



2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

Landesbank Baden-Württemberg

RowNum									
		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	2,667		2,247	2,272	2,291	1,568	1,495	1,523
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	691		286	286	286	-300	367	367
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-328		285	-278	-294	-1,195	-870	-986
4	Profit or (-) loss for the year	861		548	143	111	-1,861	-880	-979
5	Coverage ratio: non-performing exposure (%)	37.10%		36.89%	35.21%	34.35%	42.79%	39.86%	38.44%
6	Common Equity Tier 1 capital	14,199	14,205	14,356	14,084	13,507	10,423	8,796	6,757
7	Total Risk exposure amount (all transitional adjustments included)	96,888	84,291	84,838	85,181	85,655	90,044	96,069	99,081
8	Common Equity Tier 1 ratio, %	14.65%	16.85%	16.92%	16.53%	15.77%	11.58%	9.16%	6.82%
9	Fully loaded Common Equity Tier 1 ratio, %	14.54%	12.63%	12.62%	12.29%	11.68%	9.03%	7.34%	5.54%
10	Tier 1 capital	14,944	14,950	15,101	14,829	14,252	11,168	9,541	7,502
11	Total leverage ratio exposures	338,919		338,919	338,919	338,919	338,919	338,919	338,919
12	Leverage ratio, %	4.41%	4.41%	4.46%	4.38%	4.21%	3.30%	2.82%	2.21%
13	Fully loaded leverage ratio, %	4.38%	4.38%	4.46%	4.38%	4.21%	3.30%	2.82%	2.21%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2025 EU-wide Stress Test: Credit risk IRB
Landesbank Baden-Württemberg

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
			Restated															
			31/12/2024*															
			Exposure values				Risk exposure amounts											
			A-IRB		F-IRB		A-IRB		F-IRB									
Rownum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Landesbank Baden-Württemberg	Central banks	0	0	47.580	0	0	0	7	0	45.789	0	0	0	0	0	0	
2		Central governments	0	0	27.071	0	0	0	3.056	0	11.637	2.207	248	16	19	18	7.20%	
3		Regional governments or local authorities	0	0	2.188	0	0	0	390	0	41	0	0	0	0	0	0	
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5		Institutions	0	0	85.081	0	0	0	6.374	0	8.757	183	0	3	0	0	86.23%	
6		Corporates	0	0	132.074	2.316	0	0	41.044	0	95.910	32.837	2.276	387	722	874	38.36%	
7		Corporates - Of Which: Specialised Lending	0	0	41.413	1.102	0	0	13.443	0	25.989	14.564	1.109	118	273	269	24.30%	
8		Corporates - Of Which: SME general corporates	0	0	13.435	111	0	0	3.032	0	11.516	3.260	124	48	70	47	37.54%	
9		Corporates - Of Which: Purchased receivables	0	0	1.670	52	0	0	722	0	1.295	815	53	7	16	30	60.58%	
10		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
12		Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18		Equity	789	0	0	0	2.301	4	0	0	0	0	0	0	0	0	0	0
19		Securitisation	1.598	0	0	0	1.638	0	0	0	0	0	0	0	0	0	0	0
20		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21		TOTAL	2.387	0	293.993	2.316	3.739	4	50.871	0	162.133	35.207	2.525	406	742	892	35.32%	
			* Restated 31/12/2024:															

* Restated 31/12/2024:

			Restated															
			31/12/2024*															
			Exposure values				Risk exposure amounts											
			A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure		Stage 2 exposure		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
Row/Num			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)																		
22	GERMANY	Central banks	0	0	39,830	0	0	0	0	0	39,003	0	0	0	0	0	0	
23		Central governments	0	0	18,565	0	0	0	2,174	0	10,397	1,551	187	12	16	15	8.00%	
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26		Institutions	0	0	18,511	0	0	0	632	0	2,037	167	0	1	0	0	84.00%	
27		Corporates	0	0	89,926	1,426	0	0	25,211	0	66,482	21,399	1,448	226	439	605	41.81%	
28		Corporates - Of Which: Specialised Lending	0	0	16,666	377	0	0	4,781	0	6,604	454	53	32	119	119	24.13%	
29		Corporates - Of Which: SME general corporates	0	0	12,211	111	0	0	2,717	0	10,757	3,013	124	43	66	46	37.54%	
30		Corporates - Of Which: Purchased receivables	0	0	1,478	35	0	0	647	0	1,597	810	36	7	15	16	42.84%	
31		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
34		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39		Equity	566	0	0	0	1,540	0	0	0	0	0	0	0	0	0	0	
40		Securitisation	1,594	0	0	0	1,638	0	0	0	0	0	0	0	0	0	0	
41		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
42		TOTAL	2,164	0	157,831	1,426	3,177	0	28,014	0	116,919	23,117	1,635	238	456	620	37.95%	

			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum	(min EUR, %)																
43	UNITED STATES	Central banks	0	0	6,733	0	0	0	0	6,733	0	0	0	0	0	0	
44		Central governments	0	0	86	0	0	0	10	0	86	0	0	0	0	0	
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47		Institutions	0	0	3,218	0	0	0	475	0	635	0	0	0	0	0	
48		Corporates	0	0	14,741	560	0	0	3,762	2,735	565	29	106	154	27.21%		
49		Corporates - Of Which: Specialised Lending	0	0	5,399	551	0	0	1,032	2,379	556	18	97	153	27.48%		
50		Corporates - Of Which: SME general Corporates	0	0	16	0	0	0	14	0	6	0	0	0	0	0	
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60		Equity	45	0	0	0	116	0	0	0	0	0	0	0	0	0	
61		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63		TOTAL	45	0	24,768	560	116	0	4,246	0	10,851	2,735	565	29	106	154	27.21%

		Restated 31/12/2024*														
		Exposure values				Risk exposure amounts										
		A-IRB		F-IRB		A-IRB		F-IRB		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
	(min EUR, %)															
64	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
65	Central governments	0	0	105	0	0	0	0	0	14	86	3	0	0	0	5.53%
66	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
68	Institutions	0	0	1,524	0	0	0	160	0	81	0	0	0	0	0	
69	Corporates	0	0	7,959	8	0	0	2,214	0	6,718	1,009	2	42	11	0	0.00%
70	Corporates - Of Which: Specialised Lending	0	0	5,242	0	0	0	1,183	0	4,491	773	21	2	0	0	
71	Corporates - Of Which: SME general corporates	0	0	446	0	0	0	105	0	350	5	1	0	0	0	
72	Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
73	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
74	Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
76	Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
77	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
78	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
79	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
80	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
81	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
82	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
83	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
84	TOTAL	0	0	9,588	8	0	0	2,374	0	6,814	1,096	5	42	11	0	2.82%

2025 EU-wide Stress Test: Credit risk IRB
Landesbank Baden-Württemberg

			123456789101112131415														
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(min EUR,%)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86		Central governments	0	0	209	0	0	0	0	0	0	0	0	0	0	0	0
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89		Institutions			2,209	0			92	0	1	0	0	0	0	0	0
90		Corporates	0	0	5,675	75	0	0	1,916	0	3,938	1,800	0	13	14	0	0
91		Corporates - Of Which: Specialised Lending	0	0	4,406	75	0	0	1,266	0	2,867	1,283	0	7	5	0	0
92		Corporates - Of Which: SME	0	0	262	0	0	0	57	0	25	131	0	0	1	0	0
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
94		Retail	0	0			0	0			0	0	0	0	0	0	0
95		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	0
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	0
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	0
98		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	0
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	0
100		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	0
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
102		Equity	0	0			0	0			0	0	0	0	0	0	0
103		Securitisation	0	0			0	0			0	0	0	0	0	0	0
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	0
105		TOTAL	0	0	7,989	75	0	0	2,007	0	3,939	1,800	0	13	14	0	0

			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts										
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(min EUR, %)															
106	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107		Central governments	0	0	97	0	0	0	13	0	45	50	0	0	0	0	0
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110		Institutions	0	0	21,740	0	0	0	1,181	0	1,868	2	0	0	0	0	0
111		Corporates	0	0	3,537	75	0	0	1,165	0	2,407	1,161	75	18	20	7	9.79%
112		Corporates - Of Which: Specialised Lending	0	0	2,772	71	0	0	870	0	1,786	915	70	15	17	7	10.02%
113		Corporates - Of Which: SME general corporates	0	0	19	0	0	0	2	0	45	2	0	0	0	0	0
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
117		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
119		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
123		Equity	2	0	0	0	5	4	0	0	0	0	0	0	0	0	0
124		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126		TOTAL	2	0	25,374	75	5	4	2,359	0	4,320	1,212	75	18	20	7	9.79%

			Restated 31/12/2024*															
			Exposure values				Risk exposure amounts											
			A-IRB		F-IRB		A-IRB		F-IRB									
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
RowNum		(min EUR, %)																
127	SWITZERLAND	Central banks	0	0	5	0	0	0	0	0	5	0	0	0	0	0		
128		Central governments	0	0	220	0	0	0	0	0	70	93	59	0	0	0	3	
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4.71%	
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
131		Institutions	0	0	3,484	0	0	0	307	0	224	1	0	0	0	0		
132		Corporates	0	0	2,918	1	0	0	1,026	0	2,479	628	1	5	11	0	25.04%	
133		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
134		Corporates - Of Which: SME general corporates	0	0	94	0	0	0	15	0	56	38	0	0	1	0		
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	8	1	0	0	0	0		
136		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
137		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
138		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
139		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
140		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
144		Equity	6	0			14	0										
145		Securitisation	0	0			0	0										
146		Other non-credit obligation assets	0	0			0	0										
147		TOTAL	6	0	6,628	1	14	0	1,333	0	2,778	722	59	5	12	3	4.88%	

