



2016 EU-wide Stress Test

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

2016 EU-wide Stress Test: Summary

Landesbank Baden-Württemberg

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		3,775.86	2,548.15
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		303.88	-455.04
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-721.75	-1,215.19
Cumulative 3y: Profit or (-) loss for the year		-500.90	-2,777.43
Coverage ratio - Default stock	36.00%	35.47%	39.61%
Common Equity Tier 1 capital	12,412.84	12,023.76	8,290.56
Total Risk exposure amount	74,673.87	75,607.84	85,613.11
Common Equity Tier 1 ratio, %	16.6%	15.9%	9.7%
Fully loaded Common Equity Tier 1 ratio, %	16.0%	15.6%	9.4%
Tier 1 capital	13,180.20	12,968.00	9,234.80
Total leverage ratio exposures	242,407.65	242,407.65	242,407.65
Leverage ratio, %	5.4%	5.3%	3.8%
Fully loaded leverage ratio, %	4.9%	4.9%	3.3%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			1,474
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

2016 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
Landesbank Baden-Württemberg	Central banks and central governments	0	0	43,307	2	0	0	1,724	0	0	0	2	0	0	0.2%
	Institutions	0	0	43,370	1	0	0	3,675	0	0	0	1	1	1	100.0%
	Corporates	0	0	87,834	2,268	0	0	35,737	0	0	0	94	800	36.0%	
	Corporates - Of Which: Specialised Lending	0	0	19,914	702	0	0	9,264	0	0	0	15	124	18.5%	
	Corporates - Of Which: SME	0	0	5,363	142	0	0	2,426	0	0	0	5	55	38.8%	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	1,514	0	0	0	2,857	0	0	0	5	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	1,403	0	0	0	1,784	0	0	0	0	0	0	1.5%	
IRB TOTAL	0	0	177,636	2,272	0	0	45,797	0	0	0	100	801	36.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
Germany	Central banks and central governments	0	0	28,469	0	0	0	0	0	0	0	1	0	0	-
	Institutions	0	0	11,492	0	0	0	888	0	0	0	0	0	0	-
	Corporates	0	0	61,970	1,808	0	0	25,627	0	0	0	77	656	36.9%	
	Corporates - Of Which: Specialised Lending	0	0	9,698	329	0	0	4,344	0	0	0	10	54	17.2%	
	Corporates - Of Which: SME	0	0	5,250	138	0	0	2,343	0	0	0	8	55	39.7%	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	1,246	0	0	0	2,458	0	0	0	3	0	0	-
	Securitisation	0	0	44	0	0	0	424	0	0	0	0	0	0	1.5%
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	103,760	1,808	0	0	29,427	0	0	0	80	656	36.5%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
United States	Central banks and central governments	0	0	4,110	0	0	0	461	0	0	0	0	0	0	-
	Institutions	0	0	3,231	0	0	0	517	0	0	0	0	0	0	-
	Corporates	0	0	10,208	235	0	0	2,694	0	0	0	2	50	21.6%	
	Corporates - Of Which: Specialised Lending	0	0	4,637	232	0	0	2,012	0	0	0	1	47	20.4%	
	Corporates - Of Which: SME	0	0	3	0	0	0	2	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	206	0	0	0	288	0	0	0	0	0	0	-
	Securitisation	0	0	58	0	0	0	58	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	17,813	235	0	0	4,618	0	0	0	2	50	21.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
		(m€ EUR, %)													
United Kingdom	Central banks and central governments	0	0	126	0	0	0	15	0	0	0	0	0	0	-
	Institutions	0	0	15,682	0	0	0	609	0	0	0	0	0	0	-
	Corporates	0	0	1,566	3	0	0	418	0	0	0	0	0	0	18.2%
	Corporates - Of Which: Specialised Lending	0	0	693	0	0	0	277	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	2	0	0	0	2	0	0	0	0	0	0	-	
IRB TOTAL	0	0	17,376	3	0	0	1,044	0	0	0	0	0	0	18.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Landesbank Baden-Württemberg

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
France	Central banks and central governments	0	0	81	0	0	0	6	0	0	0	0	0	0	0	-
	Institutions	0	0	6,777	0	0	0	524	0	0	0	0	0	0	0	-
	Corporates	0	0	1,000	4	0	0	356	0	0	0	0	0	0	0	39.4%
	Corporates - Of Which: Specialised Lending	0	0	340	0	0	0	137	0	0	0	0	0	0	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	-
	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	7,858	4	0	0	886	0	0	0	0	0	0	2	39.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
Switzerland	Central banks and central governments	0	0	280	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,489	0	0	0	203	0	0	0	0	0	0	0	-
	Corporates	0	0	1,725	1	0	0	521	0	0	0	0	0	0	0	25.2%
	Corporates - Of Which: Specialised Lending	0	0	52	0	0	0	29	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	75	0	0	0	40	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	-
	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	3,697	1	0	0	694	0	0	0	0	0	1	0	25.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
Austria	Central banks and central governments	0	0	260	0	0	0	7	0	0	0	0	0	0	0	-
	Institutions	0	0	620	0	0	0	84	0	0	0	0	0	0	0	-
	Corporates	0	0	1,469	4	0	0	605	0	0	0	0	0	0	0	52.5%
	Corporates - Of Which: Specialised Lending	0	0	102	0	0	0	43	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	7	0	0	0	11	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	-
	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	2,365	4	0	0	704	0	0	0	0	0	1	0	52.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(min EUR, %)																
Luxembourg	Central banks and central governments	0	0	12	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	117	0	0	0	10	0	0	0	0	0	0	0	-
	Corporates	0	0	1,890	32	0	0	609	0	0	0	0	0	0	0	9.7%
	Corporates - Of Which: Specialised Lending	0	0	1,210	0	0	0	474	0	0	0	0	0	0	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	-
	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	2,023	32	0	0	634	0	0	0	0	0	0	3	9.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**

Landesbank Baden-Württemberg

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Netherlands	Central banks and central governments	0	0	596	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,388	0	0	0	545	0	0	0	0	0	0	-
	Corporates	0	0	1,467	14	0	0	794	0	0	0	1	1	2	15.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	350	3	0	0	172	0	0	0	0	0	2	63.5%
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	
IRB TOTAL	0	0	3,361	14	0	0	907	0	0	0	1	2	15.6%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Channel Islands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates	0	0	707	0	0	0	210	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	604	0	0	0	183	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	0	0	707	0	0	0	210	0	0	0	0	0	0		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(m EUR, %)															
Brazil	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Institutions	0	0	179	0	0	0	177	0	0	0	0	0	0	-
	Corporates	0	0	491	3	0	0	508	0	0	0	1	3	99.1%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	0	0	3	0	0	0	8	0	0	0	0	0	-	
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-		
IRB TOTAL	0	0	670	3	0	0	685	0	0	0	2	3	99.1%		

