

2018 EU-wide Stress Test

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



2018 EU-wide Stress Test: Summary

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

¹ Conversions not considered for CET1 computation
² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-I	IRB	A-1	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)	Non-deladited	Deraulted	Non-deradited	Derauteu	Norr-deradited	Deraulted	Non-deradited	Delaulted					
	Central banks and central governments	0		64,164	0	0	0	1,369	0	41,143	75	10	2	2.8%
	Institutions	0	(57,434	1	0	0	6,620	0	39,100	2	3	1	55.5%
	Corporates	0	(85,227	890	0	0	34,366	0	81,014	850	534	404	
	Corporates - Of Which: Specialised Lending	0	(16,736	81	0	0	7,807	0	16,372	78	59	22	27.5%
	Corporates - Of Which: SME	0) (7,510	233	0	0	3,362	0	7,382	232	129	108	46.6%
	Retail		0	0	0	0	0	0	0	0	0	0	0	/-
	Retail - Secured on real estate property	0	(0	0	0	0	0	0	0	0	0	0	, -
Landesbank Baden-	Retail - Secured on real estate property - Of Which: SME	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	/-
Württemberg	Retail - Qualifying Revolving		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	/-
	Retail - Other Retail - Of Which: SME	0	(0	0	0	0	0		0	0	0	0	4-
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	4-
	Equity									11	0	0	0	0.0%
	Securitisation													
	Other non-credit obligation assets									552	0	0	0	·-
	IRB TOTAL	0		206,824	891	0	0	42,355	0	161.820	927	547	407	43.9%

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

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-I	RB	A-:	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Rati
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0)	48,209	0	0		0	0	32,28	1 73	5	2	2.
	Institutions	0)	12,776	0	0		1,471	0	9,381	3 1	0	0	0.
	Corporates) (61,083	772	0	(24,513	0	59,379	731	427	341	46
	Corporates - Of Which: Specialised Lending	0)	7,788	29	0	(3,080	0	7,60	5 26	23	10	40
	Corporates - Of Which: SME	0)	7,285	225	0	(3,216	0	7,15	3 224	120	102	45
	Retail	0)	0	0	0	(0	0		0	0	0	-
	Retail - Secured on real estate property	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	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	0) (0	0	0		0	0		0	0		-
	Retail - Qualifying Revolving	0) (0	0	0		0	0		0	0		-
	Retail - Other Retail	0) (0	0	0		0	0		0	0		-
	Retail - Other Retail - Of Which: SME	0) (0	0	0		0	0		0	0		-
	Retail - Other Retail - Of Which: non-SME	0) (0	0	0		0	0		0	0		-
	Equity									1:	1 0	0		0.
	Securitisation													
	Other non-credit obligation assets									449	9 0	0		-
	IRR TOTAL			122 067	772	•		25 984	•	101 509	805	432	343	42.7

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

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	RB	F-I	RB	A-	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	384	0	0	0	44	0	38	4 0	C	(j -
	Institutions	0	0	22,130	0	0	0	1,348	0	16,27	7 0	0	(J -
	Corporates	0	0	915	0	0	0	472	0	73		2		48.9%
	Corporates - Of Which: Specialised Lending	0	0	614	0	0	0	309	0	60	5 0	2	!	j-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	C	(48.9%
	Retail	0	0	0	0	0	0	0	0		0	0	(j-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0		0	0	(j-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	(j -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	(J -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	(J -
	Retail - Other Retail	0	0	0	0	0	0	0	0		0	0	(J -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0	0	(J -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	(J -
	Equity										0	0	(J -
	Securitisation													
	Other non-credit obligation assets										0	C	(J-
	IRB TOTAL	0	0	23,429	0	0	0	1,864	0	17,39	5 0	2		48.9%

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



								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-1	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	5,470	0	0	0	428		4,92			0 (j -
	Institutions	0	0	2,882	0	0	0	518		1,759			0 (j -
	Corporates	0	0	8,757	4	0	0	2,540		8,55			7	3 84.99
	Corporates - Of Which: Specialised Lending	0	0	3,871	0	0	0	1,838	0	3,850	5 0		2 (j -
	Corporates - Of Which: SME	0	0	13	0	0	0	9	0	1.	3 0		0 (0.09
	Retail	0	0	0	0	0	0	0	0		0		0 (j -
	Retail - Secured on real estate property	C	0	0	0	0	0	0	0		0		0 (j -
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0	0	0	0	0		0		0 () -
United States	Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0	0	0	0	0		0		0 () -
	Retail - Qualifying Revolving	C	0	0	0	0	0	0	0		0		0 () -
	Retail - Other Retail	C	0	0	0	0	0	0	0		0		0 () -
	Retail - Other Retail - Of Which: SME	C	0	0	0	0	0	0	0		0		0 () -
	Retail - Other Retail - Of Which: non-SME	C	0	0	0	0	0	0	0		0		0 () -
	Equity									1	0	-	0 () -
	Securitisation													
	Other non-credit obligation assets									11	3 0		0 () -
	IRB TOTAL	0	0	17,108	4	0	0	3,486	0	15,263	4	7	7 3	84.99

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

								Restated						
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F	IRB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	(42	0	0	0	0	0	42		(J C	ງ -
	Institutions	0	0	7,887	0	0	0	547		6,313		(J 0	J -
	Corporates	0	0	800	1	. 0	0	290		519		1	1 0	0 18.4%
	Corporates - Of Which: Specialised Lending	0	0	271		0	0	145	0	261	. 0	1	1 0	J -
	Corporates - Of Which: SME	0	0	0	(0	0	0	0	0	0		J C	J-
	Retail	0	0	0	(0	0	0	0	0	0		J C	J-
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	(J C	J -
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	() (J-
France	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0	0	0	0	0	0		J C	J-
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	(J C	J-
	Retail - Other Retail	0	0	0	(0	0	0	0	0	0		J C	J-
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	0	0		J C	J-
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	0	0	0	0	0		J C	J-
	Equity									0	0		J C	J-
	Securitisation													
	Other non-credit obligation assets									0	0	(o (a -
	IRB TOTAL	0	0	8,729	1	. 0	0	838	0	6,875	1	1	1 0	0 18.4%

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

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fi	IRB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performin exposures ¹
	(mln EUR, %)													
	Central banks and central governments		(735	_	0	(0	0	431	0	() () -
	Institutions	0	(2,812		0	0	595	0	2,14		()) -
	Corporates	0	(2,149		. 0		803	0	2,09			2 (0 53.7
	Corporates - Of Which: Specialised Lending	0	(24		0	0	6	0	24		() () -
	Corporates - Of Which: SME	0	(103		0	(38	0	103	0	()) -
	Retail	0	(0		0	(0	0		0	()) -
	Retail - Secured on real estate property	0	(0		0	0	0	0	_	0	() () -
	Retail - Secured on real estate property - Of Which: SME		(0		0		0	0		0	() () -
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0	(0		0	(0	0		0	()) -
	Retail - Qualifying Revolving	0	(0		0	(0	0		0	()) -
	Retail - Other Retail	0	(0		0	(0	0		0	()) -
	Retail - Other Retail - Of Which: SME	0	(0		0	(0	0		0	()) -
	Retail - Other Retail - Of Which: non-SME	0	(0		0	(0	0		0	()) -
	Equity									-	0	()) -
	Securitisation													
	Other non-credit obligation assets										1 0	() () -
	IRB TOTAL	0		5,696		0	0	1,398	0	4.672	1	3	3	53.79

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



		Landesban	k Baden-V	Vürttembei	a									
								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-1	RB	A-	IRB	F-IF	lB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0) (36	0	0	0	0	0		5 0) (j -
	Institutions	0) (244	0	0	0	38	0		0) (J -
	Corporates	0) (1,960	15	0	0	896	0	1,94			5 5	5 32.89
	Corporates - Of Which: Specialised Lending	0) (1,376	6	0	0	631	0	1,37	2 5) (0.0
	Corporates - Of Which: SME	0) (6	0	0	0	3	0		5 0) (j -
	Retail	0) (0	0	0	0	0	0		0	() (j -
	Retail - Secured on real estate property	0) (0	0	0	0	0	0		0	() (j -
	Retail - Secured on real estate property - Of Which: SME	0) (0	0	0	0	0	0		0	() (j -
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0) (0	0	0	0	0	0	1	0) () -
	Retail - Qualifying Revolving	0) (0	0	0	0	0	0	1	0) () -
	Retail - Other Retail	0) (0	0	0	0	0	0	1	0) () -
	Retail - Other Retail - Of Which: SME	0) (0	0	0	0	0	0	1	0) () -
	Retail - Other Retail - Of Which: non-SME	0) (0	0	0	0	0	0	1	0) () -
	Equity										0) () -
	Securitisation													
	Other non-credit obligation assets										0) () -
	IRB TOTAL	0)	2,240	15	0	0	934	0	1,949	15	f	5	32.8%

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

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-1	RB	F-I	RB	A-II	RB	F-IF	:B	Performing	Non performing	Stock of		Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	((363		0	(0 18	0	13	7 0	() (-
	Institutions			781		0	(115	0	29	2 0	() (-
	Corporates			1,318		0	(504	0	1,28	7 0	- 2	2	-
	Corporates - Of Which: Specialised Lending		(30		0	(10	0	3	0 0	-) (-
	Corporates - Of Which: SME		(2		0	(0 1	0		2 0	-) (-
	Retail		(0		0	(0	0		0 0	-) (-
	Retail - Secured on real estate property		(0		0	(0	0		0	() (-
	Retail - Secured on real estate property - Of Which: SME		(0		0	(0	0		0	() (-
Austria	Retail - Secured on real estate property - Of Which: non-SME		(0		0	(0	0		0	() (-
	Retail - Qualifying Revolving	() (0		0	0	0	0		0	() (-
	Retail - Other Retail	(0	0		0	(0	0		0	() (-
	Retail - Other Retail - Of Which: SME		(0		0	(0	0		0	() (-
	Retail - Other Retail - Of Which: non-SME		(0		0	- (0	0		0 0) (-
	Equity										0 0) (-
	Securitisation													
	Other non-credit obligation assets										1 0) (-
	TOR TOTAL			2 461				627		1 719				