			Restated 31/12/2024*															
			Exposure values				Risk exposure amounts											
			A-IRB		F-IRB		A-IRB		F-IRB									
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
RowNum		(min EUR, %)																
148	AUSTRIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
149		Central governments	0	0	571	0	0	0	12	0	80	42	0	0	0	0	0	
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
152		Institutions	1,951	0	1,951	0	217	0	302	7	0	0	0	0	0	0	0	
153		Corporates	0	0	2,398	95	0	0	859	0	2,321	640	108	11	17	75	69.45%	
154		Corporates - Of Which: Specialised Lending	0	0	222	0	0	0	43	0	149	30	0	0	0	0	0	
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	10	0	3	0	0	0	0	0	0	
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
157		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
158		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
159		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
160		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
161		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
165		Equity	98	0	98	0	246	98	0	0	0	0	0	98	0	0	0	
166		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
167		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
168	TOTAL	98	0	4,920	95	246	0	1,088	0	2,703	689	105	11	17	75	69.45%		

2025 EU-wide Stress Test: Credit risk IRB
Landesbank Baden-Württemberg

			123456789101112131415														
			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposureStage 2 exposure		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mn EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	UNITED KINGDOM	Central banks	0	0	10	0	0	0	1	0	9	0	0	0	0	0	0
170		Central governments	0	0	110	0	0	0	14	0	58	3	0	2	0	0	0
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173		Institutions	0	0	14,900	0	0	0	994	0	346	1	0	0	0	0	0
174		Corporates	0	0	2,429	0	0	0	939	0	1,735	576	0	8	29	0	0
175		Corporates - Of Which: Specialised Lending	0	0	1,841	0	0	0	679	0	1,249	471	0	7	19	0	0
176		Corporates - Of Which: SME general corporates	0	0	3	0	0	0	3	0	1	0	0	0	0	0	0
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
181		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
182		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
184		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
186		Equity	1	0	0	0	2	0	0	0	0	0	0	0	0	0	0
187		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
188		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
189		TOTAL	1	0	17,449	0	2	0	1,948	0	2,148	581	0	11	29	0	0

			Restated 31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
RowNum		(mn EUR, %)															
190	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191		Central governments	0	0	320	0	0	0	102	0	0	0	0	0	0	0	0
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194		Institutions	0	0	2	0	0	0	1	0	1	0	0	0	0	0	0
195		Corporates	0	0	1,823	0	0	0	582	0	1,211	595	0	13	9	0	99.77%
196		Corporates - Of Which: Specialised Lending	0	0	1,637	0	0	0	504	0	1,050	570	0	11	7	0	0
197		Corporates - Of Which: SME general corporates	0	0	134	0	0	0	52	0	131	1	0	2	0	0	0
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
199		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
200		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
201		Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
202		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
203		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
205		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
207		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
208		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
209		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
210		TOTAL	0	0	2,145	0	0	0	685	0	1,212	595	0	13	9	0	99.77%

			Restated 31/12/2024*															
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
			A-IRB		F-IRB		A-IRB		F-IRB									
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
RowNum		(mn EUR, %)																
211	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
213		Regional governments or local authorities	0	0	2,130	0	0	0	376	0	41	0	0	0	0	0	0	0
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
215		Institutions	0	0	3,280	0	0	0	313	0	319	0	0	0	0	0	0	0
216		Corporates	0	0	1,069	0	0	0	421	0	781	256	0	6	14	0	0	0
217		Corporates - Of Which: Specialised Lending	0	0	1,033	0	0	0	399	0	758	238	0	4	13	0	0	0
218		Corporates - Of Which: SME general corporates	0	0	4	0	0	0	2	0	3	0	0	0	0	0	0	0
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
221		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
222		Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
223		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
229		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231		TOTAL	0	0	6,479	0	0	0	1,110	0	1,141	256	0	6	14	0	0	0

2025 EU-wide Stress Test: Credit risk IRB
Landesbank Baden-Württemberg

			Baseline Scenario																																			
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36															
			31/12/2025												31/12/2026												31/12/2027											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure															
RowNum			(m€ EUR, %)																																			
1	Landesbank Baden-Württemberg	Central banks	45,789	0	0	0	0	0	-	45,789	0	0	0	0	0	-	45,789	0	0	0	0	0	-															
2		Central governments	11,653	2,190	250	1	1	103	41.18%	11,642	2,189	251	1	1	103	41.17%	11,634	2,200	253	1	0	104	41.16%															
3		Regional governments or local authorities	41	0	0	0	0	0	40.00%	41	0	0	0	0	0	-	40.00%	40	0	0	0	0	0	-														
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-														
5		Institutions	8,312	618	37,949	10	2	4	37.94%	8,364	564	20	2	2	8	37.81%	8,302	606	31	2	2	12	37.81%															
6		Corporates	92,133	35,556	3,314	90	312	1,183	35.68%	92,102	34,773	4,136	88	304	1,422	34.44%	88,108	38,000	4,845	84	330	1,641	33.87%															
7		Corporates - Of Which: Specialised Lending	25,533	14,667	1,462	10	93	338	23.11%	25,808	14,169	1,686	9	85	377	22.39%	24,669	15,131	1,862	8	90	409	21.98%															
8		Corporates - Of Which: SME general corporates	11,151	3,319	231	5	26	68	29.59%	11,251	3,345	309	5	23	85	27.59%	10,860	3,669	371	4	25	99	26.78%															
9		Corporates - Of Which: Purchased receivables	1,728	862	73	2	7	37	51.21%	1,673	899	92	1	5	42	45.99%	1,609	945	109	1	7	47	42.68%															
10		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-														
11		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-													
12		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	-													
13		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
14		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
18		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
19		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
20		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-												
21		TOTAL	157,927	38,364	3,574	93	315	1,289	36.07%	157,929	37,536	4,400	90	307	1,533	34.84%	153,873	40,863	5,130	86	332	1,757	34.26%															

			Baseline Scenario																						
			31/12/2025											31/12/2027											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
RowNum		(m EUR, %)																							
22	GERMANY	Central banks	39,003	0	0	0	0	0	-	39,003	0	0	0	0	0	-	39,003	0	0	0	0	0	0		
23		Central governments	10,395	1,552	188	0	0	78	41.56%	10,393	1,553	189	0	0	79	41.56%	10,391	1,553	190	0	0	0	79		
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79		
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41.54%		
26		Institutions	2,023	180	2	0	0	0	28.40%	2,011	191	2	0	0	1	23.80%	1,997	204	3	0	0	1	21.63%		
27		Corporates	62,955	23,243	2,131	70	198	825	38.72%	62,956	22,683	2,691	68	192	994	36.96%	60,955	24,745	3,189	65	203	1,150	36.07%		
28		Corporates - Of Which: Specialised Lending	9,467	6,913	565	3	36	138	23.66%	9,741	6,549	676	3	33	153	22.67%	9,390	6,826	748	3	32	165	21.22%		
29		Corporates - Of Which: SME general corporates	10,394	3,257	223	5	25	67	29.83%	10,490	3,090	295	4	22	82	27.83%	10,132	3,351	351	4	24	95	27.03%		
30		Corporates - Of Which: Purchased receivables	1,537	854	54	1	6	20	36.53%	1,485	889	71	1	6	24	33.36%	1,428	930	87	1	7	27	31.50%		
31		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
34		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
35		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
39		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
40		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
41		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
42		TOTAL	114,375	24,975	2,321	70	199	904	38.94%	114,363	24,426	2,882	69	192	1,073	37.25%	111,786	26,503	3,382	65	204	1,230	36.37%		

			Baseline Scenario																						
			31/12/2025												31/12/2026										
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
RowNum	(m EUR, %)																								
43	UNITED STATES	Central banks	6,723	0	0	0	0	0	6,723	0	0	0	0	0	0	6,723	0	0	0	0	0	0	0	0	
44		Central governments	86	0	0	0	0	0	40.00%	86	0	0	0	0	0	40.00%	86	0	0	0	0	0	0	40.00%	
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
47		Institutions	630	5	0	0	0	0	39.51%	624	10	1	0	0	0	39.48%	628	6	1	0	0	0	1	39.44%	
48		Corporates	3,292	2,705	710	3	35	187	26.29%	3,265	2,664	788	3	30	207	26.23%	3,134	2,726	847	3	28	223	26.28%		
49		Corporates - Of Which: Specialised Lending	2,569	2,292	670	1	22	172	25.72%	2,488	2,260	723	1	19	182	25.14%	2,354	2,357	760	1	19	189	24.80%		
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	40.01%	0	0	0	0	0	0	40.01%	0	0	0	0	0	0	0	40.03%	
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
53		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
54		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
55		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
56		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
60		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
61		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
62		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
63	TOTAL	10,731	2,710	710	3	35	187	26.30%	10,698	2,665	789	3	30	207	26.25%	10,571	2,732	848	3	28	223	26.30%			

			Baseline Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
RowNum		(mn EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89		Institutions	1	0	0	0	0	0	0	30.27%	1	0	0	0	0	0	0	30.93%	1	0	0	0	0	0
90		Corporates	3,810	1,891	37	2	5	7	18.25%	3,849	1,827	63	2	5	12	18.57%	3,711	1,944	83	2	6	16	18.98%	
91		Corporates - Of Which: Specialised Lending	2,828	1,401	21	1	2	3	13.56%	2,862	1,351	36	1	1	3	5	13.59%	2,765	1,436	48	1	2	7	13.63%
92		Corporates - Of Which: SME	27	128	1	0	0	0	12.25%	31	123	2	0	0	0	0	12.29%	33	121	2	0	0	0	12.50%
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
95		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
98		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
103		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	-	0	0	0	0	0	0	
105		TOTAL	3,811	1,891	37	2	5	7	18.25%	3,849	1,827	63	2	5	12	18.57%	3,712	1,944	83	2	6	16	18.98%	

