

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	11,848	12,026	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,751	11,918	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	13,074	13,252	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	12,976	13,144	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	18,337	18,433	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,320	18,325	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	85,257	83,678	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	85,344	83,777	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.90%	14.37%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.77%	14.23%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.33%	15.84%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.20%	15.69%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.51%	22.03%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.47%	21.87%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	295,165	299,324	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.43%	4.43%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	13,074	13,252	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	12,494	12,661	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	295,165	299,324	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	295,165	299,324	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.2%	C 47.00 (r330,c010)	



Capital

		(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
	A	OWN FUNDS	18,337		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	11,848	12,026	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	11,724	11,724	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	910	982	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	85	99	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-558		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-207		C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of C
	A.1.9	associated DTLs	-93		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		-6	-59	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	-1	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-104	-120	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	97	109	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
			07			
	A.1.21.3		97		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,226		C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	744		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	482	482	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	13,074	13,252	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5,263	5,181	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	5,195	5,181	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	149	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	-81	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	85,257	83,678	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	-88	-100	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.90%	14.37%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.33%	15.84%	CA3 {3}	-
period	C.3	TOTAL CAPITAL RATIO (transitional period)	21.51%	22.03%	CA3 {5}	-
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,751	11,918	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.77%		[D.1]/[B-B.1]	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	97		C 05.01 (r440,c010)	
	E	Adjustments to AT1 due to IFRS 9 transitional arrangements	97		C 05.01 (r440,c010)	
Memo items			24			
		Adjustments to T2 due to IFRS 9 transitional arrangements	-81		C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-88	-100	C 05.01 (r440,c040)	



Overview of Risk exposure amounts

	RW	As	
(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	65,763	65,991	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	10,802	10,117	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	50,310	52,032	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	3,369	2,372	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	4,448	3,648	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,118	1,149	C 02.00 (R640, c010)
Settlement risk	8	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,421	1,287	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	7,562	6,644	C 02.00 (R520, c010)
Of which the standardised approach	2,923	2,480	C 02.00 (R530, c010)
Of which IMA	4,639	4,164	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	4,692	4,692	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,692	4,692	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	244	265	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	85,257	83,678	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2020 EU-wide Transparency Exercise P&L Landesbank Baden-Württemberg

