

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

Landesbank Baden-Württemberg

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,286	2,346	2,409	2,236	1,744	1,936	1,770
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	243	149	149	149	-110	112	112
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-156	285	-201	-246	-418	-295	-377
Profit or (-) loss for the year	1,508	734	541	380	-1,165	-143	-320
Coverage ratio: non-performing exposure (%)	49.32%	42.00%	37.75%	35.47%	44.72%	40.38%	38.54%
Common Equity Tier 1 capital	13,708	14,107	14,132	13,860	10,744	10,340	9,551
Total Risk exposure amount (all transitional adjustments included)	93,157	95,244	97,216	99,134	98,511	108,194	108,085
Common Equity Tier 1 ratio, %	14.71%	14.81%	14.54%	13.98%	10.91%	9.56%	8.84%
Fully loaded Common Equity Tier 1 ratio, %	14.31%	14.58%	14.43%	13.98%	10.69%	9.46%	8.84%
Tier 1 capital	14,451	14,850	14,876	14,604	11,487	11,083	10,295
Total leverage ratio exposures	305,958	305,958	305,958	305,958	305,958	305,958	305,958
Leverage ratio, %	4.72%	4.85%	4.86%	4.77%	3.75%	3.62%	3.36%
Fully loaded leverage ratio, %	4.62%	4.80%	4.84%	4.78%	3.70%	3.60%	3.37%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	14.31%						

IFRS 9 transitional arrangements?

Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB Landesbank Baden-Württemberg

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-0	88	A-I	IRB	F-I	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ration Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	45,695	0	0	0	12	0	44,836	0	0	0	0	0) -
	Central governments	0	0	25.454	0	0	0	2.366	0	11.963	1.783	115	23	26	10	9.05
	Institutions	0	0	66,978	0	0	0	5,732	0	3,150	34	0	3	0		99.0
	Corporates	0	0	137,302	1,237	0	0	53,863	0	108,238	16,899	1,027	551		516	50.2
	Corporates - Of Which: Specialised Lending	0	0	39,761	270	0	0	16,902	0	32,534	5,794	186	188	78	. 78	41.6
	Corporates - Of Which: SME	0	0	16,377	93	0	0	4,645	0	13,782	1,819	79	67	31	. 39	48.8
	Retail	0	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) -
andesbank Baden-Württemberg	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
andesbank baden-wurttenberg	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	. c) -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	c c) -
	Retail - Other Retail	0	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	c c) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0) -
	Eaulty	66	0			133	0			0	0	0	0	0	0) -
	Securitisation															1
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0) -
	IRB TOTAL	66	0	275.429	1.237	133	0	61.974	0	168,187	18,716	1.141	576	366	526	46.12

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	RB	FI	RB	At	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min ELR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	820	0	0	0	0	0	519	0	0	0	0	0	-
	Central governments	0	0	19.472	0	0	0	1.703	0	10.841	1 405	20	11	17	10	13.939
	Institutions	0	0	11,541	0	0	0	568	0	837	0	0	0	0	0	-
	Corporates	0	0	86.326	849	0	0	33.385	0	72.115	10.878	726	311	242	382	52.68%
	Corporates - Of Which: Specialised Lending	0	0	14.254	34	0	0	5.239	0	11,999	1.761	33	57	9	17	52.68%
	Corporates - Of Which: SME	0	0	14.015	81	0	0	4.009	0	12.336	1.677	67	54	29	37	55.71%
	Retail	0	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	0	-
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	49	0			39	0			0	0	0	0	0	0	-
	Securitisation															I
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	49	0	118,158	849	39	0	35,656	0	84,311	12,282	796	322	259	392	49.25%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	RB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	9.763	0	0	0	0	0	9.763	0	0	0	0) -
	Central governments	0	0	45	0	0	0	0	0	41	0	0	0	0) -
	Institutions	0	0	2,193	0	0	0	572		560	0	0	0	0	_	-
	Corporates	0	0	12,224	166	0	0	4,280	0	5,329	1,781	166	33	43	6	37.52
	Corporates - Of Which: Specialised Lending	0	0	5,371	153	0	0	3,368	0	3,641	1,265	153	27	40	6	39.20
	Corporates - Of Which: SME	0	0	235	0	0	0	41	0	238	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	-) -
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-) -
UNITED STATES	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	C			0	0	0	0	0) -
	Securitisation								1							
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0) -
	TRB TOTAL	0	0	24,225	166	0	0	4,852	0	15.694	1,781	166	33	43	62	37.529

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	F.	IRB	A	IRB	F-I	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	109	0	0	0	0	0	62	17	0	1	0	0	
	Institutions	0	0	1,134	0	0	C	164	0	2	0	0	0	0	0	
	Corporates	0	0	7,833	8	0	0	3,231	0	6,459	511	3	48	4	3	90.00
	Corporates - Of Which: Specialised Lending	0	0	4,787	5	0	C	1,926	0	4,227	403	0	25	2	0	-
	Corporates - Of Which: SME	0	0	546	0	0	C	253	0	465	5	0	9	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	C	0	0	0	0	0	0	0	0	-
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
INE I FIERLAINDS	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	C	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	C	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	0	-
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	0	0	9.076	8	0	0	3,395	0	6.523	529	3	49	4	3	90.009

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2023 EU-wide Stress Test: Credit risk IRB Landesbank Baden-Württemberg

Actual

A advert

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0 0	0	(<i>3</i> -
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0	(3 -
	Institutions	0	0	1,666	0	0	0	86	0	2	0	0	0 0	0	0	- 6
	Corporates	0	0	7.151	84	0	0	2.635		6.232	903	8	16	3	(0 2.88
	Corporates - Of Which: Specialised Lending	0	0	6,098		0	0	2,041	0	5,187	859	(12	3	(3 -
	Corporates - Of Which: SME	0	0	247	8	0	0	88	0	205	40	5	0	0	0	0 2.88
	Retail	0	0	0	0	0	0	0	0	0	0	(0	0	(3 -
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	- د
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0 0	0	(- د
LUXEPIDUUKG	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(0	0	(3 -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	- 6
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	(0	0	(3 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	- 6
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	- 6
	Equity	0	0			0	0			0	0	(0	0	(3 -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	(3 -
	IRB TOTAL	0	0	8,817	84	0	0	2,721	0	6,233	903	8	16	3		2.88%

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-IRE	l .	F-IF	8	At	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	(min EUR, %)															
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0	0	-
	Central governments	0	0	138	0	0	0	9	0	0	66	(0	0	0	-
	Institutions	0	0	14,242	0	0	0	866	0	517	0	(0	0	0	-
	Corporates	0	0	3,380	15	0	0	1,794	0	2,967	539	15	23	7	13	88.13
	Corporates - Of Which: Specialised Lending	0	0	2,276	0	0	0	1,078	0	2,134	234	(18	1	0	
	Corporates - Of Which: SME	0	0	99	0	0	0	37	0	76	24	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	0	-
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	
FRANCE	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	0	(0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	0	-
	IRB TOTAL	0	0	17.760	15	0	0	2.669	0	3,484	606	15	23	7	13	88.134

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-IF	88	F-I	RB	A-1	RB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage
	(min EUR, %		Derauted	Non-derauked	Derauted	Non-defaulted	Derauned	Non-deraulted	Derauted				exposure	exposure	exposure	1
	Central banks	0	0	2	0	0	0	0	0	2	0	0	0	0	0	J -
	Central governments	0	0	225	0	0	0	0	0	103	69	41	2	2	1	1
	Institutions	0	0	5.414	0	0	0	415	0	273	23	0	0	0	0	j -
	Corporates	0	0	2.134	1	0	0	923	0	2.422	160	1	10	1	0	ا
	Corporates - Of Which: Specialised Lending	0	0	62	0	0	0	26	0	62	0	0	0	0	0	1-
	Corporates - Of Which: SME	0	0	87	0	0	0	24	0	84	3	0	0	0	0	1-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	- از
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j -
	Equity	0	0			0	0			0	0	0	0	0	0	4 -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	j -
	TRR TOTAL	0	0	7,775	1	0	0	1.338	0	2.800	252	43	11	3	1	í l

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-0	8	٨-	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	(0 0	0	0	0	-
	Central governments	0	0	525	0	0	0	7	0	90	30) 3		0	0	0.21%
	Institutions	0	0	1,076	0	0	0	215	0	5	0	0 0		0	0	-
	Corporates	0	0	2,506	29	0	0	1,083	0	2,434	173	3 25	13	2	3	13.49%
	Corporates - Of Which: Specialised Lending	0	0	102	0	0	0	23	0	99) (0	0	-
	Corporates - Of Which: SME	0	0	5	0	0	0	1	0	4) (0	0	-
	Retail	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	-
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0) (0	0	-
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0) (0	0	-
	Equity	0	0			0	0			0) (0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0		0 0		0	0	-
	IRR TOTAL	0	0	4,106	29	0	0	1,304	0	2,529	202	28	14	3	3	12.00%



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2023 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

							Landesbar	nk Baden-Wi	ürttemberg							
									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-I	RB	A	IRB	F:	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	32	0	0	0	3	0	32	0		0 0	0	0 0	j -
	Central governments	0	0	117	0	0	0	9	0	23	0		0 1	0	0	1 -
	Institutions	0	0	14,729	0	0	0	818	0	27	0		0 0	0	0	1 -
	Corporates	0	0	2,586	0	0	0	1,084	0	1,953	317		0 24	9		45.00%
	Corporates - Of Which: Specialised Lending	0	0	1,878	0	0	0	760	0	1,470	227		0 22	8		- i
	Corporates - Of Which: SME	0	0	24	0	0	0	5	0	23	0		0 0	0)	- i
	Retail	0	0	0	0	0	0	0	0	0	0		0 0	0)	- i
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0 0	0)	- i
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0 0	0	0	1-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0 0	0		1.
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0 0	0		1 -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		0 0	0		1 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0 0	0		1-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		0 0	0		1-
	Equity	0	0			0	0			0	0		0 0	0		1-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0		0 0	0)	- i
	IRB TOTAL	0	0	17,464	0	0	0	1,914	0	2,034	317		24	9		45.00%

									31/12/2022*							
			Exposur	re values			Risk expos	ure amounts								
		A-IRI	3	Fi	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0 0	0	0	-
	Central governments	0	0	444	0	0	0	133	0	0	0	(0	0	C	
	Institutions	0	0	186	0	0	0	20	0	3	0	(0	0	0	-
	Corporates	0	0	1,821	3	0	0	895	0	1,895	8	3	12	0	2	43.81%
	Corporates - Of Which: Specialised Lending	0	0	1,590	0	0	0	821	0	1,604	1	(11	0	0	-
	Corporates - Of Which: SME	0	0	37	1	0	0	19	0	31	0	1	1	0	1	42.19%
	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	-
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	-
FOLAND	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	0	-
	Equity	0	0			0	0			0	0	(0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	0	-
	IRB TOTAL	0	0	2,451	3	0	0	1,048	0	1,898	8	3	12	0	2	43.81%

									Actual							
									31/12/2022*							
			Exposure values	5			Risk expos	ure amounts								
		A-IRB		F-IRB		At	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
(17	Non-def	ulted Defa	ited Non-d	defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Central governments		0	0	1	0	0	0	0	0	0	1	0	0	0	0	-
Institutions		0	0	4.639	0	0	0	504	0	59	0	0	0	0	0	-
Corporates		0	0	833	0	0	0	503	0	569	218	0	6	5	0	-
Corporates - Of Which: Specialised Lending		0	0	798	0	0	0	490	0	531	217	0	6	5	0	-
Corporates - Of Which: SME		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	-
Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
CANADA Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
 Retail - Secured on real estate property - Ur which: hon-sme 		0	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	0	-
Retail - Other Retail		0	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	0	-
Retail - Other Retail - Of Which: non-SME		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	-
Securitisation																
Other non-credit obligation assets		0	0			0	0			0	0	0	0	0	0	-

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min E.B., %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	44,836		(0 0	0	0	-	44,836	0	0	0	0	0	-	44,836	0	0	0	0	0	
	Central governments	11,564		113	1	1	47	40.00%	11,299	2,443	119	1	1	48	40.00%	11,122	2,618	121	1	1	49	40.00
	Institutions	3,136	5 46		1	0	1	43.95% 40.72%	3,142		5	1	0	2	43.30%	3,121	56	7	1	0	3	43.14 34.56 23.91
	Corporates	100,785	5 23,710	1,670	71	274	690	40.72%	98,245	25,611	2,308	60	292	847	36.69%	95,205	28,050	2,910	58	345	1,005	34.56
	Corporates - Of Which: Specialised Lending	29,367		405	20	65	118	28.93%	28,678	9,211	625	15	70	159	25.48%		10,064	822	15	85	196	23.91
	Corporates - Of Which: SME	13,170	2,371	13	5 5	21	51	37.17%	12,688	2,793	199	5	26	64	32.33%	12,354	3,065	260	5	29	77	29.63
	Retail	(0 0	(0 0	0	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	0	0	0	0	0	-
Landesbank Baden-Württemberg	Retail - Secured on real estate property - Of Which: SME	0	0 0	(0 0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	-
Landesbank buden wurdernberg	Retail - Secured on real estate property - Of Which: non-SME	(0 0	(0 0	0	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		0	0	0	0	0	0	-
	Retail - Other Retail	(0 0	(0 0	0	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		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		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																					
	Other non-credit obligation assets		0 0	(0 0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IRB TOTAL	160,321	25,935	1,785	73	275	728	40.68%	157,522	28,091	2,432	61	292	896	36.86%	154,284	30,724	3,037	59	345	1,057	34.79

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks	519	U	C		0	0	-	519	0	(0 0	(0 0	•	519	0	0	0	0	0	
	Central governments	10,424	1,820	71		0	29	40.00%	10,148	2,096	72	2 0		0 29	40.00%	9,964	2,279	73	0	0	29	40.0
	Institutions	833	3	0		0	0	32.81%	830	6	1	0		0 0	32.85%	820	15	1	0	0	0	32.85
	Corporates	68,075	14,531	1,112	42	188	489	43.96%	66,024	16,212	1,482	2 37	195	5 591	39.87%	63,918	17,967	1,833	36	227	687	37.45
	Corporates - Of Which: Specialised Lending	10,824	2,879	89	5	15	29	32.05%	10,196	3,445		2 6	18	8 41	26.82%	9,724	3,851	217	6	23	53	
	Corporates - Of Which: SME	11,824	2,138	119	4	19	48	40.70%	11,415	2,493	172	2 4	21	1 59	34.62%	11,111	2,744	225	4	24	70	31.26
	Retail	0	0	0		0	0	-	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	0	0	0	0	0	-
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	(0 0	0	0 0		0	0	0 0	0	0	0	-
GLINIMA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	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	0	0	0	0	-
	Retail - Other Retail	0	0	0		0	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	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	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	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0		0	0	-	0	0		0 0	(0 0	-	0	0	0	0	0	0	-
	IRB TOTAL	79,851	16,355	1,184	42	188	517	43.72%	77,520	18,314	1,555	37	195	5 620	39.87%	75,221	20,261	1,908	36	227	716	37.54

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025		/	
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	9,763	0	(0		9,763	0	0	0	0	0		9,763	0	0	0	0	¢	-
	Central governments	38	3	(0	40.00%	36	5	0	0	0	0	40.00%	35	6	0	0	0	0	40.00%
	Institutions	560	0	(31.83%	559	0	0	0	0	0	31.82%	559	0	1	0	0		31.82%
	Corporates	5,017	2,032	223	3	1	75	32.84%	4,857	2,137	282	3	16	86	30.33%	4,677	2,266	333	3	18	96	28.82%
	Corporates - Of Which: Specialised Lending	3,389	1,467	203	2	1	65	33.70%	3,269	1,544	247	1	14	76	30.76%	3,146	1,628	285	1	15	87	28.91%
	Corporates - Of Which: SME	233	5	(0	24.73%	226	12	0	0	0	0	24.73%	219	19	1	0	0	C C	24.72%
	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	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	(0)	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	(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	0	0	-
	Retail - Other Retail	0	0	((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	0	-
	Retail - Other Retail - Of Which: non-SME	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	-
	Securitisation																				(
	Other non-credit obligation assets	0	0	(0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	IBB TOTAL	15,378	2.035	227	3	16	75	32.84%	15.216	2.142	283	3	16	86	30.33%	15.035	2,272	333	3	18	96	28.82%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR., %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0 0	1	0	-	0	0	0	0	0		0 -	0	0	0	(1	0	<i>i</i> -
	Central governments	62	17		0 0) (40.00%	62	17	0	0	0		40.00%	62	17	0	0		. 0	40.00%
	Institutions	2	0		0 0) (37.11%	2	0	0	0	0		0 37.09%	2	0	0	0		. 0	37.07%
	Corporates	5,887	1,035	5	2 5	1	11	21.69%	5,865	1,020	88	3	12	19	9 21.07%		1,121	118	3	1	25	5 21.13%
	Corporates - Of Which: Specialised Lending	3,789	805	3	7 2			14.41%	3,831	738	61	2	7		9 15.23%	3,740	810	80	2	1	13	3 15.68%
	Corporates - Of Which: SME	412	54		4 1			22.44%	389	74	7	0	2		2 22.34%	391	68	11	(ε 2	22.10%
	Retail	0	0		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	(2 D	1 -
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0		0 0) (-	0	0	0	0	0		0 -	0	0	0	0		. 0	, -
NETTEREADD3	Retail - Secured on real estate property - Of Which: non-SME	0	0		0 0			-	0	0	0	0	0		0 -	0	0	0	(2 D	1 -
	Retail - Qualifying Revolving	0	0		0 0			-	0	0	0	0	0		0 -	0	0	0			<u>ه</u> د	1 -
	Retail - Other Retail	0	0		0 0			-	0	0	0	0	0		0 -	0	0	0	(2 D	1 -
	Retail - Other Retail - Of Which: SME	0	0		0 0			-	0	0	0	0	0		0 -	0	0	0			<u>ه</u> د	1 -
	Retail - Other Retail - Of Which: non-SME	0	0		0 0		0 0	-	0	0	0	0	0		0 -	0	0	0	0		0 L	<i>)</i> -
	Equity	0	0		0 0	-			0	0	0	0	0	_	0 -	0	0	0	0	-	2 Q	1 -
	Securitisation																				4	
	Other non-credit obligation assets	0	0		0 0			-	0	0	0	0	0		0 -	0	0	0	(2 D	4-
	IRB TOTAL	5,951	1.052	5	2 5	10	11	21.69%	5,929	1.037	88	3	12	19	21.08%	5,798	1.138	118	3	10	á 25	21.13%