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mfn EUR, %)																					
106		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	40.00%	44	0	0	0	0	0
107		Central governments	45	50	0	0	0	0	40.00%	45	50	0	0	0	0	40.00%	44	50	0	0	0	0	40.00%
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	1,866	3	1	0	0	0	27.19%	1,863	6	2	0	0	0	27.27%	1,857	10	2	0	0	1	27.33%
111		Corporates	2,262	1,285	96	1	9	12	12.40%	2,269	1,259	115	1	9	16	14.08%	2,107	1,404	131	1	11	20	15.23%
112		Corporates - Of Which: Specialised Lending	1,713	970	87	1	6	10	11.82%	1,693	976	101	1	6	13	12.88%	1,582	1,077	112	1	8	15	13.60%
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	24.39%	0	0	0	0	0	0	24.83%	0	0	0	0	0	0	25.02%
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	4,173	1,338	97	1	9	12	12.53%	4,176	1,315	116	1	9	17	14.27%	4,009	1,464	134	1	11	21	15.46%

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			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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		Baseline Scenario																				
		31/12/2025							31/12/2026							31/12/2027						
RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	UNITED KINGDOM	Central banks	0	0	0	0	0	-	9	0	0	0	0	0	0	9	0	0	0	0	0	0
170		Central governments or local authorities	58	3	0	0	0	0	40.00%	58	3	0	0	0	0	40.00%	57	4	0	0	0	40.00%
171		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
172		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
173		Institutions	318	29	0	0	0	0	46.94%	307	60	1	0	0	0	46.86%	298	48	1	0	0	46.80%
174		Corporates	1,672	620	18	1	16	5	1,642	653	34	1	17	10	23.14%	1,577	686	49	1	17	14	25.53%
175		Corporates - Of Which: Specialised Lending	1,218	487	15	1	11	4	1,218	499	11	0	11	5	25.39%	1,166	59	0	0	0	25.54%	0
176		Corporates - Of Which: SME general corporates	1	0	0	0	0	0	36.37%	0	0	0	0	0	0	36.49%	1	0	0	0	0	36.53%
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
179		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
180		Retail - Secured by commercial property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
181		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
182		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
184		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
186		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
187		Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
188		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0
189	TOTAL	2,057	652	19	1	16	5	28.99%	2,016	678	35	1	17	10	20.55%	1,961	737	50	1	17	15	20.98%

		31/12/2025							Baseline Scenario							31/12/2027							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
RowNum		(mfn EUR, %)																					
190	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
194		Institutions	1	0	0	0	0	0	47.66%	0	0	0	0	0	0	47.66%	1	0	0	0	0	47.66%	
195		Corporates	1,257	539	10	1	2	2	18.65%	3,311	476	20	1	2	3	17.52%	1,202	577	27	1	4	5	17.30%
196		Corporates - Of Which: Specialised Lending	1,107	504	8	1	1	1	15.61%	1,160	443	16	1	2	3	15.82%	1,068	529	22	0	3	4	15.97%
197		Corporates - Of Which: SME general corporates	121	10	1	10	121	0	19.09%	0	9	2	128	2	130	0	0	0	0	0	0	20.35%	
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
199		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
200		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
201		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
202		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
203		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
205		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
207		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
208		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
209		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
210		TOTAL	1,258	539	10	1	2	2	18.65%	3,311	476	20	1	2	3	17.52%	1,203	577	27	1	4	5	17.30%

		31/12/2025							Baseline Scenario 31/12/2026							31/12/2027						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row/Num		(min EUR, %)																				
211	CANADA	Central banks	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	
212		Central governments	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	
213		Regional governments or local authorities	41	0	0	0	0	0	40.00%	41	0	0	0	0	0	40.00%	40	0	0	0	0	40.00%
214		Public sector entities	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	
215		Institutions	319	0	0	0	0	7.74%	318	0	0	0	0	0	1	7.62%	318	0	0	0	0	7.52%
216		Corporates	270	255	13	0	3	2	16.90%	768	251	18	3	3	17.34%	692	324	22	0	4	4	17.79%
217		Corporates - Of Which: Specialised lending	749	235	12	0	3	2	16.19%	748	231	17	3	3	16.31%	672	303	21	0	4	3	16.46%
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	-	40.51%	0	0	0	0	0	0	40.51%	0	0	0	0	0	40.51%
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
220		Retail	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
221		Retail - Secured by residential estate property	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
222		Retail - Qualifying Revolving	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
223		Retail - Purchased receivables	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
224		Retail - Other Retail	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
227		Collective investments undertakings (CUI)	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
228		Equity	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
229		Securitisation	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
230		Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0
231		TOTAL	1,129	255	13	0	3	2	16.82%	1,127	252	18	3	3	17.22%	1,050	325	22	0	4	4	17.64%

2025 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

			Adverse Scenario																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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Row/turm			(min EUR, %)	Adverse Scenario																																			
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				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure															
43	UNITED STATES	Central banks	6,723	0	0	0	0	0		6,723	0	0	0	0	0		6,723	0	0	0	0	0	0																
44		Central governments	86	0	0	0	0	0	40.00%	86	0	0	0	0	0	40.00%	86	0	0	0	0	0	0	40.00%															
45		Regional governments or local authorities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
46		Public sector entities	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
47		Institutions	622	12	1	0	0	0	39.51%	615	18	1	0	0	1	39.56%	617	17	2	0	0	0	1	39.60%															
48		Corporates	2,297	3,586	824	4	139	272	33.00%	2,384	3,584	1,138	4	118	358	31.48%	2,626	2,674	1,406	4	95	432	30.74%																
49		Corporates - Of Which: Specialised Lending	1,555	3,142	775	2	124	253	32.64%	1,630	2,780	1,061	2	106	326	30.73%	1,852	2,313	1,306	2	85	390	29.83%																
50		Corporates - Of Which: SME: general corporates	0	0	0	0	0	0	45.23%	0	0	0	0	0	0	45.28%	0	0	0	0	0	0	0	45.31%															
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
52		Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
53		Retail - Secured by residential estate property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
54		Retail - Qualifying revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
55		Retail - Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
56		Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
59		Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
60		Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
61		Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
62		Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0																
63	TOTAL	9,748	3,598	825	4	139	273	33.06%	9,809	3,202	1,140	4	118	359	31.49%	10,562	2,691	1,408	4	95	433	30.75%																	

2025 EU-wide Stress Test: Credit risk IRB

Landesbank Baden-Württemberg

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	
			Adverse Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
85	LUXEMBOURG	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
89		Institutions	0	0	0	0	0	0	30.27%	0	0	0	0	0	0	0	30.31%	0	0	0	0	0	0	0
90		Corporates	2,286	3,395	56	3	36	14	25.26%	2,135	3,461	142	3	38	36	25.34%	2,682	2,810	246	3	32	63	25.37%	
91		Corporates - Of Which: Specialised Lending	1,395	2,822	33	1	24	7	20.87%	1,260	2,802	88	1	26	19	21.58%	1,811	2,276	163	2	22	36	22.25%	
92		Corporates - Of Which: SME	19	236	2	0	1	0	19.59%	15	236	4	0	1	1	19.92%	19	230	8	0	1	2	20.50%	
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
94		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
95		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
96		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
97		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
98		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
102		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
103		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
104		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
105		TOTAL	2,287	3,396	56	3	36	14	25.26%	2,135	3,461	142	3	38	36	25.34%	2,682	2,810	246	3	32	63	25.37%	

			Adverse Scenario																						
			31/12/2025							31/12/2026							31/12/2027								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
RowNum		(mln EUR, %)																							
106	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
107		Central governments	45	50	0	0	0	0	40.00%	43	51	0	0	0	0	40.00%	43	51	0	0	0	0	40.00%		
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
110		Institutions	1,769	1,05	2	0	0	1	27.19%	1,821	45	4	0	1	27.23%	1,811	55	5	0	1	49	1	27.22%		
111		Corporates	1,878	1,657	107	2	29	31	28.72%	1,836	1,653	154	2	30	44	28.79%	1,906	1,335	201	2	29	58	29.01%		
112		Corporates - Of Which: Specialised Lending	1,431	1,243	97	1	23	28	29.32%	1,380	1,257	133	1	23	38	28.64%	1,449	1,152	170	1	23	48	28.30%		
113		Corporates - Of Which: SME general corporates	31	10	0	0	0	0	31.17%	30	16	1	0	1	0	31.24%	30	15	2	0	0	1	30.98%		
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
116		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
117		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
118		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
119		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
123		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
124		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
125		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
126		TOTAL	3,686	1,812	109	3	29	31	28.69%	3,701	1,749	157	2	30	45	28.76%	3,759	1,642	206	2	29	60	28.98%		

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	SWITZERLAND	Central banks	5	0	0	0	0	0	0	5	0	0	0	0	0	0	5	0	0	0	0	0	
128		Central governments	70	93	59	0	0	23	40.00%	70	93	59	0	0	23	40.00%	70	93	59	0	0	23	40.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
131		Institutions	74	151	1	0	0	26.16%	201	24	1	198	26	0	26.23%	198	26	1	0	0	0	26.25%	
132		Corporates	2,144	941	22	3	9	43.92%	2,170	894	42	2	8	43.53%	2,195	851	60	2	8	26	43.13%		
133		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
134		Corporates - Of Which: SME general corporates	39	55	1	0	1	28.36%	34	59	2	0	1	27.35%	41	51	3	0	0	1	26.40%		
135		Corporates - Of Which: Purchased receivables	5	4	0	0	0	33.36%	6	3	0	0	0	37.13%	6	3	1	0	0	0	38.66%		
136		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
137		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
138		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
139		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
140		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
144		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
145		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
146		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
147		TOTAL		2,293	1,185	81	3	9	33	40.95%	2,446	1,011	101	2	42	41.33%	2,469	971	120	2	9	50	41.44%

