Breaking new ground
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We are a mittelstand-minded universal bank with the utmost commitment to quality. As a strong, reliable partner, we accompany our customers through a turbulent era. Sustainable earnings mean more to us than short-term profit. Instead, we strive to be the best in all that we do. Our employees not only support the transformation – they promote it. Because we are committed to actively shaping our future and to using change as an opportunity. We are: Breaking new ground!
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Dear Sir or Madam,

We are in the midst of exciting times for banking: Digitalization is currently transforming markets, customers and, not least, ourselves. Internet giants and innovative start-ups want to become involved in the financial industry and are questioning existing value chains. This is coupled with a world characterized by growing political tension as well as unresolved social and environmental problems.

LBBW is preparing an ambitious program to face these challenges, because we intend to actively shape change. After all, this is the only way to ensure that we remain a reliable, stable and, at the same time, innovative partner for both our customers and society as a whole. To this end, our strategic guiding principles are business focus, digitalization, sustainability and agility.

All of these developments point to the significant changes underway at our Bank. This brochure is intended to serve as a guideline – by highlighting our past, our identity, our answers to future trends and the particular services we offer to various groups of customers as a mittelstand-minded universal bank.

Together with our customers, we are looking forward to the future. We are: Breaking new ground!

Yours faithfully

Rainer Neske
A changing world.

As a strong, reliable partner, we accompany our customers through a turbulent era.
Digitalization will permanently change the role of banks.
A changing world.

The financial sector is facing tremendous challenges: historically low interest rates, extremely complex regulations, geopolitical uncertainties and new competitors attempting to enter established banks’ value chains.

However, at the same time, these developments have presented us with numerous opportunities. First and foremost, we accompany our customers as a strong, reliable partner throughout an era characterized by turbulence and uncertainty.
The fascinating technological developments also provide us with the opportunity to make banking even easier, quicker and better for our customers.

In this context, digitalization has two key aspects for us: On the one hand, it is dramatically transforming many of our customers' business models, along with the economy and society overall. We are experiencing a transformation in many sectors that is comparable to the industrial revolution in the 19th century. New business models, new growth and revenue potential and new forms of cooperation are emerging, and this structural change represents a great opportunity for innovative German small and medium-sized enterprises (SMEs). However, companies must face this head on, for example by modernizing their product portfolio, acquiring expertise or expanding their research and development activities – and this is precisely where banks come into play as consultants and finance providers.

While on the other hand, we also have to actively promote digitalization: new opportunities are constantly arising for banks in terms of increasing the efficiency of processes using state-of-the-art IT and modernizing products and services. That is precisely what our customers expect. Online banking and customer portals on the internet were just the beginning. IT innovations such as artificial intelligence, blockchain technology and the so-called platform economy – i.e. the direct connection of supply and demand via digital marketplaces – will permanently change the role of banks in the economic cycle.

Digitalization is also connecting global value chains. Furthermore, the dynamic development in emerging countries such as China is shifting the forces behind global trade. Although the trend toward globalization is unabated, many people find it unsettling. We are experiencing a phase in which protectionist movements are gaining momentum, therefore giving rise to international tensions. Of course, this particularly applies to export-oriented countries such as Germany – and poses great challenges for companies that rely on reliable and long-term planning.
As a bank this means that we are not only called upon to open the door to international opportunities for our customers and to finance their global activities. Moreover, we provide them with greater support when it comes to hedging risks associated with international business. This can be accomplished, for example, by providing them with letters of credit, guarantees or sureties against payment defaults or by offering assistance in the form of financial instruments aimed at hedging currency fluctuations.

Despite certain setbacks, there is a growing realization throughout the world that the approach to phenomena such as climate change, the finite nature of fossil resources or global imbalances must be carefully reconsidered. Sustainability is now commonly accepted in society, a fact that is underpinned by a combination of moral considerations and tangible economic interests.
Companies such as energy suppliers and many car manufacturers and suppliers recognize the need to reinvent themselves. Institutional investors, such as insurance companies, which must anticipate future trends to be able to manage risks in the long term, are also adapting their investment strategies. This creates new opportunities for us both on the financing and on the investment side.

LBBW has all the perquisites needed to ensure profitable growth in this tense environment. After all, our customers require a strong, reliable and knowledgeable partner, especially in a world full of uncertainty. The next section will demonstrate that is exactly what we are!
Who we are.

