

# Key Figures of the LBBW Group.

Income statement (EUR million)	Jan. 1, - June 30, 2011	Jan. 1, - June 30, 2010
Net interest income	1 203	1 257
Allowance for losses on loans and advances	- 84	- 297
Net fee and commission income	272	316
Net trading income/loss <sup>1)</sup>	460	- 710
Other operating income <sup>2)</sup>	103	73
Administrative expenses	- 861	- 877
Net income/loss from investment securities	- 321	136
Net income/loss from investments accounted for using the equity method and from profit/loss transfer agreements	- 3	- 12
Operating loss/profit	769	- 114
Goodwill impairment	- 15	0
Restructuring expenses	- 1	- 54
Guarantee commission for Baden-Württemberg	- 152	- 153
Consolidated profit/loss before tax	601	- 321
Income tax income (+)/income tax expense (-)	- 225	31
Consolidated loss for the period (-)/profit for the period (+)	376	- 290

Balance sheet figures (EUR billion)	June 30, 2011	Dec. 31, 2010
Total assets	354.8	374.4
Risk position	106.4	120.7
Equity <sup>3)</sup>	21.2	21.1

Regulatory figures	June 30, 2011	Dec. 31, 2010
Core capital (EUR billion)	14.2	13.8
Own funds (EUR billion)	18.9	18.5
Core capital ratio (Tier 1 ratio) (in %)	13.3	11.4
Total ratio in accordance with SolvV (in %)	17.7	15.3

Employees	June 30, 2011	Dec. 31, 2010
Group	12 526	13 061

## Rating (August 11, 2011)

Rating agency	Long-term rating	Long-term rating	Financial strength	»Pfandbriefe« (public covered bonds)	»Pfandbriefe« (mortgage-backed covered bonds)
	guaranteed obligations	unguaranteed obligations			
Moody's Investors Service	Aaa	Aa2 <sup>4)</sup>	C- <sup>4)</sup>	Aaa	Aaa
Fitch Ratings	AAA	A+	bbb- <sup>5)</sup>	AAA	-

<sup>1)</sup> In addition to net trading income/loss, this item also includes net income/loss from financial instruments designated at fair value and the net income/loss from hedging transactions.

<sup>2)</sup> In addition to other operating income/expenses, this item also includes net income from investment property.

<sup>3)</sup> Equity plus subordinated debt.

<sup>4)</sup> Outlook: Rating watch negative.

<sup>5)</sup> Rescaling of the previous financial strength rating (now: viability rating) by the rating agency in line with the long-term rating.