Command Comm		As of 31/03/2020	As of 30/06/2020
100 100	(mln EUR)	AS 01 31/03/2020	AS 01 30/00/2020
1400 1400	Interest income	2,665	4,933
A A A A A A A A A A	Of which debt securities income	54	104
Cold which additionally Source (reprines) 366 364 364 365 36	Of which loans and advances income	811	1,462
Committee issued responses (permiss) 177 1888	Interest expenses	2,246	4,050
Committee issued responses (permiss) 177 1888	(Of which deposits expenses)	306	540
Commission in contrast capable conjugated on demand) Commission income I I I I I I I I I	(Of which debt securities issued expenses)	177	287
Helf Fees and commission income and commission income and commission income and commission income and commission of places on district and isabilities not measured at fair value through profit or loss, and of non financial assets. 1.1 1.2 1.3 1.3 1.3 1.3 1.3 1.	(Expenses on share capital repayable on demand)	0	0
Signified or Col Dissos on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets and liabilities fair fair value through profit or loss, and of non financial assets and liabilities fair value through profit or loss, net	Dividend income	1	12
interior of) losses on financial assets and liabilities held for trading, net lains or /) losses from help accounting, net alias or /) losses from help accounting, net det other operative (innume (sepanses) (innume (Net Fee and commission income	146	262
interest of colores on financial assets and liabilities held for trading, net alians or (c) losses on financial assets and liabilities level for trading, net alians or (c) losses on financial assets and liabilities of the first product of the colores of the c	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	0	11
Sains or C) losses or financial sasets and liabilities at fair value through profit or loss, net sinar or C) losses from hedge accounting, net set other operating scores (2) loss), net set other operating scores (3) Administrative scoperses) Administrative scoperses) Administrative scoperses) Administrative scoperses Admin	net	U	-11
Sains or () bisses from hedge accounting, net	Gains or (-) losses on financial assets and liabilities held for trading, net	40	146
increance differences (gain or c') lose), net exit other operating income ((expenses) Into (expense) Into (e	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-54	-58
set other operating income (sepenses) OTAL OPERATING INCOME, NET Administrative expenses) Sarage (Sach contributions to resolution funds and deposit guarantee schemes) Benerication (Sach contributions to resolution funds and deposit guarantee schemes) Benerication (Sach contributions to resolution funds and deposit guarantee schemes) Benerication (Sach Contributions to resolution funds and deposit guarantee schemes) Benerication (Sach Contributions or collusion funds and deposit guarantee schemes) Benerication (Sach Contributions) Benerication (Sach Contributio	Gains or (-) losses from hedge accounting, net	-4	1
FOTAL OPERATTIKE INCOME, NET 465 1.291 Administrative expenses) Cash contributions to resolution funds and deposit guarantee schemes) Expense cation Administrative expenses Cash contributions to resolution funds and deposit guarantee schemes) Expense cation Administrative expenses Expense cation Administrative expenses Cash contributions to resolution funds and deposit guarantee schemes) Expense cation funds and deposit guarantee schemes) Commitments or (-) towess of provisions (-) Commitments and quarantees given) Commitments and quarantees given) Commitments and quarantees given) Commitments and quarantees given) Of which pending legal issues and tax litigation (-) Of which pending legal issues and tax litigation (-) Of which pending legal issues and tax litigation (-) Impairment or (-) eversal of impairment on financial assets not measured at fair value through profit or loss) As a catalogue of (-) decreases of the fund for general banking risks, net) Impairment or (-) eversal of impairment on financial assets not measured at fair value through profit or loss) As a catalogue of (-) Commitments are a montrised cooks (Financial assets at fair value through other comprehensive income) (of which Goodwill) (of which Goodwi	Exchange differences [gain or (-) loss], net	17	25
Administrative expenses) Administrative expenses) Administrative expenses) Administrative expenses of providers and deposit guarantee schemes) Depreciation) Administrative expenses of providers and deposit guarantee schemes) Administrative expenses of providers Provisions or (-) losses, net O	Net other operating income /(expenses)	-100	31
Cash contributions to resolution funds and deposit guarantee schemes) Depreciation () 33 () 66 Provisions or (-) reversal of provisions) (Commitments and guarantees given) () () () () () () () () () () () () ()	TOTAL OPERATING INCOME, NET	465	1,291
Depreciation) Depreciation gains or (-) losses, net Provisions or (-) reversal of provisions) (Payment commitments to resolution funds and deposit guarantee schemes) (Phyment commitments to resolution funds and deposit guarantee schemes) (Omnitments and guarantees given) (Other provisions) (Other	(Administrative expenses)	373	735
Addification gains or (-) losses, net Provisions or (-) reversal of provisions) Provisions or (-) reversal of minimum tents to resolution funds and deposit guarantee schemes) Provisions or (-) reversal of impairment	(Cash contributions to resolution funds and deposit guarantee schemes)		118
Provisions or (-) reversal of provisions) (Rayment commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Commitments given) (Committents given)	(Depreciation)	33	66
(Reyment commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ Increases or (-) decreases of the fund for general banking risks, net) ² On 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Modification gains or (-) losses, net	0	0
(Commitments and guarantees given) (Other provisions) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ Increases or (·) decreases of the fund for general banking risks, net) ² Of inpairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (Inpairment or (·) reversal of impairment on financial assets at fair value through other comprehensive income) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) sos of investments in subsidaries, joint ventures and associates and on non-financial assets) (Inpairment or (·) loss of investments in subsidaries, joint ventures and associates (Inpairment or (·) loss of investments in subsidaries, joint ventures and associates (Inpairment or (·) loss of investments in subsidaries, joint ventures and associates (Inpairment or (·) loss BEFORE TAX FROM CONTINUING OPERATIONS (Inpairment or (·) loss BEFORE TAX FROM CONTINUING OPERATIONS (Inpairment or (·) loss BEFORE TAX FROM CONTINUING OPERATIONS (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TAX FROM dontinuing operations (Inpairment or (·) loss BEFORE TA	(Provisions or (-) reversal of provisions)	-10	-7
(Other provisions) Of which pending legal issues and tax litigation 1 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 2 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss 1 (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (of which Goodwill) (of which Goodwill) (of the profit or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (of or y loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (of the profit or (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS (DO SPORTET TOR (-) LOSS FOR THE YEAR 16 47 47 47 47 47 47 47 47 47 4	(Payment commitments to resolution funds and deposit guarantee schemes)		0
Of which pending legal issues and tax litigation 1 Of which restructuring 1 Increases or (-) decreases of the fund for general banking risks, net) 2 Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Financial assets at mortised cost) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive	(Commitments and guarantees given)	-9	-8
Of which restructuring¹ Increases or (-) decreases of the fund for general banking risks, net)² Impairment or (-) reversal of impairment on financial assets at fair value through other comprehensive income) (Financial assets at a mortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (equative goodwill recognised in profit or loss financial assets at a mortised cost) (of which of the profit or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (equative goodwill recognised in profit or loss (financial assets and disposal groups classified as held for sale not qualifying as discontinued operations (concept to (-) Loss Form non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (concept to (-) Loss AFTER TAX FROM CONTINUING OPERATIONS (concept to (-) Loss AFTER TAX FROM CONTINUING OPERATIONS (concept to (-) Loss after tax from discontinued operations (concept to (-) Loss Form THE YEAR (concept to (-) Loss FOR THE YEAR (concept to (-) Loss FOR THE YEAR (concept to (-) Loss FOR THE YEAR	(Other provisions)	-1	1
Of which restructuring¹ Increases or (-) decreases of the fund for general banking risks, net)² Impairment or (-) reversal of impairment on financial assets at fair value through other comprehensive income) (Financial assets at a mortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill) (equative goodwill recognised in profit or loss financial assets at a mortised cost) (of which of the profit or (-) loss of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (equative goodwill recognised in profit or loss (financial assets and disposal groups classified as held for sale not qualifying as discontinued operations (concept to (-) Loss Form non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations (concept to (-) Loss AFTER TAX FROM CONTINUING OPERATIONS (concept to (-) Loss AFTER TAX FROM CONTINUING OPERATIONS (concept to (-) Loss after tax from discontinued operations (concept to (-) Loss Form THE YEAR (concept to (-) Loss FOR THE YEAR (concept to (-) Loss FOR THE YEAR (concept to (-) Loss FOR THE YEAR	Of which pending legal issues and tax litigation ¹		
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goo			
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goo	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Financial assets at amortised cost) Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (of which Goodwill recognised in profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and associates on the profit or loss of investments in subsidaries, joint ventures and a	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	48	288
Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS after tax from discontinued operations 1 0 PROFIT OR (-) LOSS after tax from discontinued operations 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1	(Financial assets at fair value through other comprehensive income)	0	1
(of which Goodwill) Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates No crofit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations No crofit or (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS NO CROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS NO CROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS NO CROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS NO CROFIT OR (-) LOSS AFTER TAX FROM discontinued operations NO CROFIT OR (-) LOSS FOR THE YEAR	(Financial assets at amortised cost)	48	287
Regative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 16 47 47 47 47 47 47 47 47 47 4	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR OPERATIONS 10 10 10 10 10 10 10 10 10 1	(of which Goodwill)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR OPERATIONS 10 10 10 10 10 10 10 10 10 1	Negative goodwill recognised in profit or loss	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 16 47 Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 16 47	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 16 47 Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 16 47	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	2
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations PROFIT OR (-) LOSS FOR THE YEAR 16 47 47 47 47 47 47 47 47 47 4	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	22	92
Profit or (-) loss after tax from discontinued operations 0 PROFIT OR (-) LOSS FOR THE YEAR 16	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	16	47
PROFIT OR (-) LOSS FOR THE YEAR 47	Profit or (-) loss after tax from discontinued operations	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	16	47
IV I	Of which attributable to owners of the parent	16	47

(1) Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	I.	As of 31/03/20	20			As of 30	/06/2020		
		Fa	nir value hierar	chy		Fa	nir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	35,142				41,985				IAS 1.54 (i)
Financial assets held for trading	39,282	1,517	35,503	2,262	38,888	2,324	35,940	624	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,059	5	929	125	987	5	895	87	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	1,166	14	1,001	151	1,168	15	1,001	152	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	32,967	20,057	12,856	54	34,203	22,338	11,816	49	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	166,304				161,907				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,340	0	1,340	0	1,436	0	1,436	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1,042				1,136				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,693				5,661				
TOTAL ASSETS	283,995				287,372				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln E	EUR)		A	s of 31/03/20	20										
		Gross carr	ying amount		Accu	mulated impair	ment	Gro	ss carrying am	ount	Accui	mulated impair	ment		
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	ssets without significant significant increase in credit risk since edit risk since initial recognition but significant significant increase in credit risk since initial assets		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References	
Financial assets at fair value	Debt securities	29,645	0	0	-3	0	0	30,735	0	0	-3	0	0	Annex V.Part 1.31, 44(b)	
through other comprehensive income Loans and advances		3,324	0	0	0	0	0	3,471	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at	Debt securities	877	102	6	0	-1	-6	849	101	6	0	-1	-6	Annex V.Part 1.31, 44(b)	
amortised cost	Loans and advances	153,984	11,161	1,113	-60	-311	-561	147,014	13,772	1,326	-62	-357	-734	Annex V.Part 1.32, 44(a)	

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



Breakdown of liabilities

Landesbank Baden-Württemberg

(mln EUR)