2023 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württember	g
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												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(rrin EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	(0 0		0 0	-		0 0) (0	0 -
	Central governments	0	0	0	0	0	0		0	0	(0 0		0 0		-) (_	0		0	0 -
	Institutions	2	0	0	0	0	0	29.73%	2	0	(0 0		0 0	29.73%	6	2 () (0	0 29.735
	Corporates	5.676	1.437	30	3	6	5	14.90%	5.391	1.696	56	5 3		10	16.86%		1.777	8	3		9	5 17.53
	Corporates - Of Which: Specialised Lending	4,749	1,280	17	2	5	3	17.55%	4,514	1,494	38	3 2		5 7	17.38%	4,36	1,623	6	2		8	
	Corporates - Of Which: SME	204	41	9	0	0	0	4.02%	198	46	10	0 0		1	5.11%	l9	49	1			0	1 6.089
	Retail	0	0	0	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 0) (0	0 -
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	(0 0		0 0	-) () (0	0 -
LUXENDOURG	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	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 0) (0	0 -
	Retail - Other Retail	0	0	0	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 0) (0	0 -
	Retail - Other Retail - Of Which: non-SME	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 -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	(0 0		0 0	-) () (0	0 -
	IRB TOTAL	5,677	1,437	30	3	6	5	14.90%	5,393	1,696	56	5 3	2	10	16.86%	5,283	1,778	8	3		9 1	5 17.539

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(mn EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0 0	(0		(0) ()		0	0 -
	Central governments	18	49	0	0	0	0	40.00%	29	37	0	0 0	0	0	40.00%	37	30	1	0 0		3	0 40.00%
	Institutions	515	3	0	0	0	0	46.53%	516	1	1	0	0	0	46.66%	514	2			1	0	0 46.68% 33 33.41%
	Corporates	2,441	1,038	43	3	12	20	46.78%	2,594	853	74	1 2	12	27	36.73%	2,512	911	9	2	1	3 3	.3 33.419
	Corporates - Of Which: Specialised Lending	1,678	671	19	2	7	4	22.43%	1,844	483	41	1 1	7	9	22.24%	1,750	560	5	1 1		8 1	13 22.19%
	Corporates - Of Which: SME	68	32	0	0	0	0	18.47%	65	34	1	0	0	0	18.16%	63	35				0	0 17.79%
	Retail	0	0	0	0	0	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	6	0	-	0	0))	0		0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0 0	0	0	-	0	0		0		0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0 0	(0		(0	-) (0	0 -
	Retail - Oualifving Revolving	0	0	0	0	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	-) (0	0 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	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	-) (0	0 -
	Equity	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	(0)) (0	0 -
	Securitisation																				1	1
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0 0	0	0	-	(0) (0	0 -
	IRB TOTAL	2.973	1.089	43	3	12	20	46,77%	3.139	891	75	2	12	28	36.82%	3.063	942	100	2	1	3 3	33.53%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2	0	() (0	0	-	2	0	(0	0	0	-	2	2 0	0	0	0	¢	-
	Central governments	114	58	41		0	16	40.00%	121	51	41	0	0	16	40.00%	126	5 46	41	0	0	16	40.00%
	Institutions	279		(0	0	0	27.95%	289	6	(0	0	0	28.02%	285	3 7	0	0	0	0	28.06%
	Corporates	2,219	353	12	2	2	4	29.88%	2,199	361	23	2	2	7	29.56%	2,133	417	34	2	2	10	29.21%
	Corporates - Of Which: Specialised Lending	59	2	(0	0	0	18.65%	57	4	1	. 0	0	0	18.66%	56	5 5	1	0	0	0	
	Corporates - Of Which: SME	79	9	(0	0	0	19.86%	74	13	1	. 0	0	0	19.41%	70	16	1	0	0	0	19.03%
	Retail	0	0	(0	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	0	0	-
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	() (0	0	-	0	0	(0	0	0	-		0 0	0	0	0	0	-
SWITZEREAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	() (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	0	0	-
	Retail - Other Retail	0	0	() (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	0	0	-
	Retail - Other Retail - Of Which: non-SME	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	-
	Securitisation																				í	
	Other non-credit obligation assets	0	0	() (0	0	-	0	0	(0	0	0	-		0 0	0	0	0	0	-
	TRB TOTAL	2.614	428	53	2	2	20	37,69%	2.612	419	65	2	2	23	36.21%	2,549	471	75	2	2	26	35.09%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	((0	0	(0 0) ()	Ó 0	•	0	0	(0	0	0	
	Central governments	92	28	3	0	(1	40.00%	92	28	1	3 0) (0 1	40.00%	93	27	-	0	0	1	40.00%
	Institutions	5	0	0	0	(24.50%	5	0		0 0) (0 0	24.49%	5	0		0	0	0	24.47%
	Corporates	2,263	334	33	2	3		19.32%	2,207	381	44	4 1	4	4 10	23.07%	2,173	404	53	1	5	13	25.34%
	Corporates - Of Which: Specialised Lending	97	2	0	0	(15.71%	95	3		0 0) (0 0	15.56%	93	5	(0	0	0	15.53%
	Corporates - Of Which: SME	4	0	0	0	(29.31%	4	0		0 0) (0 0	28.84%	4	0		0	0	0	28.18%
	Retail	0	0	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		0	0	0	-
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	(() -	0	0	(0 0) ()	0 0		0	0	(0	0	0	-
AUSTRIA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	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	0	(0	0	0	
	Retail - Other Retail	0	0	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	0	0	
	Retail - Other Retail - Of Which: non-SME	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	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	(-	0	0		0 0) (0 0	-	0	0		0	0	0	
	TRR TOTAL	2,360	363	37	2	3		21.09%	2,304	408	47	7 1	4	4 11	24.22%	2,271	431	56	1	5	15	26.17%

2023 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

											Landesbar	nk Baden-Wi	ürttemberg									
												Baseline Scenario	1									
					31/12/2023			-				31/12/2024			-				31/12/2025			
	(rrin EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	32	0		0 0	0	(-	32	. 0	a	0) () -	3	2 (0 0	0		0 -
	Central governments	21	2		0 0	0	(40.00%	20	3	0	0 0	() (40.00%	6 1	9 3	3	0 0	0		0 40.00
	Institutions	26	0		0 0	0	(39,18%	27	0	0	0 0	() (39,16%	2	5 1	1	0 0	0		0 40.005
	Corporates	1,657	603	1	1	10		24.12%	1,765	481	24	1	9	9 6	5 25.37%	6 1,70	533	3 3	7 1	11	1	10 26.735
	Corporates - Of Which: Specialised Lending	1,246	442		9	7	2	22.25%	1,369	310	18	3 1		5 4	22.28%	b 1,32	5 346	5 2	5 1	7		6 22.60 ^s 0 13.49 ^s
	Corporates - Of Which: SME	22	1		0 0	0	(13.46%	21	1	0	0 0	0) (13.48%	6 2	0 2	2	0 0	0	· · · · · · · · · · · · · · · · · · ·	0 13.49'
	Retail	0	0		0 0	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)	0 0	0	· · · · · · · · · · · · · · · · · · ·	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0		0 0	0	(-	0	0 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 0	0		0 -
	Retail - Qualifying Revolving	0	0		0 0	0	(-	0	0	0	0 0) (- ·		0 0		0 0	0	1	0 -
	Retail - Other Retail	0	0		0 0	0	(-	0	0	0	0 0) (- ·		0 0		0 0	0	1	0 -
	Retail - Other Retail - Of Which: SME	0	0		0 0	0	(-	0	0	0	0 0) (- ·		0 0		0 0	0	1	0 -
	Retail - Other Retail - Of Which: non-SME	0	0		0 0	0	(-	0	0	0	0 0) (- ·		0 0		0 0	0	1	0 -
	Equity	0	0		0 0	0	(-	0	0	0	0 0) (- ·		0 0		0 0	0	1	0 -
	Securitisation																				1	4
	Other non-credit obligation assets	0	0		0 0	0	(-	0	0	0	0 0) (- ·		0 0		0 0	0	1	0 -
	IRB TOTAL	1,736	605	1	1 1	10	3	24.25%	1,844	484	24	1		6	25.47%	1,77	7 538	3 3	7 1	11	1/	26.819

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0 1	0	0	0	C		0	0	0	0	0	0	•	0	0	0		0 0	(-
	Central governments		0 1	0	0 0		0		0	0	0	0 0	0	0		0	0	0	(0 0	(-
	Institutions		2	1	0 0		0	45.60%	3	0	0	0 0	0	0	45.60%	3	0	0	(0 0	(45.60%
	Corporates	1,70	6 18	2 1	3	1	6	32.76%	1,627	246	34	2	4	11	32.04%	1,580	281	45		2 5	14	31.75%
	Corporates - Of Which: Specialised Lending	1,42	4 16	9 1	1	1	3	30.36%	1,355	227	23	1	4	7	31.22%	1,316	256	32		5	10	31.25%
	Corporates - Of Which: SME	2	8	3	2 (1	41.38%	26	5	2	0	0	1	40.70%	25	6	2	(0 0		40.26%
	Retail		0 0	0 1	0		0	-	0	0	0	0	0	0	-	0	0	0	(0 0	(-
	Retail - Secured on real estate property		0 0	0 1	0		0	-	0	0	0	0	0	0	-	0	0	0	(0 0	(-
POLAND	Retail - Secured on real estate property - Of Which: SME		0 0	0 1	0		0	-	0	0	0	0	0	0	-	0	0	0	(0 0	(-
FODAND	Retail - Secured on real estate property - Of Which: non-SME		0	0 1			0	-	0	0	0	0	0	0	-	0	0	0		0 0	0	-
	Retail - Qualifying Revolving		0	0 1			0	-	0	0	0	0	0	0	-	0	0	0		0 0	0	-
	Retail - Other Retail		0 (0	0	(C		0	0	0	0	0	0		0	0	0	0	0 0	(-
	Retail - Other Retail - Of Which: SME		0 (0	0	(C		0	0	0	0	0	0		0	0	0	0	0 0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	0 1	0	0	0	-	0	0	0	0 0	0	0	-	0	0	0	(0 0	(-
	Equity	-	0 (0 1	0		0		0	0	0	0	0	0		0	0	0	0	0 0	(-
	Securitisation																					
	Other non-credit obligation assets		0 0	0 1) ()		0	-	0	0	0	0	0	0	-	0	0	0	(0 0	(-
	TRR TOTAL	1.70	9 183	3 18	3	3	6	32.77%	1.629	246	34	2	4	11	32.05%	1.582	282	45	1	5	14	31.76%

												Baseline Scenari	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0 (0	0	(-	0	0	1	0 0	0	0	-	(0 (0		(0 -
	Central governments	0	0 0		0	(40.00%	0	0		0 0	0	0	40.00%	0	0 0) () ((1	0 40.009
	Institutions	59) (0	(33.77%	59	0		0 0	0	0	33.77%	55	3 1) ((0 33.779
	Corporates	585	5 196		0	1	3	19.21%	595	184		9 0	3	2	19.93%	582	192	2 14		1		3 20.309
	Corporates - Of Which: Specialised Lending	548	195		0		3	1 18.73%	558	181		9 0	3	2	19.48%	546	5 185	1	6			3 19.889
	Corporates - Of Which: SME	0) () (0	() ()) -	0	0		0 0	0	0	-	() () (0 0	(0 -
	Retail	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 -
CANADA	Retail - Secured on real estate property - Of Which: SME	0) (0	(0	0		0 0	0	0	-) () () ((0 -
CANADA	Retail - Secured on real estate property - Of Which: non-SME	0) (0	(0	0		0 0	0	0	-) () () ((0 -
	Retail - Qualifying Revolving	0) (0	(0	0		0 0	0	0	-) () () ((0 -
	Retail - Other Retail	0) (0	(0	0		0 0	0	0	-) () () ((0 -
	Retail - Other Retail - Of Which: SME	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 -
	Equity	0	0 0	0 0	0	0		- ·	0	0		0 0	0	0	-	6	0 0	0 0	0	0		0 -
	Securitisation																					
	Other non-credit obligation assets	0) ()	0	()) -	0	0		0 0	0	0	-	() () () ()	(0 -
	IRB TOTAL	644	198	5	0	3		19.33%	654	184	-	9 0	3	2	20.04%	640	193	14	0	3		3 20.41%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	44,836	0	0	0	0	0	-	44,836	0	0	0	0	0		44,836	0	0	(0	0	-
	Central governments	11,563	2,180	118	1	1	47	40.00%	11,297	2,443	121	1	1	48	40.00%	11,120	2,617	124	1	1	49	40.00%
	Institutions	2,815	363	6	1	1	2	40.82%	3,080	93	10	1	0	4	41.39%	3,028	142	13	1		5	41.89%
	Corporates	87,855	36,198	2,111	111	493	943	44.70%	92,067	30,946	3,151	87	458	1,280	40.63%	88,631	33,528	4,005	75	533	1,558	38.89% 26.65%
	Corporates - Of Which: Specialised Lending	23,769	14,245	501	24	119	148	29.61%	26,257	11,461	796	20	117	218	27.44%		12,844	1,037	18	161	276	
	Corporates - Of Which: SME	11,128	4,337	215	14	124	72	33.45%	11,318	3,976	385	13	105	114	29.61%	10,896	4,248	535	11	115	152	28.34%
	Retail	0	0	0	0	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	0	0	0		0	-
Landesbank Baden-Württemberg	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	•	0	0	0	(0	-
Landesbank baden-wurttemberg		0	0	0	0	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	0	0	0		0	-
	Retail - Other Retail	0	0	0	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	0	0	0		0	-
	Retail - Other Retail - Of Which: non-SME	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	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	(0	
	IRB TOTAL	147,070	38,741	2,234	113	494	993	44.44%	151,281	33,482	3,282	89	460	1,333	40.61%	147,615	36,287	4,142	81	538	1,612	38.93%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	519	U	(0	0	-	519	0	0	0	0	0 0	•	519	0	0	0	0	0	
	Central governments	10,424	1,820	71		0	29	40.00%	10,148	2,096	72	0	0	29	40.00%	9,964	2,279	74	0	0	29	40.0
	Institutions	711	125	1		0	0	32.81%	814	21	2	0	0	1	32.85%	799	35	3	0	0	1	32.8
	Corporates	59,013	23,265		76	357	713	49.57%	61,061	20,523	2,134	62	324	956	44.80%	59,307	21,708	2,704	56	351	1,153	42.6
	Corporates - Of Which: Specialised Lending	7,947	5,740	100	5	35	34	31.68%	8,620	4,975	197	8	38	55	27.98%	8,245	5,260	288	7	46	77	26.7
	Corporates - Of Which: SME	10,008	3,879	193	13	118	68	35.18%	10,121	3,608	352	12	98	3 107	30.38%	9,765	3,823	492	10	105	142	28.84
	Retail	0	0	(0	0	-	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	0	0	0	0	-
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	(0	0		0	0	0	0	0	0 0		0	0	0	0	0	0	
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0	0	-	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	0	0	0	0	-
	Retail - Other Retail	0	0	(0	0	-	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	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	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																					
	Other non-credit obligation assets	0	0	(0	0	0	-	0	0	0	0	0	0 0		0	0	0	0	0	0	
	IRB TOTAL	70,668	25,210	1,512	76	358	742	49.10%	72,541	22,640	2,209	62	324	986	44.63%	70,588	24,022	2,780	56	352	1,183	42.55

