5	1	35.0%	257	4	5	1	34.0%	255	6	6	2	33.8%
	Corporates - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	6,869	6	7	2	25.7%	6,863	12	8	3	26.5%	6,857	18	10	5	26.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Switzerland	Central banks and central governments	430	0	0	0	40.0%	430	0	0	0	40.0%	430	0	0	0	40.0%
	Institutions	2,142	2	1	1	37.5%	2,140	3	2	1	37.5%	2,138	5	3	2	37.5%
	Corporates	2,088	8	11	4	47.4%	2,078	17	15	9	51.7%	2,069	26	20	14	51.7%
	Corporates - Of Which: Specialised Lending	24	0	0	0	4.0%	24	0	0	0	4.0%	24	0	0	0	4.0%
	Corporates - Of Which: SME	103	0	0	0	31.8%	102	1	0	0	31.7%	102	1	0	0	31.5%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	4	0	0	0	51.8%	4	0	0	0	51.8%	4	0	0	0	51.8%	
IRB TOTAL	4,663	9	12	4	45.6%	4,652	20	18	10	49.4%	4,641	32	23	16	49.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Landesbank Baden-Württemberg	Central governments or central banks	296	0	0	0	295	1	0	0	0.2%
	Regional governments or local authorities	1,219	0	11	0	1,207	0	1	0	50.5%
	Public sector entities	230	0	46	0	210	0	1	0	42.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	32,196	0	919	0	31,067	1	2	0	1.0%
	Corporates	7,250	63	6,022	82	7,290	176	137	116	66.1%
	of which: SME	1,359	17	1,253	23	1,371	24	18	14	58.0%
	Retail	5,162	69	3,620	87	5,205	114	82	54	47.7%
	of which: SME	1,407	28	804	34	1,420	47	38	30	64.6%
	Secured by mortgages on immovable property	5,157	27	1,813	27	5,157	27	7	2	7.6%
	of which: SME	134	2	39	2	134	2	1	0	6.9%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	0	0	0	0	0	0	0.0%
	Equity			957	0	0	0	0	0	0.0%
Securitisation										
Other exposures			13	0	16	0	0	0	0.0%	
Standardised Total		52,103	160	13,402	196	50,608	319	230	173	54.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	248	0	0	0	247	1	0	0	0.1%
	Regional governments or local authorities	1,314	0	1	0	1,302	0	1	0	50.5%
	Public sector entities	230	0	46	0	210	0	1	0	42.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	31,857	0	850	0	30,979	1	2	0	1.0%
	Corporates	6,107	56	5,002	71	6,139	162	123	108	67.1%
	of which: SME	1,353	17	1,247	22	1,365	24	17	14	58.6%
	Retail	5,104	67	3,577	85	5,146	110	81	53	48.0%
	of which: SME	1,406	28	804	34	1,419	47	38	30	64.7%
	Secured by mortgages on immovable property	5,075	27	1,784	27	5,075	27	7	2	7.6%
	of which: SME	133	2	39	2	133	2	1	0	6.9%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					14	0	0	0	0.0%	
Standardised Total		50,338	150	12,206	182	49,112	301	213	163	54.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	8	1	8	1	8	4	3	3	73.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	4	0	0	0	38.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		18	1	13	1	17	5	3	3	71.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	3	0	0	0	3	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	1	0	2	0	0	0	0.0%
	Corporates	64	0	64	0	43	0	0	0	7.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	8	1	6	1	8	1	0	0	41.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	15	0	5	0	15	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					2	0	1	0	0.0%	
Standardised Total	95	1	78	1	74	1	1	0	37.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
France	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	1	0	0	0	0.0%
	Corporates	6	1	6	1	6	1	0	0	17.7%
	of which: SME	0	0	0	0	0	0	0	0	3.1%
	Retail	8	0	6	0	8	0	0	0	36.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	18	1	13	1	19	1	0	0	25.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Switzerland	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	254	0	51	0	4	0	0	0	0.0%
	Corporates	51	0	41	0	53	0	0	0	9.7%
	of which: SME	1	0	1	0	1	0	0	0	0.0%
	Retail	18	0	13	0	18	0	0	0	37.4%
	of which: SME	1	0	0	0	1	0	0	0	0.0%
	Secured by mortgages on immovable property	27	0	10	0	27	0	0	0	11.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	358	1	122	1	102	1	1	0	22.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	0	0	0	0	0	0	0.0%
	Corporates	43	0	43	0	45	0	0	0	99.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	0	0	0	0	0	0	0.0%
	Equity									
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		48	0	44	0	47	0	0	0	99.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Austria	Central governments or central banks	8	0	0	0	8	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	78	0	16	0	78	0	0	0	0.0%
	Corporates	123	0	96	0	124	0	0	0	4.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	2	0	2	0	2	0	0	0	52.2%
	of which: SME	0	0	0	0	0	0	0	0	16.3%
	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		215	0	114	0	216	0	0	0	24.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)										