2025 EU-wide Stress Test: Credit risk IRB
Landesbank Baden-Württemberg

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57										
			Adverse Scenario																														
			31/12/2025										31/12/2026										31/12/2027										
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure										
RowNum		(in EUR, %)																															
169	UNITED KINGDOM	Central banks	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0										
170		Central governments	57	4	0	0	0	40.00%	55	6	0	0	0	0	40.00%	55	6	0	0	0	0	0	0	40.00%									
171		Regional governments or local authorities	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0										
172		Public sector entities	0	0	0	0	0		0	0	0	0	0		0	0	0	0	0	0	0	0	0										
173		Institutions	117	229	2	0	0	46.97%	290	54	3	0	0	1	46.98%	272	72	4	0	0	0	0	0	2	46.99%								
174		Corporates	1,553	734	24	2	24	31.43%	1,481	782	47	2	24	15	31.55%	1,407	799	75	2	25	23	31.77%	1,378	800	31.78%								
175		Corporates - Of Which: Specialised Lending	1,174	527	19	1	17	26.38%	1,067	616	37	1	17	10	26.44%	1,098	562	60	1	16	16	26.54%	1,069	563	26.55%								
176		Corporates - Of Which: SME general corporates	1	0	0	0	0	42.20%	1	0	0	0	0	0	40.50%	1	0	0	0	0	0	0	0	38.98%									
177		Corporates - Of Which: Purchased receivables	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
178		Retail	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
179		Retail - Secured by residential estate property	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
180		Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
181		Retail - Purchased receivables	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
182		Retail - Other Retail	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
183		Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
184		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
185		Collective investments undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
186		Equity	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
187		Securitisation	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
188		Other non-credit obligation assets	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0										
189		TOTAL	1,736	967	26	2	24	32.67%	1,636	842	50	2	24	16	32.52%	1,623	827	78	2	25	25	31.91%	1,593	825	31.91%								

			Adverse Scenario																					
			31/12/2025								31/12/2026								31/12/2027					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
RowNum	(mBn EUR, %)																							
190	POLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
191		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
194		Institutions	0	0	0	0	0	0	47.66%	1	0	0	0	0	0	47.66%	1	0	0	0	0	0	47.66%	
195		Corporates	754	1,035	17	2	31	4	25.40%	679	1,068	60	2	32	15	25.60%	865	821	120	2	28	31	25.98%	
196		Corporates - Of Which: Specialised Lending	716	889	15	2	26	3	23.88%	640	927	52	2	28	13	25.06%	786	729	105	2	24	27	25.65%	
197		Corporates - Of Which: SME general corporates	30	101	1	0	4	0	27.09%	31	96	5	0	4	1	27.60%	65	56	10	0	3	3	27.92%	
198		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
199		Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
200		Retail - Secured by residential estate property	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
201		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
202		Retail - Purchased receivables	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
203		Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
204		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
205		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
206		Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
207		Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
208		Securitisation	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
209		Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0		
210		TOTAL	754	1,036	17	2	31	4	25.40%	679	1,068	60	2	32	15	25.60%	865	821	120	2	28	31	25.99%	

			Adverse Scenario																						
			31/12/2025							31/12/2026							31/12/2027								
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
RowNum	(mBn EUR, %)																								
211	CANADA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
212		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
213		Regional governments or local authorities	38	2	0	0	0	0	40.00%	35	5	0	0	0	0	0	40.00%	35	5	0	0	0	0	40.00%	
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
215		Institutions	289	30	0	0	0	0	7.74%	311	8	1	0	0	0	7.51%	309	9	1	0	0	0	7.51%		
216		Corporates	470	543	24	1	16	8	24.56%	495	494	49	1	14	12	25.07%	566	401	70	1	11	18	25.29%		
217		Corporates - Of Which: Specialised Lending	453	520	23	1	15	6	24.09%	477	472	48	0	13	12	24.54%	549	378	69	0	11	17	24.73%		
218		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	46.59%	0	0	0	0	0	0	46.59%	0	0	0	0	0	0	46.59%		
219		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
220		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
221		Retail - Secured by residential estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
222		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
223		Retail - Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
224		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
225		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
226		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
228		Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
229		Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
230		Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
231		TOTAL	798	575	24	1	16	8	24.28%	841	507	49	1	14	12	24.83%	911	415	71	1	11	18	25.09%		

2025 EU-wide Stress Test: Credit risk STA
Landesbank Baden-Württemberg

			1	2	3	4	5	6	7	8	9	10	11	
			Restated											
			31/12/2024*											
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Landesbank Baden-Württemberg	Central banks	(min EUR, %)	54	0	0	0	56	0	0	0	0	0.00%	
2		Central governments		495	0	2	0	319	0	0	1	0	0.00%	
3		Regional governments or local authorities		2,838	0	1	0	2,532	95	0	1	0	0.00%	
4		Public sector entities		873	0	83	0	859	2	0	0	0	16.38%	
5		Multilateral Development Banks			0	0	0	0	0	0	0	0	0.00%	
6		International Organisations		651	0	0	0	697	0	0	0	0	0.00%	
7		Institutions		43,814	0	637	0	39,641	175	2	4	1	26.42%	
8		Corporates		7,916	50	5,129	72	3,869	1,849	133	32	18	93	70.10%
9		of which: Other - SME		1,014	7	812	11	919	197	13	2	2	2	54.67%
10		of which: Specialised Lending			0	0	0		0	0	0	0	0	0.00%
11		Retail		3,936	42	2,630	56	3,292	1,334	54	30	22	23	41.95%
12		of which: SME		2,550	22	1,492	29	1,990	581	25	8	16	5	21.29%
13		Secured by mortgages on immovable property and ADC exposures		7,518	0	1,480	11	5,651	1,805	24	4	12	8	31.11%
14		of which: Residential immovable property		6,820	7	2,946	9	5,162	1,621	22	3	10	6	29.12%
15		of which: Commercial immovable property		655	1	468	2	482	185	3	1	2	2	46.19%
16		of which: Land acquisition, development and construction exposures (ADC)		44	0	66	0	37	0	0	0	0	0	0.00%
17		Subordinated debt exposures		15	0	22	0	0	78	0	0	0	0	0.00%
18		Covered bonds		485	0	0	0	412	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a 3T credit assessment			0	0	0	0	0	0	0	0	0	0.00%
20		Collective Investments undertakings (CIU)		20	0	27	0	0	0	0	0	0	0	0.00%
21		Equity			0	0	0	0	0	0	0	0	0	0.00%
22		Securitisation												
23		Other exposures		64	0	64	0	0	2	0	0	0	0	0.00%
24		TOTAL		66,693	100	12,075	139	59,891	5,699	214	32	53	124	58.05%

RowNum				Restated										
				31/12/2024*										
				Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
				Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	GERMANY	Central banks	(min EUR, %)	54	0	0	0	56	0	0	0	0	0	0.00%
26		Central governments		268	0	0	0	20	161	0	0	0	0	0.00%
27		Regional governments or local authorities		2,673	0	1	0	2,368	95	0	1	0	0	0.00%
28		Public sector entities		873	0	83	0	859	2	0	0	0	0	16.38%
29		Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions		43,707	0	589	0	39,621	96	2	4	0	1	26.42%
32		Corporates		6,582	48	3,827	67	5,783	1,840	129	11	13	90	69.81%
33		of which: Other - SME		938	7	738	10	908	128	13	1	1	7	54.65%
34		of which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0.00%
35		Retail		3,899	42	2,589	56	3,239	1,328	54	9	22	23	41.87%
36		of which: SME		2,525	22	1,474	29	1,967	580	25	8	16	5	21.27%
37		Secured by mortgages on immovable property and ADC exposures		7,265	8	3,268	10	5,519	1,717	24	3	11	7	31.29%
38		of which: Residential immovable property		6,678	1	2,854	9	5,043	1,598	21	2	10	6	29.47%
39		of which: Commercial immovable property		587	1	414	2	476	110	3	1	1	1	46.19%
40		of which: Land acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0	0	0	0	0.00%
41		Subordinated debt exposures		13	0	19	0	0	78	0	0	0	0	0.00%
42		Covered bonds		485	0	0	0	412	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a 3T credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)		20	0	27	0	0	0	0	0	0	0	0.00%
45		Equity		0	0	0	0	0	0	0	0	0	0	0.00%
46		Securitisation												
47		Other exposure		61	0	61	0	0	0	0	0	0	0	0.00%
48		TOTAL		65,889	96	10,464	134	57,926	4,317	209	29	47	120	57.73%

RowNum				Restated										
				31/12/2024*										
				Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
				Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	UNITED STATES	Central banks	(min EUR, %)	0	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments		0	0	0	0	0	0	0	0	0	0	0.00%
51		Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions		28	0	9	0	17	0	0	0	0	0	0.00%
56		Corporates		77	0	80	0	57	53	0	0	0	0	49.91%
57		of which: Other - SME		0	0	1	0	0	1	0	0	0	0	0.00%
58		of which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail		0	0	0	0	0	0	0	0	0	0	0.00%
60		of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures		8	0	5	0	7	1	0	0	0	0	0.00%
62		of which: Residential immovable property		8	0	4	0	7	1	0	0	0	0	0.00%
63		of which: Commercial immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
64		of which: Land acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures		0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a 3T credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity		0	0	0	0	0	0	0	0	0	0	0.00%
70		Securitisation												
71		Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
72		TOTAL		114	0	93	0	82	56	0	0	0	0	41.47%

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
				Restated										
				31/12/2024*										
				Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure
				Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	NETHERLANDS	Central banks		0	0	0	0	0	0	0	0	0	0	0.00%
74		Central governments		0	0	0	0	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
78		International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions		1	0	2	0	1	0	0	0	0	0	0.00%
80		Corporates		88	0	71	0	22	48	0	0	1	0	66.75%
81		of which: Other - SME		4	0	2	0	0	3	0	0	0	0	0.00%
82		of which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail		1	0	1	0	1	0	0	0	0	0	0.00%
84		of which: SME		1	0	0	0	1	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures		60	0	42	0	3	62	0	0	1	0	20.00%
86		of which: Residential immovable property		3	0	1	0	3	0	0	0	0	0	20.00%
87		of which: Commercial immovable property		57	0	42	0	0	63	0	0	1	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures		0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity		0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
95		Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
96		TOTAL		148	0	115	0	36	102	0	0	2	0	28.23%