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
Landesbank Baden-Württemberg

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.1%	13	41.9%	0.0%	15	41.8%	0.0%	17	41.7%
Institutions	0.0%	10	38.9%	0.0%	18	37.5%	0.0%	26	37.2%
Corporates	0.2%	1,129	37.8%	0.2%	1,284	36.7%	0.4%	1,440	35.9%
Corporates - Of Which: Specialised Lending	0.3%	221	23.1%	0.3%	279	23.7%	0.3%	337	24.1%
Corporates - Of Which: SME	0.2%	77	38.1%	0.2%	88	35.9%	0.2%	100	34.0%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	3	37.5%	0.0%	3	37.5%	0.0%	3	37.5%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.1%	1,156	37.8%	0.1%	1,321	36.8%	0.1%	1,487	36.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.1%	14	42.1%	0.0%	16	41.9%	0.0%	18	41.8%
Institutions	0.1%	22	37.0%	0.1%	37	36.4%	0.0%	47	36.2%
Corporates	0.4%	1,368	42.7%	0.3%	1,607	41.5%	0.3%	1,825	40.5%
Corporates - Of Which: Specialised Lending	0.5%	280	26.6%	0.5%	369	27.5%	0.5%	456	28.2%
Corporates - Of Which: SME	0.3%	52	43.1%	0.3%	109	40.1%	0.3%	127	37.9%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	3	37.5%	0.0%	3	37.5%	0.0%	3	37.5%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.3%	1,407	42.6%	0.2%	1,663	41.4%	0.2%	1,894	40.4%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	2	28.9%	0.0%	3	28.8%	0.0%	4	28.8%
Corporates	0.2%	923	38.7%	0.2%	1,045	37.4%	0.2%	1,167	36.4%
Corporates - Of Which: Specialised Lending	0.5%	135	23.9%	0.6%	177	25.4%	0.6%	220	26.3%
Corporates - Of Which: SME	0.2%	76	38.8%	0.2%	86	36.2%	0.2%	97	34.4%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	3	37.5%	0.0%	3	37.5%	0.0%	3	37.5%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.2%	936	38.7%	0.2%	1,063	37.4%	0.2%	1,185	36.4%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.1%	5	28.9%	0.1%	9	28.9%	0.0%	11	28.9%
Corporates	0.4%	1,116	44.0%	0.4%	1,303	42.4%	0.3%	1,480	41.2%
Corporates - Of Which: Specialised Lending	0.7%	107	28.1%	0.9%	247	30.1%	0.9%	306	31.1%
Corporates - Of Which: SME	0.3%	90	43.9%	0.3%	107	40.6%	0.3%	124	38.3%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	3	37.5%	0.0%	3	37.5%	0.0%	3	37.5%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.3%	1,133	43.9%	0.2%	1,324	42.2%	0.2%	1,505	41.0%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	0	29.0%	0.0%	1	29.1%	0.0%	1	29.1%
Corporates	0.1%	76	28.2%	0.1%	90	30.0%	0.2%	105	31.2%
Corporates - Of Which: Specialised Lending	0.0%	64	25.9%	0.0%	65	24.9%	0.0%	66	24.0%
Corporates - Of Which: SME	0.0%	0	3.7%	0.0%	0	3.0%	0.0%	0	3.6%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.1%	76	28.3%	0.1%	91	30.9%	0.1%	106	31.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	1	29.0%	0.1%	1	29.0%	0.0%	2	29.0%
Corporates	0.2%	96	33.4%	0.3%	121	36.6%	0.2%	137	37.7%
Corporates - Of Which: Specialised Lending	0.0%	74	29.0%	0.0%	76	27.9%	0.0%	77	26.9%
Corporates - Of Which: SME	0.1%	0	4.0%	0.1%	0	4.1%	0.1%	0	4.1%
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
Retail - Other Retail	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
Securitisation	-	-	-	-	-	-	-	-	-
Other non-credit obligation assets	0.0%	0	-	0.0%	0	-	0.0%	0	-
IRB TOTAL	0.2%	97	33.3%	0.2%	123	36.5%	0.1%	140	37.6%

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
(mln EUR, %)									
Central banks and central governments	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Institutions	0.0%	5	39.4%	0.0%	10	39.4%	0.0%	15	39.4%
Corporates	0.1%	2	21.9%	0.1%	3	22.0%	0.1%	4	21.1%
Corporates - Of Which: Specialised Lending	0.0%	0	21.9%	0.0%	1	21.9%	0.0%	1	21.9%
Corporates - Of Which: SME	0.0%	0	-	0.0%	0	-	0.0%	0	-
Retail	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0</	

**2016 EU-wide Stress Test:
Credit risk IRB**
Landesbank Baden-Württemberg

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	39.9%	0.0%	0	39.9%	0.0%	0	39.8%
	Corporates	0.1%	5	39.0%	0.2%	6	21.0%	0.2%	8	22.6%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.1%	2	42.1%	0.1%	3	33.5%	0.1%	3	29.0%
	Retail	0.0%	0	16.0%	0.0%	0	16.0%	0.1%	0	16.0%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	5	19.0%	0.1%	6	21.1%	0.2%	8	22.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	39.2%	0.0%	0	39.6%	0.1%	0	39.8%
	Corporates	0.3%	7	23.0%	0.3%	10	25.9%	0.3%	13	27.8%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.1%	3	45.0%	0.1%	3	34.6%	0.1%	4	30.0%
	Retail	0.1%	0	18.4%	0.1%	0	18.4%	0.1%	0	18.5%
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.3%	7	23.0%	0.3%	10	26.0%	0.3%	13	27.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Channel Islands	Central banks and central governments	-	0	-	0	-	0	-	0	-
	Institutions	-	0	-	-	-	-	-	-	-
	Corporates	0.0%	0	26.3%	0.0%	1	26.3%	0.0%	1	26.2%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.0%	0	28.4%	0.0%	1	28.4%	0.0%	1	28.4%
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.0%	0	26.3%	0.0%	1	26.3%	0.0%	1	26.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Channel Islands	Central banks and central governments	-	0	-	-	-	-	-	-	-
	Institutions	-	0	-	-	-	-	-	-	-
	Corporates	0.1%	1	30.6%	0.0%	1	30.3%	0.0%	1	30.0%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.1%	1	32.7%	0.1%	1	32.7%	0.0%	1	32.6%
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.1%	1	30.6%	0.0%	1	30.3%	0.0%	1	30.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Brazil	Central banks and central governments	-	0	-	-	-	-	-	-	-
	Institutions	0.5%	1	39.4%	0.3%	2	39.4%	0.3%	2	39.4%
	Corporates	0.5%	7	59.8%	0.3%	8	52.0%	0.3%	10	48.5%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	0.8%	1	47.0%	6.9%	1	47.0%	6.8%	1	47.0%
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	
IRB TOTAL	0.5%	8	56.3%	0.3%	10	49.5%	0.3%	12	46.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
(in EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Brazil	Central banks and central governments	-	0	-	-	-	-	-	-	-
	Institutions	0.9%	2	39.4%	0.4%	2	39.4%	0.3%	3	39.4%
	Corporates	1.0%	9	58.9%	0.4%	12	54.1%	0.4%	13	51.9%
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	1.3%	1	54.0%	8.0%	1	54.0%	7.6%	1	54.0%
	Retail	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	
IRB TOTAL	1.0%	11	55.0%	0.4%	14	50.9%	0.3%	16	49.1%	