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

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						1
		A-I	RB	F-I	IRB	A-:	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	0		102		0	0	0	0	C	0		0	· -
	Institutions	C) (1,219	-	0	0	122	0	481	. 0	-	0	, -
	Corporates	C	(1,482	-	0	0	658	0	1,345	0		1 0	<i>i</i> -
	Corporates - Of Which: Specialised Lending	0		213		0	0	114	0	206	0		0	/-
	Corporates - Of Which: SME) (18		0	0	12	0	18	0		0	<i>i</i> -
	Retail	0) (0		0	0	0	0	0	0		0	/-
	Retail - Secured on real estate property	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	/-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	C) (0		0	0	0	0	C	0		0	
	Retail - Qualifying Revolving	0) (0 0	-	0	0	0	0		0		0	
	Retail - Other Retail	0) (0 0	-	0	0	0	0		0		0	
	Retail - Other Retail - Of Which: SME	0	(0		0	0	0	0	0	0		0	-
	Retail - Other Retail - Of Which: non-SME	C	(0		0	0	0	0	C	0		0	
	Equity									C	0		0	-
	Securitisation													
	Other non-credit obligation assets									2	. 0	-	0	1-
	IRB TOTAL	0		2,803		0	0	780	0	1,829	0		L 0	<u>- </u>

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



		Landesban	ik bauen-v	vurttembe	rg			Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts	.,		T T		T	T T
		A-1	IRB	Fil	IRB	A-1	RB	F-IR	:B	Performing	Non performing	Stock of		Coverage Ratio
	(1.77	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %) Central banks and central governments													
	Institutions			783	U	0	0	335	0	783	0	-) () -
	Corporates			/83	U	0	U	335		/83	0	-) (1-
	Corporates - Of Which: Specialised Lending			42		0		30		42	0		,	
	Corporates - Of Which: SME) (0		0		0		0	0) () - -
	Retail) (,	0	0	0	0		0	0) (1.
	Retail - Secured on real estate property) (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	i -
China	Retail - Secured on real estate property - Of Which: non-SME) (0	0	0	0	0	0	0	0) () -
	Retail - Qualifying Revolving	() (0	0	0	0	0	0	0	0) (-
	Retail - Other Retail	() (0	0	0	0	0	C	0	0) (-
	Retail - Other Retail - Of Which: SME	() (0	0	0	0	0	C	0	0	-) (-
	Retail - Other Retail - Of Which: non-SME) (0	0	0	0	0	0	0	0	-) (-
	Equity									0	0) (-
	Securitisation													
	Other non-credit obligation assets									0	0) (-
	IRB TOTAL		0	825	0	0	0	365	0	825	0) () -

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

								Restated						
								31/12/20:						
			Exposur	e values		<u> </u>	Risk expo	sure amounts						
		A-I	RB	F-I	IRB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	(0	0	0	0		0	C	0	-
	Institutions	0	0	0		0	0	0	0	0	0	0	0	-
	Corporates	0	0	761		0	0	353	0	755	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	649		0	0	329	0	643	0	0	0	-
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	-
	Retail	0	0	0		0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0		0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	0	0	0	0	0	0	-
Channel Islands	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	0	0	0	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	(0	0	0	0		0	0	0	-
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	0	0	761		0	0	353	0	755	0	0	0	-

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



								E	Baseline Scena	nrio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	41,140	77	37	31	40.0%	41.138	79	33	32	40.0%	41.136	81	34	33	40.0%
i e	Institutions	39,075	27	10	7	26.7%	39,046	56	18	14	24.9%	39,013	89	26	21	24.2%
	Corporates	80,686	1,178	743	535	45.4%	80,313	1,551	877	646	41.7%	79,926		982	760	39.2%
	Corporates - Of Which: Specialised Lending	16,269	181	104	42	22.9%	16,151	299	124	62	20.8%	16,030		136	83	19.7%
	Corporates - Of Which: SME	7,340	275	158	132	48.0%	7,293		175	144	44.8%	7,242		191	157	42.2%
	Retail	0	0	0	0		0	0	0	0			0	0	0	-
	Retail - Secured on real estate property	0	0	0	0		0	0	0	0		0	0	0	0	
Landesbank Baden-	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	-
Württemberg	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail	0	0	0	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	11	0	0	0	38.2%	11	0	0	0	38.2%	11	0	0	0	38.2%
	Securitisation															
	Other non-credit obligation assets	552	0	1	0	32.4%	552	1	1	0	32.1%	551	1	1	0	32.1%
	IRB TOTAL	161,465	1,282	787	573	44.7%	161,059	1,687	928	692	41.0%	160,638	2,109	1,043	815	38.6%

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

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	32,280	74	30	30	40.0%	32,278	75	30	30	40.0%	32,277	76	31	30	0 40.0%
	Institutions	9,384		2	1	23.0%	9,379	10	3	2	24.9%	9,374	15	5		4 25.7%
	Corporates	59,182		574	437	47.1%	58,954	1,156	667	510	44.1%	58,716	1,395	743	587	7 42.1%
	Corporates - Of Which: Specialised Lending	7,579	52	39	17	33.1%	7,549	82	46	23	28.8%	7,518	112	52	30	0 26.6%
	Corporates - Of Which: SME	7,121	261	146	123	47.1%	7,079	303	160	133	43.8%	7,033	349	175	144	4 41.3%
	Retail	0	0	0	0		0	0	0	(-	0	0	C	(J -
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	(-	0	0	C	(J -
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	(-	0	0	0	(J -
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	0	C	0	-	0	0	0	(-	0	0	C	(J -
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	(-	0	0	C	(J -
	Retail - Other Retail	0	0	C	0	-	0	0	0	(-	0	0	0	(J -
	Retail - Other Retail - Of Which: SME	0	0	C	0	-	0	0	0	(-	0	0	0	(J -
	Retail - Other Retail - Of Which: non-SME	0	0	C	0		0	0	0	(-	0	0	C	() -
	Equity	11	0	C	0	38.2%	11	0	0	(38.2%	11	0	C	(0 38.2%
	Securitisation															
	Other non-credit obligation assets	449	0	C	0	31.1%	448	1	0	(30.5%	448	1		(0 30.3%
	IRB TOTAL	101,305	1,008	606	468	46.4%	101,071	1,242	701	543	43.7%	100,826	1,487	779	621	1 41.8%

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

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	384		(0	40.0%	384	0	0	0	40.0%	384		0	0	40.0%
	Institutions	16,268	9	1	. 1	12.7%	16,257	20	3	3	12.8%	16,244	33	5	4	12.9%
	Corporates	730	5	- 6	2	35.6%	725	10	8	4	34.8%	719	16	9	5	34.1%
	Corporates - Of Which: Specialised Lending	602	. 3	3	1	28.6%	599	6	4	2	27.6%	596	10	5	3	26.8%
	Corporates - Of Which: SME	(0	(0	48.9%	0	0	0	0	48.9%	0	0	0	0	48.9%
	Retail	(0	(0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	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	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0	0		0		0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0		0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	0	0		0		0	0	0	0	-	0	0	0	0	-
	Equity	(0	(0		0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	(0	(0	-	0	0	0	0		0	0	0	0	-
	IRB TOTAL	17,382	14	7	3	20.7%	17,365	30	11	6	20.2%	17,346	49	14	10	19.8%

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



								E	Baseline Scena	ario						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	4,929	0		0	40.0%	4,929	0	0	0	40.0%	4.929	0			40,0%
	Institutions	1,756			ň	5.9%	1,752	6	1		5.7%	1,748		1	1	5.6%
	Corporates	8,524		29	10	25.6%	8.476	84	38	18	21.4%	8,424		43	27	20.0%
	Corporates - Of Which: Specialised Lending	3,830		20	4	15.1%	3,792	64	26	9	14.8%	3,748		28	16	14.7%
	Corporates - Of Which: SME	13	1	C	0	6.4%	13	1	0	0	11.4%	12	1	0	0	14.9%
	Retail	C	0	C	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	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	-	(0	0	0	
United States	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0		0	0	0	0	-	(0	0	0	-
	Retail - Qualifying Revolving	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	
	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	C	0		0	0	0	0	-	(0	0	0	
	Equity	0	0		0	-	0	0	0	0	-	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets	18	0	C	0		18	0	0	0	-	18	0	0	0	-
	IRB TOTAL	15,227	40	29	10	24.4%	15,176	91	39	18	20.3%	15,119	148	44	28	19.0%

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	42	. 0	(0	40.0%	42	0	0	0	40.0%	42	0	0	0	40.0%
	Institutions	6,31		(0	20.0%	6,309		1	1	19.8%	6,307		1	1	19.7%
	Corporates	517		3	3 1	30.7%	515	3	4	2	32.3%	513		5	2	32.6%
	Corporates - Of Which: Specialised Lending	260	1		2 0	34.3%	258	3	3	1	33.9%	257	4	3	2	33.5%
	Corporates - Of Which: SME	(0		0	-	0	0	0	0	-	0	0	0	0	-
	Retail	(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	-
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-		0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME		0		0	-	0	0	0	0	-		0	0	0	
	Retail - Qualifying Revolving		0		0	-	0	0	0	0		(0	0	0	
	Retail - Other Retail		0		0	-	0	0	0	0	-		0	0	0	
	Retail - Other Retail - Of Which: SME		0		0	-	0	0	0	0			0	0	0	
	Retail - Other Retail - Of Which: non-SME	(0		0	-	0	0	0	0	-	(0	0	0	
	Equity	(0		0	-	0	0	0	0	-	(0	0	0	
	Securitisation															
	Other non-credit obligation assets	(0		0	-	0	0	0	0	-	(0	0	0	
	IRB TOTAL	6,871	. 4	-	1	26.2%	6,867	9	5	2	26.8%	6,862	13	6	3	26.8%