	Carrying	amount	
LIABILITIES:	As of 31/03/2020	As of 30/06/2020	References
Financial liabilities held for trading	28,631	27,483	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	7,025	6,579	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	224,687	229,512	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,511	2,673	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	594	743	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,026	4,293	IAS 37.10; IAS 1.54(I)
Tax liabilities	44	46	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,415	2,056	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	269,933	273,385	IAS 1.9(b);IG 6
TOTAL EQUITY	14,062	13,987	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	283,995	287,372	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Landesbank Baden-Württemberg

(mln EUR)

		Carryin	g amount	
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 31/03/2020	As of 30/06/2020	References
Derivatives		25,078	23,468	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	17	7	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	512	533	Annex V.Part 1.31
	Central banks	15,322	27,881	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	15	12	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	21,711	16,890	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	3,874	5,763	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	62,609	59,256	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	7,452	8,293	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	27,499	25,652	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,981	10,041	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	30,702	32,093	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	21,452	24,004	ECB/2013/33 Annex 2.Part 2.9.1
	Households	23,649	23,841	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	18,356	18,659	Annex V.Part 1.42(f), 44(c)
Debt securities issued		55,751	56,624	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	4,532	4,511	Annex V.Part 1.37
Other financial liabilities		3	2	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		262,854	266,247	



Market Risk
Landesbank Baden-Württemberg

								Lanacsi	Darik Dauc	ii-wartteiib	cig												
	SA					I	M							IM									
			VaR (Memoran			VaR (Memorandum item) STRESSED VaR (Memorandum item)		Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL P	RICE RISKS C HARGE FOR C				VaR (Memorandum item) STRESSED VaR (Memorand			DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE		ICE RISKS CAPITAL ARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)		LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT		
	As of 31/03/2020	As of 30/06/2020				As of 31/	03/2020									As of 30/0	06/2020						
Traded Debt Instruments	1,884	1,739	68	28	268 268	73 72							82	20	245 245	58 50							
Of which: General risk Of which: Specific risk	1,884	1,739	08	28	268	/3 0							82	20	245	58							
Equities	308	159	39	11	86	11							37	8	60	19							
Of which: General risk Of which: Specific risk	0	0	39	11	86	11							37	8	60	19							
Foreign exchange risk	308 556	158 462				0							0		0	0							
Commodities risk	45	82	0	0	0	0							0	0	0	0							
Total	2,794	2,441	73	27	298	72	0	0	0	0	0	4,639	86	22	247	59	0	0	0	0 0	4,164		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Standardised Total²

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Baden-Württemberg

			Standardised Approach									
			As of 31	/03/2020			As of 3	0/06/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(mln EUR, %)											
	Central governments or central banks	6	199	0		5	191	0				
	Regional governments or local authorities	212	1,212	2		140	1,108	2				
	Public sector entities	502	42	8		521	77	15				
1	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	38,336	35,879	114		40,415	36,406	118				
	Corporates	10,350	6,773	4,981		9,347	5,701	4,097				
	of which: SME	1,821	1,105	1,051		1,532	1,093	1,041				
	Retail	9,809	6,325	4,287		9,903	6,219	4,213				
ancolidated data	of which: SME	3,198	2,558	1,461		3,409	2,529	1,445				
onsolidated data	Secured by mortgages on immovable property	4,397	4,386	1,525		4,328	4,319	1,502				
	of which: SME	409	406	120		392	390	115				
	Exposures in default	227	110	139	106	254	118	151	12			
	Items associated with particularly high risk	25	25	37		20	20	30				
	Covered bonds	70	70	6		68	68	5				
	Claims on institutions and corporates with a ST credit assessment	1	1	1		0	0	0				
	Collective investments undertakings (CIU)	30	30	17		21	21	12				
	Equity	0	0	0		0	0	0				
	Other exposures	81	81	76		81	81	76				
	Standardised Total ²	64,045	55,132	11,193	145	65,103	54,330	10,221	16			

(2)	Standardised	Total does no	t include the	Secutarisation	position	unlike in the	e previous	Transparency	exercises' re	sults.

					Standardise	ed Approach				
			As of 3	1/03/2020			As of 30	0/06/2020		
		Original Exposure ¹	Original Exposure ¹ Exposure Value ¹ Risk exposure amount Value adjustments and provisions ² Original Exposure ¹ Exposure Value ¹ Risk exposure amount							
	(mln EUR, %)									
	Central governments or central banks	6	179	0		5	173	0		
	Regional governments or local authorities	211	1,211	2		139	1,108	2		
	Public sector entities	502	42	8		521	77	15		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	38,290	35,851	103		40,255	36,364	106		
	Corporates	7,826	5,450	3,817		6,844	4,513	2,995		
	of which: SME	1,583	1,082	1,031		1,395	1,064	1,016		
	Retail	9,712	6,276	4,251		9,802	6,172	4,178		
CEDMANN	of which: SME	3,182	2,552	1,458		3,387	2,524	1,442		
GERMANY	Secured by mortgages on immovable property	4,335	4,325	1,503		4,271	4,262	1,482		
	of which: SME	407	404	119		390	388	114		
	Exposures in default	216	105	132	101	242	113	144	119	
	Items associated with particularly high risk	25	25	37		20	20	30		
	Covered bonds	15	15	0		15	15	0		
	Claims on institutions and corporates with a ST credit assessment	1	1	1		0	0	0		
	Collective investments undertakings (CIU)	22	22	9		16	16	6		
	Equity	0	0	0		0	0	0		
	Other exposures	77	77	72		76	76	72		
	Standardised Total ²				136				153	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	./03/2020			As of 30,	/06/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Γ	(mln EUR, %) Central governments or central banks	0	0	0		0	^	0	
	Regional governments or local authorities	0	0			0	0		
	Public sector entities	0	0			0	0		
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0	1		0	0		
	Corporates	128	59	58		96	51	50	
	of which: SME	8	1	1		11	4	3	
	Retail	7	3	2		6	3	2	
	of which: SME	2	0	0		1	0	0	
UNITED STATES	Secured by mortgages on immovable property	10	10	3		10	10	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		0	0	1	
	Equity	0	0	0		0	0	0	
	Other exposures	2	2	2		2	2	2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener			Standardise	ed Approach			
			As of 31	L/03/2020			As of 30	/06/2020	
	(mln EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	1	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		4	2	1	
	Corporates	53	9	9		43	11	8	
	of which: SME	10	1	1		8	1	1	
	Retail	9	6	4		8	5	4	
FRANCE	of which: SME	1	0	0		1	0	0	
INAINCL	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1			0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

