



2023 EU-wide Transparency Exercise

Bank Name	Liechtensteinische Landesbank AG
LEI Code	529900OE1FOAM50XLP72
Country Code	LI

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

2023 EU-wide Transparency Exercise

Key Metrics

Liechtensteinische Landesbank AG

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,670	1,621	1,718	1,726	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,670	1,621	1,718	1,726	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,670	1,621	1,718	1,726	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,670	1,621	1,718	1,726	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,670	1,621	1,718	1,726	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,670	1,621	1,718	1,726	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	9,090	8,644	8,733	9,010	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,090	8,644	8,733	9,010	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.37%	18.75%	19.67%	19.15%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.37%	18.75%	19.67%	19.15%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.37%	18.75%	19.67%	19.15%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.37%	18.75%	19.67%	19.15%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.37%	18.75%	19.67%	19.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.37%	18.75%	19.67%	19.15%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	27,852	26,573	26,492	26,801	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.99%	6.10%	6.48%	6.44%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



2023 EU-wide Transparency Exercise

Leverage ratio

Liechtensteinische Landesbank AG

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,670	1,621	1,718	1,726	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,670	1,621	1,718	1,726	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	27,852	26,573	26,492	26,801	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	27,852	26,573	26,492	26,801	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.99%	6.10%	6.48%	6.44%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.99%	6.10%	6.48%	6.44%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise
Capital

Liechtensteiner Landesbank AG

		(in EUR, %)							
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION		
OWN FUNDS Transitional period	A	OWN FUNDS	1,670	1,621	1,718	1,726	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,670	1,621	1,718	1,726	C.01.00 (0020,0050)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	199	193	193	184	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	1,996	1,938	1,996	2,018	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR	
	A.1.4	Other Reserves	-250	-227	-198	-206	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-4	-3	-3	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-271	-278	-260	-266	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(30), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR	
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-1	-1	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR	
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR	
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-	
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C.01.00 (0530,0050)	Article 61 of CRR	
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,670	1,621	1,718	1,726	C.01.00 (0505,0050)	Article 25 of CRR	
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C.01.00 (0570,0050)	Article 71 of CRR	
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
	OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	9,090	8,644	8,733	9,010	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
		B.1	Of which: Transitional adjustments included	0	0	0	0	C.01.00 (0010,0040)	-
C.1		COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.37%	18.75%	19.67%	19.15%	CA1 (X)	-	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.37%	18.75%	19.67%	19.15%	CA1 (Y)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.37%	18.75%	19.67%	19.15%	CA2 (X)	-	
	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,670	1,621	1,718	1,726	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.13-A.1.21	-	
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.37%	18.75%	19.67%	19.15%	(B.1)/(B-B.1)	-	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0040)	-	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Liechtensteinische Landesbank AG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	7,091	6,954	7,116	7,379	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	7,091	6,954	7,116	7,379	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	632	353	297	319	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	147	129	111	108	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	333	307	317	296	C 02.00 (r0520, c0010)
Of which the standardised approach	333	307	317	296	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	888	902	891	908	C 02.00 (r0590, c0010)
Of which basic indicator approach	888	902	891	908	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	9,090	8,644	8,733	9,010	

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

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

2023 EU-wide Transparency Exercise

P&L

Liechtensteinische Landesbank AG

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	175	246	90	203
Of which debt securities income	15	21	7	15
Of which loans and advances income	125	183	79	182
Interest expenses	58	91	50	119
Of which deposits expenses	17	46	46	112
Of which debt securities issued expenses	4	5	2	5
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	6	6	3	6
Net Fee and commission income	170	214	50	100
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-1	-3	1	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	91	138	40	84
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-9	-7	1	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income / (expenses)	8	8	1	0
TOTAL OPERATING INCOME, NET	383	511	135	273
(Administrative expenses)	210	297	70	147
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	28	37	9	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹⁾	0	2	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	144	178	57	105
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	124	152	48	90
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	124	152	48	90
Of which attributable to owners of the parent	122	150	48	90

¹⁾ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Liechtensteinische Landesbank AG