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Landesbank Baden-Württemberg	Central governments or central banks	271	0	2	0	0	0	0.0%
	Regional governments or local authorities	8,106	0	1	0	0	0	0.0%
	Public sector entities	244	0	50	0	0	0	97.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	28,776	0	653	0	1	0	0.0%
	Corporates	4,983	144	4,098	167	97	79	33.8%
	of which: SME	1,075	69	960	81	5	21	23.8%
	Retail	5,509	80	3,916	99	10	70	46.3%
	of which: SME	1,219	15	696	21	3	32	76.1%
	Secured by mortgages on immovable property	5,717	37	2,030	36	3	3	8.5%
	of which: SME	30	5	17	3	0	0	2.2%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	598	0	1,190	0	0	0	0.0%
Securitisation								
Other exposures	224	0	90	0	0	0	0.0%	
Standardised Total	54,429	261	12,030	302	112	152	36.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	229	0	0	0	0	0	0.0%
	Regional governments or local authorities	7,989	0	1	0	0	0	0.0%
	Public sector entities	244	0	50	0	0	0	97.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	28,411	0	546	0	1	0	0.0%
	Corporates	4,139	33	3,322	55	96	43	45.5%
	of which: SME	1,038	16	927	22	5	12	46.1%
	Retail	5,430	76	3,885	95	10	68	46.8%
	of which: SME	1,217	15	696	21	3	32	76.1%
	Secured by mortgages on immovable property	5,580	32	1,971	32	3	3	9.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	543	0	1,135	0	0	0	0.0%
Securitisation								
Other exposures	216	0	82	0	0	0	0.0%	
Standardised Total	52,782	140	10,962	182	110	113	42.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	117	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	27	0	6	0	0	0	0.0%
	Corporates	92	1	90	1	0	0	6.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	9	1	7	1	0	0	26.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	18	0	6	0	0	0	11.3%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	4	0	4	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	268	2	115	2	0	0	15.3%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0.0%
	Corporates	10	3	9	3	0	1	31.2%
	of which: SME	0	3	0	0	0	0	0.0%
	Retail	3	0	2	0	0	0	42.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	7	0	2	0	0	0	31.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	29	0	29	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	49	4	43	4	0	2	32.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	1	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	9	2	8	2	0	1	29.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	11	1	8	1	0	1	34.7%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	25	3	18	3	0	1	31.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Switzerland	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	174	0	35	0	0	0	0.0%
	Corporates	45	0	38	0	0	0	20.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	24	1	18	1	0	1	35.0%
	of which: SME	0	0	0	0	0	0	95.9%
	Secured by mortgages on immovable property	23	0	8	0	0	0	15.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	9	0	9	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	2	0	2	0	0	0	0.0%	
Standardised Total	277	2	110	2	0	1	31.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Austria	Central governments or central banks	7	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	108	0	22	0	0	0	0.0%
	Corporates	14	0	14	0	0	0	6.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	4	0	3	0	0	0	55.5%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	4	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	137	0	40	0	0	0	39.2%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	7	0	7	0	0	4	96.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	10	0	8	0	0	4	96.1%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	26	0	25	0	0	0	8.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	2	0	2	0	0	0	49.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	32	0	28	0	0	0	22.9%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Channel Islands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	67	0	22	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	67	0	22	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Brazil	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2	2	2	3	0	2	37.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	24.0%	24.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	39.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	3	3	3	3	0	2	37.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Landesbank Baden-Württemberg	Central governments or central banks	0.8%	2	40.0%	0.0%	2	40.0%	0.0%	2	40.0%
	Regional governments or local authorities	0.0%	2	40.1%	0.0%	2	40.1%	0.0%	3	40.1%
	Public sector entities	0.0%	0	51.4%	0.0%	0	45.6%	0.0%	0	43.3%
	Multilateral Development Banks	0.0%	0	0.0%	0.0%	0	113.8%	0.0%	0	149.9%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	32.1%	0.0%	4	31.0%	0.0%	6	30.6%
	Corporates	0.2%	213	38.8%	0.2%	226	35.9%	0.2%	238	33.9%
	of which: SME	0.3%	45	37.6%	0.3%	48	34.5%	0.2%	50	32.4%
	Retail	0.2%	102	44.9%	0.2%	115	40.5%	0.2%	126	37.6%
	of which: SME	0.3%	39	61.0%	0.2%	41	52.9%	0.2%	44	47.9%
	Secured by mortgages on immovable property	0.1%	15	19.4%	0.1%	19	18.8%	0.1%	24	19.5%
	of which: SME	0.0%	2	39.3%	0.0%	2	39.3%	0.0%	2	39.3%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.3%	0	45.0%	0.3%	0	45.0%	0.3%	0	45.0%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	44.9%	0.0%	0	44.9%	0.0%	0	45.0%	
Standardised Total	0.1%	338	38.8%	0.1%	369	35.4%	0.1%	400	33.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Landesbank Baden-Württemberg	Central governments or central banks	0.0%	2	40.0%	0.0%	3	40.0%	0.0%	3	40.0%
	Regional governments or local authorities	0.0%	2	40.1%	0.0%	2	40.1%	0.0%	3	40.1%
	Public sector entities	0.0%	0	48.3%	0.0%	0	43.6%	0.0%	0	42.0%
	Multilateral Development Banks	0.0%	0	0.0%	0.0%	0	84.9%	0.0%	0	116.7%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	30.2%	0.0%	10	29.5%	0.0%	12	29.4%
	Corporates	0.4%	242	43.0%	0.3%	260	39.6%	0.2%	276	37.6%
	of which: SME	0.7%	55	41.5%	0.4%	58	38.0%	0.3%	62	35.8%
	Retail	0.4%	121	47.5%	0.3%	140	42.5%	0.3%	157	39.7%
	of which: SME	0.6%	42	58.1%	0.3%	46	50.5%	0.2%	49	46.4%
	Secured by mortgages on immovable property	0.1%	20	23.3%	0.1%	28	22.9%	0.1%	36	22.5%
	of which: SME	0.0%	2	46.8%	0.0%	2	49.1%	0.0%	2	49.5%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.5%	0	45.0%	0.4%	0	45.0%	0.4%	0	45.0%
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	44.9%	0.0%	0	44.9%	0.0%	0	45.0%	
Standardised Total	0.1%	394	42.2%	0.1%	443	38.3%	0.1%	486	36.0%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.2%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	2	40.1%	0.0%	2	40.1%	0.0%	3	40.1%
	Public sector entities	0.0%	0	51.4%	0.0%	0	45.6%	0.0%	0	43.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	2	28.0%	0.0%	3	28.0%	0.0%	4	28.0%
	Corporates	0.3%	154	38.9%	0.2%	164	34.0%	0.2%	172	31.2%
	of which: SME	0.3%	22	37.7%	0.3%	25	31.5%	0.2%	27	26.4%
	Retail	0.2%	99	45.1%	0.2%	111	40.5%	0.2%	123	37.5%
	of which: SME	0.3%	39	61.0%	0.2%	41	52.9%	0.2%	44	47.9%
	Secured by mortgages on immovable property	0.1%	12	17.4%	0.1%	17	17.4%	0.1%	21	17.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	44.9%	0.0%	0	45.0%	0.0%	0	45.0%	
Standardised Total	0.1%	270	38.9%	0.1%	298	34.5%	0.1%	325	32.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	0.2%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	2	40.1%	0.0%	2	40.1%	0.0%	3	40.1%
	Public sector entities	0.0%	0	48.3%	0.0%	0	43.6%	0.0%	0	42.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	6	27.7%	0.0%	8	27.7%	0.0%	10	27.7%
	Corporates	0.5%	173	41.8%	0.3%	187	36.6%	0.3%	198	34.0%
	of which: SME	0.7%	28	39.7%	0.4%	32	33.6%	0.3%	35	30.8%
	Retail	0.4%	117	47.5%	0.3%	136	42.5%	0.3%	153	39.6%
	of which: SME	0.6%	42	58.1%	0.3%	46	50.5%	0.2%	49	46.4%
	Secured by mortgages on immovable property	0.1%	17	21.2%	0.1%	25	21.4%	0.1%	33	21.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	44.9%	0.0%	0	45.0%	0.0%	0	45.0%	
Standardised Total	0.1%	315	41.5%	0.1%	359	36.8%	0.1%	397	34.3%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%
	Public sector entities	0.0%	0	51.4%	0.0%	0	45.6%	0.0%	0	43.3%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	2.2%	1	42.2%	0.1%	1	42.2%	0.1%	1	42.2%
	Corporates	0.1%	1	24.6%	0.2%	2	22.6%	0.2%	3	22.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	38.6%	0.3%	0	37.2%	0.3%	0	36.1%
	of which: SME	0.2%	0	24.2%	0.2%	0	23.1%	0.2%	0	22.4%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	-	-	-	-	-	-	-	-	
Other exposures	0.0%	0	44.9%	0.0%	0	45.0%	0.0%	0	45.0%	
Standardised Total	0.2%	2	30.2%	0.1%	3	26.7%	0.1%	4	25.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United States	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.0%	0	40.1%	0.0%	0	40.1%	0.0%	0	40.1%
	Public sector entities	0.0%	0	48.3%	0.0%	0	43.6%	0.0%	0	42.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	2.2%	1	42.2%	0.1%	1	42.2%	0.1%	1	42.2%
	Corporates	0.2%	2	27.4%	0.2%	3	25.6%	0.2%	4	25.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.4%	0	44.2%	0.4%	1	42.4%	0.4%	1	41.1%
	of which: SME	0.4%	0	28.7%	0.4%	0	28.9%	0.3%	0	28.4%
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0		