RowNum			(mln EUR, %)	Restated										
				31/12/2024*										
				31/12/2024*										
				Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
				Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	LUXEMBOURG	Central banks		0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments		0	0	0	0	0	0	0	0	0	0	0.00%
99		Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
100		Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions		0	0	0	0	0	0	0	0	0	0	0.00%
104		Corporates		23	2	23	4	22	8	0	0	0	0	100.00%
105		of which: Other - SME		4	0	3	0	4	0	0	0	0	0	0.00%
106		of which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail		0	0	0	0	0	0	0	0	0	0	0.00%
108		of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures		1	0	0	0	1	0	0	0	0	0	0.00%
110		of which: Residential immovable property		1	0	0	0	1	0	0	0	0	0	0.00%
111		of which: Commercial immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures		0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity		0	0	0	0	0	0	0	0	0	0	0.00%
118		Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
119		Other exposures		1	0	1	0	0	0	0	0	0	0	0.00%
120		TOTAL		27	2	27	4	23	8	0	0	0	0	100.00%

RowNum			(mln EUR, %)	Restated										
				31/12/2024*										
				31/12/2024*										
				Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
				Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	FRANCE	Central banks		0	0	0	0	0	0	0	0	0	0	0.00%
122		Central governments		0	0	0	0	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities		0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities		0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks		0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations		0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions		0	0	0	0	0	0	0	0	0	0	0.00%
128		Corporates		5	0	5	0	2	3	0	0	0	0	40.95%
129		of which: Other - SME		1	0	1	0	1	0	0	0	0	0	45.55%
130		of which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail		0	0	1	0	2	0	0	0	0	0	0.00%
132		of which: SME		0	0	0	0	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures		11	0	8	0	10	1	0	0	0	0	51.00%
134		of which: Residential immovable property		11	0	8	0	10	1	0	0	0	0	51.00%
135		of which: Commercial immovable property		0	0	0	0	0	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures		0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds		0	0	0	0	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity		0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation		0	0	0	0	0	0	0	0	0	0	0.00%
143		Other exposures		0	0	0	0	0	0	0	0	0	0	0.00%
144		TOTAL		18	0	15	0	14	4	0	0	0	0	48.78%

RowNum			(mln EUR, %)	Restated										
				31/12/2024*										
				Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
				Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	SWITZERLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%	
146		Central governments	1	0	0	0	0	0	0	0	0	0	0.00%	
147		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%	
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%	
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%	
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%	
151		Institutions	2	0	0	0	2	0	0	0	0	0	0.00%	
152		Corporates	67	1	64	1	37	12	1	0	0	0	37.34%	
153		of which: Other - SME	14	0	11	0	9	4	0	0	0	0	30.05%	
154		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%	
155		Retail	16	0	12	0	20	2	0	0	0	0	37.20%	
156		of which: SME	7	0	4	0	7	0	0	0	0	0	0.00%	
157		Secured by mortgages on immovable property and ADC exposures	55	0	41	0	40	14	0	0	0	0	14.97%	
158		of which: Residential immovable property	50	0	36	0	38	12	0	0	0	0	14.97%	
159	of which: Commercial immovable property	5	0	5	0	2	2	0	0	0	0	0.00%		
160	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%		
161	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
162	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
163	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
164	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
165	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
166	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
167	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
168	TOTAL	143	1	118	1	100	30	2	0	0	0	36.39%		

		Restated										
		31/12/2024*										
RowNum		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
		(mln EUR, %)										
241	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
242	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
243	Regional governments or local authorities	92	0	0	0	92	0	0	0	0	0	0.00%
244	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
245	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
246	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
247	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
248	Corporates	1	0	1	0	9	1	0	0	0	0	100.00%
249	of which: Other - SME	0	0	0	0	0	0	0	0	0	0	100.00%
250	of which: Specialised lending	0	0	0	0	0	0	0	0	0	0	0.00%
251	Retail	0	0	0	0	0	0	0	0	0	0	32.00%
252	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
253	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
254	of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
255	of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
256	of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
257	Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
258	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
259	Claims on institutions and corporates with a 3T credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
260	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
261	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
262	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
263	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
264	TOTAL	93	0	1	0	101	1	0	0	0	0	70.85%

2025 EU-wide Stress Test: Credit risk STA
Landesbank Baden-Württemberg

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
			Baseline Scenario																					
			31/12/2025										31/12/2026										31/12/2027	
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1	Landesbank Baden-Württemberg	(min EUR, %)																						
		Central banks	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%
2		Central governments	70	350	0	0	0	0	40.00%	70	350	0	0	0	0	0	40.00%	70	350	0	0	0	0	40.00%
3		Regional governments or local authorities	2,510	117	0	0	0	0	40.00%	2,477	150	0	0	0	0	0	40.00%	2,449	177	1	0	0	0	40.00%
4		Public sector entities	836	25	1	0	0	0	29.04%	829	32	1	0	0	0	0	29.64%	813	47	1	0	0	0	29.77%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	649	7	0	0	0	0	45.00%	623	33	1	0	0	0	0	45.00%	612	44	1	0	0	0	45.00%
7		Institutions	39,359	448	11	3	3	29.96%	39,136	461	21	3	4	30.24%	38,841	345	32	3	6	31	3	6	31	31.23%
8		Corporates	6,412	2,057	206	7	17	13%	6,375	2,021	278	6	16	13%	6,348	2,075	346	6	17	156	6	17	156	44.92%
9		of which: Other - SME	854	248	27	2	3	11	40.07%	839	247	42	1	3	14	32.77%	813	260	56	1	3	0	0	29.57%
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
11		Retail	3,327	1,222	133	11	29	49	37.48%	3,360	1,117	203	9	25	71	35.09%	3,337	1,074	269	9	23	92	34.14%	
12		of which: SME	1,877	637	82	9	16	25	29.96%	1,832	627	137	7	15	41	29.77%	1,774	636	187	7	15	56	29.80%	
13		Secured by mortgages on immovable property and ADC exposures	5,820	1,817	73	1	13	14	18.71%	5,817	1,877	127	1	13	16	18.27%	5,940	1,813	157	1	11	2	13	15.59%
14		of which: Residential immovable property	5,319	1,423	62	2	11	11	17.95%	5,420	1,287	97	2	10	15	15.55%	5,457	1,217	131	2	9	19	14.49%	
15		of which: Commercial immovable property	464	194	11	0	2	3	22.77%	461	189	19	0	2	4	19.81%	448	196	26	0	2	5	18.59%	
16		of which: Land acquisition, development and construction exposures (ADC)	36	0	0	0	0	0	30.26%	36	0	0	0	0	0	30.26%	35	0	0	0	0	0	30.26%	
17		Subordinated debt exposures	1	77	0	0	0	0	40.29%	1	77	0	0	0	0	40.29%	1	75	0	0	0	0	0	40.29%
18		Covered bonds	410	2	0	0	0	0	3.00%	408	3	0	0	0	0	3.00%	406	5	0	0	0	0	0	3.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
22		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
23		Other exposures	0	2	0	0	0	0	0.00%	0	2	0	0	0	0	0.00%	0	2	0	0	0	0	0	0.00%
24	TOTAL		59,449	5,933	421	22	62	185	43.81%	59,252	5,930	622	21	57	235	37.84%	58,778	6,317	808	20	58	283	34.98%	

RowNum						Baseline Scenario																				
						31/12/2025										31/12/2027										
						Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)						56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%
25	GERMANY	Central banks	70	161	0	0	0	40.00%	70	161	0	0	0	40.00%	70	161	0	0	0	0	0	0	40.00%			
26		Central governments	2,349	113	0	0	0	40.00%	2,326	134	0	0	0	40.00%	2,306	155	1	0	0	0	0	0	40.00%			
27		Regional governments or local authorities	836	25	1	0	0	29.04%	829	32	1	0	0	29.63%	813	47	1	0	0	0	0	0	29.76%			
28		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
29		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%			
30		International Organisations	39,339	370	11	3	3	31.38%	39,116	583	20	3	4	6	31.95%	38,821	867	31	3	6	10	32.19%				
31		Institutions	5,562	1,016	173	5	12	10.01%	5,521	1,013	215	4	12	13	10.01%	5,420	1,075	256	4	12	129	30.61%				
32		Corporates	840	181	27	2	2	40.35%	822	186	41	1	2	13	32.80%	794	201	54	1	2	16	29.43%				
33		of which: Other - SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%				
34		of which: Specialised Lending	3,276	1,215	131	10	29	37.48%	3,309	1,110	209	9	23	71	35.10%	3,287	1,067	266	9	23	91	34.12%				
35		Retail	1,854	636	82	9	16	29.94%	1,810	625	137	7	15	41	29.75%	1,752	631	187	7	15	56	29.79%				
36		of which: SME	5,655	1,838	67	2	12	13.01%	5,749	1,405	106	2	10	17	16.02%	5,772	1,345	142	2	10	21	14.84%				
37		Secured by mortgages on immovable property and ADC exposures	5,199	1,403	60	1	11	17.92%	5,288	1,269	95	2	9	15	15.51%	5,316	1,198	128	2	9	19	14.44%				
38		of which: Residential immovable property	456	135	0	0	1	25.93%	451	136	10	0	1	2	20.73%	436	147	14	0	1	3	18.44%				
39		of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
40		of which: Land acquisition, development and construction exposures (ADC)	1	77	0	0	0	40.29%	1	77	0	0	0	0	40.29%	1	75	0	0	0	0	40.29%				
41		Subordinated debt exposures	410	2	0	0	0	3.00%	408	3	0	0	0	0	3.00%	406	5	0	0	0	0	3.00%				
42		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
44		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
45		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
46		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
47		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
48		TOTAL	57,552	4,519	383	20	56	45.14%	57,388	4,518	545	18	51	214	39.15%	56,964	4,798	699	18	52	283	36.15%				

RowNum				Baseline Scenario																				31/12/2027																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure					Coverage Ratio - Stage 3 exposure																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
			(min EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2025 EU-wide Stress Test: Credit risk STA
Landesbank Baden-Württemberg