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025		/	
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	9,763	0	(0 0) (-	9,763	0	(0 0	0 0	(0 -	9,763	0	0	0	0	0	
	Central governments	38	3	(0 0		0 0	40.00%	36	5	(0 0	0 0	0	0 40.00%	35	6	0	0	0	0	40.00%
	Institutions	560	0	(0 0	-) (31.83%	559	0	0	0 0	0 0		0 31.82%	559	0	1	0	0	0	31.82%
	Corporates	4,936	2,087	254	4 4	11	8	33.62%	4,824		310	0 3	19	98	8 31.73%	4,586		360	3	23	110	31.82% 30.55% 30.67% 24.94%
	Corporates - Of Which: Specialised Lending	3,417	1,417	220	5 2	1	1 78	34.44%	3,282	1,510	267	7 2	16	86	6 32.15%	3,080	1,674	305	2	20	93	30.67%
	Corporates - Of Which: SME	222	16	(0 0) (24.82%	217	21	(0 0	0 0	(0 24.87%	206	32	1	0	0	0	24.94%
	Retail	0	0	(0 0) (-	0	0	(0 0	0 0	(0 -	0	0	C	0	0	0	-
	Retail - Secured on real estate property	0	0	(0 0) (-	0	0	(0 0	0 0	(0 -	0	0	C	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	(0 0) (-	0	0	(0 0	0 0	(0 -	0	0	C	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	0	0	(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	C	0	0	0	-
	Retail - Other Retail	0	0	(0 0) (-	0	0	(0 0	0 0		0 -	0	0	C	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	(0 0) (-	0	0	(0 0	0 0		0 -	0	0	C	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	(0 0) (-	0	0	(0 0	0 0		0 -	0	0	C	0	0	0	-
	Equity	0	0			i i	0 0	-	0	0		0 0	0 0		0 -	0	0	0	0	0	0	-
	Securitisation																				i i	
	Other non-credit obligation assets	0	0	(0 0) (-	0	0	(0 0	0 0		0 -	0	0	C	0	0	0	-
	TRR TOTAL	15.297	2.090	254	4	18	85	33.61%	15.182	2.147	311	1 3	19	99	31.73%	14,942	2.337	361	3	23	110	30.55%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratic Stage 3 exposure
	Central banks	0	0	((0	-	0	0	0	0	0	0	-	0	٥	0	0	0	0	í-
	Central governments	62	17		0		0 0	40.00%	62	17	0	0	0	0	40.00%	62	17	0	0	0	0	40.0
	Institutions	2	0				0	37.11%	2	0	0	0	0	0	37.09%	2	0	0	0	0	0	37.0
	Corporates	4,621	2,280	72	7	2	18	24.97%	5,597		130	5	22	33	25.71%	5,194	1,612	167	4	36	44	4 26.1
	Corporates - Of Which: Specialised Lending	2,733	1,844	53	4	11	11	19.97%	3,637	899	94	3	15	21	22.19%	3,302	1,210	118	2	27	27	22.9
	Corporates - Of Which: SME	306	159		1		1	24.83%	372	88	10	6	4	3	25.62%	353	103	14	0	4	4	25.8
	Retail	0	0	(0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	1 -
	Retail - Secured on real estate property	0	0				0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	1 -
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0	0	(0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	1 -
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	0	0				0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	- 1
	Retail - Qualifying Revolving	0	0	(0		0		0	0	0	0	0	0	-	0	0	0	0	0	0	- I
	Retail - Other Retail	0	0	(_	0		0	0	0	0	0	0		0	0	0	0	0	0	1-
	Retail - Other Retail - Of Which: SME	0	0	(0		0		0	0	0	0	0	0	-	0	0	0	0	0	0	- I
	Retail - Other Retail - Of Which: non-SME	0	0	(0		0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	1-
	Equity	0	0	((0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	- 1
	Securitisation																					
	Other non-credit obligation assets	0	0	(0		0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	- 1
	TRB TOTAL	4,685	2.298	72	7	25	18	24.97%	5.662	1.263	130	5	22	33	25.71%	5.258	1.629	167	4	36	44	26.11%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Landesbank	Baden-Württemberg
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												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	() ()	0	0 0		0	C		0	0		0 -	0	0			0		
	Central governments	0	0	(0	0		-	0	0		0 0	0	_	0 -	0	0	(0	(-
	Institutions	0	1	() (0		29.73%	1	1		0 0	0		0 29.73%	1	1	(0	(29.73%
	Corporates	4.415	2.691	3	3	15		18.12%	4.850	2.215	71	3 4	17	16	6 21.01%	4.648	2.376	119	3	20	20	22.06%
	Corporates - Of Which: Specialised Lending	3,671	2,352	2	2	14		20.74%	3,972	2,019	5	5 3	15	12	2 21.89%	3,792	2,165	85	2	19	2	22.06%
	Corporates - Of Which: SME	148	97	10	0	0	1	5.34%	165	78	1	1 0	1		1 8.13%	163	78	13		1	1	10.52%
	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	0	0		0	0	-
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0 0	-	0	0		0 0	0		0 -	0	0	0		0	0	-
LUXEMBUUKG	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	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 -	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		0 0	0		0 -	0	0	((0	(-
	Securitisation																					
	Other non-credit obligation assets	0	0	() (0	0	-	0	0		0 0	0		0 -	0	0	((0	(-
	IRB TOTAL	4,415	2.692	35	3	15	7	18.12%	4.852	2.216	78	4	17	16	5 21.02%	4,649	2.377	115	3	20	26	22.06%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(mn EJR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	(0) () ()		0	0 -
	Central governments	18	49	0	0	0	0	40.00%	29	37	0	0	0	0	40.00%	3	7 31		0 0		0	0 40.00%
	Institutions	492	25	1	0	0	0	46.53%	511	5	1	0	0	1	46.55%		3				0	1 46.56% 45 36.03%
	Corporates	2,170	1,295	56	3	19	25	43.98%	2,494	930	97	2	17	37	37.78%		1,09	12	2	2	.5 4	.5 36.039
	Corporates - Of Which: Specialised Lending	1,440	899	29	2	12	8	27.02%	1,746	564	58	2	11	16	28.27%	1,574	711	7	5 1	1	.8 2	22 28.72%
	Corporates - Of Which: SME	55	45	1	0	0	0	23.01%	63	35	1	0	0	0	23.77%	5	5 43				1	0 23.60%
	Retall	0	0	0	0	0	0	-	0	0	0	0	0	0	-	() (1) (0	0 -
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-) () (0	0 -
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0) (0 0		0	0 -
FRAINCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	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	6	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	0 -
	Retail - Other Retail - Of Which: non-SME	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 -
	Securitisation																				1	/
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	() ()) (0	0 -
	IRB TOTAL	2.680	1,368	57	4	19	25	44.00%	3,035	972	99	2	17	37	37.89%	2,853	1,127	12	2	2	5 4	15 36.16%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	2	0	0)	0 0	0		2	0	(0	0 0	0		2	0	0		0 0	0	<u>-</u> د
	Central governments	114	58	41		0 0	16	40.00%	121	51	41	1 0	0 0	16	40.00%	126	46	41		0 0	16	6 40.009
	Institutions	240	55	1		0 0	0	27.95%	288	7	1	1 0	0 0	0	27.95%		17	1		0 0	0	0 27.95%
	Corporates	1,983	583	18	3	2 1	5	30.71%	2,118	433	32	2 2	3	10	30.19%	2,081	459	44		2 3	13	3 29.73%
	Corporates - Of Which: Specialised Lending	57	4	0)	0 0	0	23.63%	54	7	1	1 0	0 0	0	25.19%	52	8	2		0 0	0	0 25.88%
	Corporates - Of Which: SME	61	. 26	0)	0 0	0	20.65%	64	22	1	1 0	0 0	0	19.91%	60	26	1		0 0	0	0 19.48%
	Retail	0	0	0		0 0	0		0	0	(0 0	0 0	0		0	0	0		0 0	0	j -
	Retail - Secured on real estate property	0	0	0		0 0	0	-	0	0		0 0	0 0	0	-	0	0	0		0 0	0	3 -
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0		0 0	0	-	0	0		0 0	0 0	0	-	0	0	0		0 0	0	3 -
SWITZERDAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0 0	0	-	0	0		0 0	0 0	0	-	0	0	0		0 0	0	3 -
	Retail - Qualifying Revolving	0	0	0		0 0	0	-	0	0		0 0	0 0	0	-	0	0	0		0 0	0	3 -
	Retail - Other Retail	0	0	0		0 0	0	-	0	0		0 0	0 0	0	-	0	0	0		0 0	0	s -
	Retail - Other Retail - Of Which: SME	0	0	0)	0 0	0	-	0	0	(0 0	0 0	0	-	0	0	0		0 0	0	- c
	Retail - Other Retail - Of Which: non-SME	0	0	0		0 0	0	-	0	0	0	0 0	0 0	0	-	0	0	0		0 0	0	- נ
	Equity	0	0	0		0 0	0	-	0	0	0	0 0	0 0	0	-	0	0	0		0 0	0	- נ
	Securitisation																					4
	Other non-credit obligation assets	0	0	0		0 0	0	-	0	0	0	0 0	0 0	0	-	0	0	0		0 0	0	- נ
	TRB TOTAL	2.339	696	60		2 3	22	37.06%	2.529	491	75	2	3	27	35.55%	2,486	522	87		2 3	30	34,58%

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			0 -	0	0		0 0	0) (-) (0 0	0	(0 -
	Central governments	92	28	3	0			1 40.00%		28		3 0	0) 1	40.00%	93	3 23	7 3	0	(40.00%
	Institutions	4	1	0	0			0 24.50%		0		0 0	0) (24.45%	5	5 (0 0	0	(24.44%
	Corporates	2,116	477	38	2			8 21.24%	2,211	369	51	1 1	4	1 13	24.96%	2,160	405	61	1		1	5 26.70%
	Corporates - Of Which: Specialised Lending	96	3	0	0			0 15.71%		4		0 0	0) (15.57%	92	2 6	5 0	0	(15.54%
	Corporates - Of Which: SME	4	0	0 0	0			0 30.28%	4	0		0 0	0) (29.12%	4	1 (0 0	0	(27.76%
	Retail	0	0	0	0	(0 -	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	() -
AUSTRIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0			0 -	0	0	(0 0	0) (-) (0 0	0	() -
AUSTINA	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0			0 -	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	0	() -
	Retail - Other Retail	0	0	0	0	(0 -	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 -	0	0	(0 0	0) (-) (0 0	0	() -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0			0 -	0	0	(0 0	0	0 0	-	0	0 0	0	0	() -
		2,212	506	41	2	5		9 22.67%	2,308	396	54	1 1	4	14	25.84%	2,258	436	64	1	5	11	27.36%

2023 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

										1	Landesbar	nk Baden-Wi	ürttemberg									
					31/12/2023							Adverse Scenario 31/12/2024	1						31/12/2025			
					51,11,2025							51/11/2014		1	-				51,11,2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %) Central banks	22				0		-	22		0					2	2 (0	0		0.
	Central governments	32	1 2		0	0		40.00%	32	2	0			0	40.00%	3	2 1	2		0		0 40.00
	Institutions	15	12		0 0	0		39.24%	26	1	0	n n		0	39.26%	2	6 1	í	0 0	0		0 40.00 0 39.27 12 25.94
	Corporates	1.493	3 763	1	5	12		23.67%	1.702	534	34	1	10	8	24,50%	1.58	4 638	3 4	8 1	13	1	25.94
	Corporates - Of Which: Specialised Lending	1.125	559	1	3	9		21.76%	1.330	340	27	1	2	6	21.71%	1.23	5 428	3 3	4 1	9		8 22.33 0 17.09
	Corporates - Of Which: SME	21	2		0 0	0		15.70%	20	2	0	0	(0	16.56%	1	9 4	1	0 0	0		0 17.09
	Retail	0	0 0		0 0	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 0)	0 0	0		0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0 0		0 0	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)	0 0	0		0 -
	Retail - Qualifying Revolving	0	0 0		0 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		0 0	0		0 -
	Retail - Other Retail - Of Which: SME	0	0 0		0 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		0 0	0		0 -
	Equity	0	0 0		0 0	0		-	0	0	0	0		0	-		0 0		0 0	0		0 -
	Securitisation																					
	Other non-credit obligation assets	0	0 0		0 0	0		-	0	0	0	0		0	-		0 0		0 0	0		0 -
	IRB TOTAL	1,560	777	1	5 1	12	4	23.87%	1,780	537	34	1	10	8	24.66%	1,66	L 643	4	8 1	13	1	3 26.06

					31/12/2023							31/12/2024				-			31/12/2025			<u> </u>
					51/12/2025						-	51/12/2024							51/12/2025			<u> </u>
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0 0	0	0 0	0	-	(0 0		0 0	0	1 (0 -
	Central governments	0	0	0	0	0	0		0	0) (0	0 0	0		(0 0		0 0		1	0 -
	Institutions	0	3	0	0	0	0	45.60%	2	1		0	0 0	0	45.60%		2 1		0 0		1	0 45.605
	Corporates	1,543	339	24	4	6	8	34.50%	1,650	212	44	3	5	16	34.96%	1,494	355	5	7 2	11	. 2	35.139
	Corporates - Of Which: Specialised Lending	1,270	318	17	3	5	6	33.75%	1,384	188	33	2	5	12	35.40%	1,243	321	4	3 2	10	1 1'	15 35.849
	Corporates - Of Which: SME	25	6	2	0	0	1	41.37%	26	4	1 2	0	0 0	1	41.00%	2	3 7		2 0		1	1 40.859
	Retail	0	0	0	0	0	0	-	0	0) (0	0 0	0	-		0 0		0 0		1	0 -
	Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0) (0	0 0	0	-		0 0		0 0		1	0 -
POLAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0) (0	0 0	0	-		0 0		0 0		1	0 -
FOLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0) (0	0 0	0	-		0 0		0 0		1	0 -
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0) (0	0 0	0	-		0 0		0 0		1	0 -
	Retail - Other Retail	0	0	0	0	0	0	-	0	0) (0	0 0	0	-		0 0		0 0		1	0 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0) (0	0 0	0	-		0 0		0 0		1	0 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0		0 0	0	0 0	0			0 0		0	(4	0 -
	Equity	0	0	0	0	0	0	-	0	0	0	0	0 0	0	-		0 0		0 0		4	0 -
	Securitisation																				4	
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0) (0	0 0	0	-	(0 0		0 0		1	0 -
	TRB TOTAL	1.543	342	24	4	6	8	34,51%	1.652	213	44	3	5	16	34.97%	1.497	355	5	2	11	2	0 35.14

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0 (0	0 0	(-	0	0	1	0 0	0	0		() (0	0	(0 -
	Central governments	0) () ()	0 0	(40.00%	0	0		0 0	0	0	40.00%) () ()	0	(40.009
	Institutions	59) () ()	0 0	(33.77%	58	1		0 0	0	0	33.77%	55	3		0	(0 33.779
	Corporates	568	213	3	7 0	4	1	20.14%	580	195	13	2 0	4	3	21.54%	554	21	5 15	0			4 22.039
	Corporates - Of Which: Specialised Lending	533	3 205	9 (5 0	4		1 19.69%	544	192	1	.2 0	4	2	21.11%	520	21:	2 13	0			4 21.649
	Corporates - Of Which: SME	0	0 0) (0 0	(0	0		0 0	0	0	-	0) () (0	(1	0 -
	Retail	0	0 0) (0 0	(0	0		0 0	0	0	-	0) () (0	(1	0 -
	Retail - Secured on real estate property	0) () (0 0	(0	0		0 0	0	0	-) () (0	(0 -
CANADA	Retail - Secured on real estate property - Of Which: SME	0) () (0 0	(0	0		0 0	0	0	-) () (0	(0 -
CANADA	Retail - Secured on real estate property - Of Which: non-SME	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	0	-	6) (0 0	0	0		0 -
	Retail - Other Retail	0	0 0	0 0	0 0	0		- ·	0	0		0 0	0	0	-	6) (0 0	0	0		0 -
	Retail - Other Retail - Of Which: SME	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 -
	Equity	0	0 0	0	0 0	(- -	0	0		0 0	0	0	-	0	1	0	0	(0 -
	Securitisation																					
	Other non-credit obligation assets	0) () (0 0	()) -	0	0		0 0	0	0		() () (0	(0 -
	IRB TOTAL	627	214	1 7	1 1	4		20.30%	638	196	13	2 0	4	3	21.65%	612	213	17	0	5		4 22.13%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

							Actual					
							31/12/202	24				
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	128	0	0	0	0	0	0	0	0	0	0.00%
	Central oovernments	367	0	0	0	98	252	0	0	1	0	0.00%
	Regional governments or local authorities	2.757	0	1	0	767	36	1	2	0	0	0.00%
	Public sector entities	883	0	75	0	955	4	0	2	0	0	40.93%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	403	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	36.203	0	136	0	35.318	128	3	2	0	1	33,10%
	Corporates	8.158	27	5.579	32	8,232	1.157	102	25	20	89	87.83%
	of which: SME	1.443	4	1.160	4	1.634	237	9	4	4	9	99,70%
	Retail	5,983	34		47	4,112	2,582		8	37	28	51.46%
Landesbank Baden-Württemberg	of which: SME	2,464	12	1,408	17	1,442	1,105	17	5	23	7	42.15%
-	Secured by mortoages on immovable property	4,667	8	1,629	8	3,685	900	8	6	3	1	13.39%
	of which: SME	626	1	195	1	547	68	1	4	0	0	10.19%
	Items associated with particularly high risk	2	0	4	0	0	0	0	0	0	0	0.00%
	Covered bonds	398	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	31	0	74	0	0	0	0	0	0	0	0.00%
	Eaulty	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	69	0	57	0	0	0	0	0	0	0	0.00%
	Standardised Total	60,051	68	11,604	87	53,166	5,058	169	46	61	120	70.96%

							Actual					
							31/12/2022					
		Exposure	e values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	128		0	0	0	0	0	0	0	0	0.00%
	Central governments	224		0	0	41	169	0	0	1	0	0.00%
	Regional governments or local authorities	2,680	0	1	0	765	34	1	2	0	0	0.00%
	Public sector entities	883	0	75	0	955	4	0	2	0	0	40.93%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	36,020	0	67	0	35,242	128	3	2	0	1	33.10%
	Corporates	6.855		4.407	32	6.712	847	99	19	18	85	87.46%
	of which: SME	1.357		1.086	4	1.588	216	9	4	4	9	100.00%
	Retail	5,941		4,016	47	4,080	2,567	54	8	37	28	51.67%
GERMANY	of which: SME	2,462	12	1,407	17	1,441	1,105	16	5	23	7	42.51%
	Secured by mortgages on immovable property	4.567	8	1.591	8	3.598	888	7	6	3	1	13.39%
	of which: SME	586	1	180	1	511	65	1	4	0	0	10.19%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	398	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	31	0	74	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	63	0	51	0	0	0	0	0	0	0	0.00%
	Standardised Total	57,791	68	10,283	87	51,392	4,636	165	39	58	116	70.61%

							Actual					
							31/12/202	2*				
		Exposure	a values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	4		0	0	2	2		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	0		0	0	0	0		0	0	0	0.00%
	Corporates	247		243	0	222	1	0	4	0	0	0.00%
	of which: SME	1		1	0	0	0		0	0	0	0.00%
	Retail	3	0	2	0	1	2	0	0	0	0	48.90%
UNITED STATES	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	7	0	2	0	5	1	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	3	0	3	0	0	0	0	0	0	0	0.00%
	Standardised Total	262	0	250	0	231	5	0	4	0	0	48.90%

							Actual 31/12/2023	i.				
		Exposure	values	Risk exposu	ire amounts							
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00
	Central banks	0			0	0	0		0	0	0	0.00
	Regional governments or local authorities	0		0	0	0	0		0	0	0	0.00
	Public sector entities	0		0	0	0	0		0	0	0	0.00
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00
	International Organisations	0	(0	0	0	0	0	0	0	0	0.009
	Institutions	0	(0	0	0	0	0	0	0	0	0.009
	Corporates	60	(60	0	43	4	0	0	0	0	63,779
	of which: SME	25	(26	0	9	4	0	0	0	0	0.003
	Retail	1	(1	0	1	0	0	0	0	0	19.689
NETHERLANDS	of which: SME	0	(0 0	0	0	0	0	0	0	0	0.009
	Secured by mortgages on immovable property	1	(0 0	0	1	0	0	0	0	0	0.009
	of which: SME	0	(0 0	0	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	0	(0	0	0	0	0	0	0	0	0.003
	Covered bonds	0	(0	0	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	(0	0	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	(0	0	0	0	0	0	0	0	0.009
	Equity	0		0	0	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	0		0	0	0	0	0	0	0	0	0.009
	Standardised Total			61				0		0		

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2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	(0	0	0	0	0	0 0	0	0	0.00%
	Central governments	0	0	0 0	0	0	0	0	0 0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Multilateral Development Banks	0	(0	0	0	0		0	0	0	0.00%
	International Organisations	0		0 0	0	0	0		0	0	0	0.00%
	Institutions	17		8	0	0	0		0	0	0	0.00%
	Corporates	18		13	0	32	0		0	0	0	96.69%
	of which: SME	3) 3	0	3	0		0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	0.00%
LUXEMBOURG	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortoages on immovable property	37		16	0	36	0		0	0	0	0.00%
	of which: SME	36		15	0	36	0		0	0	0	0.00%
	Items associated with particularly high risk	2		4	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0 0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0 0	0	0	0		0	0	0	0.00%
	Equity	0		0 0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	1		1	0	0	0		0	0	0	0.00%
	Standardised Total	75		42	0	68	0	0	0	0	0	96.69%