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	430		(0	40.0%	430		0	0	40.0%	430		C	0	40.09
	Institutions	2,143		:	. 0	37.5%	2,142		1	1	37.5%	2,141			. 1	37.5%
	Corporates	2,090			2	42.4%	2,085		8	4	41.6%	2,079		10	7	41.39
	Corporates - Of Which: Specialised Lending	24		(0	4.0%	24	U	0	0	4.0%	24		C	0	4.09
	Corporates - Of Which: SME	103	0	(0	32.1%	102	1	0	0	32.0%	102	1	C	0	31.89
	Retail	(0	(0	-	0	0	0	0	-	(0	C	0	-
	Retail - Secured on real estate property		0	(0	-	0	0	0	0	-	(0	C	0	-
	Retail - Secured on real estate property - Of Which: SME		0	0	0		0	0	0	0	-		0	0	0	-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME		0		0	-	0	0	0	0	-		0	C	0	-
	Retail - Qualifying Revolving		0		0	-	0	0	0	0	-		0	C	0	-
	Retail - Other Retail		0		0	-	0	0	0	0	-		0	C	0	-
	Retail - Other Retail - Of Which: SME		0		0	-	0	0	0	0	-		0	C	0	-
	Retail - Other Retail - Of Which: non-SME		0		0	-	0	0	0	0	-		0	C	0	-
	Equity		0		0	-	0	0	0	0	-		0	C	0	-
	Securitisation															
	Other non-credit obligation assets	4		(0	45.0%	4	0	0	0	45.0%	4	0	C	0	45.09
	IRB TOTAL	4,666	6		3	41.7%	4,660	12	9	5	41.1%	4,654	19	12	. 8	40.8%

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



		Landesbank	Baden-W	ürttember	g											
									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	6	0	C	0	40.0%	6	0	C	0	40.0%	6	0	0	0	40.0%
	Institutions	(0	C	0	26.3%	(0	C	0	26.1%	0	0	0	0	26.0%
	Corporates	1,935		7	6	24.1%	1,924		8	7	19.1%	1,913		9	8	16.5%
	Corporates - Of Which: Specialised Lending	1,367	11	1	. 0	3.4%	1,360	17	2	1	4.8%	1,352	25	3	1	5.5%
	Corporates - Of Which: SME	6	0	0	0	10.7%	6	0	0	0	10.0%	6	0	0	0	9.8%
	Retail	(0	0	0	-	(0	0	0) -	0	0	0	0	-
	Retail - Secured on real estate property	(0	C	0	-	(0	C	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	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0			0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving		0	0	0		0	0	0	0) -	0	0	0	0	-
	Retail - Other Retail	(0	C	0		(0	C	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	(0	C	0		(0	C	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(0	C	0		(0	C	0	-	0	0	0	0	-
	Equity		0	0	0		0	0	0	0) -	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0	C	0		(0	C	0	-	0	0	0	0	
	IRB TOTAL	1,941	24	7	6	24.1%	1,930	34	8	7	19.1%	1,919	46	9	8	16.5%

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

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	13		,	0	40.0%	137		,	0	40.0%	137		0		40.0
	Institutions	29			0 (28.7%	29:			0	28.9%	291		0	(29.1
	Corporates	1,28	14 3		5	45.5%	1,280	7	7	3	45.5%	1,276	11	8		45.4
	Corporates - Of Which: Specialised Lending	3	10 0	(0 (45.1%	30	0	(0	45.1%	30	0	0	(45.1
	Corporates - Of Which: SME		2 0		0 (43.4%		2 0		0	43.0%	2	0	0	(42.6
	Retail		0 0		0	-	(0	(0	-	0	0	0	0	-
	Retail - Secured on real estate property		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	-
Austria	Retail - Secured on real estate property - Of Which: non-SME		0 0		0	-	(0	(0	-	0	0	0	0	-
	Retail - Qualifying Revolving		0 0	(0 () -	(0		0		0	0	0		-
	Retail - Other Retail		0 0	(0	-	0	0	(0		0	0	0		-
	Retail - Other Retail - Of Which: SME		0 0		0 () -		0		0		0	0	0		
	Retail - Other Retail - Of Which: non-SME		0 0		0 () -) (0		0	0	0		-
	Equity		0 0		0) -) (0		0	0	0		-
	Securitisation											-	_	_		
	Other non-credit obligation assets		1 0		0 () -						1	0	0	(-
	IRB TOTAL	1.71	4 4		5 2	44.2%	1,710) 8	7	3	44.2%	1,705	12	9	5	44.29

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

									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments				2		0	0	0	0			0	0	0	
	Institutions	48			0 0	33.8%	481	0	0	0	34.1%	481	0	0	0	34.2%
	Corporates	1,338	8		6 3	41.0%	1,330	15	10	6	41.0%	1,323	22	12	9	40.9%
	Corporates - Of Which: Specialised Lending	203			2 1	36.7%	200	6	3	2	35.5%	198	8	3	3	34.2%
	Corporates - Of Which: SME	18	S C		0	23.3%	18	0	0	0	23.9%	18	1	0	0	24.7%
	Retail	(0	1	0	-	0	0	0	0		(0	0	0	-
	Retail - Secured on real estate property		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	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME		0		0	-	0	0	0	0	-		0	0	0	-
	Retail - Qualifying Revolving		0		0	-	0	0	0	0	-		0	0	0	-
	Retail - Other Retail		0		0	-	0	0	0	0		0	0	0	0	<i>i</i> -
	Retail - Other Retail - Of Which: SME	(0		0	-	0	0	0	0	-	(0	0	0	J-
	Retail - Other Retail - Of Which: non-SME	0	0		0	-	0	0	0	0	-		0	0	0	/i-
	Equity		0		0	-	0	0	0	0	-	0	0	0	0	<i>i</i> -
	Securitisation															
	Other non-credit obligation assets				0 0	45.0%	2	0	0	0	45.0%	2	0	0	0	45.0%
	IRB TOTAL	1,821	. 8		5 3	40.9%	1,814	15	10	6	40.9%	1,807	22	12	9	40.8%

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



		Landesban	k Baden-W	ürttember	a											
									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0) (-		0 0	() (-	(0		(4-
	Institutions	78	32 1		1 (54.3%	78	1 1	1	. 1	54.3%	780	2		2	54.3%
	Corporates	4	12 0) (54.0%	4	2 0	(0	54.0%	42	0	-)	54.0%
	Corporates - Of Which: Specialised Lending		0 0	() (-		0 0	() (-	(0	1) (<i>i</i> -
	Corporates - Of Which: SME		0 0) (-		0 0	(0	-	0	0)	/-
	Retail		0 0) (-		0 0	(0	-	(0) (/I-
	Retail - Secured on real estate property		0 0) (-		0 0	(0	-		0) (4-
	Retail - Secured on real estate property - Of Which: SME		0 0) (-		0 0	(0	-		0) (4-
China	Retail - Secured on real estate property - Of Which: non-SME		0 0) (-		0 0	(0	-		0) (-
	Retail - Qualifying Revolving		0 0) (-		0 0	() (-	0	0) (-
	Retail - Other Retail		0 0) (-		0 0	() (-	0	0) (-
	Retail - Other Retail - Of Which: SME		0 0	() (-		0 0) (0) (-
	Retail - Other Retail - Of Which: non-SME		0 0	() (-		0 0) (0) (-
	Equity		0 0	() (-		0 0) (0) (-
	Securitisation															
	Other non-credit obligation assets		0 0	() (-		0 0) (0) (-
	IRB TOTAL	82	4 1	1	L C	54.2%	82:	3 2	2	1	54.3%	822	2		1	54.3%

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

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man naufarmina	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	() (-	(0	() (-		0 ()	0 -
	Institutions		0 0	() (-	(0	() (-		0 ()	0 -
	Corporates	75	2 3	1		6.6%	749	9 7	1	1 (6.5%	74	4 1:	1	l .	1 6.59
	Corporates - Of Which: Specialised Lending	64	0 3	1		6.7%	636	5 7	1	1 (6.5%	63	2 1:	1	l .	1 6.59
	Corporates - Of Which: SME		0 0	() (-	(0	() (-		0 ()	0 -
	Retail		0 0	() (-	(0) (-		0 (()	0 -
	Retail - Secured on real estate property		0 0	() (-	(0) (-		0 (()	0 -
	Retail - Secured on real estate property - Of Which: SME		0 0) (-	(0) (-		0 (()	0 -
Channel Islands	Retail - Secured on real estate property - Of Which: non-SME		0 0	() (-	(0) (-		0 (()	0 -
	Retail - Qualifying Revolving		0 0) (-	(0) (-		0 (()	0 -
	Retail - Other Retail		0 0	() (-	(0) (-		0 (()	0 -
	Retail - Other Retail - Of Which: SME		0 0	() (-	(0	() (0 ()	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	() (-	(0	() (0 ()	0 -
	Equity		0 0	() (-	(0	() (0 ()	0 -
	Equity Securitisation															
	Other non-credit obligation assets		0 0	() (-	(0	() (-		0 (()	0 -
	IRB TOTAL	75	2 3	1		6.6%	749	7	1		6.5%	74	4 11	1		1 6.59

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



Landesbank Baden-Württemberg

								Ac	lverse Scenari	10						
				31/12/20	18				31/12/2019	•				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	41,140	77	33	31	40.0%	41,138	80	34	32	40.0%	41,135	83	35	33	40.0%
	Institutions	39,017	85	24	17	20.1%	38,939	163	40	34	20.7%	38,896	206	49	44	21.3%
	Corporates	80,307	1,557	1,434	887	57.0%	79,491	2,373	1,713	1,191	50.2%	78,732	3,132	1,962	1,470	46.9%
	Corporates - Of Which: Specialised Lending	16,126	325	241	99	30.5%	15,863	587	293	175	29.8%	15,662	789	335	233	29.5%
	Corporates - Of Which: SME	7,282	332	306	223	66.9%	7,135	479	382	273	57.1%	6,938	677	458	343	50.6%
	Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0		0	0	0	0	-
Landesbank Baden-	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	-
Württemberg	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	11	0	0	0	43.9%	11	0	0	0	43.9%	11	0	0	0	43.9%
	Securitisation															
	Other non-credit obligation assets	552	0	1	0	36.9%	551	1	1	0	36.6%	551	1	1	0	36.6%
	IRB TOTAL	161,027	1,720	1,492	935	54.4%	160,130	2,617	1,788	1,257	48.0%	159,324	3,422	2,048	1,547	45.2%