		Standardised Approach										
			As of 31/	/03/2020			As of 30	/06/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	0 0	0 0	0 0		0 0	0 0	0 0				
	Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0 0	0 0				
	International Organisations Institutions Corporates	7 225	7 157	1 90		40 588	0 4 170	1 170				
	of which: SME Retail of which: SME	10 2	6 2	6 1		9 3 0	6 2	6 1				
UNITED KINGDOM	Secured by mortgages on immovable property of which: SME	3 0	3 0	1 0		3	3	1 0				
	Exposures in default Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	0	0 0	0	0 0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 1	0 1	0 1		0	0	0 0				
	Equity Other exposures Standardised Total ²	0	0	0	0	0	0	0 0	0			
		 (1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general 	provisions per country of counted	taking into account any effect due transfer to the transfer transfer to the tr	ue to credit conversion factors or stisation exposures, additional va	credit risk mitigation techniques luation adjustments (AVAs) and o	(e.g. substitution effects). other own funds reductions re	ated to the				
			Ac of 21/	/03/2020	Standardise	ed Approach	Ac of 30	/06/2020				
			AS 01 31/	03/2020			AS UI 30	70072020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	0	9	0		0	9	0				
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0 0	0 0	0 0		0	0 0	0 0				
	International Organisations Institutions Corporates	0 0 80	0 0 70	0 0 34		0 0 68	0 0 50	0				
	of which: SME Retail	43 42	6 18	4 14		35 41	6 19	5 14				
SWITZERLAND	of which: SME Secured by mortgages on immovable property of which: SME	3 23 1	1 23 1	1 8 0		3 20 1	1 20 1	1 7 0				
	Exposures in default Items associated with particularly high risk	0	0 0	0 0	0	0	0	0 0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0				
	Equity Other exposures Standardised Total ²	0	0	0	0	0	0 0	0 0	0			
	Standardised Total					credit risk mitigation techniques		ated to the	0			
				s. pare, exercises arese for securi			outer own runds reductions re	ated to the				
		exposures, but includes genera			Standardise							
			al credit risk adjustments.	/03/2020				/06/2020				
	(min EUD 0/)		al credit risk adjustments.						Value adjustments and provisions ²			
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	exposures, but includes genera	As of 31/	/03/2020	Standardise Value adjustments and	ed Approach	As of 30	/06/2020				
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	exposures, but includes genera	As of 31/	/03/2020	Standardise Value adjustments and	ed Approach Original Exposure ¹	As of 30	/06/2020				
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposures, but includes genera	As of 31/	/03/2020	Standardise Value adjustments and	ed Approach Original Exposure ¹	As of 30	/06/2020				
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure ¹ 0 0 0 0 0 0 0	As of 31/	/03/2020	Standardise Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	As of 30	/06/2020				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure ¹ 0 0 0 0 0 0 0	As of 31/	/03/2020	Standardise Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	As of 30	/06/2020				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure ¹ 0 0 0 0 0 0 0	As of 31/	/03/2020	Standardise Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	As of 30	/06/2020				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure ¹ 0 0 0 0 0 0 0	As of 31/	/03/2020	Standardise Value adjustments and	Original Exposure ¹ 0 0 0 0 0 0 0	As of 30	/06/2020				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 0 10 0 0 10 0 0 1 0 0 0 1 0	703/2020 Risk exposure amount 0 0 0 0 0 0 10 0 0 1 0 0 0 0 2 0 0 0 0	Value adjustments and provisions ²	Original Exposure ¹ One of the state of th	Exposure Value ¹ 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 0 0	/06/2020				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 0 10 0 11 0 0 0 2 0 0 0 1 0 0 0 0	703/2020 Risk exposure amount 0 0 0 0 0 0 10 0 1 0 0 4 0 0 0 2 0 0 taking into account any effect du	Value adjustments and provisions ² 0 ue to credit conversion factors or	Original Exposure ¹ 0 0 0 0 0 0 0	Exposure Value ¹ Continue to the state of	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 4 0 0 0 2 0 0 0 0 0 0				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 0 10 0 1 0 0 2 0 0 0 1 0 0 0 0	703/2020 Risk exposure amount 0 0 0 0 0 0 10 0 1 0 0 4 0 0 0 2 0 0 taking into account any effect du	Value adjustments and provisions ² 0 ue to credit conversion factors or	Original Exposure ¹ One o	Exposure Value ¹ Continue of the continue of	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 4 0 0 0 2 0 0 0 0 0 0				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional value adjustments and provisions additional value adjustments and provisions and provisions and provisions additional value adjustments and provisions and provisions and provisions and provisions additional value adjustments and provisions and provisions and provisions and provisions and provisions are adjustments and provisions and provisions and provisions are adjustments and provisions and provisions and provisions are adjustments and provisions are adjustments and provisions are adjustments and provisions and provisions are adjustments and provisions and provisions are adjustments and provisions are adjustments and provisions and provisions are adjustments and provisions and provisions are adjustments and provisions are a	Original Exposure ¹ Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0				
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31/ Exposure Value ¹ 0 0 0 0 0 10 0 1 0 0 2 0 0 0 1 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² 0 ue to credit conversion factors or stisation exposures, additional values additional values and provisions stisation exposures.	Original Exposure ¹ One o	Exposure Value ¹ Continue of the continue of	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 9 0 1 0 0 0 4 0 0 0 2 0 0 ated to the	provisions ² 0			
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O ue to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and	Original Exposure ¹ Original Exposure ¹ O O O O O O O O O O O O O O O O O O	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O ue to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and	Original Exposure	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			
LUXEMBOURG	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Institutions Institutions Corporates	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O ue to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and	Original Exposure	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			
	Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Exposures in default Items associated with particularly high risk Covered bonds Calaims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O ue to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and	Original Exposure Original Exposure O O O O O S8 1 7 6 O O O O O O O O O O O O	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			
LUXEMBOURG	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O ue to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and	Original Exposure Original Exposure O O O O O S8 1 7 6 O O O O O O O O O O O O	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O ue to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and	Original Exposure Original Exposure O O O O O S8 1 7 6 O O O O O O O O O O O O	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure Original Exposure O O O O O O O O O O O O O O O O O O	As of 31/ Exposure Value O O O O O O O O O O O O O O O O O O	Risk exposure amount O O O O O O O O O O O O O O O O O O	Value adjustments and provisions ² O ue to credit conversion factors or stisation exposures, additional value adjustments and Value adjustments and	Original Exposure Original Exposure O O O O O S8 1 7 6 O O O O O O O O O O O O	Exposure Value Comparison of the state of t	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Recured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value Consumer value Consumer value Consumer value Consumer value, is reported before and credit risk adjustments. Consumer value Consumer valu	Risk exposure amount 0 0 0 0 0 0 0 10 0 10 0 0 1 0 0 2 0 0 0 2 0 0 0 taking into account any effect deprivative excludes those for security 703/2020 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O te to credit conversion factors or estisation exposures, additional value adjustments and provisions ² Value adjustments and provisions ²	Original Exposure Original Exposure O O O O O S8 1 7 6 O O O O O O O O O O O O	Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 0 0 1 0 0 0 0 te.g. substitution effects). Other own funds reductions results and the substitution of the sub	/06/2020 Risk exposure amount 0 0 0 0 0 0 0 0 1 0 0 0 0 0 4 0 0 0 0	provisions ² 0 Value adjustments and			