							Actual					
							31/12/202	24				
		Exposur	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central ovvernments	0	0	0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	32		22	0	30	0	0	0	0	0	66.95%
	of which: SME	10		8	0	10	0	0	0	0	0	5.28%
	Retail	4		3	0	3	1	0	0	0	0	7.61%
FRANCE	of which: SME	0		0	0	0	0	0	0	0	0	7.57%
	Secured by mortgages on immovable property	2		1	0	2	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.00%
	Equity	0		0	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0	0	0	0	0	0.00%
	Standardized Total	29	0	26	0	26	3	0	0	0	0	9 799/-

							Actual					
							31/12/2022	•				
		Exposur	e values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00
	Central oovernments	S		0	0	0	4	0	0	0	0	0.009
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.009
	Public sector entities	0		0	0	0	0	0	0	0	0	0.009
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.009
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	98	0	72	0	86	0	0	0	0	0	75.019
	of which: SME	13	0	10	0	13	0	0	0	0	0	36.95%
	Retail	20	0	15	0	14	6	0	0	0	0	67.55%
SWITZERLAND	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	24	0	8	0	17	7	0	0	0	0	0.00%
	of which: SME	3	0	1	0	0	3	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
						119						69 720/

							Actual					
							31/12/2023					
		Exposur	e values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(0	0	0	0		0	0	9	0.00%
	Central oovernments			0	0	0	1		0	0		0.009
	Regional governments or local authorities			0	0	0	0		0	0		0.00%
	Public sector entities			0	0	0	0		0	0		0.00%
	Multilateral Development Banks			0	0	0	0		0	0		0.00%
	International Organisations	(0	0	0	0	0	0	0	0	0.009
	Institutions	1		1	0	0	0	0	0	0	0	0.009
	Corporates	177		126	0	167	11	0	0	0	0	41.109
	of which: SME	1		1	0	1	0	0	0	0	0	38.399
	Retail			1	0	2	1	0	0	0	0	0.009
AUSTRIA	of which: SME	(0	0	0	0	0	0	0	0	0.009
	Secured by mortgages on immovable property	1		0	0	1	0	0	0	0	0	0.009
	of which: SME	(0	0	0	0	0	0	0	0	0.009
	Items associated with particularly high risk	(0	0	0	0	0	0	0	0	0.00%
	Covered bonds	(0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	(0	0	0	0		0	0	0	0.00%
	Equity	(0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	(0	0	0	0		0	0	0	0.00%
	Standardised Total	184		128	0	170	13	0	0	0	Ö	41.10%

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks					0			0		0	0.00%
	Central banks Central governments	0		0	0	0	0	0	0	0	0	0.00%
		0		0	0	U	0		U	U	0	0.00%
	Regional governments or local authorities			0	U	0	0	0	0	0	0	0.00%
	Public sector entities	0		0	U	0	0	0	0	Ű	0	
	Multilateral Development Banks	0	6	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	6	0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	105	0	105	0	97	0	0	0	0	0	0.00%
	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
	Retail	2	0	2	0	1	1	0	0	0	0	48.90%
UNITED KINGDOM	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	5	0	2	0	4	1	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	112	0	108	0	102	2	0	0	0	0	48,90%

							Actual					
							31/12/202	24				
		Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central governments	0			0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0			0	0	0	0	0	0	0	0.00%
	Public sector entities	0			0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	4		4	0	4	0	0	0	0	0	100.00%
	of which: SME	1		0	0	1	0	0	0	0	0	100.00%
	Retail	0		0	0	0	0	0	0	0	0	0.00%
POLAND	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	0		0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0	0	0	0	0	0.00%
												100.000/

							Actual					
							31/12/2023	2*				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	0		0	0	0	0		0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0	0	0.00%
	Regional governments or local authorities	72		0	0	0	0		0	0	0	0.00%
	Public sector entities	0		0	0	0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.00%
	International Organisations	0		0	0	0	0		0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0 0	0	0	0.00%
	Corporates	2		2	0	1	0	0	0 0	0	0	36.01%
	of which: SME	0	0	0	0	0	0	0	0 0	0	0	36.01%
	Retail	0	0	0	0	0	0	0	0 0	0	0	55.99%
CANADA	of which: SME	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0 0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Standardised Total	74	0	2	0	2	0	0	0	0	0	41.15%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

Baseline Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of provisions for stops 1
 Stock of provisions for stops 1
 Stock of provisions for stops 1
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Ratio Stage 3 exposure 40.00 40.00 37.98 40.00% 40.00% 37.70% 0.005 0.00 0.00% 0.00% 31.78% 49.05% 26.76% 33.84% 33.84% 30.88% 9.91% 13.06% 0.00% 0.00% 0.00% 0.00% 35.142 7.096 31.839 62.799 36.219 38.989 35.111 31.77 34,889 7.150 1.319 525 1.320 29.44 13.43 0.00 0.0 0.00 0.00 0.00% 0.00

												Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0	0	(0.00%	0	0		0	0 0	0	0.00%	0	0	0			0	0.00
	Central governments	82	127		0	0		40.00%	110	100	0	0 0	0 0	0	40.00%	128	81	0		0	0	40.00
	Regional governments or local authorities	718	80		0	0		40.00%	687	111	1	1 (0 0	0	40.00%	667	132	1		0	1	40.00
	Public sector entities	931	27		0	1		37.98%	922	35	i i	1 1	1	1	37,74%	856	100	2		4	1	37.70
	Multilateral Development Banks	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0			0	0.00
	International Organisations	0	0		0	0		0.00%	0	0		0 (0 0	0	0.00%	0	0	0		0	0	0.00
	Institutions	35,066	293	1	3	2	4	31.85%	35,035	312	2!	5	3 2	8	31.81%	34,814		37	3	5	12	31.81
	Corporates	5,980	1.524	15	3	21	99	64.59%	5.981	1.476		1	3 20	111	55.50%	5.850		242	3	23	122	50.50
	of which: SME	1,298	480	3	1	5	13	37.09%	1,293	467		3	5	16	30.01%	1,269		68	1	5	18	27.13
	Retail	3,855	2,728	119	4	128	46	38.95%	3,983	2,537	181	1	115	64	35.46%	4,078		238	4	103	81	33.83
GERMANY	of which: SME	1,115	1,387	61	3	27	20	32.56%	1,164	1,293	104	4	2 26	33	31.31%			143	2	25	44	30.83
	Secured by mortgages on immovable property	3,540	930	2	1	3		11.05%	3,506	949	31	8	1 3	4	10.39%	3,472		53	1	3	5	9.97
	of which: SME	485	86		0	1		13.62%	480	87	10	0 (1	1	13.62%	476	87	14		1	2	13.29
	Items associated with particularly high risk	0	0		0	0		0.00%	0	0	0 0	0 (0 0	0	0.00%	0	0	0		0	0	0.00
	Covered bonds	0	0		0	0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0			0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0		0.00%	0	0		0 (0 0	0	0.00%	0	0	0		0	0	0.00
	Collective investments undertakings (CIU)	0	0		0	0		0.00%	0	0	0 0	0 (0 0	0	0.00%	0	0	0		0	0	0.00
	Equity	0	0		0	0	0	0.00%	0	0	0 0	P (0 0	0	0.00%	0	0	0		0	0	0.00
	Securitisation																					
	Other exposures	0	0		0	0		0.00%	0	0	0 0	0 (0 0	0	0.00%	0	0	0		0	0	0.00
	Standardised Total	50,173	5,709	311	11	155	153	49.32%	50,225	5,520	448	10	142	189	42.16%	49,865	5,755	573	10	138	221	38.54

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks		0 0		0 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0		0			0
	Central governments	0	0 0		0	0 0)	0.00%	0	0	0	0	0	0	0.00%		0 0	(0	0		0
	Regional governments or local authorities	2	2 2		0	0 ()	40.00%	2	1	0	0	0	0	40.00%		3 1	(0	(0
	Public sector entities		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0		0			0
	Multilateral Development Banks		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0	(0			0
	International Organisations		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0	(0			0
	Institutions		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0	(0			0
	Corporates	165	6 54		3	1	1	43.68%	146	71	6	0	2	2	43.87%	16	4 51	٤	0			4
	of which: SME		0 1		0. 1	0 (0	23.34%	0	1	0	0	0	0	22.52%		0 1		0			0
	Retail	2	2 1		0. 1	0 (0	21.31%	2	1	0	0	0	0	21.15%		2 1		0			0
UNITED STATES	of which: SME		0 0		0. 1	0 (0	13.55%	0	0	0	0	0	0	13.51%		0 0		0			0
	Secured by mortgages on immovable property	5	5 7		0. 1	0 (0	5.08%	S	2	0	0	0	0	5.12%		4 2		0			0
	of which: SME		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0		0			0
	Items associated with particularly high risk		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0		0			0
	Covered bonds		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0		0			0
	Claims on institutions and corporates with a ST credit assessment		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0		0			0
	Collective investments undertakings (CIU)		0 0		0. 1	0 (0	0.00%	0	0	0	0	0	0	0.00%		0 0	(0			0
	Equity		0 0		0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	(0	0		٥
	Securitisation																					
	Other exposures		0 0		0	0 0	0	0.00%	0	0	0	0	0	0	0.00%		0 0	(0			0

												Baseline Scenario	0									
					31/12/2023							31/12/2024							31/12/2025		1	
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	0	0	(0 0	0	(0.00%	0	0	0	0 0	0	0 0	0.00%	(0	0	0	0	, r	0
	Central governments	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	1	0.1
	Regional governments or local authorities	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	1	0.1
	Public sector entities	0	0		0 0	0	(0.00%	0	0	0	0 0	(0	0.00%	(0	0	0	0	1	0.0
	Multilateral Development Banks	0	0		0 0	0	(0.00%	0	0	0	0 0	(0	0.00%	(0	0	0	0	1	0.0
	International Organisations	0	0		0 0	0	(0.00%	0	0	0	0 0	(0	0.00%	(0	0	0	0	1	0.0
	Institutions	0	0		0 0	0	(0.00%	0	0	0	0 0	(0	0.00%	(0	0	0	0	1	0.0
	Corporates	19	27		2 (0		30.76%	24	19	4	0	(1	32.24%	22	21	5	0	0		33.2
	of which: SME	4	8		1 (0	(17.83%	5	6	2	0	(0 0	19.54%		6	2	0	0	1	20.8
	Retail	1	0		0 0	0	(19.51%	1	0	0	0 0	(0 0	19.18%	1	0	0	0	0	1	18.7
NETHERLANDS	of which: SME	0	0		0 0	0	(35.23%	0	0	0	0 0	(0 0	32.32%	(0	0	0	0	1	31.5
	Secured by mortgages on immovable property	1	0		0 0	0	(6.09%	1	0	0	0 0	(0 0	6.09%	1	0	0	0	0	1	6.1
	of which: SME	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	1	0.0
	Items associated with particularly high risk	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	1	0.0
	Covered bonds	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	1	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	1	0.0
	Collective investments undertakings (CIU)	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	1	0.00
	Eaulty	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0		0.0
	Securitisation				1									1								1
	Other exposures	0	0		0 0	0	(0.00%	0	0	0	0 0	(0 0	0.00%	(0	0	0	0	· · · · · ·	0.0

EBA EUROPEAN EANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

Stage 2 cxpolaret 0 0		31/12/2023 Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0	Stock of stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 5.58% 44.25% 19.53% 19.53% 19.53% 1.82% 0.00% 0.00% 0.00%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 40.6% 40.6% 40.6% 40.4% 10.5% 2.2%	Stage 1 exposure 0 0 0 0 0 0 0 0 0 225 3 0 0 0 0 225 23 0 0 0 0 225 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 0	31/12/2025 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 2 0 00 2 00	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stape 3 exposure 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 55.58% 38.67% 10.53% 1.65% 1.65% 0.09%				provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 40.6% 44.83% 40.42% 19.58% 2.22%	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 24 24 24 24 24 0 0 0 0	0 0 0 0 0 0 0 0 0 7 7 2 0 0 0 0 12 2 12 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0.00% 0.00% 0.00% 0.00% 40.69% 44.83% 44.83% 49.42% 19.58% 2.22% 2.12%	25 3 0 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09% 0.09%	0 0 0 0 0 0 0 0 24 2 2 0 0 24 2 4 2 0 0 24 0 0 0 24 0 0 0 0	0 0 0 0 0 0 7 7 2 0 0 0 12 12 12 0 0					0.00% 0.00% 0.00% 0.00% 40.69% 44.83% 44.83% 49.42% 19.58% 2.22% 2.12%	25 3 0 22					
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.09% 0.09% 0.09% 56.89% 44.75% 19.53% 1.95% 1.95% 0.09%	0 0 0 0 24 2 0 0 24 24 24 24 0 0 0 0 0 0	0 0 0 0 0 7 2 0 0 0 0 12 12 12 0 0					0.00% 0.00% 0.00% 0.00% 40.69% 44.83% 40.42% 19.58% 2.22% 2.12%	25 3 0 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.09% 0.09% 0.09% 56.8% 44.75% 39.67% 19.53% 1.95% 1.95% 0.09%	0 0 0 24 2 0 0 24 24 24 24 0 0 0 24 0 0 0 0	0 0 0 7 2 0 0 0 12 12 12 0 0					0.00% 0.00% 0.00% 40.69% 44.83% 40.42% 19.58% 2.22% 2.12%	25 3 0 22	0 0 0 6 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.09% 0.09% 56.8% 44.75% 19.53% 1.95% 1.95% 0.09% 0.09%	0 0 0 24 2 0 0 24 24 24 0 0 0 0 0 0 0 0	0 0 7 2 0 0 12 12 12	000-0000000000000000000000000000000000			0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.69% 44.83% 40.42% 19.58% 2.22% 2.12%	25 3 0 22	0 0 0 6 0 0 0 0		0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.09% 0.09% 56.88% 44.75% 39.67% 19.53% 1.95% 1.85% 0.00% 0.00%	0 0 24 2 0 0 24 24 24 24 24 0 0 0	0 0 7 2 0 0 12 12	0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 40.69% 44.83% 40.42% 19.58% 2.22% 2.12%	25 3 0 22	0 0 6 0 0 0 0	0 0 1 0 0 0	0	0	0 0 0 0 0
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0.00% 55.88% 44.75% 39.67% 19.53% 1.98% 1.87% 0.00%	0 24 2 0 0 24 24 24 24 24 0 0	0 7 2 0 0 12 12 12	0		0 0 0 0 0	0 0 0 0 0 0 0	0.00% 40.69% 44.83% 40.42% 19.58% 2.22% 2.12%	25 3 0 22	0 6 0 0 0	0	0 0 0 0 0 0	0	0 0 0 0 0
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					56.88% 44.75% 39.67% 19.53% 1.95% 1.87% 0.00% 0.00%	24 2 0 24 24 24 24 0 0	7 2 0 12 12 12 0 0	1 0 0 0 0 0		0	000000000000000000000000000000000000000	40.69% 44.83% 40.42% 19.58% 2.22% 2.12%	25 3 0 22	6 0 0 14	1 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
1 3 0 0 0 0 7 9 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	44.75% 39.67% 19.53% 1.98% 1.87% 0.00%	2 0 24 24 24 0 0	2 0 12 12 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	00000	44.83% 40.42% 19.58% 2.22% 2.12%	3 0 0 22	0 0 0 14	0	0	0	0
			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	39.67% 19.53% 1.98% 1.87% 0.00% 0.00%	0 0 24 24 24 0 0	0 0 12 12 0	00000	0	0	0	40.42% 19.58% 2.22% 2.12%		0	0	0	0	0
			0	000000	1.98% 1.87% 0.00%	0 24 24 0 0	0 12 12 0	0000	0000	0	000	2.22%		0	0	0	0	0
			000000000000000000000000000000000000000	00000	1.87% 0.00% 0.00%	24 24 0	12 12 0	000	0	0	0	2.12%		14	0	0	0	0
			000000000000000000000000000000000000000	0000	0.00%	24 0 0	12	0 0	0	0	0		22					
			000000000000000000000000000000000000000	0 0 0	0.00%	0	0	0	0						0	0	0	0
0 0 0 0 0 0 0 0 0 0 1 18			0000	0 0 0		0	0				0	0.00%	0	0	0	0	0	0
0 0 0 0 0 0 0 0 1 18			0 0	0	0.00%			0	0	0	0	0.00%	0	0	0	0	0	0
0 0 0 0 0 1 18			0 0	0			0	0	0	0	0	0.00%	0	0	0	0	0	0
0 0 0 0 1 18		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0
0 0 1 18				0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0
0 0	1 1																	
1 18	1 1		0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0
		0	0	0	51.00%	49	19	1	0	0	0	35.25%	48	20	1	0	0	0
		Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of Co
Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
0 0	0 0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0
0 0	0 0	0 0	0	0		0	0	0	0	0	0		0	0	0	0	0	0
0 0	0 0	0 0	0	0		0	0	0	0	0	0		0	0	0	0	0	0
0 0	0 0	0 0	0	0		0	0	0	0	0	0		0	0	0	0	0	0
0 0	0 0	0 0	0	0		0	0	0	0	0	0		0	0	0	0	0	0
0 0	0 0	0 0	0	0		0	0	0	0	0	0			0	0	0	0	0
0 0		0 0	0	0		0	0	0	0	0	0			0	0	0	0	0
1 9		0	0	0		13	8	0	0	0	0			10	- 0	0	0	0
8 1		0	0	0		8	1	0	0	0	0		8		- 0	0	0	0
3 1		0 0	0	0		3	1	8	0	U	0		3	1	0	0	0	U
0 0		0	0	0		0	0	0	0	0			0	0	0	0	0	0
2 0		0	0	0		2	0	0	0	0			2	0	0	0	0	0
0 0		0	0	0		0	0	0	0	0		0.00%	0	0	0	0	0	0
0 0		0		0		0	0	0	0	0	0		0	0	0		0	0
0 0		0	0	0		0	0	0	0	0	0		0	0	0		0	0
0 0		0	0	0		0	0	0	0	0	0		0	0	0		0	0
0 0		0	0	0		0	0	0										
			-									0.00%	0	0	0	0	0	0
									0	0	0	0.00%	0	0	0	0	ō	0
0 0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0
000000000000000000000000000000000000000	Stage 2 exposure		Stage 2 Stage 3 provisions for exposure exposure Stage 1	Stage 2 Stage 3 Stock of provisions for exposure exposure Stage 1 Stage 2	Stock of Stage 2 Stock of provisions for exposure Stock of provisions for Stage 1 Stock of stage 2	Stage 2 Stage 3 Stock of provisions for sexposure Stock of provisions for stage 3 Stock of provisions for stage 3 Stock of stage 3 Coverage Ratio Stage 3 exposure exposure stage 3 stage 3 stage 3	Stopp 2 copenent Stopp 3 septement Detect of septement Detect of septement	Spap 2, exposes Spap 1 spap 1 sequent Descript sequent Descript sequent Descript sequent Descript sequent Descript sequent Spap 1 sequent Spap 1 sequent	Step 2, reports Step 4 (space) Step 1 (space) Step 1	Stopp 2 copeners Stopp 3 sequent expense 0 Stopp 1 production sequent expense 0 Stopp 1 production sequent expense 0 Stopp 1 sequent expense 0 Stopp 1 sequent expense 0	Spape 2 copeners Spape 2 sequent Spape 2 s	Spap 2 copears Spap 3 spap 3 spap ar Spap 4 problem for spap ar Space 4 problem for spap ar Space 4 problem for spap ar Space 4 spap ar Spap 4 spap ar	Spap: 3 copener copener Spap: 1 spap: 1 segment Spap: 1 spap:	Spap: Spap: <th< th=""><th>$\begin{array}{c c c c c c c c c c c c c c c c c c c$</th><th>Bags 1 super-</th><th>Bags 1 spann Bask f sigs 1 equals Bask f spann Bask</th><th>Rays Rays Stand of supers Back of machine supers Back of Rays Rays Rays<!--</th--></th></th<>	$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	Bags 1 super-	Bags 1 spann Bask f sigs 1 equals Bask f spann Bask	Rays Rays Stand of supers Back of machine supers Back of Rays Rays Rays </th