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

								Ac	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	32,279	74	30	30	40.0%	32,278	75	21	20	40.0%	32,277	77	21	21	40.0%
	Institutions	9,371	18	7	5	25.6%	9,347		12	11	26.6%	9,338	51	15	14	26.8%
	Corporates	58,946	1,164	1,156	735	63.2%	58,407		1,361	952	55.9%	57,851	2,260	1,561	1.167	51.6%
	Corporates - Of Which: Specialised Lending	7,551	80	108		46.2%	7,476		122	66	42.3%	7,399		147	94	40.6%
	Corporates - Of Which: SME	7,064	318	293	213	67.0%	6,923		366	262	57.0%	6,731	651	440	329	50.5%
	Retail	0	0	0	0		0	0	0	0	-	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Germany	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	11	0	0	0	43.9%	- 11	0	0	0	43.9%	11	0	0	0	43.9%
	Securitisation															
	Other non-credit obligation assets	449	0	1	0	35.2%	448	1	1	0	34.7%	448	1	1	0	34.6%
	IRB TOTAL	101,056	1,257	1,193	770	61.3%	100,491	1,822	1,405	994	54.6%	99,924	2,389	1,608	1,212	50.7%

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

								A	dverse Scenar							
				31/12/20	18				31/12/201	9				31/12/2	020	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	38	4 0	0	0	40.0%	384		0	0	40.0%	384) (0	40.0
	Institutions	16,22	9 47	7	6	12.7%	16,197	80	11	10	12.9%	16,184	93	12	12	12.9
	Corporates	72	8 7	10	3	36.8%	720	15	13	3 5	35.5%	713	22	14	8	35.1
	Corporates - Of Which: Specialised Lending	60	1 4	7	1	30.6%	596	9	8	3	29.0%	591	14	1 8	4	28.9
	Corporates - Of Which: SME		0	0	0	48.9%	0	0	0	0	48.9%	0	() (0	48.9
	Retail		0	0	0	-	0	0	0	0	-	0	() (0	-
	Retail - Secured on real estate property		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	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0	0	0	0	-	0	() (0	-
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-	0	() (0	-
	Retail - Other Retail		0	0	0	-	0	0	0	0	-	0	() (0	-
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	0	0	0	-	0	() (0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	0	0	0	-	0	() (0	-
	Equity		0	0	0	-	0	0	0	0	-	0	() (0	-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-	0	() (0	-
	IRB TOTAL	17,34	L 54	17	9	15.8%	17,300	95	24	16	16.5%	17,280	116	26	20	17.29

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



								Ac	lverse Scenari	io						
				31/12/20:	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	4,929	0	0	0	40.0%	4,929	0	0	0	40.0%	4,929	0	0	0	40.0%
	Institutions	1,753	5	1	0	5.9%	1,746		1	1	5.5%	1,739	20	1	1	5.6%
	Corporates	8,418	143	95	46	31.9%	8,277		127	86	30.3%	8,187	373	142	112	29.9%
	Corporates - Of Which: Specialised Lending	3,734	121	71	34	28.3%	3,613		99	67	27.7%	3,540	316	110	87	27.5%
	Corporates - Of Which: SME	13	1	0	0	8.9%	12	1	0	0	14.7%	12	1	0	0	17.8%
	Retail	0	0	0	0		0	0	0	0		0	0	0	0	-
	Retail - Secured on real estate property	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0		0	0	0	0	-
United States	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															
	Other non-credit obligation assets	18	0	0	0		18	0	0	0	-	18	0	0	0	-
	IRB TOTAL	15,118	148	96	46	31.0%	14,970	297	128	87	29.3%	14,873	393	144	113	28.7%

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

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non performing	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	42	C	0	0	40.0%	42	0	0	0	40.0%	42	0	0	0	40.0%
	Institutions	6,310	3	1	1	20.0%	6,308	6	1	1	19.7%	6,305		2	2	19.5%
	Corporates	516	3	6	1	31.1%	513		7	2	32.1%	509		8	3	32.2%
	Corporates - Of Which: Specialised Lending	260	2	5	1	35.0%	257	4	5	1	34.0%	255	6	6	2	33.8%
	Corporates - Of Which: SME	(0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail	(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	-
	Retail - Secured on real estate property - Of Which: SME	(0	0	-	0	0	0	0		0	0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0	0	0	0	-	0	0	0	0	
	Retail - Qualifying Revolving		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	
	Retail - Other Retail - Of Which: SME			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	-
	Equity	(0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0	0		0	0	0	0		0	0	0	0	
	IRB TOTAL	6,869	6	7	2	25.7%	6,863	12	8	3	26.5%	6,857	18	10	5	26.7%

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

								A	dverse Scenar	io						
				31/12/20:	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	430	0	0	0	40.0%	430	0	0	C	40.0%	430	0	0	0	40.0%
	Institutions	2.142	2	1	1	37.5%	2.140	3	2	1	37.5%	2,138	5	3	2	37.5%
	Corporates	2,088	8	11	4	47.4%	2.078	17	15	9	51.7%	2,069		20	14	51.7%
	Corporates - Of Which: Specialised Lending	24	. 0	0	0	4.0%	24	0	0	0	4.0%	24	1 0	0	0	4.0%
	Corporates - Of Which: SME	103	0	0	0	31.8%	102	1	0		31.7%	102	2 1	0	0	31.5%
	Retail	(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	4-
	Retail - Secured on real estate property - Of Which: SME	(0	0	0		0	0	0		-	(0	0	0	4-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	(0	0	0	-	0	0	0	0		0	0	0	0	<i>j</i> -
	Retail - Qualifying Revolving	(0	0	0	-	0	0	0	0	-	(0	0	0	/-
	Retail - Other Retail	(0	0	0		0	0	0			(0	0	0) -
	Retail - Other Retail - Of Which: SME	(0	0	0	-	0	0	0	0	-	(0	0	0	, -
	Retail - Other Retail - Of Which: non-SME	(0	0	0	-	0	0	0	C	-	(0	0	0	1-
	Equity	(0	0	0	-	0	0	0			(0	0	0	4-
	Securitisation															
	Other non-credit obligation assets	4	0	0	0	51.8%	4	0	0	C	51.8%	4	1 0	0	0	51.8%
	IRB TOTAL	4,663	9	12	4	45.6%	4,652	20	18	10	49.4%	4,641	32	23	16	49.4%

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



		Landesbank	k Baden-V	Vürttemb	erg											
								A	dverse Scenar	io						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	6	0	0	0	40.0%	6	C	0	0	40.0%	6	0	0	(40.0%
	Institutions		0	0	0	26.9%	0	C	0	0	26.9%		0	0	(26.5%
	Corporates	1,929		12	8	26.1%	1,911		14	10	20.7%	1,897		16	1	18.5%
	Corporates - Of Which: Specialised Lending	1,362	15	4	1	7.9%	1,351	26	6	2	9.5%	1,341	. 36	7	4	9.9%
	Corporates - Of Which: SME	6	0	0	0	16.3%	6	C	0	0	16.6%	6	0	0		16.1%
	Retail	0	0	0	0	-	0	C	0	C	-	C	0	0	(-
	Retail - Secured on real estate property	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	(-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	(-
	Retail - Qualifying Revolving	C	0	0	0	-	0		0		-	C	0	0	(-
	Retail - Other Retail	C	0	0	0	-	0		0		-	C	0	0	(-
	Retail - Other Retail - Of Which: SME	C	0	0	0	-	0		0		-	C	0	0	(-
	Retail - Other Retail - Of Which: non-SME	C	0	0	0	-	0		0		-	C	0	0	(-
	Equity	C	0	0	0	-	0		0		-	C	0	0	(-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(-
	IRB TOTAL	1,935	30	12	8	26.1%	1,917	47	14	10	20.7%	1,903	62	16	11	18.5%

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

								Aı	dverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	13		0	0	40.0%	137		0	0	40.0%	13		0	(40.0
	Institutions	29		. 0	0	28.7%	291		0	0	29.0%	29		1		29.3
	Corporates	1,28	1 (8	4	63.6%	1,274	14	13	9	63.6%	1,26	7 20	17	13	63.5
	Corporates - Of Which: Specialised Lending	3) (0	0	45.1%	30	0	0	0	45.1%	3	0 0	0	(45.19
	Corporates - Of Which: SME		2 (0	0	43.6%	2	0	0	0	43.0%		2 0	0	(42.29
	Retail) (0	0	-	0	0	0	0	-	1	0 0	0	(-
	Retail - Secured on real estate property) (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	(-
Austria	Retail - Secured on real estate property - Of Which: non-SME) (0	0	-	0	0	0	0	-		0 0	0	(-
	Retail - Qualifying Revolving) (0	0	-	0	0	0	0	-		0 0	0	(-
	Retail - Other Retail) (0	0		0	0	0	0	-		0 0	0	(-
	Retail - Other Retail - Of Which: SME) (0	0	-	0	0	0	0	-		0 0	0	(-
	Retail - Other Retail - Of Which: non-SME) (0	0	-	0	0	0	0	-		0 0	0	(-
	Equity) (0	0	-	0	0	0	0			0 0	0	(-
	Securitisation															
	Other non-credit obligation assets			0	0	-	1	0	0	0			1 0	0		-
	IRB TOTAL	1.71	1 7	/ 8	4	60.3%	1,703	15	13	9	60.2%	1,69	5 22	17	13	60.4%

 $^{^{\}rm 1}$ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0 0	0	0	-		0	0	0	-	0	0	0	0	-
	Institutions	48	1 0	0	0	34.0%	481		. 0	0	34.3%	480		1	0	34.49
	Corporates	1,33	1 14	15	8	58.9%	1,317	28	22	16	57.7%	1,307	38	27	22	56.49
	Corporates - Of Which: Specialised Lending	199	8	6	6	68.1%	193	14	10	9	65.3%	190	17	11	10	62.79
	Corporates - Of Which: SME	1	В С	0	0	30.2%	18	1		0	29.9%	17	1	0	0	29.19
	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	-
Netherlands	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															
	Other non-credit obligation assets		2 0	0	0	51.8%	2		0	0	51.8%	2	. 0	0	0	51.8%
	IRB TOTAL	1,81	5 14	15	8	58.5%	1,800	29	23	16	57.1%	1,789	40	28	22	55.7%