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.4%	0	37.5%	0.4%	0	37.5%	0.4%	0	37.5%
	Corporates	0.4%	1	31.6%	0.0%	1	31.6%	0.0%	1	31.6%
	of which: SME	0.0%	0	51.0%	0.0%	0	51.0%	0.0%	0	51.0%
	Retail	0.3%	0	46.6%	0.3%	0	45.3%	0.3%	0	44.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.2%	0	31.8%	0.1%	0	30.3%	0.1%	0	29.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	2	33.3%	0.1%	2	33.2%	0.2%	2	33.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
United Kingdom	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.7%	0	37.5%	0.6%	0	37.5%	0.5%	0	37.5%
	Corporates	0.5%	2	36.3%	0.0%	2	36.3%	0.0%	2	36.3%
	of which: SME	0.0%	0	58.7%	0.0%	0	58.7%	0.0%	0	58.7%
	Retail	0.8%	0	52.5%	0.5%	0	50.6%	0.4%	0	49.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.4%	0	33.4%	0.2%	0	32.1%	0.2%	0	31.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.5%	2	38.1%	0.2%	2	37.8%	0.2%	2	37.6%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.6%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	0	83.1%	0.0%	0	83.1%	0.0%	0	83.1%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	48.0%	0.0%	0	48.2%	0.0%	0	48.4%
	Corporates	0.0%	1	38.6%	0.1%	1	38.6%	0.1%	1	38.7%
	of which: SME	0.0%	0	-	-	0	-	-	0	-
	Retail	0.2%	1	42.2%	0.2%	1	41.2%	0.2%	1	40.3%
	of which: SME	0.0%	0	52.0%	0.0%	0	52.0%	0.0%	0	52.0%
	Secured by mortgages on immovable property	0.2%	0	29.8%	0.2%	0	28.4%	0.2%	0	26.7%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	2	40.2%	0.1%	2	39.7%	0.1%	2	39.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	3.5%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	0	83.1%	0.0%	0	83.1%	0.0%	0	83.1%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	47.2%	0.0%	0	47.4%	0.0%	0	47.6%
	Corporates	0.3%	1	44.4%	0.0%	1	44.4%	0.0%	1	44.5%
	of which: SME	0.0%	0	-	-	0	-	-	0	-
	Retail	0.3%	1	48.3%	0.3%	1	47.0%	0.3%	1	45.7%
	of which: SME	0.0%	0	59.8%	0.0%	0	59.8%	0.0%	0	59.8%
	Secured by mortgages on immovable property	0.4%	0	33.4%	0.3%	0	33.6%	0.3%	0	32.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.4%	2	46.2%	0.2%	2	45.5%	0.2%	2	44.8%	