Regionally rooted, internationally active.
LBBW is one of Germany's largest banks and is by far the most significant one in the southwestern region.
Who we are.

With total assets of around EUR 250 billion and circa 10,000 employees, LBBW is one of Germany's largest banks and is by far the most significant one in the southwestern region.

Our core activities are business with companies, particularly with small and medium-sized enterprises (SMEs), key accounts and the public sector, private customers and savings banks. Additional areas include real estate and project financing as well as customer-oriented capital market operations.

We finance companies throughout the country with loans amounting to around EUR 60 billion and therefore serve as a reliable pillar of the economy. In the development loan business, together with the savings banks, we are promoting innovation and environmental protection with a credit volume of around EUR 20 billion. Our private customers have entrusted us with around EUR 25 billion in deposits. In asset management, we manage around EUR 70 billion of customer assets in special and mutual funds, plus an additional EUR 8 billion in wealth management.
We are at home throughout the world.
Our core markets are Baden-Württemberg, Rhineland-Palatinate and Saxony, where we also act as the central bank for savings banks. Furthermore, we operate in growth markets such as North Rhine-Westphalia, Bavaria and Hamburg.

LBBW employs colleagues around the world, including in London, New York, Singapore, Toronto, São Paulo and Moscow.

Overall, we advise around 800,000 retail and corporate customers throughout Germany at circa 160 locations and have been the primary bank for many of them for decades. In addition, our international network provides support for our export-oriented corporate customers. Subsidiaries specializing for example in the fields of leasing, factoring, real estate or equity business complete our range of services and truly ensure that we are a universal bank. In other words, a bank that offers its customers an extremely broad service portfolio.
Our identity.

We contribute to the economic and financial success of our customers and society overall.
Our corporate values – performance-oriented, consistent, responsible-minded – serve as the fundamental basis for our daily activities.
Our identity.

The term “mittelstand-minded universal bank” epitomizes LBBW’s key characteristics. But what exactly are they?

We are a universal bank with conviction, because we believe that the banking business in its entirety is more than simply the sum of its parts. Thanks to our diversified positioning, we have an extensive range of solutions for our customers and possess in-depth knowledge pertaining to products and markets. Therefore, we can advise and support companies, private customers and institutional customers comprehensively, individually and strategically – in financing their private and corporate projects as well as in payment transactions, liquidity management, risk hedging and naturally long-term investment.
In addition, our four pillars in various business areas enable us to offset fluctuations in individual markets, thus making us even more robust as well as attractive for investors. At the same time, this allows us to optimally fulfill our economic task of accepting risks and managing them responsibly.

Our character is that of a medium-sized company and it is shaped by various qualities that we share with our medium-sized customers.

01 We have strong customer relationships, some of which have grown over many decades. The relationship of trust that we enjoy with our customers is therefore unique on the German banking market – in terms of both its breadth and depth. One of the main reasons for this is that we act in a customer-oriented and responsible manner; sustainable earnings mean more to us than short-term profits. Furthermore, advising services and our products are also geared toward this philosophy.

02 We have long-term oriented owners: the Bank is firmly backed by the Federal State of Baden-Württemberg, the Savings Banks Association of Baden-Württemberg and the City of Stuttgart. Just as is the case with the LBBW management, they do not think in terms of quarters, but rather focus on a period of several years and do not expect their bank to generate quick cash, but rather sustainable, reliable payouts.

03 Like many SMEs, we are deeply rooted in the regions in which we operate – and at the same time internationally oriented. We also fulfill our entrepreneurial responsibility locally by engaging in various social and cultural activities.

04 Our employees strongly identify with our Bank. We have a healthy mix of colleagues who have been working for LBBW for an extended period and those who have recently joined us, bringing different perspectives.

05 We want to be counted among the best in what we do. Therefore, we take a performance-oriented approach and apply the highest standards to ourselves when it comes to quality, willingness to embrace innovation and process excellence.

06 With our strong capital base, we are one of the most stable banks in Europe and also have an excellent base to encourage future growth. Due to our reliable risk policy, customers and investors place a great deal of trust in us.

07 Last but not least, we are also medium-sized: We are large enough to be capable of delivering efficiently to our customers even when confronted with complex requirements. And, at the same time, we are agile enough to respond quickly to new trends and customer expectations.