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



		Landesban	k Baden-V	Vürttemb	era											
					<u></u>			A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments				_											
	Institutions	78	0	0	0	54.3%	781			- 0	54.3%	780) (0		1 54.3%
	Corporates	70.	1 0	1	0	54.0%	/61	1 1	1 4	1	54.0%	700	2 6	0	-	54.0%
	Corporates - Of Which: Specialised Lending	7		0	0	- 54.070	12			0	J4.0 A	7		0) -
	Corporates - Of Which: SME		0	0	0) (0	-		0 0	0) -
	Retail		0	0	0	-	0) () (0	-	() (0	(o -
	Retail - Secured on real estate property		0	0	0	-	0	(0	-	(0 0	0	(
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	C	(0	0	-	() (0	() -
China	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-	0	() (0	-	(0	0) -
	Retail - Qualifying Revolving		0	0	0	-	C) () (0	-	() (0	(j -
	Retail - Other Retail		0	0	0	-		() (0	-	() (0	() -
	Retail - Other Retail - Of Which: SME		0	0	0	-		() (0	-	() (0	() -
	Retail - Other Retail - Of Which: non-SME		0	0	0	-		() (0	-	() (0	() -
	Equity		0	0	0	-		() (0	-	() (0	() -
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	C	() (0	-	() (0	() -
	IRB TOTAL	824	1	1	1	54.2%	823	2	2	1	54.3%	822	2 3	2	1	54.3%

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

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	•				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															4
	Central banks and central governments		0	0	0	-		0 0	0	0		(0	0	C	<u>) - </u>
	Institutions		0	0	0	-	1	0 0	0	0		(0	0	C) -
	Corporates	75	4	2	1	13.3%	74	6 10	3	1	11.9%	741	. 14	3	. 7	2 10.8%
	Corporates - Of Which: Specialised Lending	63	4	2	1	13.6%	63:	3 9	3	1	12.1%	629	14	3	. 7	2 11.1%
	Corporates - Of Which: SME		0	0	0	-		0 0	0	0	-	(0	0		a -
	Retail		0	0	0	-		0 0	0	0	-	(0	0		J -
	Retail - Secured on real estate property		0	0	0	-		0 0	0	0		(0	0	ſ	ð -
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-		0 0	0	0	-	(0	0	r	ð -
Channel Islands	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	-		0 0	0	0	-	(0	0	r	ð -
	Retail - Qualifying Revolving		0	0	0	-		0 0	0	0	-	(0	0	r	ð -
	Retail - Other Retail		0	0	0	-		0 0	0	0		(0	0	ſ	ð -
	Retail - Other Retail - Of Which: SME		0	0	0			0 0	0	0		(0	0	r	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0			0 0	0	0			0	0	r	ol -
	Equity		0	0	0			0 0	0	0			0	0	r	ol -
	Securitisation		_	_												
	Other non-credit obligation assets		0	0	0			0 0	0	0		(0	0	(ol-
	IRB TOTAL	75:	. 4	2	1	13.3%	740	6 10	3	1	11.9%	741	. 14	3	. 7	2 10.8%

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



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(mln EUR, %)									
	Central governments or central banks	256	0	0	0	255	1	0	0	0.3%
	Regional governments or local authorities	1,319	0	1	0	1,307	0	1	0	50.5%
	Public sector entities	230	0	46	0	210	0	1	0	42.6%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	32,196	0	919	0	31,067	1	2	0	1.0%
	Corporates	7,350	63	6,032	82		176		116	66.1%
	of which: SME	1,359	17	1,253	23		24		14	58.0%
Landesbank Baden-	Retail	5,162	69	3,620	87		114		54	
	of which: SME	1,407	28	804	34		47		30	64.6%
Württemberg	Secured by mortgages on immovable property	5,157	27	1,813	27	5,157	27	7	2	7.6%
	of which: SME	134	2	39	2	134	2	1	0	6.9%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	2	0	0	0	0	0	0	0	0.0%
	Equity			957	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			13	0	16	0	0	0	0.0%
	Standardised Total	52,103	160	13,402	196	50,608	319	230	173	54.1%

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

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	248	0	0	0	247	1	0	0	0.1%			
	Regional governments or local authorities	1,314	0	1	0	1,302	0	1	0	50.5%			
	Public sector entities	230	0	46	0	210	0	1	0	42.6%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	31,852	0	850	0	30,979	1	2	0	1.0%			
	Corporates	6,107	56	5,002	71	6,139	162	123	108	67.1%			
	of which: SME	1,353	17	1,247	22	1,365	24	17	14	58.6%			
	Retail	5,104	67	3,577	85	5,146	110	81	53	48.0%			
Germany	of which: SME	1,406	28	804	34	1,419	47	38	30	64.7%			
Ocimany	Secured by mortgages on immovable property	5,075	27	1,784	27	5,075	27	7	2	7.6%			
	of which: SME	133	2	39	2	133	2	1	0	6.9%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					14	0	0	0	0.0%			
	Standardised Total	50,338	150	12,206	182	49,112	301	213	163	54.3%			

Standardised Total

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

							Restated				
							31/12/2017				
			Exposure	values	Risk exposu	ire amounts				Of which:	
		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
		Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
		Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
		Public sector entities	0	0	0	0	0	0	0	0	0.0%
		Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
		International Organisations	0	0	0	0	0	0	0	0	0.0%
		Institutions	0	0	0	0	0	0	0	0	0.0%
		Corporates	8	1	8	1	8	4	3	3	73.5%
		of which: SME	0	0	0	0	0	0	0	0	0.0%
		Retail	3	0	2	0	4	0	0	0	38.6%
	United Kingdom	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Officed Kingdom	Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0.0%
		of which: SME	0	0	0	0	0	0	0	0	0.0%
		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
		Covered bonds	0	0	0	0	0	0	0	0	0.0%
		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
		Equity					0	0	0	0	0.0%
		Securitisation									
		Other exposures					0	0	0	0	0.0%
		Standardised Total	18	1	13	1	17	5	3	3	71.3%

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



		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	(mln EUR, %)								скрозитез				
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	3	0	0	0	3	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0% 0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	2	0	1	0	2	0	0	0	0.0%			
	Corporates	64	0	64	0	43	0	0	0	7.5% 0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Retail	8	1	6	1	8	1	0	0	41.3%			
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%			
Utilited States	Secured by mortgages on immovable property	15	0	5	0	15	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					2	0	0	0	0.0%			
	Standardised Total	95	1	78	1	74	1	1	0	37.4%			

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

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%		
	Regional governments or local authorities	1	0	0	0	1	0	0	0	0.0%		
	Public sector entities	0	0	0	0	0	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	1	0	0	0	1	0	0	0	0.0%		
	Corporates	6	1	6	1	6	1	0	0	17.7%		
	of which: SME	0	0	0	0	0	0	0	0	3.1%		
	Retail	8	0	6	0	8	0	0	0	36.7%		
France	of which: SME	0	0	0	0	0	0	0	0	0.0%		
Trailce	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0.0%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity					0	0	0	0	0.0%		
	Securitisation											
	Other exposures					0	0	0	0	0.0%		
	Standardised Total	18	1	13	1	19	1	0	0	25.2%		

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

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	254	0	51	0	4	0	0	0	0.0%			
	Corporates	51	0	41	0	53	0	0	0	9.7%			
	of which: SME	1	0	1	0	1	0	0	0	0.0%			
	Retail	18	0	13		18	0	0	0	37.4%			
Switzerland	of which: SME	1	0	0		1	0	0	0	0.0%			
Switzeriariu	Secured by mortgages on immovable property	27	0	10		27	0	0	0	11.3%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total	358	1	122	1	102	1	1	0	22 3%			

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



Landesbank Baden-Württemberg											
						Restated					
						31/12/2017					
		Exposure	e values	Risk exposu	re amounts				Of which:		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	(min EUR, %)										
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0		0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	2	0	0		0	0	0	0	0.0%	
	Corporates	43	0	43	0	45	0	0	0	99.7%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	1	0	1		1	0	0	0	0.0% 0.0%	
Luxembourg	of which: SME	0	0	0		0	0	0	0	0.0%	
Luxembourg	Secured by mortgages on immovable property	1	0	0		1	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0		0	0	0	0	0.0%	
	Covered bonds	0	0	0		0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	2	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					0	0	0	0	0.0%	
	Standardised Total	48	0	44	0	47	0	0	0	99.7%	

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

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	8	0	0	0	8	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0 0		0	0	0	0	0	0.0%			
	Multilateral Development Banks		0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	78	0	16	0	78	0	0	0	0.0%			
	Corporates	123	0	96	0	124	0	0	0	4.6%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Retail	2	0	2	0	2	0	0	0	52.2%			
Austria	of which: SME	0	0	0	0	0	0	0	0	16.3%			
Austria	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0% 0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total	215	0	114	0	216	0	0	0	24.4%			

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

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	0	0	0	0	0	0	0	0	0.0%			
	Corporates	53	0	51	0	83	0	0	0	4.7% 0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Retail	1	0	1	0	1	0	0	0	0.0%			
Netherlands	of which: SME	0	0	0	0	0	0	0	0	0.0%			
Neurenanas	Secured by mortgages on immovable property	4	0	1	0	4	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	,	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total	57		53	0	87			0	4 7%			

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



Landesbank Baden-Württemberg										
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	1	0	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	3	0	2	0	3	0	0	0	29.8%
China	of which: SME	0	0	0	0	0	0	0	0	0.0%
Cillia	Secured by mortgages on immovable property	2	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Chandardiand Total			,						20.00/

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

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts				Of which:				
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1			
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%			
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%			
	Public sector entities	0	0	0	0	0	0	0	0	0.0%			
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	0	0	0	0	0	0	0	0	0.0%			
	Corporates	0	0	0	0	43	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Retail	0	0	0	0	0	0	0	0	0.0%			
Channel Islands	of which: SME	0	0	0	0	0	0	0	0	0.0%			
Charmer Islanus	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%			
	of which: SME	0	0	0	0	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%			
	Covered bonds	0	0	0	0	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total	0	0	0	0	43	0	0	0	0.0%			