Netherlands	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	53	0	51	0	83	0	0	0	4.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	1	0	4	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		57	0	53	0	87	0	0	0	4.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
China	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	1	0	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	3	0	0	0	29.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		9	0	7	0	6	0	0	0	29.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Channel Islands	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	43	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		0	0	0	0	43	0	0	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
United States	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	15.7%	2	0	0	0	16.2%	2	0	0	0	16.8%
	Corporates	43	0	0	0	21.5%	43	0	0	0	27.4%	43	1	0	0	30.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	8	1	0	0	40.4%	8	1	0	0	39.3%	8	1	1	0	38.1%
	of which: SME	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Secured by mortgages on immovable property	15	0	0	0	5.5%	15	0	0	0	5.4%	15	0	0	0	5.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	2	0	0	0	0.0%	2	0	0	0	0.0%	2	0	0	0	0.0%	
Standardised Total	74	2	1	1	34.8%	73	2	1	1	32.7%	73	2	1	1	31.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
France	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	42.0%	1	0	0	0	42.1%	1	0	0	0	42.1%
	Corporates	6	1	0	0	34.9%	6	1	0	0	35.0%	6	1	0	0	35.1%
	of which: SME	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0%
	Retail	8	0	0	0	35.3%	8	1	0	0	33.4%	8	1	0	0	31.4%
	of which: SME	0	0	0	0	20.4%	0	0	0	0	18.3%	0	0	0	0	16.9%
	Secured by mortgages on immovable property	3	0	0	0	4.2%	3	0	0	0	4.2%	3	0	0	0	4.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	19	1	0	0	34.8%	18	1	0	0	33.8%	18	1	1	0	32.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mtn EUR, %)		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Switzerland	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	0	0	0	44.5%	4	0	0	0	43.3%	4	0	0	0	43.6%
	Corporates	52	1	0	0	20.0%	52	1	0	0	23.2%	52	1	0	0	24.8%
	of which: SME	1	0	0	0	10.1%	1	0	0	0	8.6%	1	0	0	0	8.0%
	Retail	18	0	0	0	33.3%	18	1	0	0	29.4%	18	1	0	0	26.4%
	of which: SME	1	0	0	0	2.8%	1	0	0	0	2.0%	1	0	0	0	1.7%
	Secured by mortgages on immovable property	27	1	0	0	12.4%	27	1	0	0	12.1%	26	1	0	0	11.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	102	2	1	0	21.2%	101	2	1	0	20.5%	100	3	1	1	20.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Luxembourg	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	18.5%	0	0	0	0	19.4%	0	0	0	0	19.9%
	Corporates	45	1	0	0	68.6%	44	1	1	1	56.6%	44	1	1	1	51.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	13.9%	1	1	0	0	13.1%	1	1	0	0	12.6%
	of which: SME	0	0	0	0	56.4%	0	0	0	0	56.4%	0	0	0	0	56.4%
	Secured by mortgages on immovable property	1	0	0	0	2.1%	1	0	0	0	2.4%	1	0	0	0	2.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	1	1	0.0%	
Standardised Total	46	1	0	0	68.3%	46	1	1	1	56.0%	46	1	1	1	50.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Austria	Central governments or central banks	8	0	0	0	40.0%	8	0	0	0	40.0%	8	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	78	0	0	0	50.9%	78	0	0	0	50.8%	78	0	0	0	50.7%
	Corporates	123	1	0	0	19.7%	123	1	0	0	20.8%	122	2	0	0	22.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	2	0	0	0	51.8%	2	0	0	0	46.1%	2	0	0	0	40.3%
	of which: SME	0	0	0	0	31.8%	0	0	0	0	31.3%	0	0	0	0	30.9%
	Secured by mortgages on immovable property	3	0	0	0	5.7%	3	0	0	0	5.6%	3	0	0	0	5.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	215	1	0	0	26.0%	214	1	1	0	25.2%	214	2	1	1	25.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Netherlands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	16.6%	0	0	0	0	16.6%	0	0	0	0	16.6%
	Corporates	82	1	0	0	24.0%	82	1	1	0	25.0%	81	2	1	0	25.2%
	of which: SME	0	0	0	0	51.8%	0	0	0	0	51.8%	0	0	0	0	51.8%
	Retail	1	0	0	0	8.4%	1	0	0	0	10.2%	1	0	0	0	11.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	0	0	5.1%	4	0	0	0	5.2%	4	0	0	0	5.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	87	1	0	0	23.2%	86	1	1	0	24.2%	85	2	1	0	24.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
China	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	43.9%	0	0	0	0	43.9%	0	0	0	0	43.9%
	Corporates	1	0	0	0	43.7%	1	0	0	0	43.7%	1	0	0	0	43.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	3	0	0	0	23.2%	3	3	0	0	16.8%	3	0	0	0	13.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	0	0	0	5.0%	2	0	0	0	5.0%	2	0	0	0	5.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	6	0	0	0	35.2%	6	0	0	0	32.6%	6	0	0	0	29.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