	(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks		0 0	0		0	0	0.00%	0	0	0	0	0	0 0	0.00%	(0 0	0	0		0	0.00%
	Central oovernments	1	3	((0	0	40.00%	2	2	0	0	(0 0	40.00%	2	2 2	0	0	0	0	40.00%
	Regional governments or local authorities	0	0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%	(0 0	0	0	0	0	0.00%
	Public sector entities	0	0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%	(0 0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0 0	(0	0	0.00%	0	0	0	0	(0 0	0.00%	0	0 0	0	0		0	0.00%
	International Organisations		0 0			0	0	0.00%	0	0	0	0		0 0	0.00%		0 0	0	0		0	0.00%
	Institutions		0 0			0	0	45.00%	0	0	0	0		0 0	45.00%		0 0	0	0		0	45.00%
	Corporates	45	36	1		0	1	43.20%	52	32	3	0	(1 1	43.27%	51	31	4	0		2	43.22%
	of which: SME	4	8	((0	0	39.71%	6	6	0	0	(0 0	39.04%	5	5 7	1	0		0	38.62%
	Retail	15	6	((0	0	36.24%	15	6	0	0	(0 0	30.33%	15	5	0	0	0	0	28.22%
SWITZERLAND	of which: SME	1	0	((0	0	22.84%	1	0	0	0	(0 0	22.47%	1		0	0	0	0	22.25%
	Secured by mortgages on immovable property	17	7 6	((0	0	6.17%	18	6	0	0	(0 0	6.26%	17	ε ε	0	0	0	0	6.39%
	of which: SME	1	2	((0	0	4.82%	2	2	0	0	(0 0	4.86%	1	2 2	0	0	0	0	4.84%
	Items associated with particularly high risk	0	0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%	(0 0	0	0	0	0	0.00%
	Covered bonds	0	0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%	(0 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%		0 0	0	0		0	0.00%
	Collective investments undertakings (CIU)		0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%		0 0	0	0		0	0.00%
	Equity	0	0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%		0 0	0	0		0	0.00%
	Securitisation																					
	Other exposures	0	0 0	((0	0	0.00%	0	0	0	0	(0 0	0.00%	(0 0	0	0	0	0	0.00%
	Standardised Total	82	51	1		0	1	40.29%	86	45	3	0		1	40.23%	86	i 44	5	0	0	2	39.96%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	(0.00%	0	0	0	0		0	0.00%
	Central governments	0	0 0	0	0	0	0	40.00%	0	0		0	0		40.00%	0	0	0	0		0	40.00%
	Regional governments or local authorities	0	0 0	0	0	0	0	0.00%	0	0		0	0	(0.00%	0	0	0	0	0	0	0.00%
	Public sector entities	0	0 0	0	0	0	0	10.53%	0	0		0	0	(10.57%	0	0	0	0	0	0	10.57%
	Multilateral Development Banks	0	0 0	0	0	0	0	0.00%	0	0		0	0	(0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0 0	0	0	0	0	0.00%	0	0	(0 0	0	(0.00%	0	0	0	0	0	0	0.00%
	Institutions	0	0 0	0	0	0	0	45.00%	0	0		0 0	0	0	45.00%	0	0	0	0	0	0	45.00%
	Corporates	155	5 24	0	0	0	0	34.09%	157	21		1 0	0	0	33.92%	156	22	1	0	0	0	33.69%
	of which: SME	0	0 1	0	0	0	0	16.70%	0	0		0 0	0	0	13.67%	0	1	0	0	0	0	12.71%
	Retail	2	2 1	0	0	0	0	27.05%	2	1		0 0	0	0	27.11%	2	1	0	0	0	0	27.14%
AUSTRIA	of which: SME	0	0 0	0	0	0	0	20.46%	0	0		0 0	0	0	20.49%	0	0	0	0	0	0	20.53%
	Secured by mortgages on immovable property	1	1 0	0	0	0	0	7.80%	1	0		0 0	0	0	7.88%	1	0	0	0	0	0	7.94%
	of which: SME	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	(0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0 0	0	0	0	0	0.00%	0	0		0 0	0	(0.00%	0	0	0	0		0	0.00%
	Standardised Total	157	7 25	0	0	0	0	33.59%	159	23	1	L 0	0		33.49%	159	23	1	0	0	0	33.26%

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

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					31/12/2023							Baseline Scenari 31/12/2024	•						31/12/2025			
					51/12/2025							51/12/2024										
					Stock of	Stock of provisions for	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks		0 0		0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Central governments		0 0	0 0	0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Recional oovernments or local authorities Public sector entities		0 0		0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Multilateral Development Banks		0 0		0	ő	ő	0.00%	0	0	ő	0	0 0	0	0.00%	0		0 0	ő	0	0	0.00%
	International Organisations	(0 0	0 0	0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Institutions Corporates	2	0 0		0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0		0 0	0	0	0	0.00%
	of which: SME	2	0 0		0	0	0	10.19%	0	0			0	0	10.46%	22		0 0	0	0	0	10.62%
	Retail		1 1		0	0	0	21.83%	1	1	0	(0 0	0	21.55%	1		1 (0	0	0	21.47%
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property		4 1	0 0	0	0	0	30.14% 5.03%	0	0	0	0	0 0	0	28.09%	0		0 0	0	0	0	27.59%
	of which: SME		4 1		0	0	0	0.03%	3	1	0		0	0	5.14%	3		2 0	0	0	0	5.28%
	Items associated with particularly high risk		0 0	i i	a a	ő	ő	0.00%	0	0	ő		0 0	ő	0.00%	0		0 0	ő	ő	0	0.00%
	Covered bonds		0 0		0	0	0	0.00%	0	0	0	(0	0	0.00%	0	-	0 0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	-	0 0		0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Equity		0 0		0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Securitisation																					
	Other exposures Standardised Total		0 (6 78			0	0	0.00%	32	0	0	0		0	0.00%	0	7	0 0	0	0	0	0.00% 4.08%
	Standardised Total		0 /0				0	4.0479	32	1 1	· ·				4.2370			3 4		•	0	4.0676
					31/12/2023							Baseline Scenari 31/12/2024	0						31/12/2025			
					31/12/2023							31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
		exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	(min EUR, %))																				
	Central banks Central governments		0 0		0	0	0	0.00%	0	0	0		0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Regional governments or local authorities		0 0	0	0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Public sector entities		0 (0	0	0	0.00%	0	0	0	(0	0	0.00%	0		0 0	0	0	0	0.00%
	Multilateral Development Banks International Organisations		0 0		0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Institutions		0 0	0 0	0	0	0	45.00%	0	0	0	c	0 0	0	45.00%	0		0 0	0	0	0	45.00%
	Corporates		0 3	3 (0	0	0	12.37%	0	3	0	(0 0	0	11.93%	0		3 (0	0	0	11.80%
	of which: SME Retail		0 1		0		0	15.14% 22.32%	0	0	0		0	0	13.10% 21.09%	0		0 0		0	0	12.48% 20.89%
POLAND	of which: SME		0 0		0	0	0	20.30%	0	0			0 0	0	19.62%	0		0 0	0	0	0	19.48%
	Secured by mortgages on immovable property	(0 0		0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0		0 0	0	0	0	0.00%
	of which: SME Items associated with particularly high risk		0 0			0	0	0.00%	0	0	0		0	0	0.00%	0		0 0		0	0	0.00%
	Items associated with particularly high risk Covered bonds		0 0			0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0		i a	ő	ő	0.00%	0	0	ő		0	ő	0.00%	0		0 0	ő	ő	0	0.00%
	Collective investments undertakings (CIU)		0 0	0 0	0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Equity Securitisation		0 0		0	0	0	0.00%	0	0	0		0 0	0	0.00%	0		0 0	0	0	0	0.00%
	Other experiment		0 0		0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
	Standardised Total		0 4	L 0	0	0	0	12.49%	0	3	0	0	0	0	12.10%	0		3 0	0	0	0	12.00%
												Baseline Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
				1	Stock of	Stock of	Stock of	r				Stock of	Stock of	Stock of			1	1	Stock of	Stock of	Stock of	
		Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
		exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	exposure	exposure	exposure	exposure	Stage 1	Stage 2	Stage 3	stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central banks Central governments		0 0		0	0	0	0.00%	0	0	0		0	0	0.00%	0		0 0	0	0	0	0.00%
				il c	0	ő	ő	0.00%	0	0	0	ì	1 0	0	0.00%	0		0 0	ŏ	ő	0	0.00%
	Regional governments or local authorities																					
	Public sector entities		0 0	a a	0	0	0	0.00%	0	0	0	(0 0	ő	0.00%	0		0 0	0	0	0	0.00%
	Public sector entities Multilateral Development Banks				0	0	0	0.00%	0	0	0			0	0.00%	0			000	0	0	0.00%
	Public sector entities					000000000000000000000000000000000000000	000000000000000000000000000000000000000	0.00%	0	0	0			0	0.00%	0			000000000000000000000000000000000000000	0 0 0	0 0 0	0.00% 0.00% 0.00%

41.95 5.61 0.00 0.00

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolox

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

Adverse Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of stage 1
 Stock of stage 2
 Stock of stage 2

 exposure
 exposure
 stage 1
 stage 2
 stage 2
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Ratio Stage 3 exposure 40.00 40.00 39.08 40.00% 40.00% 38.89% 38.89% 0.00% 31.92% 44.30% 25.20% 34.13% 0.005 0.00 33,677 1.758 31.85 57.24 32.33 38.80 34.897 31.89 1.021 808 1.097 698 27.2 1,682 35.07 14.71% 23.70% 0.00% 0.00% 0.00% 0.00% 0.005 0.0 0.00 0.00 0.00% 0.00

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0	0		0.00%	0	0	0 0	0	0	0 0	0.00%	0	(0 0		0.009
	Central oovernments	82	127		0 0	0		40.00%	110	100	0	0	0	0 0	40.00%	128	81			0 0		40.009
	Regional governments or local authorities	718	80		L 0	0	(40.00%	687	111	1	0	0	0	40.00%	667	133			0 0		40.009
	Public sector entities	884	74			2		39.08%	916	41	2	0	1	1 1	38.84%	836	120) 5		38.899
	Multilateral Development Banks	0	0		0 0	0		0.00%	0	0	0	0	0	0 0	0.00%	0	0			0 0		0.009
	International Organisations	0	0	-	0 0	0	(0.00%	0	0		0	0	0	0.00%	0	0	_	0	0 0		0.009
	Institutions	33,604	1,755	1	4	9	4	31.94%	34,821	520	32	2 3	5	5 10	31.96%	34,785	544	4	1	8 5	1	31.989
	Corporates	5.250	2,223	18	4	36	108	58,49%	5.550	1.844	263	3	31	128	48,73%	5,449	1.885	32	1	32	14	44,209
	of which: SME	1,005	760	4	1 1	10	16	32.75%	1,072	661	80	1	9	22	27.32%	1,050	655	10	1	10	2	25.089 34.119 32.969
	Retail	3,477	3,076	14	6	243	SE	38.76%	3,522	2,916	264	4	198	93	35.31%	3,698	2,656	34	1	168	11	34.119
GERMANY	of which: SME	798	1,681	8	4	49	25	34.92%	869	1,528	165	3	43	3 56	33.59%	970	1,364	22		40	7	32.969
	Secured by mortgages on immovable property	3,454	1,010	2	2 2	11	4	12.56%	3,340	1,094	58	3 1	11	1 8	13.99%	3,296	1,113	8	1	1 9	1	14.809 24.059
	of which: SME	450	120		7 1	3		17.71%	448	114	15	5 1	4	1 3	22.03%	454	101	2	1	1 3		24.059
	Items associated with particularly high risk	0	0		0 0	0 0	(0.00%	0	0	0	0	0	0 0	0.00%	0	(1	0	0 0		0.009
	Covered bonds	0	0		0 0	0		0.00%	0	0	0	0	0	0 0	0.00%	0	(0 0		0.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	(0 0		0.009
	Collective investments undertakings (CIU)	0	0		0 0	0		0.00%	0	0	0 0	0 0	0	0 0	0.00%	0	(0 0	0 0		0.009
	Equity	0	0		0 0	0		0.00%	0	0	0 0	0 0	0	0 0	0.00%	0	((I	0 0	0 0		0.009
	Securitisation																					
	Other exposures	0	0		0 0	0		0.00%	0	0	0 0	0 0	0	0 0	0.00%	0	(1	0 0	0 0		0.009
	Standardised Total	47,469	8,346	378	16	301	174	46.14%	48,946	6,627	620	12	245	241	38.86%	48,859	6,531	803	13	218	29	36.08%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
	Central banks	(0 0		1	0 0	(0.00%	0	0	0 0	(0	0	0.00%	0	0	0	0	0	0	0
	Central governments	0	0 0	-	1	0 0	(0.00%	0	0	0 0	(0	0	0.00%	0	0	0	0	0	0	
	Regional governments or local authorities		2 2	Ţ	1	0 0	(40.00%	2	1	0	0	0	0	40.00%	3	1	0	0	0	0	
	Public sector entities		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Multilateral Development Banks		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	International Organisations		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Institutions		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Corporates	111	108		1	0 3		43.92%	111	103	9	0	2	4	44.18%	192	19	12	0	0	S	
	of which: SME		1		1	0 0		23.61%	0	1	0	0	0	0	22.97%	0	1	0	0	0	0	
	Retail		1		1	0 0		21.83%	2	1	0	0	0	0	22.13%	2	1	0	0	0	0	
INITED STATES	of which: SME		0 0		1	0 0		16.65%	0	0	0	0	0	0	16.54%	0	0	0	0	0	0	
	Secured by mortgages on immovable property		5 2		1	0 0		6.07%	5	2	0	0	0	0	8.36%	4	2	0	0	0	0	
	of which: SME		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Items associated with particularly high risk		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Covered bonds		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Collective investments undertakings (CIU)		0 0		1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	
	Equity	(0 0			0 0	(0.00%	0	0	0		0	0	0.00%	0	0	0	0	0	0	
	Securitisation																					
	Other exposures	(0 0			0 0	(0.00%	0	0	0		0	0	0.00%	0	0	0	0	0	0	
																						43

												Adverse Scenaric	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks		0 0	(0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0		5	0
	Central governments	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Regional governments or local authorities	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Public sector entities	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Multilateral Development Banks	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	International Organisations	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Institutions	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Corporates	14	31		3 (0		40.19%	21	21	5	6 0	0		42.34%	21	21	6	0	-	٥	3
	of which: SME	3	9		1 (0	(23.48%	5	6	2	0	0	1	26.12%		5 5	3	0	-	٥	1
	Retail	1	0		0 0	0	(19.46%	1	0	0	0 0	0	(19.48%		1 0	0	0	-	0	0
NETHERLANDS	of which: SME	0	0 0		0 0	0	(37.30%	0	0	0	0 0	0	(35.13%		0 0	0	0	-	0	0
	Secured by mortgages on immovable property	1	0		0 0	0	(6.19%	1	0	0	0 0	0	(6.72%		1 0	0	0	-	0	0
	of which: SME	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Items associated with particularly high risk	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Covered bonds	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Collective investments undertakings (CIU)	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Eauity	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Securitisation																				4	
	Other exposures	0	0 0		0 0	0	(0.00%	0	0	0	0 0	0	(0.00%		0 0	0	0	-	0	0
	Standardized Total	16	21			0		20 75%	12	22	5				42 0194	23	21	6	0		4	2 43