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.0%	0	41.7%	0.0%	0	41.6%	0.0%	0	41.4%
	Corporates	0.2%	0	28.4%	0.2%	0	28.2%	0.1%	0	28.0%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	1	40.5%	0.3%	1	39.2%	0.2%	1	38.4%
	of which: SME	-	0	95.9%	-	0	95.9%	-	0	95.9%
	Secured by mortgages on immovable property	0.2%	0	15.3%	0.2%	0	15.5%	0.2%	0	15.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	1	34.5%	0.2%	1	32.1%	0.2%	2	30.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Switzerland	Central governments or central banks	-	0	-	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	-	0	-	0	-	0
	Public sector entities	-	0	-	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	-	0	-	0	-	0
	International Organisations	-	0	-	-	0	-	0	-	0
	Institutions	0.0%	0	41.9%	0.0%	0	41.7%	0.0%	0	41.6%
	Corporates	0.3%	0	32.7%	0.2%	0	32.4%	0.2%	0	32.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.4%	1	46.3%	0.3%	1	44.9%	0.3%	1	43.8%
	of which: SME	-	0	95.9%	-	0	95.9%	-	0	95.9%
	Secured by mortgages on immovable property	0.3%	0	18.2%	0.3%	0	19.4%	0.3%	0	19.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.3%	1	39.4%	0.3%	2	36.9%	0.2%	2	35.5%	

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	0.1%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.1%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	0.0%	0	19.4%	0.0%	0	19.4%	0.0%	0	19.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Corporates	0.5%	0	32.0%	0.5%	0	36.5%	0.5%	0	38.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	59.2%	0.2%	0	54.1%	0.2%	0	50.0%
	of which: SME	0.0%	0	46.1%	0.0%	0	46.1%	0.0%	0	46.1%
	Secured by mortgages on immovable property	0.1%	0	19.7%	0.1%	0	19.2%	0.1%	0	18.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	0	41.0%	0.1%	0	40.9%	0.1%	0	40.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Austria	Central governments or central banks	0.2%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Regional governments or local authorities	0.2%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities	0.1%	0	19.4%	0.0%	0	19.4%	0.0%	0	19.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.1%	0	45.0%	0.1%	0	45.0%	0.1%	0	45.0%
	Corporates	0.8%	0	38.9%	0.6%	0	43.1%	0.6%	0	45.3%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	66.5%	0.4%	0	59.4%	0.4%	0	53.9%
	of which: SME	0.0%	0	52.9%	0.0%	0	52.9%	0.0%	0	52.9%
	Secured by mortgages on immovable property	0.2%	0	25.1%	0.3%	0	27.5%	0.3%	0	27.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	45.9%	0.1%	1	45.5%	0.1%	1	45.2%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	-	0	-	0	-	0	-	0	-
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-
	Public sector entities	0.0%	0	19.4%	0.0%	0	19.4%	0.0%	0	19.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	22.3%	0.0%	0	22.3%	0.0%	0	22.3%
	Corporates	0.1%	4	96.1%	0.0%	4	96.1%	0.0%	4	96.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	20.7%	0.1%	0	20.6%	0.1%	0	20.5%
	of which: SME	0.0%	0	52.0%	0.0%	0	52.0%	0.0%	0	52.0%
	Secured by mortgages on immovable property	0.1%	0	11.0%	0.1%	0	11.1%	0.1%	0	11.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.3%	0	45.0%	0.3%	0	45.0%	0.3%	0	45.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.1%	4	95.9%	0.1%	4	95.7%	0.1%	4	95.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	-	0	-	0	-	0	-	0	-
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-
	Public sector entities	0.0%	0	19.4%	0.0%	0	19.4%	0.0%	0	19.4%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	22.3%	0.0%	0	22.3%	0.0%	0	22.3%
	Corporates	0.1%	4	96.1%	0.0%	4	96.1%	0.0%	4	96.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	24.1%	0.1%	0	23.7%	0.1%	0	23.4%
	of which: SME	0.0%	0	59.8%	0.0%	0	59.8%	0.0%	0	59.8%
	Secured by mortgages on immovable property	0.1%	0	13.9%	0.1%	0	16.0%	0.1%	0	16.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.5%	0	45.0%	0.4%	0	45.0%	0.4%	0	45.0%
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	4	95.8%	0.1%	4	95.6%	0.1%	4	95.4%	

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	0	-	0	-	0	-
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-
	Public sector entities	-	0	-	0	-	0	-	0	-
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-
	International Organisations	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%
	Corporates	0.2%	0	30.0%	0.2%	0	33.9%	0.3%	1	35.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	57.9%	0.1%	0	55.9%	0.1%	0	54.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	23.8%	0.1%	0	23.5%	0.1%	0	23.1%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	34.1%	0.2%	1	35.8%	0.3%	1	36.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central governments or central banks	-	0	-	0	-	0	-	0	-
	Regional governments or local authorities	-	0	-	0	-	0	-	0	-
	Public sector entities	-	0	-	0	-	0	-	0	-
	Multilateral Development Banks	-	0	-	0	-	0	-	0	-
	International Organisations	-	0	-	0	-	0	-	0	-
	Institutions	0.0%	0	1.0%	0.0%	0	1.0%	0.0%	0	1.0%
	Corporates	0.5%	1	36.7%	0.5%	1	40.7%	0.4%	1	42.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	66.1%	0.2%	0	63.1%	0.2%	0	60.5%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	0.1%	0	28.3%	0.2%	0	28.3%	0.2%	0	28.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.5%	1	40.1%	0.5%	1	42.1%	0.4%	1	42.9%	