Credit Risk - Standardised Approach

Landesbank Baden-Württemberg

		Standardised Approach											
			As of 31	/03/2020			As of 3	0/06/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %) Central governments or central banks	0	3	0		0	2	0					
	Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations Institutions	0 7	0 7	0 1		0 17	0 17	0 3					
	Corporates of which: SME	62	172	126		55 9	174 3	128					
	Retail of which: SME	4	2	2		4	2	2					
AUSTRIA	Secured by mortgages on immovable property	2	2	1		2	2	1					
	of which: SME Exposures in default	0 0	0 0	0 0	0	0 0	0 0	0 0	0				
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0					
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0				
		(1) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect d	ue to credit conversion factors or stisation exposures, additional val	credit risk mitigation techniques	(e.g. substitution effects).	elated to the					
		exposures, but includes gener	ral credit risk adjustments.	erparty excludes those for securi	susauon exposures, additional val	uauon aujusunenis (AVAS) and (outer own fullus reductions re	засей со спе					
					Standardise	d Approach							
			As of 31	/03/2020			As of 3	0/06/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(mln EUR, %)				P 101131313								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks International Organisations	0	0 0	0 0		0	0	0					
	Institutions Corporates	0 6	0 0	0 0		0 3	0 0	0					
	of which: SME Retail	0	0	0		0	0	0					
CANADA	of which: SME	0	0	0		0	0	0					
	Secured by mortgages on immovable property of which: SME	0	0 0	0 0		0	0	0					
	Exposures in default Items associated with particularly high risk	0 0	0 0	0 0	0	0	0 0	0	0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity Other exposures	0 0	0 0	0 0		0 0	0 0	0 0					
	Standardised Total ²	(1) Original exposure, unlike Ex	nosure value, is reported before	taking into account any effect d	0 ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects)		0				
		(2) Total value adjustments and exposures, but includes gener	provisions per country of count	erparty excludes those for securi	stisation exposures, additional val	uation adjustments (AVAs) and	other own funds reductions re	elated to the					
		exposures/ but includes gener	ar create risk dajasarierrasi		Standardise	d Approach							
			As of 31	/03/2020			As of 3	0/06/2020					
		Original Evacuus 1	Evnosura Valua ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure		rask exposure amount	provisions ²				
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0					
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations Institutions	0	0	0		0	0	0					
	Corporates of which: SME	12 1	2 0	2 0		11 1	2 0	2 0					
	Retail of which: SME	0 0	0 0	0 0		0	0 0	0					
NORWAY	Secured by mortgages on immovable property	0	0	0		0	0	0					
	of which: SME Exposures in default	0	0	0	0	0	0 0	0	0				
	Items associated with particularly high risk Covered bonds	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					
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0					
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0				
		(1) Original exposure unlike Ex	posure value, is reported before	taking into account any effect d	ue to credit conversion factors or	credit risk mitigation techniques	(e.g. substitution effects)						

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach

						Lan	desbank Bad	en-Württer	mberg				
							IRB Ap	proach					
				As of 31	/03/2020		Value			As of 30)/06/2020 		Value
		Origina	Of which:	Exposure Value ¹	Risk expo	Of which:	adjustments and provisions	Origina	Of which:	Exposure Value ¹	Risk exp	Of which:	adjustments and provisions
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	64,819 80,342 141,421 20,916 10,704 0 0 0 0 0 0 0 0 0	defaulted 0 1 1,144 11 189 0 0 0 0 0 0 0 0 0	67,128 79,308 113,718 19,605 7,740 0 0 0 0 0 0 0 0 0	3,283 6,890 44,012 10,247 3,134 0 0 0 0 0 0 0 0 0 0 0 0 5,369 1,282	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 4 778 41 86 0 0 0 0 0	70,259 82,817 142,737 21,808 13,351 0 0 0 0 0 0 0 0	defaulted 0 1 1,441 0 196 0 0 0 0 0 0 0 0 0	72,776 81,648 114,006 20,610 9,971 0 0 0 0 0 0 0 0	3,223 6,338 45,874 10,716 3,855 0 0 0 0 0 0 0 2,372 1,469	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	735 38 82 0
		(1) Original e (2) IRB Total	exposure, unlike E does not include	xposure value, is the Secutarisat	s reported befo	ore taking into acc like in the previou	count any effect is Transparency	due to credit exercises' res	conversion factor ults.	s or credit risk r		niques (e.g. subst	itution effects).
		Origina	l Exposure ¹	As of 31 Exposure Value ¹	/03/2020 Risk expo	sure amount	IRB Ap Value adjustments and	proach Origina	l Exposure ¹	As of 30 Exposure Value ¹)/06/2020 Risk exp	osure amount	Value adjustments and
	(mln EUR, %) Central banks and central governments	46,220	Of which: defaulted 0	47,999	2,314	Of which: defaulted 0	provisions 0	58,681	Of which: defaulted 0	60,600	2,331	Of which: defaulted 0	provisions 0
GERMANY	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	16,338 90,058 6,081 10,174 0 0 0 0 0 0 0 0 0	0 989 11 174 0 0 0 0 0 0 0 0	15,746 69,992 5,563 7,603 0 0 0 0 0 0 0 0 0	776 29,169 2,249 3,068 0 0 0 0 0 0 0 0 0 3,167	0 0 0 0 0 0 0 0 0 0 0	0 476 8 81 0 0 0 0 0 0 0	16,145 92,366 6,640 12,702 0 0 0 0 0 756	0 1,243 0 178 0 0 0 0 0 0 0 0	15,423 70,850 6,113 9,700 0 0 0 0 0 0 0 0 0 0	694 30,444 2,381 3,736 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 441 7 77 0 0 0 0 0 0
		(1) Original expo	osure, unlike Exposu	ire value, is reporto	ed before taking	into account any ef			ors or credit risk mit	igation techniques	(e.g. substitutio	n effects).	
				As of 31	/03/2020		1кв ар	proach		As of 30	/06/2020		
		Origina	Of which:	Exposure Value ¹	Risk expo	osure amount Of which:	Value adjustments and	Origina	I Exposure ¹ Of which:	Exposure Value ¹	Risk exp	Of which:	Value adjustments and
UNITED STATES	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	9,042 3,253 19,505 4,920 16 0 0 0 0 0 0 0 0	defaulted 0 0 20 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,062 3,250 18,767 4,734 4 0 0 0 0 0 0 0 0 0	0 766 4,438 3,357 2 0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 0 27 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5,207 3,004 18,670 4,896 14 0 0 0 0 0 0 0 0 0	defaulted 0 0 19 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0	5,222 3,002 18,079 4,727 1 0 0 0 0 0 0 0 0 0 0 45	0 761 4,452 3,325 0 0 0 0 0 0 0 0 0 0 93	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 26 9 0 0 0 0 0 0 0
		Original expo	sure, uriike Exposu	не чаше, в терого	ed before taking	into account any en			is of Cledic ISK IIIIC	igation techniques	(e.g. substitutio	renects).	
				As of 31	/03/2020		IRB Ap	proach		As of 30)/06/2020		
		Origina	Of which:	Exposure Value ¹	Risk expo	osure amount Of which:	Value adjustments and	Origina	I Exposure ¹ Of which:	Exposure Value ¹	Risk exp	osure amount Of which:	Value adjustments and
FRANCE	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	61 17,606 882 265 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	64 17,601 867 263 0 0 0 0 0 0 0	5 792 369 111 0 0 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	77 21,041 951 358 76 0 0 0 0 1	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	80 21,036 925 338 76 0 0 0 0 0 0	6 754 409 151 30 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 0 0 0 0 0 0 0 0 0
		😭 Original expo	osure, unlike Exposu	ire value, is reporto	ed before taking	into account any ef	Tect due to credit (conversion facto	ors or credit risk mit	igation techniques	(e.g. substitutio	n effects).	
				As of 31	/03/2020		IRB Ap	proach		As of 30)/06/2020		
		Origina	I Exposure ¹ Of which:	Exposure Value ¹	Risk expo	osure amount Of which:	Value adjustments and	Origina	I Exposure ¹ Of which:	Exposure Value ¹	Risk exp	osure amount Of which:	Value adjustments and
UNITED KINGDOM	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	307 18,897 2,438 1,615 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	310 18,879 2,063 1,301 0 0 0 0 0 0 0	25 1,355 924 592 0 0 0 0 0 0 0 0	0	provisions 0 0 0 5 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	101 17,064 2,229 1,582 2 0 0 0 0 0 0	0	105 17,030 1,730 1,279 2 0 0 0 0 0 0 0	8 1,138 811 591 1 0 0 0 0 0 0 0 0	0	0 0 0 5 4 0 0 0 0 0 0 0 0