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

												Adverse Scenario	artternberg									
					31/12/2023							31/12/2024			-				31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0) (0	0	0.00%
	Central governments Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0			-	0	0	0.00%
	Public sector entities	ő	0	0	0	ő	ő	0.00%	0	0		0	0	0	0.00%	0					0	0.00%
	Multilateral Development Banks International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	International Organisations Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Corporates	14	17	1	. 0	0	0	49.95%	20	11	1	0	0	0	34.84%	22		2			0	29.63%
	of which: SME Retail	0	3	0	0	0	0	64.67% 37.68%	1	2	0	0	0	0	64.99% 39.19%	0			-	0	0	65.18% 39.63%
LUXEMBOURG	Retail of which: SME	0	0	0	0	0	0	19.83%	0	0	0	0	0	0	19.88%	0		0		0	0	19.90%
	Secured by mortpages on immovable property of which: SME	29	8	0	0	0	0	1.77%	20	16	0	0	0	0	2.25%	19	1			0	0	3.06%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	0.00%
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0			-	0	0	0.00%
	Collective investments undertakings (CIU)	ő	0	0	0	ő	ő	0.00%	0	0	ő	0	0	0	0.00%	0		2		ő	0	0.00%
	Equity Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Standardised Total	43	25	1	0	0	0	43.84%	41	27	1	0	0	0	29.93%	41	26	i :	. 0	0	0	25.29%
												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
		Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central oovernments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0			-	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0				0	0	40.00%
	Public sector entities Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	International Organisations	° 0	0	0	a a	ő	0	0.00%	0	0		0	0	0	0.00%	0		2	, ,	0 0	0	0.00%
	Institutions	0	0	0	0	0	0	45.00%	0 24	0	0	0	0	0	45.00%	0				0	0	45.00% 33.83%
	Corporates of which: SME	7	2	0	0	ő	ő	42.36%	8	1	ő	0	0	0	42.36%	8		2			0	42.43%
FRANCE	Retail of which: SME	3	1	0	0	0	0	66.18%	3	1	0	0	0	0	63.32% 68.24%	3			-	0	0	61.08% 68.04%
INANCE	Secured by mortgages on immovable property	2	0	0	0	ő	ő	9.34%	2	0	ő	0	0	0	9.69%	1		2		ő	0	9.88%
	of which: SME Items associated with earticularly high risk	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0			-	0	0	0.00%
	Covered bonds	ő	0	0	0	ő	ő	0.00%	0	0	ő	0	0	0	0.00%	0		2		ő	0	0.00%
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0			-	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Securitisation Other exposures							0.00%							0.00%							0.00%
	Standardised Total	27	11	0		ů 0	ő	51,46%	29	8	1	0	0		45.11%	28				ő	0	42.54%
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Countras Batio				Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Central oovernments Regional governments or local authorities	0	3	0	0	0	0	0.00%	2	2	0	0	0	0	0.00%	2					0	40.00%
	Public sector entities Multilateral Development Banks	0	0	0	0	ő	0	0.00%	0	0	0	0	0	0	0.00%	0		1		0	0	0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0			1 2	0	0	0.00%
	Institutions	ő	0	0	0	ő	ő	45.00%	0	0	0	0	0	0	45.00%	0			i i	ő	0	45.00%
	Corporates of which: SME	45	40	2	0	0	1	56.82% 52.89%	52	31	4	0	0	2	57.34% 51.99%	49	3			0	3	57.33% 51.53%
	Retail	14	6	0	a	ő	Ő	31.05%	14	7	0	0	0	0	27.32%	13		1		ő	0	26.17%
SWITZERLAND	of which: SME Secured by mortpages on immovable property	17	0	0	0	0	0	23.41%	1	6	0	0	0	0	24.71%	1			1 8	0	0	25.39% 10.04%
	of which: SME	0	3	0	0	0	0	5.62%	1	2	0	0	0	0	6.38%	1		2		0	0	6.69%
	Items associated with earticularly high risk Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0			1 8	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	Collective investments undertakinos (CIU) Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0			-	0	0	0.00%
	Securitisation																					0.00%
	Other exposures Standardised Total	77	56	2		0	1	0.00%	0 84	0 46	5	0	0	2	0.00%	0 81	43				3	0.00%
														-								

												Adverse Scenari	0									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks		0 0) (0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0			/	0.009
	Central governments		0 0	0	0	0	0	40.00%	0	0	0) (0 0		40.00%		0	0			1	40.009
	Regional governments or local authorities		0 0	0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0			1	0.009
	Public sector entities		0 0	0	0	0	0	12.16%	0	0	0) (0 0		12.16%		0	0			1	0 12.149
	Multilateral Development Banks		0 0	0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0			1	0.009
	International Organisations		0 0	0 0	0	0	0	0.00%	0	0	0)	0 0		0.00%	Ţ	0	0	0		1	J 0.009
	Institutions		0 0	0 0	0	0	0	51.75%	0	0	0) (0 0		51.75%		0	0	0		· /	0 0.009 0 0.009 0 51.759
	Corporates	15	2 25	5 1	0	0	0	40.39%	156	21	1		0 0		40.53%	150	22	1	0		()	1 40.389 0 15.829 0 27.749 0 25.329
	of which: SME		0 1	1 0	0	0	0	18.51%	0	0	0) (0 0		16.38%		1	0	0		· /	۵ 15.829
	Retail		2 1	1 0	0	0	0	27.81%	2	1	0) (0 0		27.78%		1	0	0		· /	J 27.749
AUSTRIA	of which: SME		0 0	0 0	0	0	0	25.25%	0	0	0) (0 0		25.29%		0	0	0		· /	J 25.329
	Secured by mortgages on immovable property		1 0	0 0	0	0	0	9.37%	1	0	0) (0 0		9.87%		0	0	0		· /	0 10.67%
	of which: SME		0 0	0 0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0	0		· /	0.009
	Items associated with particularly high risk		0 0	0 0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0	0		· /	0.009
	Covered bonds		0 0	0 0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0	0		· /	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0	0		· /	0.00%
	Collective investments undertakings (CIU)		0 0	0 0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0	0		· /	0.00%
	Equity		0 0	0 0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0	0		· /	0 0.00%
	Securitisation																				((
	Other exposures		0 0	0 0	0	0	0	0.00%	0	0	0) (0 0		0.00%		0	0	0		· /	0 0.00% 1 39.56%
	Standardised Total	15	5 27	1 1		0	0	39.79%	159	22	1	0	0		39.86%	158	23	1	0	0		1 39.56%

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA Landesbank Baden-Württemberg

												Adverse Scenario										
					31/12/2023							31/12/2024				1			31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposere	exposure	
	Central banks		0	0	0			0.00%	0	0		0		0	0.00%	0				0	0	0.00
	Central governments Regional governments or local authorities		0	0				0.00%	0	0		0		0	0.00%	0				0	0	0.00
	Regional governments or local authorities		0					0.00%	0	0		0		0	0.00%	0				0	0	0.00
	Public sector entities Multilateral Development Banks		0					0.00%	0	0		0		0	0.00%	0				0	0	0.00
	International Organisations	(0	0 0	0 0	(0	0.00%	0	0	0	0	(0	0.00%	0		1		0	0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
	Institutions		0	0 0	0 0	(0.00%	0	0		0	0	0	0.00%	0		1		0	0	0.0
	Corporates	19	9 7	7	1 (0	7.12%	26	70	1	0	(0	6.65%	22	7	3	2	0	0	6.29
	of which: SME Retail		0	1 1	0 0			93.78%	0	0		0		0	93.97%	0				0	0	
UNITED KINGDOM	of which: SME		1	1				22.24% 54.23%	1	1		0		0	22.33% 60.80%	1				0	0	22.3
	Secured by mortgages on immovable property		2	1				5.10%	2	0		0		0	7.28%	2				0	0	8.3
	of which: SNE		0					0.03%	0	Ô		0		0	2.69%	0				0	0	3.9
	Items associated with particularly high risk		0	0 0	0 0			0.00%	0	0		0	C	0	0.00%	0			0	0	0	0.0
	Covered bonds		0	0 0	0 0	(0.00%	0	0		0	0	0	0.00%	0		1		0	0	0.00
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(0	0 (0 0		0	0.00%	0	0		0	(0	0.00%	0		1 1		0	0	0.00
	Collective investments undertakings (CIU) Equity		0	0 (0			0.00%	0	0		0	0	0	0.00%	0		1		0	0	0.00
	Equity Securitisation		0				6	0.00%	0	0	6	0	L. L	0	0.00%	0			2	0	U	0.00
	Other exposures							0.00%	0	0			(0	0.00%	0				0	0	0.00
	Standardised Total	24	4 8				ő	7.49%	30	72	1	ő		ő	7.12%	27	7			ŏ	0	6,79
		_										Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			(
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3
	(min EUR, % Central banks) 		0 0	exposure	exposure	exposure	exposure 0.00%	0			exposure 0	exposure	exposure	exposure 0.00%	0			exposure	exposure 0	exposure 0	exposure 0.00
	Central governments		0	0 (0			0.00%	0	0		0		0	0.00%	0				0	0	0.00
	Regional governments or local authorities Public sector entities		0	0 1	2		-	0.00%	0	0	-	0		0	0.00%	0	-	2	2	0	0	0.00
	Public sector entities Multilateral Development Banks		0					0.00%	0	0				0	0.00%					0	0	0.0
	International Organisations		0	0 0	0 0			0.00%	0	0		0	C	0	0.00%	0			0	0	0	0.0
	Institutions		0	0 0	0 0	(45.00%	0	0		0	0	0	45.00%	0		1		0	0	45.0
	Corporates		0	3 1	0			16.58%	0	3		0	0	0	16.32%	0		3		0	0	16.2
	of which: SME		0	1	0 0			18.31%	0	0		0		0	16.92%	0				0	0	16.5
POLAND	Retail of which: SME		0					29.78% 27.78%	0	0		0		0	29.23% 27.17%	0				0	0	29.3 27.0
FOLAND	Secured by mortgages on immovable property		0	0 (0.00%	0	0		0		0	0.00%	0			2	ő	0	0.0
	of which: SME	(0	0 0	0 0	(0	0.00%	0	0	0	0	(0	0.00%	0		1		0	0	0.0
	Items associated with particularly high risk		0	0 (0 0			0.00%	0	0		0	(0	0.00%	0)		0	0	0.0
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0 (0			0.00%	0	0		0	0	0	0.00%	0		1		0	0	0.0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0 0				0.00%	0	0		0		0	0.00%	0				0	0	0.0
	Eductive investments undertakings (CLO)		0					0.00%	0	0		0		0	0.00%	0				0	0	0.0
	Securitisation		-							-				-						-		
	Other exposures		0	0 0	0 0	(0.00%	0	0		0	0	0	0.00%	0		1		0	0	0.0
	Standardised Total		0	4 (0	16.82%	0	3	0	0		0	16.65%	0				0	0	16.62
												Adverse Scenario										
					31/12/2023 Stock of	Stock of	Stock of					31/12/2024 Stock of	Stock of	Stock of				1	31/12/2025 Stock of	Stock of	Stock of	
						Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	provisions for	provisions for	Stock of provisions for	Coverage Rati
	(min EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	exposure			Stage 1	Stage 2	Stage 3	Stage 3 exposure 0.00%		exposure 0	exposure				exposure 0.00%	exposure 0	exposure		Stage 1		Stage 3	exposure 0.00
	Central banks Central governments	exposure			Stage 1	Stage 2	Stage 3	Stage 3 exposure 0.00% 0.00%		exposure 0	exposure				exposure 0.00% 0.00%	exposure 0	exposure		Stage 1		Stage 3	exposure 0.00
	Central banks Central governments Regional governments or local authorities	exposure			Stage 1	Stage 2	Stage 3	Stage 3 exposure 0.00% 0.00%		exposure 0 0	exposure				exposure 0.00% 0.00% 0.00%	exposure 0 0	exposure		Stage 1		Stage 3	exposure 0.0 0.0
	Central banks Central governments Regional governments or local authorities Public sector entities	exposure			Stage 1	Stage 2	Stage 3	Stage 3 exposure 0.00% 0.00% 0.00%		0					exposure 0.00% 0.00% 0.00% 0.00%	exposure 0 0 0 0	exposure		Stage 1		Stage 3	exposure 0.00 0.00 0.00 0.00
	Central banks Central governments Regional governments or local authorities Public sector entilies Multibateral Development Banks	exposure			Stage 1	Stage 2	Stage 3	Stage 3 exposure 0.00% 0.00% 0.00% 0.00%		exposure 0 0 0 0 0					exposure 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 0 0 0 0 0 0 0	exposure		Stage 1		Stage 3	exposure 0.00 0.00 0.00 0.00
	Central assis Central assis Regional generamentos functi authoritis Public escole central Public escole centra	exposure			Stage 1	Stage 2	Stage 3	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		0					exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure		Stage 1		Stage 3	exposure 0.00 0.00 0.00 0.00
	Central banks Central gevernments Brejknal gevernments for local authorities Public social mitisia Multilatarial Development Banks International Oraniatations	exposure			Stage 1	Stage 2	Stage 3	Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00%		0					exposure 0.00% 0.00% 0.00% 0.00% 0.00%	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure		Stage 1		Stage 3	exposure 0.00 0.00 0.00 0.00

41.9 5.6 0.0

* State 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolox

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

Public guarantees - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	e valoes	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-188	A-118	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Consistant - Of Which: Sharialised Lendish	0	0	Ó	0	0	0	0	0	0	0	Ó	Ó	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	-
Landesbank Baden-	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	-
Württemberg	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
manacamberg	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	
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio State 3
	(min EUR, %)	A-IRB	F-IRB	A-388	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMAN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Ratail - Of Which: non-SME														
	Eauity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0			0		0		0		0		I-

								31/1	2/2022						
		Exposu	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stepe 3
	(min EUR, %)	A-IRB	F-188	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central oovernments														
	Institutions														
	Corporates	0	0	Ó	0	0	0	0	0	Ċ.	0	0	0	0	
	Corocrates - Of Which: Specialised Lending														
	Concentral - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME														-
	Retail - Other Retail - Of Which: non-SME Equity					-						-			
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-IRB	F-IRB		5-19B	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SHE														
	Retail	0	0	Ó	Ó	0	0	0	0	0	0	Ó	0	0	
	Retail - Secured on real estate property														
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME														
inerneries iners	Retail - Secured on real estate property - Of Which: non-	0	Ó	0	0	0	0	0	0	Ċ.	Ċ.	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Reputitivation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0			0					0	0	0	0	



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

Public guarantees - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-188	F-IRB	A-198	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central oovernments														
	Institutions														
	Corporates	Ó	0	0	0	0	0	0	0	0	0	0	0	0	
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME													1	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME														
LUXEMBOUKG	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	touty														
	Securitization														
	Other non-credit oblination assets														
	IRS TOTAL	0	0	0	0	0			0	0	0	0	0	0	-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)		F-888	A-388	6.08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central onversments														
	Institutions														
	Corporates	0	Ó	Ó	0	0	0	0	0	0	0	0	0	0	-
	Corposites - Of Which: Specialised Lending														-
	Corporates - Of Which: SME														
	Retail	Ó	Ó	Ó	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														-
	Retail - Secured on real estate property - Of Which: non-	Ó	Ó	Ó	0	0	0	0	0	0	0	0	0	0	-
	Retail - Oualifying Revolving														
	Batali - Other Batal														
	Retail - Other Patal - Of Which: SME														-
	Retail - Other Patal - Of Which: non-SME									-	-				+
	Facily Securitisation														-
	Securitisation Other non-credit obligation assets														
	IRB TOTAL		0	0	0	0			0		0	0	0	0	

								31/1	21 2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														1
	Corporates	0	0	0	6	1 0	0	6	0	0	0	0	0	0	1-
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														
	Retail	0	0	0	0		0	6	0	0	0	Ó	0	Ó	-
	Retail - Secured on real estate property														
SWITZERLAND	Retail - Secured on real estate property - Of Which: SME														1
SWITZERDARD	Retail - Secured on real estate property - Of Which: non-	0	0	0	6	0	0	6	0	0	0	0	0	0	l-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME											-	-		
	Equity											-	-		
	Securitisation														
	Other non-credit obligation assets														
	TRR TOTAL	0	0	0			0		0	0	0	0	0	0	

								31/1	2/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IFB	F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	ехрозите	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	ô	0	Ó	Ó	0	0	0	0	0	0	0	0	0	
	Corposites - Of Which: Specialised Lending														
	Comonites - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														-
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-														
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Obarryand Revolund													-	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME													-	-
	Retail - Other Retail - Of Which: non-SME														
	Louity														
	Securitisation														
	Other non-credit obligation assets														
	1PS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	

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2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

								Public guara	antees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Steps 2	Stage 2 exposure, of which	Stege 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio State 3
	(min EUR, %)		F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property													1	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														1
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	touty														1
	Securitisation														1
	Other non-credit obligation assets														1
	TRR TOTAL	0	0	0	0	0	0	0	0	a 199	0	0	0		2

									intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-388		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехровите
	Central banks														1
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	(0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	(0	0	0	0	0	0	-
	Retail - Secured on real estate property														
POLAND	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	Ó	0	Ó	0	0	(0	Ó	0	0	0	0	-
	Retail - Qualifying Revolving														<u> </u>
	Retail - Other Retail														<u> </u>
	Retail - Other Retail - Of Which: SME														<u> </u>
	Retail - Other Retail - Of Which: non-SME														<u> </u>
	Zaulty														<u> </u>
	Securitisation														<u> </u>
	Other non-credit obligation assets														<u> </u>
	TER TOTAL	0	0	0	0	0	0		0	0	0	0	0	•	

		31/12/0022													
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - State 3
	(min EUR, %)	A-188			6.08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corposites - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
CANADA	Retail - Secured on real estate property - Of Which: SME														
CHINADA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Ratail - Of Which: non-SME														
	touty														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL	0	0	0	0	0	0	•	0	0	0	0	0	0	