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
			Baseline Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		(min EUR, %)																						
73	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
79		Institutions	1	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
80		Corporates	30	39	4	0	2	41.74%	29	37	41.72%	6	0	0	0	0.00%	3	41.72%	29	35	8	0	4	41.66%
81		of which: Other - SME	0	3	3	0	0	0	0	45.11%	0	3	3	0	0	0	45.16%	0	3	0	0	0	0	45.19%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	1	0	0	0	0	0	0	44.49%	1	0	0	0	0	0	44.59%	1	0	0	0	0	0	44.62%
84		of which: SME	1	0	0	0	0	0	0	45.58%	1	0	0	0	0	0	45.63%	1	0	0	0	0	0	45.64%
85		Secured by mortgages on immovable property and ADC exposures	3	56	5	0	1	1	18.85%	5	51	9	0	1	2	18.90%	6	47	11	0	1	2	18.93%	
86		of which: Residential immovable property	3	0	0	0	0	0	0	18.38%	2	0	0	0	0	0	17.92%	2	0	0	0	0	0	17.84%
87		of which: Commercial immovable property	1	56	5	0	1	1	18.86%	2	50	9	0	1	2	18.91%	4	46	11	0	1	2	18.95%	
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95		Other exposures	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	35	95	9	0	2	2	28.65%	36	88	15	0	1	4	28.60%	37	82	20	0	1	6	28.66%	

			Baseline Scenario																						
			31/12/2025						31/12/2026						31/12/2027										
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
			(min-EUR, %)																						
97	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
104		Corporates	23	8	0	0	0	0	85.43%	23	8	0	0	0	0	74.97%	23	8	1	0	0	0	67.53%		
105		of which: Other - SME	0	4	0	0	0	0	44.92%	0	3	0	0	0	0	44.91%	0	3	0	0	0	0	44.90%		
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
107		Retail	0	0	0	0	0	0	29.57%	0	0	0	0	0	0	29.38%	0	0	0	0	0	0	29.26%		
108		of which: SME	0	0	0	0	0	0	20.13%	0	0	0	0	0	19.98%	0	0	0	0	0	0	19.89%			
109		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	9.25%	1	0	0	0	0	9.26%	1	0	0	0	0	0	9.26%			
110		of which: Residential immovable property	1	0	0	0	0	0	9.71%	1	0	0	0	0	9.71%	1	0	0	0	0	0	9.71%			
111		of which: Commercial immovable property	0	0	0	0	0	0	5.00%	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%			
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
114		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
118		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
119		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
120		TOTAL	23	8	0	0	0	0	85.43%	23	8	0	0	0	74.97%	23	8	1	0	0	0	0	67.53%		

			Baseline Scenario																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
			31/12/2025										31/12/2026										31/12/2027																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
RowNum		(min EUR, %)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																

2025 EU-wide Stress Test: Credit risk STA
Landesbank Baden-Württemberg

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53			
			Adverse Scenario																							
			31/12/2025								31/12/2026								31/12/2027							
Row/Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		(min EUR, %)																								
1	Landesbank Baden-Württemberg	Central banks	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%			
2		Central governments	70	350	0	0	0	0	40.00%	70	350	0	0	0	0	40.00%	70	350	0	0	0	0	40.00%			
3		Regional governments or local authorities	2,450	177	0	0	0	0	40.00%	2,384	242	1	0	0	0	40.00%	2,366	260	1	0	0	0	40.00%			
4		Public sector entities	712	148	1	1	1	0	30.14%	763	96	2	0	1	1	31.11%	773	86	3	0	1	1	31.71%			
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
6		International Organisations	619	37	1	0	0	0	45.00%	602	54	1	0	0	0	45.00%	597	59	1	0	1	1	45.00%			
7		Institutions	32,339	7,451	28	5	26	9	31.55%	38,264	1,491	63	4	11	20	32.14%	38,092	1,444	80	4	13	26	32.24%			
8		Corporates	5,476	2,088	229	11	50	132	57.86%	5,612	2,483	376	9	45	140	47.92%	5,757	2,401	515	8	37	225	43.76%			
9		of which: Other - SME	620	477	32	2	10	13	40.00%	642	425	62	2	8	20	32.32%	661	379	89	2	7	27	29.83%			
10		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
11		Retail	2,869	1,652	159	18	87	63	39.55%	2,860	1,515	305	15	69	115	37.82%	2,873	1,368	438	14	55	164	37.32%			
12		of which: SME	1,490	1,005	101	13	53	35	34.31%	1,445	942	209	11	44	73	34.83%	1,452	835	309	10	36	109	35.20%			
13		Secured by mortgages on immovable property and ADC exposures	5,551	1,860	89	4	30	17	18.56%	5,571	1,765	174	4	26	39	16.57%	5,538	1,723	256	4	23	41	15.87%			
14		of which: Residential immovable property	5,131	1,599	75	3	24	13	17.30%	5,150	1,511	144	4	21	22	15.13%	5,106	1,482	217	4	18	32	14.56%			
15		of which: Commercial immovable property	385	270	14	0	6	4	24.56%	387	253	29	0	5	7	23.49%	390	238	41	0	4	10	23.23%			
16		of which: Land acquisition, development and construction exposures (ADC)	36	1	0	0	0	0	30.26%	34	2	0	0	0	0	30.26%	32	4	1	0	0	0	30.26%			
17		Subordinated debt exposures	0	78	0	0	0	0	46.32%	1	77	0	0	0	0	46.32%	2	75	1	0	0	0	46.32%			
18		Covered bonds	359	53	0	0	0	0	3.00%	400	11	1	0	0	0	3.00%	396	14	1	0	0	0	3.00%			
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
22		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
23		Other exposures	0	2	0	0	0	0	0.00%	0	2	0	0	0	0	0.00%	0	2	0	0	0	0	0.00%			
24		TOTAL		50,502	14,793	508	38	195	222	41.71%	56,604	8,278	922	33	151	346	37.53%	56,511	7,993	1,299	30	128	459	35.29%		

Row/Num				(min EUR, %)	Adverse Scenario																							
					31/12/2025								31/12/2026								31/12/2027							
					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
25	GERMANY	Central banks	56	0	0	0	0	0.00%	56	0	0	0	0	0	0.00%	56	0	0	0	0	0	0	0.00%					
26		Central governments	70	161	0	0	0	40.00%	70	161	0	0	0	0	40.00%	70	161	0	0	0	0	0	40.00%					
27		Regional governments or local authorities	2,264	133	0	0	0	40.00%	2,245	177	0	0	0	0	40.00%	2,264	197	1	0	0	0	0	40.00%					
28		Public sector entities	712	148	1	0	1	0	30.13%	763	96	2	0	1	1	31.10%	773	86	3	0	1	1	31.70%					
29		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
30		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
31		Institutions	32,320	7,372	27	5	26	9	32.50%	38,245	1,413	61	4	11	20	32.67%	38,072	1,569	78	4	13	26	32.79%					
32		Corporates	4,634	1,731	186	7	37	115	62.04%	4,971	1,508	273	6	33	143	51.52%	5,016	1,382	333	6	27	169	47.82%					
33		of which: Other - SME	611	407	31	2	9	12	40.01%	631	558	59	2	7	19	31.93%	644	320	85	2	6	25	29.36%					
34		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
35		Retail	2,871	1,594	138	18	87	63	39.66%	2,832	1,506	309	15	69	115	37.84%	2,836	1,359	427	14	55	160	37.34%					
36		of which: SME	1,469	1,002	101	13	53	35	34.29%	1,424	939	208	11	44	73	34.81%	1,431	832	309	10	36	109	35.18%					
37		Secured by mortgages on immovable property and ADC exposures	5,394	1,784	81	4	26	15	18.03%	5,415	1,687	157	4	22	25	15.00%	5,374	1,649	236	4	19	35	14.96%					
38		of which: Residential immovable property	5,018	1,575	73	3	24	13	17.28%	5,036	1,485	141	4	20	21	15.09%	4,999	1,457	218	3	18	31	14.51%					
39		of which: Commercial immovable property	378	211	8	0	2	2	24.66%	379	202	16	0	2	3	20.07%	381	193	23	0	2	4	19.02%					
40		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
41		Subordinated debt exposures	0	78	0	0	0	0	46.32%	1	77	0	0	0	0	46.32%	2	75	1	0	0	0	46.32%					
42		Covered bonds	359	53	0	0	0	0	3.00%	400	11	1	0	0	0	3.00%	396	14	1	0	0	0	3.00%					
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%					
45	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
46	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
47	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%						
48	TOTAL	48,894	13,102	455	34	176	203	44.54%	55,017	6,636	798	30	134	304	38.05%	54,850	6,492	1,109	27	115	395	35.59%						

			Adverse Scenario																							
			31/12/2025								31/12/2026								31/12/2027							
Row/Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
		(min EUR, %)																								
49	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
50		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
51		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
55		Institutions	43	1	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
56		Corporates	25	67	1	1	1	1	36,795	36,795	36	68	1	36,795	36,795	36	68	1	36,795	36,795	36	68	1	36,795		
57		of which: Other - SME	0	1	0	0	0	0	2,474	2,474	0	1	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
59		Retail	0	0	0	0	0	0	31,360	31,360	0	0	0	0	0	0.00%	33,300	0	0	0	0	0	0	34,100		
60		of which: SME	0	0	0	0	0	0	20,235	20,235	0	0	0	0	0	0.00%	19,235	0	0	0	0	0	0	19,635		
61		Secured by mortgages on immovable property and ADC exposures	7	1	0	0	0	0	9,530	9,530	7	1	0	0	0	0.00%	9,650	1	0	0	0	0	0	9,650		
62		of which: Residential immovable property	7	1	0	0	0	0	9,060	9,060	6	1	0	0	0	0.00%	9,630	6	1	0	0	0	0	9,790		
63		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
66		Covered bonds	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
69		Equity	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
70		Securitisation	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
71		Other exposures	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%		
72		TOTAL	66	69	2	1	1	1	35,945	35,945	62	70	6	1	2	35,945	35,945	67	62	9	1	3	36,020			