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



		Baseline Scenario														
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	255	1	1	1	40.0%	255	1	1	1	40.0%	255	1		1 1	1 40.0%
	Regional governments or local authorities	1,307	0	0	0	41.0%	1,307	0	0		40.5%	1,307	0	(0	40.3%
	Public sector entities	210	0	0	0	38.3%	210	0	0		38.2%	209	1		, C	38.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0		0.0%		0	-	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0		0.0%	0	0	(0	0.0%
	Institutions	31,058	10	4	3	30.4%	31,049	20	7	6	31.4%	31,039	29	10	9	31.8%
	Corporates	7,346	219	156	128	58.4%	7,301	264	168	139	52.7%	7,255	311	177	7 151	
	of which: SME	1,354	41	26	18	42.4%	1,336	59	29	21	35.2%		78	32	24	4 31.3%
Landachaul, Dadan	Retail	5,157	162	115		40.2%	5,103	216	124	77	35.6%	5,046	273		3 89	32.6%
Landesbank Baden-	of which: SME	1,392	75	53	37	49.8%	1,363	105	61	45	42.9%	1,332	135	68	3 53	39.1%
Württemberg	Secured by mortgages on immovable property	5,143	42	8	3	8.2%	5,123	61	11	9	7.4%	5,099	85	17	2 6	7.0%
Wartternberg	of which: SME	132	3	1	0	8.3%	131	4	1		7.8%	130	5		. 0	7.6%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0		0.0%	0	0	() 0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0		0.0%	0	0	() 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	45.0%	0	0	0		45.0%	0	0) 0	45.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0		0.0%	0	0	() 0	0.0%
	Equity	0	0	0	0	38.2%	0	0	0		38.2%	0	0	() 0	38.2%
	Securitisation															
	Other exposures	16	0	0	0	38.1%	16	0	0		38.1%	16	1	- () 0	38.1%
	Standardised Total	50,492	435	284	200	46.1%	50,364	563	311	228	40.4%	50,226	701	334	1 256	36.5%

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

		Baseline Scenario														
				31/12/2018					31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	247	1	1	1	40.0%	247	1	1	1	40.0%	247	1	1	1	40.0%
	Regional governments or local authorities	1,302	0	0	0	41.0%	1,302	0	0	0	40.5%	1,302	0	0	0	40.3%
	Public sector entities	210	0	0	0	38.3%	210	0	0	0	38.2%	209	1	1	0	38.3%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	30,969	10	4	3	30.4%	30,960	20	7	6	31.4%	30,951	29	10	9	31.7%
	Corporates	6,105	195	135	116	59.3%	6,070	230	143	123	53.4%	6,033	267	149	131	49.1%
	of which: SME	1,349	40	25	17	42.4%	1,331	58	28	20	35.1%	1,312	77	32	24	
	Retail	5,098		113	64	40.3%	5,044		123	76	35.6%	4,987	269	131	88	32.7%
Germany	of which: SME	1,391	75	53	37	49.8%	1,361	105	61	45	42.9%	1,331	135	68	53	39.1%
Germany	Secured by mortgages on immovable property	5,061		8	3	8.1%	5,043		10	4	7.3%	5,019	82	12	6	6.9%
	of which: SME	132	3	1	0	8.3%	130	4	1	0	7.8%	129	5	1	0	7.6%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	38.2%	0	0	0	0	38.2%	0	0	0	0	38.2%
	Securitisation											_				
	Other exposures	14	0	0	0	38.2%	13	0	0	0	38.2%	13	1	0	0	38.2%
	Chandardiand Total	40 006	406	262	107	46 00%	40 000	E24	294	210	40 10/-	49 762	650	204	22E	26 10/-

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

								В	aseline Scenari	0						
				31/12/2018					31/12/2019)				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	0	0	0	0	0.0%	(0	(0	0.0%	0				0.0%
	Regional governments or local authorities	0	0	0	0	0.0%		0	(0	0.0%	0	C		, ,	0.0%
	Public sector entities	0	U	0	0	0.0%	(0	(0	0.0%	0	0		/ 0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	(0	(0 0	0.0%	0	C		/ 0	0.0%
	International Organisations	0	0	0	0	0.0%	(0	(0 0	0.0%	0	C		/ 0	0.0%
	Institutions	0	0	0	0	44.9%	(0	(0	44.9%	0	C		/ 0	44.9%
	Corporates	8	4	3	3	72.9%	8	5		3 3	72.4%	8	5	3	1 3	71.9% 0 0.0% 0 34.3% 0 0.0%
	of which: SME	0	0	0	0	0.0%	(0	(0	0.0%	0	0		/ 0	0.0%
	Retail	4	0	0	0	37.7%	4	0	(0 0	36.1%	3	C		/ 0	34.3%
United Kingdom	of which: SME	0	0	0	0	0.0%	(0	(0 0	0.0%	0	C		/ 0	0.0%
Officea Kingdom	Secured by mortgages on immovable property	5	0	0	0	3.7%		0	(0	4.3%	5	C		/ 0	1 4.6%
	of which: SME	0	0	0	0	0.0%		0	(0	0.0%	0	C		, ,	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	(0	(0	0.0%	0	0		/ 0	0.0%
	Covered bonds	0	0	0	0	0.0%	(0	(0 0	0.0%	0	C		/ 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%		0	(0	0.0%	0	C		, ,	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%		0	0	0	0.0%	0	0		, (0.0%
	Equity	0	0	0	0	0.0%		0	- (0	0.0%	0				0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%		0		0	0.0%	0	0		(0.0% 68.3%
	Standardised Total	17	5	3	3	70.5%	17	5	3	3	69.4%	17	5	3	. 3	68.3%

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



								В	aseline Scenario)						
				31/12/2018	:				31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0		0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Regional governments or local authorities	3		0	0	40.0%	3	0	0	0	40.0%	3	0		. 0	40.0%
	Public sector entities	0	(0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Multilateral Development Banks	0	(0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	International Organisations	0	(0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0% 16.8%
	Institutions	2	(0	0	15.7%	2	2 0	0	0	16.2%	2	0		0	16.8%
	Corporates	43	(0	0	21.5%	43	0	0	0	27.4%	43	1	0	0	30.4%
	of which: SME	0		0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Retail	8	1	0	0	40.4%	8	1	0	0	39.3%	8	1	1	. 0	38.1%
United States	of which: SME			0	0	45.0%	0	0	0	0	45.0%	0	0		. 0	45.0%
Utilited States	Secured by mortgages on immovable property	15	0	0	0	5.5%	15	0	0	0	5.4%	15	0		J 0	5.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		J 0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		J 0	0.0%
	Covered bonds	0	(0	0	0.0%	0	0	0	0	0.0%	0	0		<i>i</i> 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		J 0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		J 0	0.0% 0.0% 0.0%
	Equity	0		0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Securitisation															
	Other exposures	2		0	0	0.0%	2	0	0	0	0.0%	2	0		J 0	0.0%
	Standardised Total	74	2	1	1	34.8%	73	2	1	1	32.7%	73	2	1	. 1	31.1%

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

								В	aseline Scenario	0						
				31/12/2018					31/12/2019	•				31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	1	. 0	0	0	40.0%		1 0		0	40.0%	1	0	0	0	40.0%
	Public sector entities	(0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0% 0.0%
	Multilateral Development Banks	(0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0%
	Institutions	1	. 0	0	0	42.0%	1	1 0	(0	42.1%	1	0	0	0	42.1%
	Corporates	(5 1	0	0	34.9%	- 6	5 1		0	35.0%	6	1	0	0	35.1%
	of which: SME	(0	0	0	45.0%	(0		0	45.0%	0	0	0	0	45.0%
	Retail	8	3 0	0	0	35.3%	8	3 1		0	33.4%	8	1	0	0	31.4%
France	of which: SME	(0	0	0	20.4%		0		0	18.3%	0	0	0	0	16.9%
Trance	Secured by mortgages on immovable property		3 0	0	0	4.2%	3	3 0	(0	4.2%	3	0	0	0	4.2%
	of which: SME	(0	0	0	0.0%	(0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	(0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	(0		0	0.0%	0	0	0	0	0.0% 0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	(0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%		0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	19	1	0	0	34.8%	18	1	0	0	33.8%	18	1	1	0	32.8%

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

								Ва	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	6	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Institutions	4	0	0	0	44.5%	4	0		0	43.3%	4	0	0	0	43.6%
	Corporates	52	1	0	0	20.0%	52	1		0	23.2%	52	1	0	0	24.8%
	of which: SME	1	0	0	0	10.1%	1	0	0	0	8.6%	1	0	0	0	8.0%
	Retail	18	0	0	0	33.3%	18	1	0	0	29.4%	18	1	0	0	26.4%
Switzerland	of which: SME	1	0	0	0	2.8%	1	0		0	2.0%	1	0	0	0	1.7%
SWILZELIALIU	Secured by mortgages on immovable property	27	1	0	0	12.4%	27	1		0	12.1%	26	1	0	0	11.6%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0% 0.0% 0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Securitisation															4
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	102	2	1	0	21.2%	101	2	1	. 0	20.5%	100	3	1	1	20.1%

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



AUTHORITY		Landecha	nk Rader	n-Württem												
		Landesba	ilik bauei	- wurtten	iberg			В	aseline Scenario							1
				31/12/2018	;				31/12/2019					31/12/2020	,	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	C	0	0	0	18.4%	0	0	0	0	19.1%	0	0	0	0	19.4%
	Corporates	45	1	0	0	73.4%	44	1	0	0	61.2%	44	1	1	1	54.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	1	0	0	0	13.8%	1	0	0	0	13.0%	1	0	0	0	12.6%
Luxembourg	of which: SME	C	0	0	0	49.0%	0	0	0	0	49.0%	0	0	0	0	49.0%
Luxembourg	Secured by mortgages on immovable property	1	0	0	0	2.1%	1	0	0	0	2.3%	1	0	0	0	2.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	46	1	0	0	73.0%	46	1	0	0	60.6%	46	1	1	1	54.0%

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

								В	aseline Scenario	0						
				31/12/2018	;				31/12/2019	,				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		3 (0	0	40.0%	8	0		0	40.0%	8	0			40.0%
	Regional governments or local authorities) (0	0	40.0%	0	0) 0	40.0%	0	0) (40.0%
	Public sector entities) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Multilateral Development Banks) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	International Organisations) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Institutions	7	3 (0	0	44.2%	78	0		0	44.2%	78	0) (9 44.1% 9 23.4%
	Corporates	12	3 (0	0	21.8%	123	1		0	22.9%	123	1	0) (23.4%
	of which: SME) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Retail		2 (0	0	51.7%	2	0		0	47.3%	2	0			42.9%
Austria	of which: SME) (0	0	27.7%	0	0		0	27.4%	0	0			27.1% 0 5.5% 0 0.0%
Ausula	Secured by mortgages on immovable property		3 (0	0	5.6%	3	0		0	5.6%	3	0		ı C	5.5%
	of which: SME) (0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Items associated with particularly high risk) (0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Covered bonds) (0	0	0.0%	0	0	(0	0.0%	0	0		, e	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Equity) (0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Securitisation															
	Other exposures) (0	0	0.0%	0	0		0	0.0%	0	0		J C	0.0%
	Standardised Total	21	5 (ol 0	0	27.7%	215	1		0	26.5%	214	1	- 0		26.0%