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

														Landesba	in bouch in														
		-													Public guarantee	s - Reseline Szena	do.												
						31/1	2/2023									2/2024									31/	12/2025			
			Stage 1		Stage 2	1	Stage 3	Sector	Sechol	Stork of			Stage 1	Stage 2		Stace 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	1	Stage 3	Stock of	Stock of	Stock of Com
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	exposure, of Stage which exposu	exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	(min EUR, %	exposure b)	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	ахроните	guaranteed exposit	guaranteed amount	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure
	Central banks																												
	Central overnments Institutions																												
	Corporates	_	0 0	0	0	0	0	0	0	0		0	0	0			0	0	0		0	0	0	0	2	0 1	0	0	0.
	Corporates - Of Which: SME																												
dechank Raden	Retail - Secured on real estate property		0	0	0	0	0		0	0		0	0	0	· · · · · · · · · · · · · · · · · · ·		0	0	0		0	0	0	0			0	0	
wartternberg														_															
	Rotal - Other Rotal - Of Which: SME																												
	Ratal - Other Ratal - Of Which: non-SME Equity																												
	Securitisation Other non-credit obligation assets																												
	IRB TOTAL		0 0	•	0	•	•	0	0	0		0	0	0			0	0	0	-	0	0	0	0	2	0 0		0 0	0 -
															Public guarantee		rlo												
						31/1							Stage 1	Stage 2	31/1	12/2024						Stage 1		Stage 2	31/	12/2025 Stage 3			
		Steps 1	exposure, of	Steps 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steps 1	exposure, of State	exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steps 1	exposure, of	State 2	exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for
		exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1	exposure, of stage which exposu guaranteed	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
	(min BJR, %) Central banks	•)	amount		amount		amount	exposure	exposure	exposure			amount	amount		arrount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure
	Central sovernments																												
	Corporates		0 0	0	0	0	0	0	0	0	-	0	0	0			0	0	0		0	0	0	0		0 0	0	0	0.
	Corporates - Of Which: Specialised Landing	-	-																							-			
	Retail		0 0	0	0	0	0	0	0	0		0	0	0			0	0	0	•	0	0	0	0	2	0 6	0	0	٥.
CERMANY	Ratal - Secured on real estate property - Of Which: SME																												
GERMANT			0 0	0	0	0	0	0	0	0		0	0	0			0	0	0		Ô	0	0	0	2	0 0	0	0	¢ -
	Retail - Obarrying Retail																												
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																									-			
	Coulty													_															
	Other non-credit obligation assets																												
	IRB TOTAL		0 0	•	0	0	•	0	0	0		0	0	0			0	0	0	-	0	0	0	0		0 0	•	•	٥.
																2/2024									31/	12/2025			
		exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 e	Stage 1	Stage 1 exposure, of stage which expose	Stage 2 exposure, of which		Same 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which ouerenteed	Stage 2 exposure	Stage 2 exposure, of which			Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	(min BJR, %	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure e	Stage 1 exposure					Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banka	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of Stage which expose guaranteed expose amount	Stage 2 exposure, of which guaranteed amount		Same 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks Central soverments Institutions	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 e exposure e	Stage 1	Stage 1 exposure, of stage which stage guaranteed expose amount	Stage 2 exposure, of which guaranteed amount		Same 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks Central covernments Institutions Consorates Consorates	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 axposure 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure, of which guaranteed amount		Same 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0
	Control Isania Cantral Isania Tarthichon Cercorates Concordes - Of Web. Socialised Landra Concordes - Of Web. Set	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0			Stock of provisices for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 e exposure -	Stage 1 sxposure 0	Stage 1 exposure, of which guarantead amount 0	Stage 2 exposure, of yuranteed amount 0		Same 3	Stock of provisions for Skage 1 exposure 0	Stock of provisions for Stape 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
TED STATES	Centrol lawine. Centrol lawine. Centrol lawine. Institution Conversion Conver	exposure	Stage 1 exposure, of which guaranteed smount	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0			Stock of provisions for Stege 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Rabio - Stage 3 exposure	Stage 1 Ixposure	Stage 1 exposure of phich guaranteed amount 6 0	Stage 2 exposure, of yuranteed amount 0		Same 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount 0			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 3 0 0 0	Stock of provisions for Stage 3 exposure 0
TED STATES	Central isomeric Central isomeric Central isomeric Central isomeric Central isomerican Central isomerican in the central Mark Back Sound on the Isomeric Mark Sound on the Isomeric Mark Sound on the Isomerican isomeric Mark Sound on the Isomerican isomerican Mark Sound On the Isomerican	exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 2 exposure	Stage 2 exposure, of which guaranteed amsunt 0 0			Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for stage 3 exposure 0 0	Coverage Rabio - Stage 3 exposure - Participation - Participat	Stage 1	Stage 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure, of yuteranted arrount 0		Same 3	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stege 1 exposure 0	Stage 1 exposure, of which guarantead amount 0	Stage 2 exposure 0	Stage 2 exposure, of which guarantead amount 0			Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 -
TED STATES	Central annual Control annual Contro	exposure	Stage 1 exposure, of which aeronated 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0	Stage 2 exposure, ch which guarantead amount 0 0			Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio Stage 3 exposure	Stage 1	Stage 1 exposure, of which gazaranteed amount 0 0	Stage 2 exposure, of which guarnities arrount		Same 3	Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0	Stage 2 exposure, of which guarantead amount 0 0			Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0
TED STATES	Cantol parks Control comments Control and Control and	exposure	Stage 1 exposure, of which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio Stage 3 exposure - - -	Stepe 1	Stage 1 exposure, of which guaranteed atmount 0 0	Stage 2 espoure, of smouth amount 0 0		Same 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure	Stock of provisions for Stega 2 exposure 0 0 0 0 0	Slock of provisions for Zeage 3 exposure 0 -
TED STATES	Cantol parks Control comments Control and Control and	exposure	Stage 1 exposure, of which guaranteed emount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0	Stage 2 exposure, ch which guaranteed amsunt 0 0			Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 expansion of the stage 2 expansion of the stage 2 expansion of the stage of t	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio Stage 3 expositor 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stepe 1	Stage 1 exponents on the table amount of table amount of table on	Stage 2 exposure, of which guaranteed amount 0 0		Same 3	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 ехроните 0 0	Skage 1 exposure, of which guessioned amount 0 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Steck of pro-trictors for cover approximation for appendix of a second state of the se
ED STATES	Except service Except s	exposure	Stage 1 exposure, of which guaranted amount 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed amount 0 0			Stock of provisions for Stage 1 exposure 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Courses Ratio	Stage 1 c c c c c c	Steps 1 sequences of sequences of sense of sense of sense of sense of sense of sequences of sequ	Stage 2 exposure, of which amount 0		Same 3	Stock of provisions for Stage 1 exposure exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0	Stock of provisions for Steps 3 exposure 0 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Skage 1 exposure, of which gue inteed amount 0 0	Stage 2 exposure 0	Stage 2 exposure, of outer the guaranteed amount 0 0 0 0			Stock of provisions for Stage 1 exposure exposur	Stock of provisions for Stage 2 exposure 2 2 2 2 3 3 3 3 4 3 4 3 4 3 4 5 4 5 4 5 4 5 5 1 2 4 5 5 1 2 4 5 5 5 2 4 5 5 5 2 4 5 5 5 2 4 5 5 5 5	Stack of provisions for Dapp 3 exploiter 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
TED STATES	Except service Except s	exposure	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 exposure 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0			Stock of provisions for Stops 1 seposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stack of providents for skape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stapped a separate of the stapped a separate of the stapped a separate of the separate	Courage Ratio Repais exposed 	Stage 1 axposure	Slaps 1 sappent, d garachtad antouti 	Skage 2 wappoure, 6 gu ar mitwid, 6 armound, 6 armound, 7 0 0 0 0 0 0 0 0		Same 3	Stock of previsions for Stages 1 exposure exposure 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for shape 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure	2kages 1 exposure, 6 wwk/ch guaranteed arrount 0 0 0 0	Stage 2 exposure 0 0 0	Stage 2 exposure, of which guaranteed emount 0 0 0			Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stopp 2 stopping 2 stopping 2 stopping 2 stopping 2 stopping 3 s	Stock of provisions for Zhege 3 exposure 2 e
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IED STATES	Eventral leaves Control	sepsent	exposing of which which which a second secon	0	expoint, of which guaranthed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Saga 3 Saga 3 expense of gamma de arrount of o o o o o o o o o o o o o o o o o o		0 0 0	0 0 0		Stagn 1 / / / / / / / / / / / / / / / / / /	Steps 1	supposers, or supposers,	Stage 3 exposure construction c	Stage 3 expenses guaranteed amount control con	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	exposin, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	exposing of warmed and a second a sec	Stage 3 exposure	Stopa 3 expertsh gazanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
TED STATES	Extension lands: Terminal Control of the second se	sepsent	exposing of which which which a second secon	0	expoint, of which guaranthed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Saga 3 Saga 3 expense of gamma de arrount of o o o o o o o o o o o o o o o o o o		0 0 0	0 0 0		Stagn 1 / / / / / / / / / / / / / / / / / /	Steps 1	supposers, or supposers,	Stage 3 exposure construction c	Stage 3 expenses guaranteed amount control con	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	exposin, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	exposing of warmed and a second a sec	Stage 3 exposure	Stopa 3 expertsh gazanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Exclusion Exclusion Control and exclusion Exclusion Control and exclusion Exclusion Control and exclusion Exclusion	Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1	exposing of which which which a second secon	0	exports, of whick guaranthed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Saga 3 Saga 3 expense of gamma de arrount of o o o o o o o o o o o o o o o o o o		0 0 0	0 0 0		Stagn 1 / / / / / / / / / / / / / / / / / /	Steps 1	supposers, or supposers,	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Stage 3 expenses guaranteed amount control con	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	exposin, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	expansing of water of the second seco	Stage 3 exposure	Stopa 3 expertsh gazanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Extend tasks Control of the second of the s	Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1	exposing of which which which a second secon	0	exports, of whick guaranthed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Saga 3 Saga 3 expense of gamma de arrount of o o o o o o o o o o o o o o o o o o		0 0 0	0 0 0		Stagn 1 / / / / / / / / / / / / / / / / / /	Steps 1	supposers, or supposers,	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Stage 3 expenses guaranteed amount control con	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	exposin, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	expansing of water of the second seco	Stage 3 exposure	Stopa 3 expertsh gazanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Extend tasks Cashing an extension Cashing and a second a second a second and a second a second and a second a second a second and a second a second and a second a second a second a second a second as second a second as second a second as second as second a second as se	Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1	exposing of which which which a second secon	0	exports, of whick guaranthed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Saga 3 Saga 3 expense of gamma de arrount of o o o o o o o o o o o o o o o o o o		0 0 0	0 0 0		Stagn 1 / / / / / / / / / / / / / / / / / /	Steps 1	supposers, or supposers,	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Stage 3 expenses guaranteed amount control con	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	exposin, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	exposing of warned and a second	Stage 3 exposure	Stops 3 experts 4 gazanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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	Lefter levels	Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1	exposing of which which which a second secon	0	expoint, of which guaranthed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Saga 3 Saga 3 expense of gamma de arrount of o o o o o o o o o o o o o o o o o o		0 0 0	0 0 0		Stagn 1 / / / / / / / / / / / / / / / / / /	Steps 1	supposers, or supposers,	Stage 3 exposure construction c	Stage 3 expenses guaranteed amount control con	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	exposin, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	exposing of warned and a second	Stage 3 exposure	Stopa 3 expertsh gazanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Lefter levels	Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1 Shape 1	exposing of which which which a second secon	0	exports, of whick guaranthed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Saga 3 Saga 3 expense of gamma de arrount of o o o o o o o o o o o o o o o o o o		0 0 0	0 0 0		Stagn 1 / / / / / / / / / / / / / / / / / /	Steps 1	supposers, or supposers,	Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Stage 3 expenses guaranteed amount control con	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	exposin, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0	exposing of warm of a second s	Stage 3 exposure	Stopa 3 expertsh gazanted amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

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2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

																Public guarantees	- Baseline Scena	irio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0	0	0 0	0	0	0	0	0		6	0	0	0	0		0	0 0	(6	0 0	1	0	0	0	0	0	0	1.
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retail	0	0	0	0 0	0	0	0	0	0		6	0	0	0	0		0	0 0	(6	0 0	1	0	0	0	0	0	0	1.0
	Retail - Secured on real estate property																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																														4
Lovenboord	Retail - Secured on real estate property - Of Which: ron-	0	0	0	0 0	0	0	0	0	0			0	0	0	0		0	0 0				0		0	0	0	0	0	0	1 *
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Rutal - Other Rutal - Of Which: SME																														4
	Rutal - Other Rutal - Of Which: non-SME																														4
	Louity		-	-	+		-	-					-		-		-	1	-	1	1	1	1	-	-						4
	Securitiation																	-	_												4
	Other non-credit obligation assets																														4
	IRB TOTAL	0	. 0	•		0	•	•	0	0	-		0	0	0 0	0		0	0 0	u (UP		0	1 1	0	0	0	0	0		41

															ublic guarantees	- Baseline Scenari	•													
					31/:	12/2023									31/1	2/2024									31/1	2/2025				
	Stage 1 exposure IR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks																														
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Corporates																														<u> </u>
Corporates Corporates - Of Which: Specialised Lending		0	0 1	0	0 1	0 0	2 0	2 0	0	-	0	0		0		0	0	0	0		0	0	0	0		0	0	0	0	<u>i</u>
Corporates - Of Which: Solicialised Landing Corporates - Of Which: SME		-	-	-	-	-	-																							t
Detail		0	0	6		o /						0				0	0						0	0		0	0	0	0	1
Retail - Secured on real estate property			°		×	· · · ·	(· · · · ·		*		0					×	0		,				*	-
Retail - Secured on real estate property - Of Whid	SMF																													-
Retail - Secured on real estate property - Of Which		0	0 0	0	0 0	0 0	0 0	0 0	0	-	0	0	6	0	0	0	0	0	0		0	0	0	0	(0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Batel																														
Ratal - Other Ratal - Of Which: SME																														1
Retail - Other Retail - Of Which: non-SME																														1
Penity																														1
Securitisation																														<u> </u>
Other non-credit obligation assets																														
IRS TOTAL		0																												

						31/1	2/2023									31/1	2/2024									31/12	1/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates	0	0		0 0	0	0	0	0	0		0	0	0	0	0		0 0	0	0		0	0	0	0	0	0	0	0	0	1 -
	Corporates - Of Which: Specialised Lending																														4
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	Retai	0	0		0 0	0	0	0	0	0		0	0	0	0	0		0 0	0	0		0	0	0	0	0	0	0	0	0	1 -
	Retail - Secured on real estate property																														4
SWITZERLAND	Ratal - Secured on real estate property - Of Which: SME																														4
SWITZERBAND	Ratal - Secured on real estate property - Of Which: non-	0	0		0 0	0	0	0	0	0		0	0	0	0	0		0 0	0	0		0	0	0	0	0	0	0	0	0	1 -
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	Ratal - Other Ratal - Of Which: non-SME																														/
	Equity																														/
	Securitisation																														/
	Other non-credit obligation assets																														/
	IRS TOTAL	0	0		0 0	0	0																								

						31/1	2/2023									31/1	2/2024									31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

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EBA BANCING BANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

																Public guarantees	- Adverse Scenar	rio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														4
	Corporates	0	0	0	0 0	0	0	0	0	0		6	0	0	0	0		0	0 0	(0 0	1	0	0	0	0	0	0	1.
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retail	0	0	0	0 0	0	0	0	0	0		6	0	0	0	0		0	0 0	(0 0	1	0	0	0	0	0	0	1.
	Retail - Secured on real estate property																														
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME																														4
Lovering	Retail - Secured on real estate property - Of Which: ron-	0	0	0	0 0	0	0	0	0	0			0	0	0	0		0	0 0				0		0	0	0	0	0	0	1 *
	Retail - Qualifying Revolving																														1
	Retail - Other Retail																														-
	Rutal - Other Rutal - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Coultr																	-	_												4
	Securitiation																														4
	Other non-credit obligation assets																														
	IRB TOTAL	0	0	0	0 0	•	0	0	0	0			0	0	0 0	0		0	0 0				0		0	0	0	•	0	0	1 -

						12/2023									31/12	2/2024										/2025				
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stege 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratis Stage 3 exposure
Central banks																														4
Central sovernments																														4
Institutions																														4
Corporates	0	0	0	0 0		0 0	5 (0	0		(0 0	0	0	0	0	0	0 0	0		0	0	0	0	Ó	0	0	0	0	4 .
Corporates - Of Which: Specialised Lending																														4
Corporates - Of Which: SME																														4
Retai	0	0	0	0 0		0 0	5 (0	0		(0 0	0	0	0	0	0	0 0	0		0	0	0	0	Ó	0	0	0	0	4 .
Retail - Secured on real estate property																														4
Retail - Secured on real estate property - Of Which: SME																														4
Retail - Secured on real estate property - Of Which: ron-	0	0	0	0		0 0	0	0	Ó		(0	0	0	0	0		0 0	0	*	0	0	0	0	Ó	0	0	0	0	4 -
Retail - Qualifying Revolving																														4
Retail - Other Patell																														4
Ratal - Other Ratal - Of Which: SME																														1
Ratal - Other Ratal - Of Which: non-SME																														4
Faulty																														4
Securitisation																														1
Other non-credit obligation assets																														4
IRB TOTAL	0	0		0		0			0				0	0	Ó						0	0	0	0	Ó	0				

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						31/:	12/2023									31/1	2/2024									31/1	2/2025				
		Stage 2 exposur BUR, %)		f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														<u> </u>
	Institutions					-																									
	Corporates		0	0	0	0	0 0	0 0	0		-		0	0	0	0		0		0	*		0	0	0	0		0	0	0 -	<u>+</u>
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ЕВА ИЛКОЧЕЛА ВАМСИВ

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Landesbank Baden-Württemberg

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2023 EU-wide Stress Test: Credit risk COVID-19 STA Landesbank Baden-Württemberg

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2023 EU-wide Stress Test: Credit risk COVID-19 STA

						K Daden-w	Public guara						
					Stage 1		31/12 Stage 2	/2022	Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min EUR, %) Central banks				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central overnments Denical overnments Denical overnments or local authorities												
	Debissal assertantikas Public soctor entities Multilatural Development Banks												
	Multilateral Development Banks International Organizations												
	Institutions Corocestes	0											
	of which: SPE	0	0	0	0	0	0	0	0	0	0	0	
LUXEMBOURG	Retail of whole CMP		0	0	0	0	0	0	0	0	0	0	*
	Secured by mortgages on immovable property of which: non-SVE	0 0	0	0	0 0	0	0	0	0 0	0	0 0	0 0	•
	Terms associated with numleologic kink risk Covered bonds												
	Cales on initiations and concernates with a ST credit assessment Collectus investments undertakings (CIU)												
	Collective investments undertakings (CIU) Equity												
	Securitization												
	Standardised Total	0	0	0	٥	0	0	0	٥	0	0	0	
							Public guara	ntees - Actual					
								1/2022					
			Risk exposure	Ones 1	Stage 1 exposure, of which	State 2	Stage 2 exposure, of which guaranteed arrount	Stere 1	Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Rati
	(min FLE %)	Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Rati Stage 3 exposure
	Central banks				terrore		triont		anound	angonana	exposure	exposure	
	Central opverrements Renismal opverrements or local authorities Public sector entities												
	International Organisations												
	Institutions Consorates of which SM	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	°	0	0	0	°	0	0	8	•
FRANCE	of which: SMC Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
	al white even SMP Thema associated with particularly bioh risk	0	0	ő	ő	0	ő	ő	ő	0	ő	ő	•
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitization												
	Other accosures Standard Tabal						0						
								ntees - Actual		-			
					Stage 1		31/1	ntees - Actual 1/2022	Stage 3	Stock of	Sect of	Stork of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1	ntees - Actual 1/2022	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3
	(ele 13, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	ntees - Actual	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks	Exposure values	Risk exposure amounts	Shape 1 exposure	exposure, of which	Stage 2 exposure	31/1	ntees - Actual 1/2022	Stage 3 exposure, of which guaranteed emount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central covernments Residual covernments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1	ntees - Actual 1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central opvernments Regional governments or local authorities	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/1	ntees - Actual 1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central Invine Central Exercises Executed Exercises Executed Exercises High length of the Exercises High length of the Exercises Exercises Transformed Exercises Exercises	Exposure values	Risk exposure amounts		exposure, of which	Stage 2 exposure	31/1	ntees - Actual 1/2022	Stage 3 exposure, of which guaranteed annound	Stock of provisions for Stage 1 exposure	Stock of provisions for Staps 2 exposure	Stock of provisions for Stage 3 exposure	
	Cated Lawie Cated governments Resided dovernments or local substitute Multilater at low-doment Basis Multilater at low-doment Basis Distantiant Control Annual Sa Multilater at low-doment Basis Distantiant Control Annual Sa Catedrate Sa at abats SC	Exposure values	0		exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	ntees - Actual 1/2022	Stage 3 exposure, of which guaranteed annound		Stock of provisions for Stags 2 exposure		
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2023 EU-wide Stress Test: Credit risk COVID-19 STA