Our identity also incorporates our three corporate values: Performance-oriented. Consistent. Responsible-minded. They serve as the fundamental basis for our daily activities - with regard to teamwork and relationships with our business partners. Moreover, they guide us in the pursuit of our mission: to make a significant contribution to the economic and financial success of customers and society overall as a mittelstand-minded universal bank.
Our direction.

We are constantly evolving.
Our compass in a world full of uncertainty.
Our direction.

Although LBBW is not one of the institutions that has to completely reinvent itself, we must constantly pursue further development to ensure we continue to meet our quality standards as a mittelstand-minded universal bank and to work in a manner that secures sustainable profitability. To this end, we are implementing a strategy comprised of four strategic cornerstones.

Business focus.

The top priority is the strong focus on customer business. Following the financial crisis, we had good reason to focus on risk reduction and therefore worked hard to implement the requirements stipulated by the supervisory authority.
Risk control and compliance with regulations are necessary, but do not represent a strategy for the future. To generate adequate income, we must create value for the customers.

This is achieved by focusing our activities on intensifying business with our existing customers and gaining new customers. We see potential in this, for example, in our region of origin, Baden-Württemberg, which is a hub for German SMEs as well as one of the most dynamic economic regions in Europe. We already have a broad customer base there and intend to further intensify working relationships with them. But as a mittelstand-minded universal bank, we also intend to generate added value for customers in growth markets such as North Rhine-Westphalia and Bavaria. Therefore, we are cross-linking our product and customer areas to an even closer extent, developing additional expertise in new sectors, streamlining our operations and modernizing our IT.

**Digitalization**

LBBW is increasingly turning to digital communications with its customers and using opportunities arising from digitalization to increase overall growth and efficiency. In particular, we would like to leverage the new technical opportunities to improve our customer interfaces and business processes as well as to develop innovative products and solutions.

In terms of the corporate customer business, we rely on our own developments in digitalization— for example, blockchain technology which we have successfully tested in joint projects with customers and our DEBTVISION digital marketplace in the promissory note business.

Wherever appropriate, we also rely on the resources of the savings banks family. With the change to the core banking system OSPlus, we have already transferred the core of IT to the shared system of the savings banks. This enables a more simplified introduction of Group innovations, for example in payment transactions or mobile banking.

We are also conducting in-house testing regarding the use of robotics methods, such as using smart data to process or generate knowledge.
Our think tank plays a key role in our digitalization strategy. It features young employees who develop ideas, present them to senior management and, after successful “pitches,” promote the implementation thereof.

**Agility**

The digital world is strongly connected, customer needs are changing rapidly, and today’s technology may be outdated tomorrow. Given the current environment, fast, unbureaucratic and cross-departmental forms of collaboration are necessary. Thus, making our organization even more agile is our third core task. We have already initiated numerous changes here at LBBW. We use modern project methods such as “scrum” even more frequently, we form interdisciplinary and cross-hierarchical teams and we encourage our employees to bravely try out new approaches in various workshops. After all, cultural change can only be successful if everyone is personally committed to participating in and advancing the change. We measure our managers based on how they demonstrate their commitment to new working patterns and by giving their teams the freedom to develop forward-looking ideas.

WHAT MAKES US MITTELSTAND-MINDED

OUR MISSION

OUR STRATEGIC PRIORITIES

OUR VALUES

Performance-oriented

Long standing customer relationships
Owners with long-term orientation
Unique corporate identity

As bankers, we are making a business focus
and financial success

Digitalization

Business focus

Performance-oriented
Our direction
Breaking new ground

significant contribution to the economic
des of our customers and society.

Deep regional roots
Strong capital base
Innovations and process excellence
High quality standards

Sustainability
Agility

Consistent
Responsible-minded
Our fourth cornerstone has been one of the Bank’s core values since early in the beginnings of the Company’s history. Today, like 200 years ago, the purpose of a public bank is to make a significant contribution to the economic and financial success of customers and society.

Thus, our understanding of sustainability goes far beyond supporting environmental, cultural and social projects. We would like to offer our customers support they can depend on in the transition towards sustainable business models and help us to successfully shape the structural change that is imminent in our economy, for example in the wake of digitalization and the energy transition.

We are also systematically aligning our own business with sustainable principles. In this way, we are optimizing our resource consumption on an ongoing basis to minimize the impact on the climate. One of our core tasks is the ongoing development of our credit policy in view of risks to sustainability and reputation. At the same time, we are expanding our range of sustainable investments. More and more customers – whether professional investors or private customers – are interested in such investments.