EBA EUROPEAN BANKING AUTHORITY					2		Credit Risk	anspare - IRB Appr Baden-Württe	oach	rcise			
		Origin	al Exposure ¹		31/03/2020 Risk exp	oosure amount	Value	Approach Origin	al Exposure ¹		30/06/2020 Risk ex	posure amount	Value
SWITZERLAND	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	478 4,137 3,503 24 119 0 0 0 0 0 0 0	Of which: defaulted 0 0 1 0 00 0 0 0 0 0 0 0 0 0 0 0 00 00 00 00 00 00 00 00 00 00 00	691 4,152 2,444 24 81 0 0 0 0 0 0 0 0 8	0 790 963 3 24 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provision 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	458 4,201 3,127 24 149 0 0 0 0 0 0 0 7	Of which defaulted 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	664 4,204 2,264 24 102 0 0 0 0 0 0 0 7	0 597 1,058 3 34 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and
		Origina	al Exposure ¹ Of which:	Exposure Value ¹	31/03/2020 Risk exp	oosure amount Of which:	Value adjustmer and	nts	al Exposure ¹ Of which	Exposui Value ¹	e	posure amount Of which:	adjustment
LUXEMBOURG	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 2,747 4,197 3,401 13 0 0 0 0 0 0 0	defaulted	1 2,696 3,856 3,008 12 0 0 0 0 0 0	0 82 1,956 1,640 7 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 3 0 0 0 0 0 0 0	0 3,432 4,160 3,473 22 0 0 0 0 0 0	defaulted	1 3,383 4,014 3,208 21 0 0 0 0 0 0	0 98 2,111 1,818 13 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 2 0 0 0 0 0 0 0
			al Exposure ¹ Of which:		31/03/2020 Bisk ovn	oosure amount Of which:	IRB	Approach Origin	al Exposure ¹	As of Exposur	30/06/2020 Bisk ov		aujustillelli
NETHERLANDS	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 1,653 3,540 894 9 0 0 0 0 0 0	defaulted 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 1,656 3,106 807 5 0 0 0 0 0 0	0 168 1,148 279 4 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 0 0 0 0 0 0 0 0 0	0 1,726 3,497 987 11 0 0 0 0 0 0 0	0 0 0 3 0 0 0 0 0 0 0 0 0		0 188 1,221 362 5 0 0 0 0 0 0 0 0	defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
			oosure, unlike Expos al Exposure ¹	As of 3	31/03/2020 Bisk ovn	oosure amount	IRB Value adjustmer	Approach	tors or credit risk r	As of Exposu	30/06/2020 Risk ex		aujustinent
AUSTRIA	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	416 2,224 2,460 60 19 0 0 0 0 0 0	Of which: defaulted 0 0 5 0 00	391 2,040 1,963 60 6 0 0 0 0 0 0	4 203 829 19 5 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 4 0 0 0 0 0 0 0 0	359 2,372 2,630 58 28 0 0 0 0 0 0	Of which defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	387 2,187 2,092 58 15 0 0 0 0 0 0	4 217 843 20 7 0 0 0 0 0 0	Of which: defaulted 0 0 00 00	
			al Exposure ¹	As of 3	31/03/2020 Bisk ovn	g into account any o	IRB Value adjustmer	Approach	al Exposure ¹	As of Exposur	30/06/2020 Risk ex		adjustment
CANADA	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 3,378 370 348 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value ¹ 3 3,378 355 332 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 237 158 136 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provision 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3,692 604 580 0 0 0 0 0 0	Of which defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 tors or credit risk r	3 3,692 569 546 0 0 0 0 0 0	0 295 269 245 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
			al Exposure ¹ Of which:		31/03/2020 Pick eyr	oosure amount Of which:	Value adjustmen	Approach Origin	al Exposure ¹	As of Exposur	30/06/2020 Risk ex		adjustment
	(mln EUR, %) Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	336 0 2,855 134 0	defaulted 0 0 0 0 0 0 0	336 0 2,832 111 0	0 0 318 88 0 0	defaulted 0 0 0 0 0 0 0	0 0 0 0 0 0	336 0 2,873 135 0	defaulted 0 0 0 0 0 0 0 0		0 0 356 87 0	defaulted 0 0 0 0 0 0 0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

Retail - Secured on real estate property

Retail - Secured on real estate property - Of Which: SME

Retail - Secured on real estate property - Of Which: non-SME

Retail - Qualifying Revolving

Retail - Other Retail

Retail - Other Retail - Of Which: SME

Retail - Other Retail - Of Which: non-SME

Equity
Other non credit-obligation assets

IRB Total

NORWAY



General governments exposures by country of the counterparty

	Landesbank Baden-Württemberg As of 30/06/2020													
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [45 0	45 0	45 0	0	0	0	0	0	0	0	0 55	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Austria	25	25	12	0	0	13	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		218 425	218 425	102 160	0	116 219	0 46	0 0 0	0	0	0	0 0 55	0 0	
[0 - 3M [[3M - 1Y [0 0	0 0	0 0	0	0 0	0 0	0	0 0	0	0 0	0 0	0	9
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 6 0 359 158	0 6 0 359	0 6 0 0	0 0 0 0	0 0 0 359	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	
[10Y - more Total [0 - 3M [523 0	158 523 0	158 164	0	359 0	0 0 0	0	0	0	0 0 0	0 0 0	0 0 0	47
[0 - 3M [Bulgaria	0 135 21 0 0 28	0 135 21 0 0 28	0 0 0 0 0 28 28	0 0 0 0 0	0 135 21 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	32
[0 - 3M [[3M - 1Y [0 0	0 0	0 0	0	0 0	0 0	0	0 0	0	0 0	0 0	0	32
[1Y - 2Y [Cyprus	0 0 0 4 22 26	0 0 0 4 22 26	0 0 0 4 22 26	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Czech Republic	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [0 0 0	0 0 0	· · · · · · · · · · · · · · · · · · ·	0 0 0	0 0 0		0 0 0		0 0 0		0 0 0	0 0 0	
[3M - 1Y [Denmark	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0
[0 - 3M [Estonia	U C C C C C C C C C C C C C C C C C C C	U	U	Ü		U C C C C C C C C C C C C C C C C C C C	U	U	Ū.	U	U	O Company of the comp	U