(min EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Channel Islands	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0.0%	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	43	0	0	0	0.0%	43	0	0	0	0.0%	43	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
Standardised Total	43	0	0	0	0.0%	43	0	0	0	0.0%	43	0	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Securitisations

Landesbank Baden-Württemberg

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA		15	15						
	IRB		3,800	3,802						
	Total		3,815	3,817						
REA	STA		3	3	3	3	3	4	5	6
	IRB		1,090	1,082	1,229	1,259	1,298	1,800	2,316	2,728
	Total		1,093	1,085	1,232	1,263	1,301	1,804	2,321	2,734
Impairments	Total	Total banking book others than assessed at fair value	0	3	1	1	0	1	1	0

(min EUR)

2018 EU-wide Stress Test: Risk exposure amounts

Landesbank Baden-Württemberg

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	61,894	61,946	62,205	62,250	62,307	64,049	66,308	65,745
Risk exposure amount for securitisations and re-securitisations	1,093	1,085	1,232	1,263	1,301	1,804	2,321	2,734
Risk exposure amount other credit risk	60,802	60,861	60,973	60,987	61,006	62,245	63,987	63,012
Risk exposure amount for market risk	7,530	7,530	7,530	7,530	7,530	8,911	8,975	8,933
Risk exposure amount for operational risk	4,514	4,514	4,514	4,514	4,514	4,514	4,514	4,514
Other risk exposure amounts	1,790	1,790	1,994	1,994	1,994	1,863	1,863	1,863
Total risk exposure amount	75,727	75,779	76,243	76,288	76,345	79,337	81,660	81,056

2018 EU-wide Stress Test: Capital

Landesbank Baden-Württemberg

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(mtn EUR,%)										
A	OWN FUNDS		16,869	17,369	17,504	17,440	17,406	15,424	14,713	14,162
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		11,955	12,242	12,233	12,207	12,240	9,936	9,211	8,663
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		11,724	11,724	11,724	11,724	11,724	11,724	11,724	11,724
A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	0
A.1.2	Retained earnings		568	817	817	817	817	-870	-1,335	-1,719
A.1.3	Accumulated other comprehensive income		721	528	528	528	528	650	650	650
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		721	528	528	528	528	158	158	158
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		0	0	0	0	0	492	492	492
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0	0
A.1.4	Other Reserves		0	0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-300	-300	-300	-300	-300	-300	-300	-300
A.1.8	(-) Intangible assets (including Goodwill)		-315	-244	-244	-244	-244	-244	-244	-244
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs		-300	-300	-288	-256	-223	-1,023	-1,222	-1,386
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-176	-6	-6	-6	-6	-6	-6	-6
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0	0
A.1.14.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0	0
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0	0
A.1.20	CET1 capital elements or deductions - other		-56	-56	-56	-56	-56	-56	-56	-56
OWN FUNDS										
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)			147						
A.1.21.1	Of which: subject to transitional arrangements			0	0	0	0	0	0	0
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17			0	0	0	0	0	0	0
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018			0	0	0	0	0	0	0
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above			0	0	0	0	0	0	0
A.1.22	Transitional adjustments		89	80	58	0	0	60	0	0
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0	0
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0	0
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital		89	80	58	0	0	60	0	0
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		120	120	58	0	0	60	0	0
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)		-144	-106						