2025 EU-wide Stress Test: Credit risk STA
Landesbank Baden-Württemberg

			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	
			Adverse Scenario																					
			31/12/2025							31/12/2026							31/12/2027							
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		(min EUR, %)																						
73	NETHERLANDS	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
77		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
79		Institutions	0	0	0	0	0	0	47.96%	1	0	0	0	0	0	47.96%	1	0	0	0	0	0	47.96%	
80		Corporates	25	43	5	1	1	2	50.26%	24	38	10	0	0	0	50.96%	3	25	35	13	0	0	7	51.27%
81		of which: Other - SME	0	3	0	0	0	0	64.78%	0	2	0	0	0	0	64.93%	0	0	2	0	0	0	64.97%	
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
83		Retail	1	0	0	0	0	0	62.62%	1	0	0	0	0	0	62.88%	1	0	0	0	0	0	62.79%	
84		of which: SME	1	0	0	0	0	0	65.39%	1	0	0	0	0	0	65.47%	1	0	0	0	0	0	65.48%	
85		Secured by mortgages on immovable property and ADC exposures	3	55	6	0	4	2	25.38%	3	48	13	0	3	4	27.95%	4	43	17	0	2	5	29.15%	
86		of which: Residential immovable property	2	0	0	0	0	0	16.62%	2	1	0	0	0	0	12.60%	2	2	0	0	0	0	12.50%	
87		of which: Commercial immovable property	0	55	6	0	4	2	25.48%	1	48	13	0	3	4	28.08%	2	42	17	0	2	5	29.30%	
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
90		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
94		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
96		TOTAL	29	99	11	1	4	4	36.14%	29	87	23	0	3	9	37.83%	30	78	31	0	2	12	38.76%	

			Adverse Scenario																31/12/2027					
			31/12/2025								31/12/2026													
RowNum		(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
97	LUXEMBOURG	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
98		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
99		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
103		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
104		Corporates	21	9	0	0	0	0	83.98%	83.98%	22	8	1	0	0	0	85.55%	22	8	1	0	0	0	61.13%
105		of which: Other - SME	0	4	0	0	0	0	44.92%	44.92%	0	4	0	0	0	0	44.92%	0	3	0	0	0	0	44.90%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	0	0	0	0	0	0	30.51%	30.51%	0	0	0	0	0	0	30.41%	0	0	0	0	0	0	30.41%
108		of which: SME	0	0	0	0	0	0	22.27%	22.27%	0	0	0	0	0	0	21.64%	0	0	0	0	0	0	21.64%
109		Secured by mortgages on immovable property and ADC exposures	1	0	0	0	0	0	9.00%	9.00%	1	0	0	0	0	0	9.14%	1	0	0	0	0	0	9.14%
110		of which: Residential immovable property	1	0	0	0	0	0	9.71%	9.71%	1	0	0	0	0	0	9.71%	1	0	0	0	0	0	9.71%
111		of which: Commercial immovable property	0	0	0	0	0	0	5.00%	5.00%	0	0	0	0	0	0	5.00%	0	0	0	0	0	0	5.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Other exposures	0	0	0	0	0	0	0.00%	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		TOTAL	22	9	0	0	0	0	83.15%	83.15%	22	9	1	0	0	0	86.42%	23	8	1	0	0	0	59.75%

RowNum			Adverse Scenario																			
			31/12/2025								31/12/2026								31/12/2027			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
			(min EUR, %)																			
121	FRANCE	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
128		Corporates	5	5	0	0	0	23.83%	1	5	0	0	0	0	19.49%	4	4	0	0	0	0	18.03%
129		of which: Other - SME	1	0	0	0	0	39.03%	0	1	0	0	0	0	32.53%	0	1	0	0	0	0	26.00%
130		of which: Specialised Lending	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	1	0	0	0	0	32.23%	1	0	0	0	0	0	32.18%	1	0	0	0	0	0	31.10%
132		of which: SME	0	0	0	0	0	28.18%	0	0	0	0	0	0	34.84%	0	0	0	0	0	0	35.22%
133		Secured by mortgages on immovable property and ADC exposures	2	2	0	0	0	47.27%	9	2	0	0	0	0	46.61%	1	2	1	0	0	0	43.10%
134		of which: Residential immovable property	9	2	0	0	0	47.23%	9	2	0	0	0	0	46.61%	9	2	1	0	0	0	43.10%
135		of which: Commercial immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		of which: Land acquisition, development and construction exposures (ADC)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	11	7	0	0	0	46.65%	11	7	1	0	0	0	35.54%	11	7	1	0	0	0	33.02%

2025 EU-wide Stress Test: Credit risk STA
Landesbank Baden-Württemberg

		Adverse Scenario																						
		31/12/2025							31/12/2026							31/12/2027								
RowNum		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
		(mln EUR, %)																						
169	AUSTRIA	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
170		Central governments	0	22	0	0	0	0	40.00%	0	22	0	0	0	0	40.00%	0	22	0	0	0	0	40.00%	
171		Regional governments or local authorities	15	0	0	0	0	0	40.00%	15	1	0	0	0	0	40.00%	15	1	0	0	0	0	40.00%	
172		Public sector entities	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	0	0	0	0	0	0	100.00%	
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
175		Institutions	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	
176		Corporates	9	18	1	0	0	1	58.10%	8	15	2	0	0	0	57.52%	9	13	3	0	0	2	56.99%	
177		of which: Other - SME	0	1	0	0	0	0	52.03%	0	1	1	0	0	0	40.76%	0	1	1	0	0	0	34.28%	
178		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
179		Retail	17	0	0	0	0	0	50.52%	16	0	0	0	0	0	44.89%	16	1	0	0	0	0	43.28%	
180		of which: SME	15	0	0	0	0	0	43.73%	15	0	0	0	0	0	43.96%	15	0	0	0	0	0	44.01%	
181		Secured by mortgages on immovable property and ADC exposures	30	1	0	0	0	0	11.42%	29	2	0	0	0	0	16.01%	29	2	0	0	0	0	16.01%	
182		of which: Residential immovabaz property	20	1	0	0	0	0	11.50%	20	1	0	0	0	0	16.20%	20	2	0	0	0	0	16.20%	
183		of which: Commercial immovable property	0	0	0	0	0	0	9.47%	0	0	0	0	0	0	10.23%	0	0	0	0	0	0	12.09%	
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
190		Securitisation																						
191		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
192		TOTAL	70	40	1	0	0	1	52.78%	69	39	3	0	0	0	53.40%	69	38	4	0	0	2	53.27%	

RowNum				Adverse Scenario																			31/12/2027			
				31/12/2025																						
				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
			(mln EUR, %)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%			
193	UNITED KINGDOM	Central banks		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
194		Central governments		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
195		Regional governments or local authorities		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
196		Public sector entities		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
197		Multilateral Development Banks		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
198		International Organisations		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
199		Institutions		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
200		Corporates		128	0	0	0	0	99.46%	0	123	1	25	1	99.83%	25	103	2	0	0	2	96.86%				
201		of which: Other - SME		0	0	0	0	0	44.36%	0	0	0	0	0	0	44.57%	0	0	0	0	0	0	44.24%			
202		of which: Specialised Lending		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
203		Retail		0	1	0	0	0	40.72%	0	1	0	0	0	0	37.88%	1	0	0	0	0	0	34.25%			
204		of which: SME		0	0	0	0	0	31.93%	0	0	0	0	0	0	31.93%	0	0	0	0	0	0	32.35%			
205		Secured by mortgages on immovable property and ADC exposures		7	1	0	0	0	12.03%	7	1	1	0	0	13.06%	7	2	0	0	0	0	0	13.82%			
206		of which: Residential immovable property		4	1	0	0	0	8.42%	4	1	0	0	0	8.79%	4	1	0	0	0	0	0	9.26%			
207		of which: Commercial immovable property		3	1	0	0	0	14.73%	3	1	1	0	0	15.73%	3	1	0	0	0	0	0	16.57%			
208		of which: Land, acquisition, development and construction exposures (ADC)		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
209		Subordinated debt exposures		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
210		Covered bonds		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
211		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
212		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
213		Equity		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%				
214		Securitisation																								
215		Other exposures		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%			
216		TOTAL		8	130	0	0	0	72.22%	33	125	1	0	0	78.89%	32	105	2	0	0	2	82.44%				

			Adverse Scenario																				
			31/12/2025														31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
217	POLAND	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		Institutions	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%	0	0	0	0	0	0	45.00%
224		Corporates	35	74	0	0	0	0	40.05%	34	54	1	0	0	0	41.24%	66	41	2	0	0	1	42.57%
225		of which: Other - SME	0	1	0	0	0	0	18.29%	0	0	0	0	0	0	17.25%	0	0	0	0	0	0	17.11%
226		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Retail	0	0	0	0	0	0	30.46%	0	0	0	0	0	0	30.46%	0	0	0	0	0	0	30.51%
228		of which: SME	0	0	0	0	0	0	22.66%	0	0	0	0	0	0	23.16%	0	0	0	0	0	0	23.47%
229		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
230		of which: Residential immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
232		of which: Loans, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
233		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
234		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
235		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
236		Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
237		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
238		Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
239		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
240		TOTAL	35	74	0	0	0	0	40.03%	34	54	1	0	0	0	42.21%	66	41	2	0	0	1	42.54%

2025 EU-wide Stress Test: Securitisations

Landesbank Baden-Württemberg

RowNum			1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
	m	(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	9,887						
2		SEC-SA	1,546						
3		SEC-ERBA	1,028						
4		SEC-IAA	3,789						
5		Total	16,251						
6	REA	SEC-IRBA	1,064	1,160	1,291	1,441	1,182	1,363	1,618
7		SEC-SA	191	215	241	268	229	271	328
8		SEC-ERBA	104	112	124	138	116	134	160
9		SEC-IAA	931	1,051	1,250	1,485	1,290	1,756	2,387
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	2,291	2,538	2,906	3,333	2,817	3,523	4,493
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2025 EU-wide Stress Test: Risk exposure amounts