(mil EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	7,652				6,659				6,907				6,956				IAS 1.54 (f)	
Financial assets held for trading	407	0	407	0	251	0	251	0	160	0	160	0	117	0	117	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	128	95	34	0	89	56	33	0	85	51	33	0	85	52	34	0	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,677	2,404	273	0	2,587	2,373	214	0	2,327	2,173	154	0	2,223	2,103	120	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	15,425				15,292				15,362				15,686				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	100	0	100	0	97	0	97	0	95	0	95	0	91	0	91	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹⁾	645				631				609				638					
TOTAL ASSETS	27,036				25,605				25,546				25,795				IAS 1.9(a), I.G 6	

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

(mil EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References		
Breakdown of financial assets by instrument and by counterparty sector ²⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	Debt securities	2,483	0	0	0	0	0	2,390	0	0	0	0	2,125	0	0	0	0	2,013	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	528	0	0	0	0	298	0	0	0	0	445	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)	
	Loans and advances	15,145	210	146	-3	0	-73	14,902	198	138	-3	0	-72	14,811	190	137	-3	-70	14,962	192	144	-3	0	-73	0	-73	Annex V.Part 1.32, 44(a)	

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

²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Liechtensteinische Landesbank AG

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	433	272	148	102	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	24,250	23,005	22,990	23,287	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	23	22	22	21	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	11	14	14	16	IAS 37.10; IAS 1.54(l)
Tax liabilities	34	38	41	45	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	217	200	223	224	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	24,967	23,551	23,439	23,696	IAS 1.9(b);IG 6
TOTAL EQUITY	2,069	2,055	2,107	2,099	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	27,036	25,605	25,546	25,795	IAS 1.IG6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Liechtensteinische Landesbank AG

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		455	293	171	123	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	80	26	23	18	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	891	966	1,064	1,205	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	680	684	646	731	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,067	1,651	1,501	1,047	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	208	249	342	302	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	5,322	4,659	4,457	4,461	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,328	3,706	3,462	3,501	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,378	3,392	3,518	3,749	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,890	2,722	2,690	2,846	ECB/2013/33 Annex 2.Part 2.9.1
	Households	10,336	10,091	10,151	10,411	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,751	6,132	5,574	5,335	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,177	2,222	2,276	2,396	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		24,705	23,299	23,161	23,410	

2023 EU-wide Transparency Exercise

Market Risk

Liechtensteinische Landesbank AG

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022										
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	292	262	0	0	0	0						0	0	0	0							0	0
Commodities risk	41	45	0	0	0	0						0	0	0	0							0	0
Total	333	307	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	272	254	0	0	0	0						0	0	0	0							0	0
Commodities risk	45	42	0	0	0	0						0	0	0	0							0	0
Total	317	296	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(in EUR, %)</i>									
Consolidated data	Central governments or central banks	7,403	7,249	0	0	7,249	7,076	0	
	Regional governments or local authorities	269	230	21	19	247	211	24	
	Public sector entities	191	175	8	8	174	158	8	
	Multilateral Development Banks	88	88	0	0	81	81	0	
	International Organizations	36	36	0	0	35	35	0	
	Institutions	1,591	1,583	293	293	1,165	1,165	214	
	Corporates	5,321	4,794	1,354	1,354	5,360	4,591	1,197	
	<i>of which: SME</i>	3,024	643	134	134	3,046	579	477	
	Retail	2,043	432	333	333	1,955	362	280	
	<i>of which: SME</i>	207	56	55	55	215	94	54	
	Secured by mortgages on immovable property	13,240	13,164	4,966	4,966	13,055	12,907	4,773	
	<i>of which: SME</i>	4,803	4,745	1,711	1,711	4,759	4,734	1,681	
	Exposures in default	152	151	144	144	204	152	152	
	Items associated with particular high risk	3	3	5	5	3	3	4	
	Covered bonds	985	985	98	98	948	948	85	
	Claims on institutions and corporates with a CT credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	40	40	107	107	44	44	106	
Equity	231	231	231	231	233	233	233		
Other exposures	291	291	233	233	252	252	252		
Standardised Total²	32,181	36,486	7,722	7,4	31,692	35,287	7,384	73	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2023 exercise.