General governments exposures by country of the counterparty

		Landesbank Baden-Württemberg												
							As of 30/06/2020							
						Direc	ct exposures							
	(mln EUR)			On balance she	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	ositive fair value	Derivatives witl	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	0 0 0 0 0 0 18 0	0 0 0 0 0 0 18	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 18 0			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [France	18 21 0 0 3 0 0 0	21 0 0 3 0 0 0	20 0 0 3 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	18 1 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Germany	969 928 758 938 1,283 5,193 7,732 17,801	969 928 743 938 1,283 5,162 7,731	81 174 49 58 129 265 1,535 2,289	0 0 0 29 168 667 219	51 282 168 280 476 1,743 1,069 4,069	837 473 518 572 511 2,518 4,255	44 208 134 200 141 364 5,634	5,838 1,868 998 1,613 3,873	-23 -10 -10 -15 -41 -482 -477 -1,058	1,216 749 417 418 1,907 1,846	313 28 43 43 128 30 658	0 0 0 0 0 0 0	198
[0 - 3M [Croatia	0 0 0 0 0 36 0	0 0 0 0 0 36 0	0 0 0 0 0 0 36	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Greece													
[0 - 3M [Hungary	0 1 0 0 0 0 0 0	0 1 0 0 0 0 0 0	0 1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Ireland	0 0 0 0 0 55 0	0 0 0 0 0 55 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 55 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	4
[0 - 3M [Italy	0 0 0 0 0 0 0 964	0 0 0 0 0 0 0 964	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 929	0 0 0 0 0 0 35 35	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	335
[0 - 3M [Latvia	0 0 0 0 7 36 21	0 0 0 0 7 36 21	0 0 0 0 0 0 21 21	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 7 36 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

							ndesbank Baden-Württer	nberg						
							As of 30/06/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Lithuania			Tot traumig	through profit or loss	comprehensive income	amortised cost							
[5Y - 10Y [[10Y - more Total														
Total [0 - 3M [Luxembourg													
Total [0 - 3M [Malta	0 0 2 0 5 36 0	0 0 2 0 5 36 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 0 5 36 0	0 0 0 0 0 0	() () () () ()	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[0 - 3M [Netherlands	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Poland	0 0 0 11 76 228 0	0 0 0 11 76 228 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 11 76 228 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	
[0 - 3M [Portugal		313	1	J	314				· ·			<u> </u>	36
[0 - 3M [Romania	0 0 0 0 0 0 12 21	0 0 0 0 0 12 21	0 0 0 0 0 12 21	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Slovakia	0 0 37 0 31 0	0 0 37 0 31 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 37 0 31 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Slovenia	68 0 0 0 22 0 33 0	0 0 0 22 0 33 0	0 0 0 0 0 0	0 0 0 0 0 0	68 0 0 0 22 0 33 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

						ndesbank Baden-Württer								
							As of 30/06/2020)						
						Direc	ct exposures					2001		_
	(mln EUR)			On balance sh	leet 				Deriva	tives		Off balar	ce sheet	
								Dorivatives with n	ocitivo fair valuo	Dorivativos with	a nogativo fair valuo	Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	0 0 0 0 0 0 103 108	0 0 0 0 0 102 108	0 0 0 0 0 0 19 23	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 83 85		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	125
[0 - 3M [Sweden			72	J									
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	5 0 0 0 0 0 0 0 0 0 0 0 0 5 5	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Australia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Canada	0 0 0 0 91 209 0	0 0 0 0 91 209 0	0 0 0 0 13 0 0	0 0 0 0 0 0	0 0 0 0 56 173 0	0 0 0 0 22 36 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	51
[0 - 3M [Hong Kong	300	300	13	U	229	38					U	U	51



General governments exposures by country of the counterparty

						Li	andesbank Baden-Württe	mberg									
							As of 30/06/2020)									
			Direct exposures														
	(mln EUR)			On balance s	heet				Deriva	ntives		Off balan	ce sheet				
												Off-balance sh	eet exposures				
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of					Derivatives with positive fair value		Derivatives wit	th negative fair value			Risk weighted exposure amount			
Residual Maturity	Country / Region		assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M [Japan	135 0 0 0 0 0 0 135	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	135 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	21			
[0 - 3M [U.S.	0 46 0 84 0 0 0	0 46 0 84 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 45 0 0 0 0	0 0 0 84 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0				
[0 - 3M [China																
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	52 33 0	52 33 0 0 69 0	0 0 0 0 1 0 0	0 0 0 0 0 0	52 33 0 0 68 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0				
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0	0 0 0 0 0 1 8 0	0 0 0 0 1 8 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				
[0 - 3M [Middle East	0 31 0 177 0 7	0 31 0 177 0 7	0 31 0 0 0 7 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 177 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				
Total [0 - 3M [Latin America and the Caribbean	216 0 0 15 28 121 43 66	0 0 15 28 121 43 66	0 0 1 2 4 43 66	0 0 0 0 0 0	0 0 14 25 117 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0				
Total		271	271	115	0	156	0		0	0	0	0	0	66			



General governments exposures by country of the counterparty

Landesbank Baden-Württemberg

						Li	andesbank Baden-Wurttem	iberg					
							As of 30/06/2020						
						Dire	ct exposures						
	(mln EUR)			On balance sh	neet				Derivat	tives	Off balan	ce sheet	
				Derivatives with positive fair value Derivatives with negative fair value							Off-balance sh	eet exposures	
Residual Maturity													Risk weighted
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Africa	0 0 0 0 4 4 4 9	0 0 0 0 4 4 4 9	0 0 0 0 4 4 4 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 9	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 51	0 0 0 0 0 0	0
[0 - 3M [Others	0 0 0 0 0 10 86 16	0 0 0 0 10 86 16	0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 85	0 0 0 0 0 10 0 16	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Chad, Comoros, Congo, Chad, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures