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

								В	aseline Scenario	0						
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0% 16.6%
	Institutions	0	0	0	0	16.6%	0	0		0	16.6%	0	0	0	0	16.6%
	Corporates	82	0	0	0	21.8%	82	2 1		0	22.7%	81	1	0	0	23.0% 45.0%
	of which: SME	0	0	0	0	45.0%	0	0		0	45.0%	0	0	0	0	45.0%
	Retail	1	0	0	0	8.4%	1	1 0		0	10.0%	1	0	0	0	11.1% 0.0%
Netherlands	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	
Neurieriarius	Secured by mortgages on immovable property	4	0	0	0	5.0%	4	1 0		0	5.2%	4	0	0	0	5.3%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Standardised Total	87	0	0	0	21.0%	87	1		0	21.9%	86	1	0	0	22.2%

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



AUTHORITY			_	n-Württem		i Coti C	,ı cuit									
								:	aseline Scenari	0						
				31/12/2018	3				31/12/2019)				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0 0		0.0%	-	0 0		1	0.0%		0		-	0.0%
	Regional governments or local authorities		0 1	0 0	1 6	0.0%	ř	0 0	1) (0.0%		ň	H	1 6	0.0%
	Public sector entities		0	0 0	1 0	0.0%	ř	0 0	1) (0.0%		ň	ř		0.0%
	Multilateral Development Banks		0	0 0	1 0	0.0%	ř	0 0	1) (0.0%		ň	ř		0.0%
	International Organisations		0	0 0	1 0	0.0%	ř	0 0	1) (0.0%		ň	ř		0.0%
	Institutions		0	0 0	0	38.2%	Č	0 0	i	0 0	38.2%		ŏ	č	, o	0.0%
	Corporates		1 (0 0	0	37.9%		1 0) (37.9%	1	0	r	0	37.9%
	of which: SMF		0 1	0 0	0	0.0%		0 0) (0.0%		0	r	0	0.0%
	Retail		3	0 0	0 (23.8%	3	3 0) (18.0%	3	0	C	0	14.7%
Claire -	of which: SME		0 0	0 0	0 (0.0%	(0 0) (0.0%	0	0	C	0	0.0%
China	Secured by mortgages on immovable property		2	0 0	0 (5.0%		2 0	(0	5.0%	2	0	r	0	5.0%
	of which: SME		0 (0 0	0	0.0%		0 0	(0	0.0%		0	C	0	0.0%
	Items associated with particularly high risk		0 (0 0	0	0.0%		0 0	(0	0.0%		0	C	0	0.0%
	Covered bonds		0	0 0	0	0.0%	ſ	0 0	(0 0	0.0%	0	0	C	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0	0.0%	C	0 0	(0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 (0 0	0	0.0%	C	0 0	(0	0.0%		0	· C	0	0.0%
	Equity		0 0	0 0	0	0.0%	C	0 0	(0 0	0.0%	0	0	C	0	0.0%
	Securitisation															
	Other exposures		0 0	0 0	0	0.0%	C	0 0	(0 0	0.0%	0	0	C	0	0.0%
	Standardised Total		6	0 0	. 0	31.1%	·	6 0		0	28.8%	- 6	0		. 0	26.8%

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

								Ba	seline Scenario							
				31/12/2018					31/12/2019					31/12/202)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	43	. 0	0	0	0.0%	43	0	0	0	0.0%	43	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Channel Islands	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Chairner Islanus	Secured by mortgages on immovable property	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	43	0	0	0	0.0%	43	0	0	0	0.0%	43	0	0	0	0.0%

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



									Adverse Scena							
									Adverse Scena	агіо						
				31/12/201	8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	255	1	1	1	40.0%	255	1	1	1	40.0%	255	1	1	1	40.0%
	Regional governments or local authorities	1,307	0	0	0	40.9%	1,307	0	0	0	40.4%	1,307	0	0	0	40.3%
	Public sector entities	210	0	0	0	38.6%	209	1	1	0	38.0%	209	1	1	0	38.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	31,058	11	7	3	30.6%	31,047	21	8	7	31.6%	31,038	30	11	10	31.9%
	Corporates	7,330	235	183	144	61.3%	7,266	300	199	161				212	176	
	of which: SME	1,349	47	31	19	41.2%	1,323	72	36	25	34.3%	1,301	95	40		31.2%
Laudachaul, Dadau	Retail	5,132	186	405	87	46.7%	5,032	286		115						
Landesbank Baden-	of which: SME	1,383	84	262	41	48.5%	1,341	126	330	53	42.0%					38.6%
Württemberg	Secured by mortgages on immovable property	5,140	44	13	4	9.1%	5,114	70	16	6	7.9%			20	8	7.2%
Wartternberg	of which: SME	132	3	1	0	8.5%	130	5	1	0	8.0%		7	1	1	7.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	45.0%	0	0	0	0	45.0%		0	0	0	45.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	43.9%	0	0	0	0	43.9%	0	0	0	0	43.9%
	Securitisation															
	Other exposures	16	0	0	0	43.8%	16	1	0	0	43.8%		1	0	0	43.8% 37.8%
	Standardised Total	50,448	479	608	239	50.0%	50,247	680	696	289	42.5%	50,026	901	616	341	37.8%

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

									Adverse Scen	ario						
				31/12/20:	.8				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	247	1	1	1	40.0%	247	1	1	1	40.0%	247	1	1	1	40.0%
	Regional governments or local authorities	1,302	0	0	0	40.9%	1,302		0	0	40.4%			0	0	40.3%
	Public sector entities	210	0	0	0	38.6%	209	1	1	0	38.0%		1	1	0	38.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		(0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Institutions	30,969		6	3	30.4%	30,959	21	8	6	31.4%					31.7%
	Corporates	6,092		157			6,041	259	168	142						
	of which: SME	1,343	45	30		40.9%	1,318	70	35	24	34.0%					31.0%
	Retail	5,074	183	403		46.9%	4,974		469	113						36.0% 38.6%
Germany	of which: SME	1,382	84	262	41	48.5%	1,340	126	330	53	72.0 /0			214	65	
Ocimany	Secured by mortgages on immovable property	5,059	43	12	4	9.0%	5,034	68	16	5	7.8%			19	7	7.2%
	of which: SME	131	3	1	0	8.5%	130	5	1	0	8.0%		7	1	1	7.8%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		(0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		(0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.0%
	Equity	0	0	0	0	43.9%	0	0	0	0	43.9%	0		0	0	43.9%
	Securitisation															
	Other exposures	13	0	0	0	43.9%	13		0	0	43.9%			0	0	43.99
	Standardised Total	48,966	446	580	224	50.1%	48,779	633	663	268	42.4%	48,573	840	579	314	37.5%

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

									Adverse Scen	ario						
				31/12/201	3				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	45.0%	0	0	0	0	45.0%	0	0	0	0	45.0% 71.7%
	Corporates	8	4	3	3	72.7%	8	5	3	3	72.1%	8	5	3	3	71.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	4	0	0	0	38.9%	4	0	0	0	36.8%	3	0	0	0	34.3%
United Kingdom	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Officea Kingaoffi	Secured by mortgages on immovable property	5	0	0	0	3.0%	5	0	0	0	3.9%	5	0	0	0	4.5% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	17	5	3	3	70.3%	17	5	3	3	69.0%	17	5	4	3	67.8%

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



									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	40.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2	0	0	0	16.5%	2	0	0	0	17.6%	2	0	0	0	18.1%
	Corporates	43	0	0	0	25.8%	43	1	0	0	31.6%		1	0	0	34.0% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	8	1	1	0	43.0%	8	1	1	1	41.4%		1	1	1	39.6%
United States	of which: SME	0	0	0	0	45.0%	0	0	0	0	45.0%		0	0	0	45.0%
Utilited States	Secured by mortgages on immovable property	15	0	0	0	5.6%	15	0	0	0	5.6%		0	0	0	5.6% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2	0	0	0	0.0%	2	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	74	2	1	1	36.9%	73	2	1	1	34.3%	73	2	1	1	32.1%

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

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		. 0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Public sector entities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		. 0	0	0	48.3%	1	0	0	0	48.4%	1	0	0	0	48.4%
	Corporates		5 1	0	0	38.8%	6	1	0	0	39.1%	6	1	0	0	39.2%
	of which: SME		0	0	0	51.8%	0	0	0	0	51.8%	0	0	0	0	51.8%
	Retail		3 0	0	0	35.2%	8	1	0	0	32.9%	8	1	0	0	30.2% 16.5%
France	of which: SME		0	0	0	20.3%	0	0	0	0	18.1%	0	0	0	0	16.5%
France	Secured by mortgages on immovable property		0	0	0	4.3%	3	0	0	0	4.2%	3	0	0	0	4.2%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	19	1	1	0	37.1%	18	1	1	1	35.9%	18	2	1	1	34.3%

 $^{^{\}rm 1}$ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	4	1 0	0	0	51.2%	4	0	0	0	50.6%	4	0	0	0	51.2%
	Corporates	52	1	0	0	23.6%	52	1	. 0	0	27.3%	52	1	0	0	28.7%
	of which: SME	1	. 0	0	0	10.2%	1	0	0	0	8.4%	1	0	0	0	7.7%
	Retail	18	3 0	0	0	33.3%	18	1	. 0	0	28.6%	18	1	0	0	24.9%
Switzerland	of which: SME	1	. 0	0	0	2.9%	1	0	0	0	1.9%	1	0	0	0	1.5%
SWILZELIALIU	Secured by mortgages on immovable property	27	1	0	0	12.3%	26	1	. 0	0	12.1%	26	1	0	0	11.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	102	2	1	0	22.3%	101	3	1	1	21.8%	100	4	1	1	21.2%