2016 EU-wide Stress Test: Credit risk STA

Landesbank Baden-Württemberg

	Baseline Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Channel Islands	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0	-	0	-	0	-	0	-	
	Corporates	0.6%	1	45.0%	0.6%	2	45.0%	0.6%	2	45.0%
	of which: SME	-	-	-	-	-	-	-	-	-
	Retail	0	-	0	-	0	-	0	-	
	of which: SME	0	-	0	-	0	-	0	-	
	Secured by mortgages on immovable property	0	-	0	-	0	-	0	-	
	of which: SME	0	-	0	-	0	-	0	-	
	Items associated with particularly high risk	0	-	0	-	0	-	0	-	
	Covered bonds	0	-	0	-	0	-	0	-	
	Claims on institutions and corporates with a ST credit assessment	0	-	0	-	0	-	0	-	
Collective investments undertakings (CIU)	0	-	0	-	0	-	0	-		
Equity	0	-	0	-	0	-	0	-		
Securitisation	0	-	0	-	0	-	0	-		
Other exposures	0	-	0	-	0	-	0	-		
Standardised Total	0.6%	1	45.0%	0.6%	2	45.0%	0.6%	2	45.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Channel Islands	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0	-	0	-	0	-	0	-	
	Corporates	1.1%	1	51.8%	0.9%	2	51.8%	0.8%	3	51.8%
	of which: SME	-	-	-	-	-	-	-	-	-
	Retail	0	-	0	-	0	-	0	-	
	of which: SME	0	-	0	-	0	-	0	-	
	Secured by mortgages on immovable property	0	-	0	-	0	-	0	-	
	of which: SME	0	-	0	-	0	-	0	-	
	Items associated with particularly high risk	0	-	0	-	0	-	0	-	
	Covered bonds	0	-	0	-	0	-	0	-	
	Claims on institutions and corporates with a ST credit assessment	0	-	0	-	0	-	0	-	
Collective investments undertakings (CIU)	0	-	0	-	0	-	0	-		
Equity	0	-	0	-	0	-	0	-		
Securitisation	0	-	0	-	0	-	0	-		
Other exposures	0	-	0	-	0	-	0	-		
Standardised Total	1.1%	1	51.8%	0.9%	2	51.8%	0.8%	3	51.8%	

	Baseline Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Brazil	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0	-	0	-	0	-	0	-	
	Corporates	1.0%	2	53.4%	0.6%	2	53.0%	0.6%	2	52.7%
	of which: SME	0.5%	0	31.6%	0.4%	0	31.8%	0.4%	0	32.1%
	Retail	0.0%	0	52.0%	0.0%	0	52.0%	0.0%	0	52.0%
	of which: SME	1.5%	0	31.1%	1.1%	0	27.4%	0.9%	0	25.5%
	Secured by mortgages on immovable property	0	-	0	-	0	-	0	-	
	of which: SME	0	-	0	-	0	-	0	-	
	Items associated with particularly high risk	0	-	0	-	0	-	0	-	
	Covered bonds	0	-	0	-	0	-	0	-	
	Claims on institutions and corporates with a ST credit assessment	0	-	0	-	0	-	0	-	
Collective investments undertakings (CIU)	0	-	0	-	0	-	0	-		
Equity	0	-	0	-	0	-	0	-		
Securitisation	0	-	0	-	0	-	0	-		
Other exposures	0	-	0	-	0	-	0	-		
Standardised Total	1.0%	3	52.5%	0.6%	3	52.0%	0.6%	3	51.5%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario									
	31/12/2016			31/12/2017			31/12/2018			
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
Brazil	Central governments or central banks	0	-	0	-	0	-	0	-	
	Regional governments or local authorities	0	-	0	-	0	-	0	-	
	Public sector entities	0	-	0	-	0	-	0	-	
	Multilateral Development Banks	0	-	0	-	0	-	0	-	
	International Organisations	0	-	0	-	0	-	0	-	
	Institutions	0	-	0	-	0	-	0	-	
	Corporates	2.0%	3	61.3%	0.7%	3	60.8%	0.6%	3	60.5%
	of which: SME	0.8%	0	36.4%	0.5%	0	36.7%	0.5%	0	36.9%
	Retail	0.0%	0	59.8%	0.0%	0	59.8%	0.0%	0	59.8%
	of which: SME	2.4%	0	35.6%	1.3%	0	33.4%	1.1%	0	31.7%
	Secured by mortgages on immovable property	0	-	0	-	0	-	0	-	
	of which: SME	0	-	0	-	0	-	0	-	
	Items associated with particularly high risk	0	-	0	-	0	-	0	-	
	Covered bonds	0	-	0	-	0	-	0	-	
	Claims on institutions and corporates with a ST credit assessment	0	-	0	-	0	-	0	-	
Collective investments undertakings (CIU)	0	-	0	-	0	-	0	-		
Equity	0	-	0	-	0	-	0	-		
Securitisation	0	-	0	-	0	-	0	-		
Other exposures	0	-	0	-	0	-	0	-		
Standardised Total	1.8%	3	60.2%	0.8%	3	59.6%	0.7%	3	59.2%	

2016 EU-wide Stress Test: Securitisations

Landesbank Baden-Württemberg

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	48						
	IRB	2,486						
	Total	2,534						
Risk exposure amounts	STA	10	10	11	11	14	17	20
	IRB	685	852	881	911	1,274	1,711	2,033
	Total	695	862	892	922	1,287	1,728	2,052
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

Landesbank Baden-Württemberg

31/12/2015

(min EUR)		31/12/2015																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)						
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value					
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		63	63	0	0	0	63	0	0	0	0	0	18	0	0	25	0	0	-6
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		18	18	0	0	18	0	0	0	0	0	0	14	1	0	15	0	0	-2
[5Y - 10Y]		14	14	0	0	0	14	0	0	0	0	0	1	15	0	15	0	0	-11
[10Y - more]		14	11	0	0	0	11	0	0	0	0	0	0	0	0	0	0	0	0
Tot	109	106	0	0	18	0	0	0	0	0	0	47	2	0	55	0	0	-18	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	8	0	8	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	46	0	0	74	0	0	-6
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	4	0	0	4	0	0	-5
[5Y - 10Y]		320	320	320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		135	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	455	320	320	0	0	0	0	0	0	0	0	58	0	0	87	0	0	-10	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	4	0	4	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	24	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	4	0	0	34	0	0	-1	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	20	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	21	0	1	0	0	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	17	17	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	6	0	8	0	0	-9
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	51	0	51	0	0	-5
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	57	0	59	0	0	-14	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	3	0	3	0	0	-3
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3	0	0	-3	