Landesbank Baden-Württemberg

					As of 31/03/2020	0		As of 30/06/2020									
	ng amount				mpairment, accumulated changes ue to credit risk and provisions ⁴	Collaterals and financial		Gro	oss carrying amoui	nt		Accumulated im in fair value due		Collaterals and financial			
	perform past d	Of which performing but past due >30	Of which non	Of which non-performing ¹		On performing	On non-performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-perfor		ning ¹	On performing	On non-performing exposures ³		guarantees
(mln EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²	Of which Stage			days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	_
Cash balances at central banks and other demand deposits									41,762	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	30,701	0	6	6		4	6	0	31,758	0	6	6	6	5	6	6	О
Central banks	603	0	0	0		0	0	0	632	0	0	0	0	0	0	0	0
General governments	4,066	0	0	0		2	0	0	4,078	0	0	0	0	2	0	0	0
Credit institutions	23,063	0	0	0		2	0	0	23,865	0	0	0	0	2	0	0	0
Other financial corporations	2,633	0	0	0		1	0	0	2,886	0	0	0	0	1	0	0	0
Non-financial corporations	337	0	6	6		0	6	0	296	0	6	6	6	0	6	6	0
Loans and advances(including at amortised cost and fair value)	206,205	287	1,137	1,080		370	570	275	167,426	320	1,375	1,331	1,326	419	739	734	263
Central banks	26,430	0	0	0		0	0	0	45	0	0	0	0	0	0	0	0
General governments	14,782	7	0	0		1	0	0	15,102	1	0	0	0	1	0	0	0
Credit institutions	56,598	0	19	19		3	15	1	47,144	3	19	19	19	2	15	15	1
Other financial corporations	25,335	5	28	19		15	9	0	22,393	20	11	11	11	19	8	8	0
Non-financial corporations	70,413	259	963	928		311	498	220	69,716	282	1,227	1,187	1,182	344	670	665	210
of which: small and medium-sized enterprises at amortised cost	9,253	12	183	163		30	72	63	10,234	8	183	183	183	37	73	73	64
of which: Loans collateralised by commercial immovable property at amortised cost	22,424	О	187	134		60	65	60	21,755	2	209	209	209	58	83	83	57
Households	12,648	16	127	114		42	48	53	13,026	15	118	115	115	52	46	46	53
of which: Loans collateralised by residential immovable property at amortised cost	7,579	8	76	64		14	15	49	7,659	11	75	73	73	20	14	14	51
of which: Credit for consumption at amortised cost	362	0	0	0		2	o	0	362	0	0	0	0	2	0	0	0
DEBT INSTRUMENTS other than HFT	236,906	287	1,144	1,086		375	577	275	240,946	320	1,382	1,338	1,333	424	746	740	263
OFF-BALANCE SHEET EXPOSURES	60,627		204	204		47	89	28	60,627		229	228	127	44	92	52	23

(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 incurrred 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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/	03/2020		As of 30/06/2020								
	Gross carrying amount of exposures with forbearance measures		Accumulated imp accumulated char due to credit risk for exposures wit measures ²	nges in fair value and provisions	Collateral and fin received on e forbearanc	cposures with	Gross carrying a exposures with measures		Accumulated imp accumulated char due to credit risk for exposures wit measures ²	nges in fair value and provisions	Collateral and financial guarantees received on exposures with forbearance measures			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits							0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	670	533	231	229	167		710	492	237	226	160	128		
Central banks	0	0	0	0	0		0	0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0	0		
Other financial corporations	14	14	4	4	0		4	4	4	4	0	0		
Non-financial corporations	621	493	221	219	145		679	468	228	217	142	115		
of which: small and medium-sized enterprises at amortised cost	59	51	20	20	33		75	48	19	18	41			
Households	36	26	6	6	22		27	20	5	4	18	13		
DEBT INSTRUMENTS other than HFT	670	533	231	229	167		710	492	237	226	160			
Loan commitments given	8	4	2	2	1		80	14	5	5	2	2		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice							0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria							0							

⁽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

⁽²⁾The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Landesbank Baden-Württemberg

			As of 31	L/03/2020								
	Gross carrying	g amount				Accumulated	Gross carrying	amount		Accumulated		
	Of which: non-p		of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performing of which: defaulted		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(mln EUR)			defaulted			exposures ¹		deraulted				exposures ¹
A Agriculture, forestry and fishing	118	11		118	2	0	91	4	4	91	2	0
B Mining and quarrying	133	1		133	1	0	165	1	1	165	1	0
C Manufacturing	16,326	547		16,321	409	5	15,987	658	654	15,982	453	5
D Electricity, gas, steam and air conditioning supply	4,503	7		4,423	53	4	4,527	3	3	4,483	43	0
E Water supply	784	1		784	2	0	799	1	1	799	2	0
F Construction	1,151	22		1,151	13	0	1,127	19	19	1,127	12	0
G Wholesale and retail trade	5,460	137		5,460	115	0	5,309	127	126	5,309	112	0
H Transport and storage	2,998	6		2,998	7	0	3,118	6	6	3,118	7	0
I Accommodation and food service activities	51	1		51	1	0	48	1	1	48	1	0
J Information and communication	3,155	4		3,155	7	0	2,992	191	191	2,992	177	0
K Financial and insurance activities	1	0		1	0	0	1	0	0	1	0	0
L Real estate activities	24,448	36		24,446	52	0	24,974	33	23	24,970	76	0
M Professional, scientific and technical activities	7,073	134		7,073	97	0	6,213	124	124	6,213	82	0
N Administrative and support service activities	2,411	49		2,411	35	0	2,478	51	51	2,478	33	0
O Public administration and defence, compulsory social security	2	0		2	0	0	1	0	0	1	0	0
P Education	73	0		73	1	0	87	0	0	87	1	0
Q Human health services and social work activities	871	1		871	2	0	843	1	1	843	2	0
R Arts, entertainment and recreation	177	1		177	1	0	225	1	1	225	1	0
S Other services	678	5		678	4	0	732	5	5	732	5	0
Loans and advances	70 413	963		70 326	801	9	69 716	1 227	1 212	69 662	1 009	5

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.



2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02

		As of 30/06/2020															
		Gross carrying	g amount							Accumulated imp	pairment, accumu	ılated negative cha	anges in fair valu	es in fair value due to credit risk			
(mln EUR)	Number of obligors		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past- due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	G Which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	exposures st	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	1,651	623															
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		335	334	2	52	1	1	1	2	2	0	1	0	0	0	0	
of which: Households		69	68	0	4	0	0	0	0	0	0	0	0	0	0	0	
of which: Collateralised by residential immovable property		46	46	0	2	0	0	0	0	0	0	0	0	0	0	0	
of which: Non-financial corporations		252	251	1	34	1	1	1	1	1	0	0	0	0	0	0	
of which: Small and Medium-sized Enterprises		92	90	0	11	1	1	1	1	0	0	0	0	0	0	0	
of which: Collateralised by commercial immovable property		197	196	1	24	1	1	1	1	0	0	0	0	0	0	0	

⁽¹⁾ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.