Landesbank Baden-Württemberg

RowNum		(mln EUR)	1	2	3	4	5	6	7	8
			Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk		83,533	69,323	69,763	70,106	70,581	72,938	79,332	82,808
2	Risk exposure amount for securitisations and re-securitisations		2,291	2,291	2,538	2,906	3,333	2,817	3,523	4,493
3	Risk exposure amount other credit risk		81,243	67,033	67,225	67,200	67,248	70,121	75,809	78,315
4	Risk exposure amount for market risk		6,346	6,871	6,871	6,871	6,871	8,388	8,388	8,388
5	Risk exposure amount for operational risk		7,012	8,100	8,100	8,100	8,100	8,100	8,100	8,100
6	Other risk exposure amounts		104	104	104	104	104	618	248	-215
7	Total Risk exposure amount before Output floor		96,995	84,398	84,838	85,181	85,655	90,044	96,069	99,081
8	Unfloored Total Risk exposure amount (transitional)			84,291	84,838	85,181	85,655	90,044	96,069	99,081
9	Unfloored Total Risk exposure amount (fully loaded)			85,344	85,813	86,169	86,659	91,041	97,135	100,148
10	Standardised Risk exposure amount for credit risk exposures			135,647	138,565	139,623	141,176	140,768	146,909	150,020
11	Standardised Risk exposure amount for market risk exposures			8,352	8,352	8,352	8,352	8,352	8,352	8,352
12	Standardised Risk exposure amount for operational risk			8,100	8,100	8,100	8,100	8,100	8,100	8,100
13	Other Standardised risk exposure amounts			75	75	75	75	75	75	75
14	Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)			132,345	133,335	134,092	135,341	135,883	142,535	145,187
15	Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)			154,022	156,940	158,005	159,517	159,183	165,296	168,351
16	TOTAL RISK EXPOSURE AMOUNT (transitional)		96,888	84,291	84,838	85,181	85,655	90,044	96,069	99,081
17	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		96,995	111,666	113,782	114,553	115,650	115,408	119,839	122,055



2025 EU-wide Stress Test: Capital
Landesbank Baden-Württemberg

Row/ um				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1	OWN FUNDS	A	OWN FUNDS		18,766	18,864	18,813	18,562	18,041	15,220	13,625	11,607
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		14,199	14,205	14,356	14,084	13,507	10,423	8,796	6,757
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		11,724		11,724	11,724	11,724	11,724	11,724	11,724
4		A.1.1.1	of which: CET1 Instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		4,507		4,800	4,800	4,800	2,646	1,766	786
6		A.1.3	Accumulated other comprehensive income		-1,055		-1,055	-1,055	-1,055	-1,851	-1,851	-1,851
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0		0	0	0	-985	-985	-985
8		A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)		-770		-770	-770	-770	-581	-581	-581
9		A.1.3.3	Other OCI contributions		-285		-285	-285	-285	-285	-285	-285
10		A.1.4	Other Reserves		0		0	0	0	0	0	0
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 Capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-236	-236	-236	-236	-236	-372	-372	-372
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-173	-173	-173	-173	-173	-309	-309	-309
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		-63		-63	-63	-63	-63	-63	-63
17		A.1.8	(-) Intangible assets (including Goodwill)		-195		-195	-195	-195	-195	-195	-195
18		A.1.8.1	of which: Goodwill (-)		0		0	0	0	0	0	0
19		A.1.8.2	of which: Software assets (-)		-120		-120	-120	-120	-120	-120	-120
20		A.1.8.3	of which: Other intangible assets (-)		-75		-75	-75	-75	-75	-75	-75
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLS		-63	-63	-63	-63	-63	-789	-1,167	-1,586
22		A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses		-6	0	0	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-21		-21	-21	-21	-16	-16	-16
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-134	-134	-134	-134	-134	-134	-134	-134
27		A.1.14.1	of which: from securitisation positions (-)		-134		-134	-134	-134	-134	-134	-134
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-135	-283	-469
30		A.1.17	(-) CET1 Instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31		A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-118	-118	-126	-369	-915	-117	-309	-728
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		-304		-337	-366	-397	-337	-367	-402
37		A.1.21	Amount subject to IFRS 9 transitional arrangements			-555						
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	198	198							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		73							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		66							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		572							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		172							
43		A.1.22	Transitional adjustments		100	100	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		100							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		100							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 Instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		



2025 EU-wide Stress Test: Capital
Landesbank Baden-Württemberg

Row/ um				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
			(in EUR, %)									
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		745	745	745	745	745	745	745	745
52		A.2.1	Additional Tier 1 Capital instruments		745	745	745	745	745	745	745	745
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		14,944	14,950	15,101	14,829	14,252	11,168	9,541	7,502
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		3,822	3,914	3,712	3,732	3,789	4,052	4,084	4,105
59		A.4.1	Tier 2 Capital instruments		3,510	3,510	3,510	3,510	3,510	3,510	3,510	3,510
60		A.4.2	Other Tier 2 Capital components and deductions		412	504	202	222	278	542	574	594
61	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	A.4.3	Tier 2 transitional adjustments		-100	-100	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-100							
63		B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			84,291	84,838	85,181	85,655	90,044	96,069	99,081
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			85,344	85,813	86,169	86,659	91,041	97,135	100,148
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			132,345	133,335	134,092	135,341	135,883	142,535	145,187
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			154,022	156,940	158,005	159,517	159,183	165,296	168,351
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		96,888	84,291	84,838	85,181	85,655	90,044	96,069	99,081
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		96,995	111,666	113,782	114,553	115,650	115,408	119,839	122,055
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		14.65%	16.85%	16.92%	16.53%	15.77%	11.58%	9.16%	6.82%
70		C.2	Tier 1 Capital ratio (transitional)		15.42%	17.74%	17.80%	17.41%	16.64%	12.40%	9.93%	7.57%
71		C.3	Total Capital ratio (transitional)		19.37%	22.38%	22.18%	21.79%	21.06%	16.90%	14.18%	11.71%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		14,099	14,105	14,356	14,084	13,507	10,423	8,796	6,757
73		D.2	TIER 1 CAPITAL (fully loaded)		14,844	14,850	15,101	14,829	14,252	11,168	9,541	7,502
74		D.3	TOTAL CAPITAL (fully loaded)		18,766	18,864	18,813	18,562	18,041	15,220	13,625	11,607
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		14.54%	12.63%	12.62%	12.29%	11.68%	9.03%	7.34%	5.54%
76		E.2	Tier 1 Capital ratio (fully loaded)		15.30%	13.30%	13.27%	12.95%	12.32%	9.68%	7.96%	6.15%
77		E.3	Total Capital ratio (fully loaded)		19.35%	16.89%	16.53%	16.20%	15.60%	13.19%	11.37%	9.51%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		338,919		338,919	338,919	338,919	338,919	338,919	338,919
79		H.2	Total leverage ratio exposures (fully loaded)		338,819		338,819	338,819	338,819	338,819	338,819	338,819
80		H.3	Leverage ratio (transitional)		4.41%	4.41%	4.46%	4.38%	4.21%	3.30%	2.82%	2.21%
81		H.4	Leverage ratio (fully loaded)		4.38%	4.38%	4.46%	4.38%	4.21%	3.30%	2.82%	2.21%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.73%		0.73%	0.73%	0.73%	0.73%	0.73%	0.73%
84		P.3	O-SII buffer		0.75%		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.10%		0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
87		P.6	Combined buffer		4.08%		4.08%	4.08%	4.08%	4.08%	4.08%	4.08%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.87%	1.87%	1.85%	1.85%	1.85%	1.85%	1.85%	1.85%
89		R.1.1	of which: CET1		1.05%	1.05%	1.04%	1.04%	1.04%	1.04%	1.04%	1.04%
90		R.1.2	of which: AT1		0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2019/03)		9.87%	9.87%	9.85%	9.85%	9.85%	9.85%	9.85%	9.85%
92		R.2.1	of which: CET2		5.55%	5.55%	5.54%	5.54%	5.54%	5.54%	5.54%	5.54%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.95%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%	13.93%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.63%	9.63%	9.62%	9.62%	9.62%	9.62%	9.62%	9.62%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		1.08%	0.97%	0.97%	0.98%	0.98%	1.02%	1.08%	1.10%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e., excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.



2025 EU-wide Stress Test: P&L

Landesbank Baden-Württemberg

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline scenario			Adverse scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income		2,667	2,247	2,272	2,291	1,568	1,495	1,523
2	Interest income		28,296	9,225	9,759	9,859	12,628	12,190	11,812
3	Interest expense		-25,630	-7,714	-8,223	-8,303	-11,796	-11,430	-11,025
4	Dividend income		23	23	23	23	16	16	16
5	Net fee and commission income		599	539	539	539	419	419	419
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities		691	286	286	286	-300	367	367
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss						1		
8	Other operating income not listed above, net		-33	-21	-21	-21	-133	-25	-24
9	Total operating income, net		3,947	3,075	3,100	3,119	1,571	2,272	2,301
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss		-328	285	-278	-294	-1,195	-870	-986
11	Other income and expenses not listed above, net		-2,391	-2,576	-2,618	-2,667	-2,963	-2,660	-2,713
12	Profit or (-) loss before tax from continuing operations		1,228	783	204	158	-2,587	-1,258	-1,399
13	Tax expenses or (-) income related to profit or loss from continuing operations		-367	-235	-61	-47	726	377	420
14	Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)		0						
15	Profit or (-) loss for the year		861	548	143	111	-1,861	-880	-979
16	Amount of dividends paid and minority interests after MDA-related adjustments		366	256	143	111	0	0	0
17	Attributable to owners of the parent net of estimated dividends		495	293	0	0	-1,861	-881	-979
18	Memo row: Impact of one-off adjustments			0	0	0	0	0	0
19	Total post-tax MDA-related adjustment			0	0	0	0	19	19
20	Total assets		352,965						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Landesbank Baden-Württemberg

		(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0