2016 EU-wide Stress Test: Sovereign

Landesbank Baden-Württemberg

		31/12/2015															
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables											
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	-2
[5Y - 10Y]		369	369	369	0	0	0	0	0	0	0	0	0	5	0	27	-10
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	
Tot		369	369	369	0	0	0	0	0	0	0	0	7	0	30	-13	
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	34	0	32	-7	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	62	0	62	-2	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	124	0	124	-6	
[3Y - 5Y]		9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	0	0	0	0	0	0	0	0	0	52	1	65	-19	
[10Y - more]	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		30	0	0	0	0	0	0	0	0	0	272	1	283	-34		
[0 - 3M]	Germany	2,792	2,792	56	0	2,318	0	418	2,007	51	1,616	-33	6	0	0	0	0
[3M - 1Y]		2,346	2,346	0	0	1,817	0	529	2,427	60	6,322	-61	0	0	0	0	0
[1Y - 2Y]		1,325	1,159	427	0	313	0	418	1,080	152	1,284	-39	26	0	26	-27	
[2Y - 3Y]		1,354	1,347	297	58	219	0	773	1,129	112	544	-45	0	0	0	0	0
[3Y - 5Y]		8,175	8,037	1,511	28	1,511	114	6,284	3,004	351	520	-114	0	0	0	0	0
[5Y - 10Y]		4,711	4,630	2,023	104	545	0	1,958	2,329	299	1,987	-151	86	0	0	0	0
[10Y - more]	5,816	5,812	0	262	299	0	5,251	10,397	3,038	2,655	-698	196	0	0	0	0	
Tot		26,519	26,122	4,413	452	5,626	0	15,631	22,372	4,064	15,029	-1,141	314	0	26	-27	
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	3	0	8	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	3	0	8	0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	1	1	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary	35	21	21	0	0	0	0	0	0	0	0	24	0	24	0	0
[3M - 1Y]		6	6	6	0	0	0	0	0	0	0	0	8	0	8	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	5	0	10	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	92	4	98	-4	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		42	28	28	0	0	0	0	0	0	0	128	4	139	-4		
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	9	0	9	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	46	0	46	0	0
[3Y - 5Y]		4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		5	0	0	0	0	0	0	0	0	0	55	0	55	0		

2016 EU-wide Stress Test: Sovereign

Landesbank Baden-Württemberg

		31/12/2015															
		(min EUR)															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0
[3M - 1Y]		53	52	52	0	0	0	0	0	0	0	0	160	0	0	126	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	15	0
[2Y - 3Y]		560	556	556	0	0	0	0	0	0	0	0	10	0	0	10	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	97	1	0	97	-1
[5Y - 10Y]		5	0	0	0	0	0	0	0	0	0	0	40	0	0	42	-3
[10Y - more]	1,468	1,446	1,446	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tot	2,086	2,054	2,054	0	0	0	0	0	0	0	0	0	307	2	293	-4	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	3	0	0	2	0
[5Y - 10Y]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	10	-5
[10Y - more]	54	54	0	0	0	0	54	0	0	0	0	0	0	0	0	0	
Tot	67	67	0	0	0	0	67	0	0	0	0	3	0	12	-5	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	3	0	2	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	506	506	0	0	0	0	0	0	0	0	28	0	0	28	0
[5Y - 10Y]		511	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot	514	506	506	0	0	0	0	0	0	0	0	28	0	28	0	0	
[0 - 3M]	Poland	18	18	18	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	1	0	0	0	0	0	0	5	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0
[3Y - 5Y]		20	20	20	0	0	0	0	0	0	0	0	111	2	108	-13	0
[5Y - 10Y]		16	0	0	0	0	0	0	0	0	0	0	20	1	20	-6	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	15	0	14	-10	0	
Tot	55	39	38	0	1	0	0	0	0	0	0	150	3	148	-29	0	

2016 EU-wide Stress Test: Sovereign

Landesbank Baden-Württemberg

		31/12/2015														
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region								Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
									Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
		of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables										
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	3	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	14	0
[2Y - 3Y]		282	282	282	0	0	0	0	0	0	0	0	32	0	60	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	18	0	18	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		282	282	282	0	0	0	0	0	0	0	51	1	95	-1	
[0 - 3M]	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	4	4	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	24	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	6	0	6	-1
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	10	0	34	-1	
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	3	0	3	-3
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	3	0	3	-3	
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Spain	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		25	25	25	0	0	0	0	0	0	0	0	0	0	25	0
[1Y - 2Y]		13	9	9	0	0	0	0	0	0	0	0	69	1	66	-3
[2Y - 3Y]		592	592	592	0	0	0	0	0	0	0	0	10	0	10	0
[3Y - 5Y]		3	0	0	0	0	0	0	0	0	0	0	7	0	7	0
[5Y - 10Y]		2	0	0	0	0	0	0	0	0	0	0	44	1	44	-1
[10Y - more]	127	127	127	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		763	753	753	0	0	0	0	0	0	0	130	1	127	-4	
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	38	0	38	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	5	0	5	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	42	0	42	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	5	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	110	2	110	-1
[3Y - 5Y]		4	4	4	0	0	0	0	0	0	0	0	46	1	46	-2
[5Y - 10Y]		4	4	4	0	0	0	0	0	0	0	0	5	0	5	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		4	4	0	0	4	0	0	0	0	0	165	3	161	-4	

2016 EU-wide Stress Test: Sovereign

Landesbank Baden-Württemberg

		31/12/2015																		
		(min EUR)																		
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)								
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	5	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	1	0	0	1	0	0	0	0	0	0	0	5	0	0	5	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		38	25	25	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0
[10Y - more]	55	55	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		93	80	80	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	32	0	0	32	-1	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	32	0	0	32	-1	0	

2016 EU-wide Stress Test: Sovereign

Landesbank Baden-Württemberg

		31/12/2015																		
		(min EUR)																		
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)							
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value						
								Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)					
[0 - 3M]	U.S.	46	46	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		46	46	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		476	476	458	0	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		458	458	457	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		2,319	2,288	2,288	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		327	324	313	0	12	0	0	0	0	0	0	0	0	5	0	0	5	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		3,672	3,639	3,608	0	31	0	0	0	0	0	0	0	5	0	5	0	0	0	
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	2	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	0	0	0	
[0 - 3M]	Switzerland	60	60	0	0	0	60	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		237	237	237	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	18	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		296	296	237	0	0	60	0	0	0	0	0	0	18	0	0	0	0	0	
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		16	16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		16	16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	37	1	0	18	-1	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	42	1	18	-1	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	-10	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	20	-10	0	0	

2016 EU-wide Stress Test: Sovereign

Landesbank Baden-Württemberg

		31/12/2015																		
		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)							NET DIRECT EXPOSURES (accounting value gross of provisions) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
Residual Maturity	Country / Region	of which: AFS		of which: FVO (designated at fair value through profit&loss)		of which: HFT (2)		of which: HTM		of which: Loans and receivables		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (-)	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	9	0	9	0
[1Y - 2Y]		1	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		2	2	0	0	0	0	0	2	0	0	0	0	0	11	0	11	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		1	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0
Total		35,400	34,703	12,720	452	5,682	0	15,848	22,372	4,064	15,029	-1,141	1,980	19	1,820	-187				

Notes, definitions and regions:

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions.