2018 EU-wide Stress Test: Capital

Landesbank Baden-Württemberg

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
			(mBt EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	840	871	920	708	472	920	708	472
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	840	871	920	708	472	920	708	472
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,795	13,113	13,153	12,915	12,712	10,856	9,919	9,135
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,075	4,254	4,351	4,525	4,694	4,568	4,794	5,027
	A.4.1	Tier 2 Capital instruments	4,092	4,092	4,092	4,092	4,092	4,092	4,092	4,092
	A.4.2	Other Tier 2 Capital components and deductions	0	164	259	221	154	476	490	486
	A.4.3	Tier 2 transitional adjustments	-18	-1	0	212	448	0	212	448
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	840	871	871	871	871	871	871	871	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	75,727	75,779	76,243	76,288	76,345	79,337	81,660	81,056
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	15.79%	16.15%	16.04%	16.00%	16.03%	12.52%	11.28%	10.69%
	C.2	Tier 1 Capital ratio	16.90%	17.30%	17.25%	16.93%	16.65%	13.68%	12.15%	11.27%
	C.3	Total Capital ratio	22.28%	22.92%	22.96%	22.86%	22.80%	19.44%	18.02%	17.47%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,866	12,162	12,175	12,207	12,240	9,875	9,211	8,663
	D.2	TIER 1 CAPITAL (fully loaded)	11,866	12,162	12,175	12,207	12,240	9,875	9,211	8,663
	D.3	TOTAL CAPITAL (fully loaded)	16,798	17,290	17,397	17,391	17,356	15,314	14,663	14,112
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio	15.67%	16.05%	15.97%	16.00%	16.03%	12.45%	11.28%	10.69%
	E.2	Tier 1 Capital ratio	15.67%	16.05%	15.97%	16.00%	16.03%	12.45%	11.28%	10.69%
	E.3	Total Capital ratio	22.18%	22.82%	22.82%	22.80%	22.73%	19.30%	17.96%	17.41%
Memorandum Items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CSR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			1,068	1,068	1,068	1,068	1,068	1,068
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	147	187	220
	H.1	Total leverage ratio exposures (transitional)	257,740	257,740	257,740	257,740	257,740	257,740	257,740	257,740
	H.2	Total leverage ratio exposures (fully loaded)	257,602	257,602	257,602	257,602	257,602	257,602	257,602	257,602
	H.3	Leverage ratio (transitional)	4.96%	5.09%	5.10%	5.01%	4.93%	4.21%	3.85%	3.54%
	H.4	Leverage ratio (fully loaded)	4.61%	4.72%	4.73%	4.74%	4.75%	3.83%	3.58%	3.36%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	O-SII buffer	0.33%	0.33%	0.67%	1.00%	1.00%	0.67%	1.00%	1.00%
	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	Combined buffer	1.59%	1.59%	2.57%	3.52%	3.52%	2.57%	3.52%	3.52%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Landesbank Baden-Württemberg

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	1,577	1,502	1,467	1,445	1,179	1,061	915
Interest income	12,565	14,291	15,465	17,933	18,550	21,754	24,526
Interest expense	-10,988	-12,789	-13,998	-16,488	-17,371	-20,693	-23,611
Dividend income	7	7	7	7	5	5	5
Net fee and commission income	510	510	510	510	430	430	447
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	156	165	165	165	-464	124	124
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-184		
Other operating income not listed above, net	41	6	6	6	-33	6	6
Total operating income, net	2,291	2,189	2,155	2,133	932	1,625	1,498
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-75	-315	-178	-142	-1,325	-384	-180
Other income and expenses not listed above, net	-1,731	-1,803	-1,802	-1,807	-2,016	-1,905	-1,864
Profit or (-) loss before tax from continuing operations	485	71	175	185	-2,408	-664	-547
Tax expenses or (-) income related to profit or loss from continuing operations	-97	-21	-53	-55	723	199	164
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	389	50	123	129	-1,686	-465	-383
Amount of dividends paid and minority interests after MDA-related adjustments	174	50	123	129	1	1	1
Attributable to owners of the parent net of estimated dividends	215	0	0	0	-1,687	-466	-384
Memo row: Impact of one-off adjustments		109	109	109	109	109	109
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	Yes

2018 EU-wide Stress Test: Major capital measures and realised losses

Landesbank Baden-Württemberg

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	320

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Landesbank Baden-Württemberg

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	22,181	0	0	0	1	0	0
Central banks	501	0	0	0	0	0	0
General governments	7,497	0	0	0	0	0	0
Credit institutions	9,921	0	0	0	0	0	0
Other financial corporations	3,593	0	0	0	0	0	0
Non-financial corporations	668	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	176,778	106	1,228	1,201	94	570	311
Central banks	22,951	0	0	0	0	0	0
General governments	12,128	1	0	0	1	0	0
Credit institutions	47,734	1	1	1	4	1	0
Other financial corporations	23,513	4	67	67	7	43	1
Non-financial corporations	56,559	76	929	915	75	459	201
Households	13,892	24	231	218	7	67	109
DEBT INSTRUMENTS other than HFT	198,958	106	1,228	1,201	94	570	311
OFF-BALANCE SHEET EXPOSURES	51,840		200	199	-33	-40	18

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Landesbank Baden-Württemberg

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	859	469	174	171	262
Central banks	0	0	0	0	0
General governments	53	0	0	0	42
Credit institutions	0	0	0	0	0
Other financial corporations	42	39	34	34	1
Non-financial corporations	724	396	138	134	189
Households	40	34	3	3	30
DEBT INSTRUMENTS other than HFT	859	469	174	171	262
Loan commitments given	99	68	-1	0	1

¹ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□