Another facet of sustainability is our human resources policy. We know that the competition between companies for the best talent will increase over the coming years. We are already preparing for this, with a modern talent management among other things, to attract talented young people as employees and to keep the best brains in the Company.
Our customers.

Complex – just like our economy.
Our customer groups: completely different.
Our quality standards: constantly high.
Our customers.

Our mission statement as a mittelstand-minded universal bank is also reflected in the overall diversity of customers. As different as they are, they have one thing in common - they all apply high quality standards to our products and services.

Corporate customers.

The range of our corporate customers extends from traditional owner-managed SMEs - including several that could also be referred to as "hidden champions" - to large enterprises and groups. Their sectors reflect the complexity of the economy: in addition to the typical German sectors of automotive and mechanical engineering, additional focal points are sectors such as chemicals/pharmaceuticals, technology/media/telecommunications and energy/utilities.
What many companies have in common is the strong international focus, be it as an exporter, through branches or by producing abroad. The size of the customer usually increases the need for support, particularly since financing and investments are increasingly made via the capital market, thus increasing the complexity of payment flows.

As a universal bank with locations at key financial centers around the world, LBBW is able to fully meet these requirements: we have the range of services and industry expertise of a major bank, combined with customer orientation and closeness of a regional bank.

Furthermore, family-run companies attach particular importance to a long-term, collaborative relationship with their bank, as they generally focus on an ongoing and solid business performance. As a principal bank for thousands of medium-sized companies, we have been proving for many years that you can reliably count on us in the long term.

**Institutional customers and banks.**

In the capital market business, we serve banks and institutional customers throughout Germany, Europe and the world. This includes insurance companies, provident funds, pension funds, asset management companies and church organizations.
The needs of these customer groups have significantly changed in recent years, as persistent low interest rates and increasing regulatory requirements pose new challenges. The customers are also increasingly expecting that we use digitalization to improve the quality and availability of our services. Thus, we have positioned ourselves as a service and solution-oriented provider: a key account manager takes a holistic approach to the customer and involves targeted product experts or our advisory unit. Finally, we are seeing a growing interest in sustainable investments and green bonds. We can also develop tailor-made services here too, for example, thanks to our asset management subsidiary with many years of experience in this sector and our highly-positioned primary market business.

**Commercial real estate customers.**

Our customers in commercial real estate finance include real estate and housing companies, project developers, real estate funds and professional investors and we finance office buildings, residential buildings, retail and logistics real estate in Germany, the UK, North America and France for them. At their banks, these customer groups currently place greater importance on quick payments, agility in structuring and perfect processing than just mere size. We support them in their projects with individual solutions in a rapidly changing industry and market environment. Thanks to our significant equity base, we are well equipped to process large-volume transactions ourselves and implement them quickly.

**Savings banks.**

Savings banks represent a special customer group. This is due to the fact that the institutions based in Baden-Württemberg also serve as co-owners of LBBW through the regional Savings Banks Association. In addition, we act as a central bank for the savings banks in Baden-Württemberg, Rhineland-Palatinate and Saxony and our joint collaboration is correspondingly close and complex. Our range of products and services is based on a modular structure, because smaller banks usually require more support than major savings banks. It extends from proprietary business of savings banks to international business through to product partnerships, for example, in investment business, in payment transactions or in development funding – all sectors in which savings banks benefit from the pooling of expertise and processing at LBBW. The cooperation is always voluntary and is aimed at fostering the savings banks' independence.
Private customers.

Whether it is a student with their first savings account or a company director with hard-earned assets worth millions – the BW-Bank brand allows us to provide private customers with support for all their respective needs.

In the core business, we operate primarily in Stuttgart, where we act as a savings bank and have a dense branch network. Our focus across Germany is on customers requiring in-depth assistance – successful entrepreneurs, visionaries, decision-makers. We provide them all with a complete package – from classic checking accounts, asset management and pensions, insurance policies, consumer loans and construction loans, to asset management and managing foundations.

Our private customers expect high-quality banking – both online and in the real world. Thus, we have positioned BW-Bank as a high-performance, multichannel bank that offers both personal advice and digital services at the same time. That means we are upholding our focus on a strong branch network, because we are convinced that in banking, personal trust between people will remain important in the future as well, particularly when confronted with financial issues.