Other advanced non EEA: Israel, Korea, New Zealand, San Marino, Sinaoore, Taiwan and Russia

Other CEE non EEA: Albania, Bosnia and Herzegovina, Kosovo, FYR Macedonia, Montenegro, Serbia, and Turkey.

Middle East: Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

Landesbank Baden-Württemberg

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	59,140	59,307	59,459	60,074	63,603	66,615	67,280
Risk exposure amount for securitisations and re-securitisations	695	862	892	922	1,287	1,728	2,052
Risk exposure amount other credit risk	58,445	58,445	58,567	59,152	62,316	64,887	65,228
Risk exposure amount for market risk	9,191	9,191	9,191	9,191	11,860	11,973	11,990
Risk exposure amount for operational risk	4,787	4,787	4,787	4,787	4,787	4,787	4,787
Other risk exposure amounts	1,556	1,556	1,556	1,556	1,556	1,556	1,556
Total risk exposure amount	74,674	74,841	74,993	75,608	81,806	84,931	85,613

2016 EU-wide Stress Test - P&L

Landesbank Baden-Württemberg

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,621	1,447	1,175	1,154	1,115	712	721
Interest income	6,153	13,322	13,784	14,746	15,324	16,799	17,785
(Interest expense)	-4,531	-11,875	-12,610	-13,593	-14,209	-16,087	-17,064
Dividend income	32	32	32	32	32	32	32
Net fee and commission income	477	477	477	477	386	386	386
Gains or (-) losses on financial assets and liabilities held for trading, net	149	101	101	101	-543	76	76
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	55				-64		
Other operating income not listed above, net	-128	-142	-142	-142	-91	-142	-142
Total operating income, net	2,206	1,916	1,643	1,622	835	1,065	1,073
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-48	-328	-197	-197	-637	-305	-274
Other income and expenses not listed above, net	-1,549	-1,717	-1,727	-1,731	-2,046	-1,865	-1,815
Profit or (-) loss before tax from continuing operations	610	-130	-280	-305	-1,847	-1,105	-1,015
(Tax expenses or (-) income related to profit or loss from continuing operations)	-118	39	84	92	554	332	305
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	491	-91	-196	-214	-1,293	-774	-711
Attributable to owners of the parent	491	-91	-196	-214	-1,293	-774	-711
Amount of dividends paid	290	0	0	0	0	0	0
Attributable to owners of the parent net of estimated dividends	201	-91	-196	-214	-1,293	-774	-711

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	16,554	17,110	16,904	16,634	15,433	14,188	12,901
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,413	12,804	12,451	12,024	11,067	9,704	8,291
	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	966	875	679	465	-327	-1,101	-1,811
	A.1.3	Accumulated other comprehensive income	760	1,334	1,334	1,334	662	662	662
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	-99	-99	-99	-99	-633	-633	-633
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	859	859	859	859	506	506	506
	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	-330	-330	-330	-330	-330	-330	-330
	A.1.8	(-) Intangible assets (including Goodwill)	-541	-541	-541	-541	-541	-541	-541
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-405	-444	-528	-620	-959	-1,291	-1,595
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-240	-180	-215	-253	-26	-43	-61
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	
A.1.21	Transitional adjustments	478	364	328	243	863	623	243	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	99	40	20	0	253	127	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-516	-344	-172	0	-202	-101	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	894	668	480	243	813	598	243	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	364	340	308	243	546	461	243	
A.1.21.5.2	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	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	767	904	1,031	944	934	1,047	944	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
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	767	904	1,031	944	934	1,047	944	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,180	13,708	13,482	12,968	12,001	10,751	9,235	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,374	3,402	3,421	3,666	3,432	3,437	3,666	
A.4.1	Tier 2 Capital instruments	3,446	3,446	3,446	3,666	3,446	3,446	3,666	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	
A.4.3	Tier 2 transitional adjustments	-72	-44	-25	0	-14	-9	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	74,674	74,841	74,993	75,608	81,806	84,931	85,613
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	16.62%	17.11%	16.60%	15.90%	13.53%	11.43%	9.68%
	C.2	Tier 1 Capital ratio	17.65%	18.32%	17.98%	17.15%	14.67%	12.66%	10.79%
	C.3	Total Capital ratio	22.17%	22.86%	22.54%	22.00%	18.87%	16.71%	15.07%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	15.98%	16.62%	16.17%	15.58%	12.47%	10.69%	9.40%
	D.2	Tier 1 Capital ratio (2)	15.98%	16.62%	16.17%	15.58%	12.47%	10.69%	9.40%
	D.3	Total Capital ratio (3)	20.60%	21.23%	20.76%	20.43%	16.69%	14.75%	13.68%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					1474	1474	1474	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
	G.1	Total leverage ratio exposures (transitional)	242,408	242,408	242,408	242,408	242,408	242,408	242,408
	G.2	Total leverage ratio exposures (fully loaded)	242,327	242,327	242,327	242,327	242,327	242,327	242,327
	G.3	Leverage ratio (transitional)	5.44%	5.65%	5.56%	5.35%	4.95%	4.44%	3.81%
G.4	Leverage ratio (fully loaded)	4.93%	5.13%	5.00%	4.86%	4.21%	3.75%	3.32%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

Landesbank Baden-Württemberg

31/12/2015							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted					
(mln EUR)							
Debt securities (including at amortised cost and fair value)	24,463	0	2	2	3	1	0
Central banks	208	0	0	0	0	0	0
General governments	18,990	0	2	2	1	1	0
Credit institutions	2,570	0	0	0	2	0	0
Other financial corporations	2,046	0	0	0	1	0	0
Non-financial corporations	650	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	138,807	106	2,856	2,817	110	998	966
Central banks	1,049	0	0	0	1	0	0
General governments	13,163	0	0	0	4	0	0
Credit institutions	30,286	5	5	5	5	2	3
Other financial corporations	25,822	0	230	230	7	87	58
Non-financial corporations	52,706	79	2,255	2,221	75	798	755
Households	15,780	22	366	360	17	111	149
DEBT INSTRUMENTS other than HFT	163,270	106	2,858	2,819	113	999	966
OFF-BALANCE SHEET EXPOSURES	46,405		232	222	18	53	56

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

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

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

2016 EU-wide Stress Test

Information on forbore exposures¹

Landesbank Baden-Württemberg

	31/12/2015				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,690	1,088	281	278	980
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	89	89	59	59	13
Non-financial corporations	1,531	945	218	215	920
Households	71	55	4	4	47
DEBT INSTRUMENTS other than HFT	1,690	1,088	281	278	980
Loan commitments given	60	26	2	2	22

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