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



AUTHORITY		Landesh	ank Bade													
									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks) () (0	0.0%	0		0	0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities) () (0	0.0%	. 0	C	0	0	0.0%		0	0	0	0.0%
	Public sector entities) () (0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks) () (0	0.0%	. 0		0	0	0.0%	0	0	0	0	0.0%
	International Organisations) () (0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Institutions) () (0	18.5%	0	C	0	0	19.4%		0	0	0	19.9%
	Corporates	4.	5 1		0	68.6%	44	1	1	1	56.6%		1	1	1	51.5%
	of which: SME) () (0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Retail		1 () (0	13.9%	1	0	0	0	13.1%		0	0	0	12.6% 56.4%
Luxembourg	of which: SME) () (0	56.4%	0	0	0	0	56.4%		0	0	0	56.4%
Luxembourg	Secured by mortgages on immovable property		1 () (0	2.1%		0	0	0	2.4%		0	0	0	2.6% 0.0%
	of which: SME) () (0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk) () (0	0.0%	0	C	0	0	0.0%		0	0	0	0.0%
	Covered bonds) () (0	0.0%	0	C	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) () (0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)) () (0	0.0%		C	0	0	0.0%		0	0	0	0.0%
	Equity) () (0	0.0%	0		0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures) () (0	0.0%	0	C	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	40	5 1) 0	68.3%	46	1	1	1	56.0%	46	1	1	1	50.7%

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

									Adverse Scen	nario						
				31/12/20:	18				31/12/201	19				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing		Non performing exposure1	Stock of provisions p	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		3 () () (40.0%	8	. 0	0	0	40.0%	8	0	0	0	40.0%
	Regional governments or local authorities) (0) (40.0%	0	0	0	0	40.0%		0	0	0	40.09
	Public sector entities) (0	0	0.0%		0	0	0	0.0%		0	0	0	0.09
	Multilateral Development Banks) (0) (0.0%		0	0	0	0.0%	0	0	0	0	0.09
	International Organisations) (0) (0.0%		0	0	0	0.0%		0	0	0	0.0%
	Institutions	7	3 (0) (50.9%	78	0	0	0	50.8%	78	0	0	0	50.79 22.59
	Corporates	12	3 1	. 0) (19.7%	123	1	0	0	20.8%	122	2	0	0	22.59
	of which: SME) (0) (0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Retail		2 (0	0	51.8%	2	. 0	0	0	46.1%	2	0	0	0	40.39
Austria	of which: SME) (0) (31.8%	0	0	0	0	31.3%		0	0	0	30.99 5.69
Ausula	Secured by mortgages on immovable property		3 (0) (5.7%	. 3	0	0	0	5.6%		0	0	0	5.69
	of which: SME) (0) (0.0%		0	0	0	0.0%		0	0	0	0.09
	Items associated with particularly high risk) (0) (0.0%		0	0	0	0.0%		0	0	0	0.0%
	Covered bonds) (0) (0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0) (0.0%		0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)) (0) (0.0%		0	0	0	0.0%		0	0	0	0.0%
	Equity) (0) (0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures) (0) (0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Standardised Total	21	: 1			26.0%	214	1	1		25.2%	214	2	1	1	25.8%

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

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	(0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.09
	Regional governments or local authorities	0	(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities	0		0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks		(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	(0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Institutions	0	(0	0	16.6%		0	0	0	16.6%		0	0	0	16.6%
	Corporates	82		0	0	24.0%	82	1	1	0	25.0%		2	1	0	25.2%
	of which: SME	0	(0	0	51.8%	0	0	0	0	51.8%		0	0	0	51.8%
	Retail	1	(0	0	8.4%	1	. 0	0	0	10.2%		0	0	0	11.5%
Netherlands	of which: SME	0	(0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
Neurenanus	Secured by mortgages on immovable property	4	(0	0	5.1%	4	0	0	0	5.2%		0	0	0	5.3%
	of which: SME	0	(0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	0	(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0	(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0	0	0.0%		0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	0	(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	(0	0	0.0%	0	0	0	0	0.0%	0	0	0	- 0	0.0%
	Securitisation															
	Other exposures	0	(0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	87	1	. 0	0	23.2%	86	1	. 1	0	24.2%	85	2	1	0	24.3%

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



AUTHORITY			ank Bade				0.00		•	-						
									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Public sector entities		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions		0	0	0	43.9%	0	0	0	0	43.9%	0	0	0	0	43.9%
	Corporates		. 0	0	0	43.7%	1	0	0	0	43.7%	1	0	0	0	43.6%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		0	0	0	23.2%	3	0	0	0	16.8%	3	0	0	0	13.3%
China	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
China	Secured by mortgages on immovable property		2 0	0	0	5.0%	2	0	0	0	5.0%	2	0	0	. 0	5.0% 0 0.0%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Standardised Total		0	0	0	35.2%	6	0	0	0	32.6%	6	0	0	0	29.3%

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

								Adverse Scen	ario						
				31/12/2018				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of from non performin exposure:	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0		0.0%
	Regional governments or local authorities	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	43	0	0	0.0%	43	0	0	0	0.0%	43	0	0	0	0.0%
	of which: SME	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Channel Islands	of which: SME	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Charine Islanus	Secured by mortgages on immovable property	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	of which: SME	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation														
	Other exposures	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	43	0	0	0.0%	43	0	0	0	0.0%	43	0	0	0	0.0%

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



2018 EU-wide Stress Test: Securitisations

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



2018 EU-wide Stress Test: Risk exposure amounts Landesbank Baden-Württemberg

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

2018 EU-wide Stress Test: Capital

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



2018 EU-wide Stress Test: Capital

Landesbank Baden-Württemberg

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	840	871	920	708	472	920	708	472
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	840	871	920	708	472	920	708	472
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,795	13,113	13,153	12,915	12,712	10,856	9,919	9,135
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	4,075	4,256	4,351	4,525	4,694	4,568	4,794	5,027
	A.4.1	Tier 2 Capital instruments	4,092	4,092	4,092	4,092	4,092	4,092	4,092	4,092
	A.4.2	Other Tier 2 Capital components and deductions	0	164	259	221	154	476	490	486
	A.4.3	Tier 2 transitional adjustments	-18	-1	0	212	448	0	212	448
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	840	871	871	871	871	871	871	871
	В	TOTAL RISK EXPOSURE AMOUNT	75,727	75,779	76,243	76,288	76,345	79,337	81,660	81,056
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio	15.79%	16.15%	16.04%	16.00%	16.03%	12.52%	11.28%	10.69%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	16.90%	17.30%	17.25%	16.93%	16.65%	13.68%	12.15%	11.27%
	C.3	Total Capital ratio	22.28%	22.92%	22.96%	22.86%	22.80%	19.44%	18.02%	17.47%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,866	12,162	12,175	12,207	12,240	9,875	9,211	8,663
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	11,866	12,162	12,175	12,207	12,240	9,875	9,211	8,663
	D.3	TOTAL CAPITAL (fully loaded)	16,798	17,290	17,397	17,391	17,356	15,314	14,663	14,112
	E.1	Common Equity Tier 1 Capital ratio	15.67%	16.05%	15.97%	16.00%	16.03%	12.45%	11.28%	10.69%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	15.67%	16.05%	15.97%	16.00%	16.03%	12.45%	11.28%	10.69%
	E.3	Total Capital ratio	22.18%	22.82%	22.82%	22.80%	22.73%	19.30%	17.96%	17.41%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			1,068	1,068	1,068	1,068	1,068	1,068
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	147	187	220
Memorandum items	H.1	Total leverage ratio exposures (transitional)	257,740	257,740	257,740	257,740	257,740	257,740	257,740	257,740
	H.2	Total leverage ratio exposures (fully loaded)	257,602	257,602	257,602	257,602	257,602	257,602	257,602	257,602
	Н.3	Leverage ratio (transitional)	4.96%	5.09%	5.10%	5.01%	4.93%	4.21%	3.85%	3.54%
	H.4	Leverage ratio (fully loaded)	4.61%	4.72%	4.73%	4.74%	4.75%	3.83%	3.58%	3.36%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.02%	0.02%
	P.3	O-SII buffer	0.33%	0.33%	0.67%	1.00%	1.00%	0.67%	1.00%	1.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
requirements (10)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.59%	1.59%	2.57%	3.52%	3.52%	2.57%	3.52%	3.52%
(1) Conversions not considered for CET1 com			2.35%	2.33%	2.37 76	5.5276	3.3270	2.37 76	3.3270	3.3270

Conversions not considered for CE11 com
 Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

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



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

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

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

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



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
	Gross carrying amount				Accumulated imp accumulated cha to credit risk and	Collaterals and financial		
		Of which performing	Of which nor	n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	22,181	0	0	0	1	0	0	
Central banks	501	0	0	0	0	0	0	
General governments	7,497	0	0	0	0	0	0	
Credit institutions	9,921	0	0	0	0	0	0	
Other financial corporations	3,593	0	0	0	0	0	0	
Non-financial corporations	668	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	176,778	106	1,228	1,201	94	570	311	
Central banks	22,951	0	0	0	0	0	0	
General governments	12,128	1	0	0	1	0	0	
Credit institutions	47,734	1	1	1	4	1	0	
Other financial corporations	23,513	4	67	67	7	43	1	
Non-financial corporations	56,559	76	929	915	75	459	201	
Households	13,892	24	231	218	7	67	109	
DEBT INSTRUMENTS other than HFT	198,958	106	1,228	1,201	94	570	311	
OFF-BALANCE SHEET EXPOSURES	51,840		200	199	-33	-40	18	

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

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

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



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

		Actual					
		31/12/2017					
		Gross carrying amount of exposures with forbearance measures		ment, accumulated e due to credit risk xposures with es	Collateral and financial guarantees received on exposures with forbearance		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	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)	859	469	174	171	262		
Central banks	0	0	0	0	0		
General governments	53	0	0	0	42		
Credit institutions	0	0	0	0	0		
Other financial corporations	42	39	34	34	1		
Non-financial corporations	724	396	138	134	189		
Households	40	34	3	3	30		
DEBT INSTRUMENTS other than HFT	859	469	174	171	262		
Loan commitments given	99	68	-1	0	1		

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