At the same time, we would like to use the latest technology to make banking as easy and convenient as possible for our customers. The “bank on your smartphone” is a standard feature today – and the possibilities of tomorrow are almost endless. By closely cooperating with the Savings Banks Finance Group (Sparkassen-Finanzgruppe), we will continue to have a sound grasp of contemporary developments.

Business customers, members of the medical and liberal professions.

BW-Bank has bundled its expertise in financing and investment topics in a separate business area for business customers and members of the liberal professions such as lawyers and doctors. After all, these groups regard private and business finance topics are closely interlinked. We can provide these customers comprehensive support in this setup, thus focusing on personal and business needs. Our advisors draw on the broad expertise of the entire Group, both in strategic topics such as succession planning or the acquisition of practices and in demanding products such as the development loans or structured investments.
Our employees.

They make the difference.
Our employees not only support the transformation – they promote it.
Our employees.

We have around 10,000 employees, and they play a decisive role in our overall success. After all, they represent LBBW for our customers! Their knowledge, expertise and commitment are what sets us apart from the competition.

We aspire to meeting our customers’ high expectations to the best extent and to do everything in our power to be among the best in what we do. Therefore, one of the core values is being performance-oriented, and we use this to measure our employees and our managers.
We create the foundation for this with sustainable human resources management which is aimed at enabling each individual employee to further develop their professional and social skills. We expect openness and flexibility.

Furthermore, we regard good working conditions and a work-life balance as a fundamental basis for being successful at work. Thus, across all age groups, we invest as much in qualification and competitiveness as we do in health and performance, for helping our employees to balance work and family life in the best possible way. We promote team spirit, because only together can we achieve optimal performance for our customers. We also benefit from the different life stories, abilities and cultural orientations of our employees - for example, people from around 60 countries are currently working at LBBW. That is one of the reasons why an equal-opportunity working environment free of bias is of the utmost importance to us.

As a mittelstand-minded universal bank, we act in a responsible manner and create added value for our customers and society. To this end, we have a clear entrepreneurial vision that serves to motivate our employees and communicate the underlying significance thereof.

In this way, we have developed a reputation as an attractive employer over many years and established a team that is characterized not only by expertise and passion, but also by an extremely high level of loyalty. The average length of service at LBBW is 18 years. This continuity, in turn, helps us maintain long-term relationships with customers, establish experience and impart knowledge across generations of employees.

However, it should be noted that experience does not mean an unwillingness to evolve. In recent years, our employees have repeatedly shown a high level of willingness to make changes and break new ground - from the merger of three banks at the end of the 1990s to today’s LBBW which emerged as a result of restructuring efforts after the financial market crisis and the transformation of our core banking system. And not only are our employees supporting the change in our current transformation projects; they are also committed to actively promoting it.

In connection with agility, employees and managers are establishing new working patterns that encourage us to continually learn as an organization, work together in an interdisciplinary manner, respond quickly to new customer needs and develop outcome-oriented solutions.

We are: Breaking new ground!
Our social commitment.

Responsibility means more than sponsorships and donations.
We are creating space for artistic excellence and platforms for dialog.
Our social commitment.

As a bank under public law, we not only have an entrepreneurial mission, we also have a social responsibility. We therefore regard promoting social and community projects as part of our corporate identity. Our commitment ranges from sponsorships and donations to the activities of the Stiftung Landesbank Baden-Württemberg (Landesbank Baden-Württemberg Foundation).

In addition to major commitments, which are centrally managed, we consciously entrust our colleagues in our branches and at our locations throughout the regions with a portion of the funds. After all, those who live and work locally in the cities and towns are well aware of which organizations or projects are most in need of funding. This approach also further highlights the regional presence of our Bank.
Our support often goes beyond purely financial support. For example, we have been actively involved in designing the “Kinderspielstadt” in Stuttgart (a pedagogically supervised game project for the participation of children) for more than 10 years with our own children's bank branch managed by our trainees - this is just one of many projects that involves our committed employees. In the future, we intend to actively promote personal meetings and exchanges on future topics by creating platforms to encourage dialog.

By supporting of the world-class opera stages Staatstheater Stuttgart, Semperoper Dresden and Nationaltheater Mannheim, we are creating space for artistic excellence, while actively contributing to making operas and the beauty associated with this art form accessible to the broadest possible audience. We are placing a particular focus on innovative and bold projects that are in keeping with our “Breaking new ground” motto.