							Public guaran	tees - Actual			_		
							31/12	/2022					
					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage R
		Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stepe
	(min EUR, %)				guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	expose
	Central banks Central governments							_					
	Cancesi opvernmente or local autorities												
	Public sector entities												
	Multilateral Development Sanks International Organisations												
	Institutions												
	Corporates	0		0	0	0	0	0	0 0	0		0	
	of which: SME Retail	0	0		0	0	0	0	0	0	a	0	
NITED KINGDOM	al state OF	0		0	0	0	0	0	0	0	a	0	
	Secured by mortoaces on immovable property of which: non-SME	°	0	0	0	0	0	0	0	0	0	0	
	Items associated with carticularly high risk												
	Covered bonds												
	Claims on institutions and concerns with a ST credit assessment Collective investments undertakings (CIU)												
	Eaulty												
	Securitiantion Other exposures										-		
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-
			-		-								
							Public guaran						
								/2022					
					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage
		Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for State 1	provisions for State 2	provisions for State 3	Step
	(min EUR, %)			exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	expos
	Central banks						1000100						
	Central opvernments Replocal opvernments or local authorities												
	Public sector entities												
	Multilateral Development Banks International Organisations												
	Institutions Grounisations												
	Connector	0		0	0	0	0	0	0	0	a	0	
	of which: SPE Retail	0		0	0	0	0	0	0	0	0	0	•
POLAND	of which: 'Off	0	0	0	0	0	0	ő				0	
	Secured by mortoaces on immovable property of which any SMP	0		0	0	0	0	0	0	0		0	
	al which: now, CMP Items associated with particularly high risk	0	0	Q	0	U	0	u		0	0	0	
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity												
	Securitization Other exposures												
	Other appointed Standardised Total	0	0	0	0	0	0	0	0	0	0	0	
								ntees - Actual					
							31/12	/2022					
					Stage 1		31/12 Stage 2		Stage 3	Stock of	Stock of	Stock of	Courses
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	31/12 Stage 2 exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Step
	(min 11.9, %)		Risk exposure amounts	Stage 1 exposure	exposure, of	Stage 2 exposure	31/12 Stage 2 exposure. of		exposure, of		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks			Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Steps
	Central banks Central opvernments Resional opvernments			Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Step
	Central banks Central opvernments Resional opvernments or local authorities Dahlin entre entries			Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Step
	Central banks Central overrments Resident overrments or local authorities Dable wetwo emilian Multilateral Devide semat Earles			Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	Stage 3	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Step
	Central size/a Central size/amments Resinant downments in last tertites Buckte notes and size/amment Size/amment Multiteral Servicement Size/amment Multiteral Servicement Size/amment Size/amment Size/amment Size/amment		attucena	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	Stage 3	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Step
	Catal Javia Catal Javia Rabinal assemments or local authorities Behir surke authorities Multilational Development Enable Statisticas Taulisticas Consentas	0	atrucena atrucena 0	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	Stage 3	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Step
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CANADA	Center Invia Center annument en la center anticipation Rober and anticipation Rober and anticipation Robert and anticipation Robert and Robert and Robert Robert Robert Statistics and Robert Robert Statistics and Robert Robert Robert Robert Robert Robert Robert Robert	000000000000000000000000000000000000000	2312Cm2 0 0 0 0 0	«проните 0 0 0 0 0 0 0	exposure, of which guaranteed servicest 0 0 0 0 0 0 0 0 0 0		31/12 Stage 2 exposure, of which guaranteed enrouted on 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stap expos
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CANADA	Central Association of	000000000000000000000000000000000000000	2312Cm2 0 0 0 0 0	«проните 0 0 0 0 0 0 0	esposire, of which guaranteed services 0 0 0 0 0 0 0 0		31/12 Stage 2 exposure, of which guaranteed enrouted on 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stap expos
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CANADA	Carde sea Carde sea Carde sea and carde sea Carde sea and carde sea Carde sea and carde sea Carde sea Card	000000000000000000000000000000000000000	2312Cm2 0 0 0 0 0	«проните 0 0 0 0 0 0 0	esposire, of which guaranteed services 0 0 0 0 0 0 0 0		31/12 Stage 2 exposure, of which guaranteed enrouted on 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage expts

EBA

EBA EUROPEAN BARCING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Landesbank Baden-Württemberg

															,	ublic guarantees	- Baseline Scenari	•													
			Stepe 1		Stage 2	31/12	2023 Stage 3	Stock of	Stock of	Stock of	C B		Stage 1		Stage 2	31/12	5tage 3	Stock of	Stock of	Stock of	C B		Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
	(Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, or which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1	provisions for Stegs 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 3 exposure
	Central banks		t																								t				
	Revional coverements or local authorities Public sector entities Multilateral Development Banks																														
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	Institutions Corporates	0	0	٥	٥	0	0	0	0	0		0	٥	0	0	0	0	٥	٥	٥		0			٥	٥	0	0	0	۵.	
Landesbank Baden-	n which 987	0	0	0	0	0	0		0	0		٥	٥	0	0	0	0	0	0	٥		0	0	0	0	٥	0			a -	
Württemberg	Secure law motoese on immovable econety of which wor.707	0	0	٥	0	0	0	0	0	0		0	٥	0	0	0	0	٥	0	٥		0	٥	0	0	٥	0	0	0	٥.	
	Items associated with particularly high risk Covered bonds																														
	Calms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Boulty Securitisation																														
	Standardised Total	0	o	٥	0	0	0	0	0	0		0	٥	0	0	0	0	٥	0	0		0	0	0	0	٥	0	0	0	0	
							12523								1	ublic guarantees	- Baseline Scenari										12025				
			Steps 1		Stage 2	24,12	Stage 3	Stock of	Stock of	Stock of	Courses Button		Stage 1		Stage 2			Stock of	Stock of	Stock of	C B		Stage 1		Stage 2	24/2	Stage 3	Stock of	Stock of	Stock of	
	(min EVR. 7k)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	overage Rat Stage 3 exposure
	Cantral hanks		arround		and the		terround						******				(manual						- moral		10000		terrorea.				
	Regional governments or local authorities Public surface antibias Multilateral Development Danks																														
	Multilateral Development Banks International Organisationa																														
	Institutions Corporates	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	٥	a	0	0	0	0 -	
GERMANY	of which SHL Retail	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	a	0	0	0	0 -	
GERMANT	of which: SNC Secured by mortagoes on immovable property of which: ann SNE	0	0	٥	٥	0	0	0	0	0		0	٥	0	0	0	0	٥	٥	٥		0			٥	٥	0	0	0	۵.	
	In unter nervous Items associated with particularly high risk Covered bands																														
	Column dense institutions and corporates with a ST credit assessment																														
	Equity Securitization																														
	Other economic																														
	Standardavd Iota	0	0	٥	0	0	0	0	0	0		0	٥	0	0	0	0	0	0	0		0	0	0	0	a	0	0	0	a -	
	Standardillard Fotal	0	0	٥	0	0	0	0	Ø	a		a	đ	0	0	0 Public guarantees		, ,	o	a		0	0	0	a	a	0	0	0	0	
		0	Stage 1	0	0 Stage 2	31/12	0 1/2023 Stage 3	0 Stock of	0 Stock of	a Stock of			0 Stage 1	6		31/12	/2024	0 Stock of	D Stock of	0 Stock of		0	0 Stage 1	0	0 Stage 2		0 2/2025 Stage 3	0 Stock of	0 Stock of	0 - Stock of	
		0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure	Stage 2 exposure, of which guaranteed	0 31/12 Stage 3 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2 strongers	Stock of provisions for Stage 3 servers	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure		31/12	/2024	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 structure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure	Stage 2 exposure, of which guaranteed			0 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	overage Rati Stage 3 exposure
	percentanta film percentanta percentanta percentanta	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure	Stage 2 exposure, of which guaranteed	0 31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure		31/12	/2024	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	Stage 1 exposure, of which guaranteed	0 Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Rat Stage 3 exposure
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		Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which		Stock of provisions for	provisions for	Coverage Ratio - Stage 3	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Steps 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Steps 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Rat Stage 3
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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		Stege 1	exposure, of which	Steps 2	exposure, of which	Steps 3	exposure, of which	provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		exposure, of which	Stage 2 exposure	exposure, of which	Steps 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Steps 1	exposure, of which	Stage 2	exposure, of which	Steps 3	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	esposure	exposure	esposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure
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	(ed. 10.0. 10.)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
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		Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which	Steps 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rat Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	esposure 6	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure
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	Central banks Central overnments Radonal overnments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	t/2023 Stage 3 exposure, of which guaranteed arround	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 g	Public lage 2 losure, of which a aranteed mount	ic guarantees - , 31/12/: Stage 3 exposure		Stock of provisions for pr Stage 1 exposure	Stock of visions for pr Stage 2 supposure	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 esposere	Stage 1 exposure, of which guaranteed serverst	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/3 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario		Adverse Scenario				
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025		
	SEC-IRBA	0								
	SEC-SA	1,021								
Exposure values	SEC-ERBA	534								
	SEC-IAA	2,919								
	Total	4,474								
	SEC-IRBA	0	0	0	0	0	0	0		
	SEC-SA	116	128	147	170	145	193	260		
REA	SEC-ERBA	57	62	70	80	65	80	102		
NEA .	SEC-IAA	867	941	1,124	1,361	1,109	1,555	2,198		
	Additional risk exposure amounts	797	797	797	797	797	797	797		
	Total	1,837	1,928	2,139	2,408	2,115	2,626	3,358		
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0		



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)		Adverse scenario	scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025		
Risk exposure amount for credit risk	79,369	79,460	81,191	82,920	82,046	90,911	91,021		
Risk exposure amount for securitisations and re-securitisations	1,837	1,928	2,139	2,408	2,115	2,626	3,358		
Risk exposure amount other credit risk	77,532	77,532	79,053	80,512	79,931	88,285	87,664		
Risk exposure amount for market risk	7,735	7,735	7,735	7,735	8,921	9,071	9,057		
Risk exposure amount for operational risk	5,883	5,883	5,883	5,883	5,883	5,883	5,883		
Other risk exposure amounts	500	2,392	2,520	2,596	1,886	2,442	2,124		
Total risk exposure amount	93,487	95,470	97,329	99,134	98,737	108,307	108,085		
Total Risk exposure amount (transitional)	93,157	95,244	97,216	99,134	98,511	108,194	108,085		
Total Risk exposure amount (fully loaded)	93,499	95,470	97,329	99,134	98,737	108,307	108,085		



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
A	OWN FUNDS		18,112	18,351	18,381	18,999	15,374	14,798	14,981	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		13,708	14,107	14,132	13,860	10,744	10,340	9,551	
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	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		3,514	3,998	4,259	4,359	2,349	2,206	1,886	
A.1.3	Accumulated other comprehensive income		-841	-841	-841	-841	-1,638	-1,638	-1,638	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-979	-979	-979	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-779	-779	-779	-779	-597	-597	-597	
A.1.3.3	Other OCI contributions		-62	-62	-62	-62	-62	-62	-62	
A.1.4	Other Reserves		0	0	0	0	0	0	0	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	
A.1.7	Adjustments to CET1 due to prudential filters		-335	-335	-335	-335	-612	-612	-612	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-260	-260	-260	-260	-537	-537	-537	
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0	
A.1.7.3	Other adjustments		-75	-75	-75	-75	-75	-75	-75	
A.1.8	(-) Intangible assets (including Goodwill)		-199	-199	-199	-199	-199	-199	-199	
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0	
A.1.8.2	of which: Software assets (-)		-126	-126	-126	-126	-126	-126	-126	
A.1.8.3	of which: Other intangible assets (-)		-73	-73	-73	-73	-73	-73	-73	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-144	0	0	0	-644	-705	-842	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-8	-8	-35	-106	-8	-8	-8	
A.1.11	(-) Defined benefit pension fund assets		-14	-14	-14	-14	-14	-14	-14	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		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	



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-49	-49	-49	-49	-49	-49	-49
	A.1.14.1	of which: from securitisation positions (-)		-49	-49	-49	-49	-49	-49	-49
	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
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	-62
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-47	-81	-172	-355	-76	-159	-312
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-6	-6	-6	-6	-6	-6	-6
	A.1.20	CET1 capital elements or deductions - other		-215	-268	-293	-317	-268	-293	-317
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-526	-526	-526	-526	-526	-526	-526
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	198	198	198	198	198	198	198	198
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		23	23	23	23	23	23	23
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		66	66	66	66	66	66	66
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		529	529	529	529	529	529	529
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		159	159	159	159	159	159	159
	A.1.22	Transitional adjustments		328	185	93	0	185	93	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		317	185	93	0	185	93	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		317	185	93	0	185	93	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		11	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	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



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		11	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		744	744	744	744	744	744	744
	A.2.1	Additional Tier 1 Capital instruments		744	744	744	744	744	744	744
	A.2.2	(-) Excess deduction from T2 items over T2 capital		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
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	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)		14,451	14,850	14,876	14,604	11,487	11,083	10,295
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,661	3,500	3,505	4,395	3,887	3,715	4,686
	A.4.1	Tier 2 Capital instruments		3,573	3,573	3,573	4,395	3,573	3,573	4,395
	A.4.2	Other Tier 2 Capital components and deductions		395	110	0	0	497	210	291
	A.4.3	Tier 2 transitional adjustments		-307	-183	-69	0	-183	-69	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-307	-183	-69	0	-183	-69	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		822	822	822	0	822	822	0
	в	TOTAL RISK EXPOSURE AMOUNT		93,487	95,470	97,329	99,134	98,737	108,307	108,085
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		-12	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		-330	-226	-113	0	-226	-113	0
	C.1	Common Equity Tier 1 Capital ratio		14.71%	14.81%	14.54%	13.98%	10.91%	9.56%	8.84%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		15.51%	15.59%	15.30%	14.73%	11.66%	10.24%	9.52%
	C.3	Total Capital ratio		19.44%	19.27%	18.91%	19.16%	15.61%	13.68%	13.86%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		13,380	13,921	14,040	13,860	10,558	10,247	9,551
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		14,124	14,665	14,783	14,604	11,302	10,991	10,295
	D.3	TOTAL CAPITAL (fully loaded)		18,913	19,170	19,178	18,999	16,194	15,596	14,981



			IFRS 9 first implementation	Actual Baseline Scenario		Adverse Scenario				
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		14.31%	14.58%	14.43%	13.98%	10.69%	9.46%	8.84%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		15.11%	15.36%	15.19%	14.73%	11.45%	10.15%	9.52%
	E.3	Total Capital ratio		20.23%	20.08%	19.70%	19.16%	16.40%	14.40%	13.86%
	H.1	Total leverage ratio exposures (transitional)		305,958	305,958	305958	305958	305958	305958	305958
	H.2	Total leverage ratio exposures (fully loaded)		305,641	305,641	305641	305641	305641	305641	305641
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		4.72%	4.85%	4.86%	4.77%	3.75%	3.62%	3.36%
	H.4	Leverage ratio (fully loaded)		4.62%	4.80%	4.84%	4.78%	3.70%	3.60%	3.37%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.06%	0.66%	0.66%	0.66%	0.66%	0.66%	0.66%
Transitional combined	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
	P.6	Combined buffer		3.31%	4.01%	4.01%	4.01%	4.01%	4.01%	4.01%
	R.1	Pillar 2 capital requirement		1.83%	1.83%	1.83%	1.83%	1.83%	1.83%	1.83%
	R.1.1	of which: CET1		1.03%	1.03%	1.03%	1.03%	1.03%	1.03%	1.03%
	R.1.2	of which: AT1		0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.83%	9.83%	9.83%	9.83%	9.83%	9.83%	9.83%
	R.2.1	of which: CET1		5.53%	5.53%	5.53%	5.53%	5.53%	5.53%	5.53%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.14%	13.84%	13.84%	13.84%	13.84%	13.84%	13.84%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.84%	9.54%	9.54%	9.54%	9.54%	9.54%	9.54%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		13,380						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		93,499						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		14.31%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	2,286	2,346	2,409	2,236	1,744	1,936	1,770	
Interest income	13,072	44,473	38,705	31,696	55,782	49,332	39,677	
Interest expense	-10,786	-42,127	-36,296	-29,460	-54,038	-47,396	-37,907	
Dividend income	109	109	109	109	78	74	76	
Net fee and commission income	601	613	613	613	429	429	428	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	243	149	149	149	-110	112	112	
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					-227			
Other operating income not listed above, net	974	12	12	12	-157	8	7	
Total operating income, net	4,212	3,228	3,291	3,118	1,757	2,558	2,394	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-156	285	-201	-246	-418	-295	-377	
Other income and expenses not listed above, net	-2,201	-2,464	-2,317	-2,329	-3,004	-2,467	-2,474	
Profit or (-) loss before tax from continuing operations	1,856	1,049	773	543	-1,665	-204	-457	
Tax expenses or (-) income related to profit or loss from continuing operations	-348	-315	-232	-163	499	61	137	
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0							
Profit or (-) loss for the year	1,508	734	541	380	-1,165	-143	-320	
Amount of dividends paid and minority interests after MDA-related adjustments	256	250	280	280	0	0	0	
Attributable to owners of the parent net of estimated dividends	1,251	485	261	100	-1,165	-143	-320	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	22	22	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17								



2023 EU-wide Stress Test: Major capital measures and realised losses

(min EUF)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
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 31 March 2023	Impact on Additional Tier 1 and Tier 2
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 (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0