The art collection rounds out the social commitment of LBBW. It has been one of the top-quality corporate collections in Germany for several years and combines numerous national and international artistic approaches. The focus thereby is on German art of the 1980s and 1990s. Loans of exhibitions and cooperation between museums make the art collection accessible to the public and employees and customers have the opportunity to interact with art thanks to the presentation of numerous works throughout the LBBW buildings.
LBBW can look back at 200 years of banking history: in 1818, Princess Catharina of Württemberg founded our oldest predecessor institution Württembergische Spar-Casse, for the purpose of alleviating people’s suffering. This historic background also exemplifies our core values such as regional solidarity, customer service and social responsibility.
The establishment of Württembergische Spar-Casse.

The consequences of a volcanic eruption in 1815 led to a severe famine in Europe. In 1818, King William I issued a decree on the establishment of a savings bank for the benefit of the poorer classes. On May 12, 1818, the Württembergische Spar-Casse was founded in Stuttgart on Princess Catharina’s initiative.

However, the name LBBW is only around 20 years old: Landesbank Baden-Württemberg was formed in 1999 as a result of the merger of Landesgirokasse, SüdwestLB and the front office of L-Bank. At that time, the owners pursued the goal of forging a strong local bank in Baden-Württemberg, capable of supporting the export-oriented economy reliably, comprehensively and internationally and we remain still committed to doing so.

In the following years, LBBW has evolved into the largest German federal state bank (Landesbank). Furthermore, 2005 marked the integration of Baden-Württembergische Bank AG as well as the transfer of the complete business with private customers and SMEs in Baden-Württemberg. The Bank also made a significant contribution to consolidating the public banking sector by acquiring the federal state banks of Rhineland-Palatinate and Saxony.

Following the Lehman bankruptcy in 2008, which impacted many banks, LBBW also felt the effects of the financial crisis. The owners – the Federal State of Baden-Württemberg, the Savings Banks Association of Baden-Württemberg and the City of Stuttgart – firmly supported their bank throughout this difficult period. LBBW made the best of the situation and reinvented itself from 2009 onwards – as a flawless customer-driven bank with a substantial balance sheet and a solid risk profile. Since 2017, as a mittelstand-minded universal bank, LBBW has been developing its business model in keeping with the four strategic cornerstones of business focus, digitalization, sustainability and agility.
Cashless payments for the first time.

The central office of the Württemberg Giro Association in Stuttgart was established and accepted savings bank transactions. Städtische Sparkasse Stuttgart founded Girokasse Stuttgart as a department for offsetting non-cash money.

Baden-Württembergische Bank AG is formed.

Baden-Württembergische Bank AG (BW-Bank) is formed by the merger of Badische Bank in Karlsruhe, Württembergische Bank and Handelsbank Heilbronn. Together, the banks form the largest independent commercial bank in Germany’s southwestern region.

The success story takes its course – savings deposits of over 1 million guilders.

The Württembergische Spar-Casse was successful. In 1834, the bank managed savings deposits of more than 1 million guilders for the first time, making it one of the largest German savings banks. The constantly growing bank became Württembergische Landessparkasse in 1912.

The establishment of Landesgirokasse.

In 1971, Städtische Sparkasse and Girokasse Stuttgart were merged. In 1975, these merged with the Württembergische Landessparkasse to form the Landesgirokasse and became the largest bank in Baden-Württemberg and the second-largest savings bank in Germany.
The birth of SüdwestLB.

Landesbank Stuttgart and Badische Kommunale Landesbank – successors to Sparkassen-Girozentralen – merge to form Südwestdeutsche Landesbank (SüdwestLB).

1989

Merger with LBBW.

As of January 1, 1999, Landesbank Baden-Württemberg (LBBW) was formed as a result of the merger of SüdwestLB, Landesgirokasse (LG) and the front office of Landeskreditbank Baden-Württemberg (L-Bank). LBBW assumed the role of a savings bank in Stuttgart. In 2005, BW-Bank was integrated into LBBW.

1999

200 years of LBBW.

With its 200th anniversary, LBBW achieves a major milestone in its history. As a regionally rooted bank with a sustainable business model and the commitment of employees, it considers itself prepared for future challenges.

2018
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