⁽³⁾ Only the most exposed countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(in EUR, %)</i>									
SWITZERLAND	Central governments or central banks	5,041	5,093	0	0	5,291	5,311	0	
	Regional governments or local authorities	123	129	21	21	129	129	21	
	Public sector entities	38	32	4	4	37	31	4	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organizations	0	0	0	0	0	0	0	
	Institutions	939	939	189	189	450	449	95	
	Corporates	1,159	441	261	261	1,287	954	459	
	<i>of which: SME</i>	792	176	137	137	798	201	156	
	Retail	198	145	103	103	198	145	61	
	<i>of which: SME</i>	98	49	38	38	85	49	23	
	Secured by mortgages on immovable property	8,249	8,249	3,349	3,349	8,255	8,255	3,334	
	<i>of which: SME</i>	4,049	3,998	1,456	1,456	4,043	4,024	1,446	
	Exposures in default	123	60	104	104	138	101	138	
	Items associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	456	456	46	46	412	412	41	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	23	23	23	23	23	23	23	
Equity	23	23	23	23	23	23	23		
Other exposures	71	71	51	51	68	68	50		
Standardised Total²	15,952	18,678	5,412	5,412	16,419	17,884	5,562	5	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(in EUR, %)</i>									
LIECHTENSTEIN	Central governments or central banks	229	33	0	0	224	23	0	
	Regional governments or local authorities	28	4	0	0	25	2	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organizations	0	0	0	0	0	0	0	
	Institutions	161	161	2	2	9	11	2	
	Corporates	1,850	483	434	434	1,991	389	342	
	<i>of which: SME</i>	1,639	338	267	267	1,762	238	189	
	Retail	411	58	30	30	407	42	31	
	<i>of which: SME</i>	411	58	30	30	407	42	31	
	Secured by mortgages on immovable property	4,069	4,030	1,481	1,481	3,931	3,887	1,430	
	<i>of which: SME</i>	681	678	224	224	646	642	213	
	Exposures in default	44	44	44	44	40	42	42	
	Items associated with particular high risk	3	3	5	5	3	3	4	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	3	3	3	3	5	5	5		
Other exposures	185	185	143	143	224	224	130		
Standardised Total²	6,015	6,015	1,626	1,626	6,015	6,015	1,626	1	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(in EUR, %)</i>									
AUSTRIA	Central governments or central banks	1,581	1,581	0	0	1,595	1,595	0	
	Regional governments or local authorities	3	3	0	0	3	3	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organizations	0	0	0	0	0	0	0	
	Institutions	55	57	8	8	46	47	6	
	Corporates	1,244	238	225	225	1,112	123	123	
	<i>of which: SME</i>	187	38	21	21	121	28	20	
	Retail	219	82	74	74	223	89	71	
	<i>of which: SME</i>	152	12	5	5	99	7	4	
	Secured by mortgages on immovable property	92	88	39	39	87	87	29	
	<i>of which: SME</i>	54	54	21	21	55	53	20	
	Exposures in default	1	1	2	2	6	6	9	
	Items associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	15	15	2	2	23	23	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total²	2,952	2,952	332	332	2,952	2,952	332	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
<i>(in EUR, %)</i>									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	26	26	0	0	25	25	0	
	Public sector entities	13	13	0	0	12	12	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organizations	0	0	0	0	0	0	0	
	Institutions	204	204	22	22	200	208	61	
	Corporates	66	51	34	34	60	47	31	
	<i>of which: SME</i>	14	7	5	5	15	5	4	
	Retail	138	23	22	22	134	21	18	
	<i>of which: SME</i>	13	1	1	1	12	1	1	
	Secured by mortgages on immovable property	12	12	11	11	11	11	11	
	<i>of which: SME</i>	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particular high risk	0	0	0	0	0	0	0	
	Covered bonds	81	81	8	8	77	77	8	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total²	413	413	66	66	413	413	66	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	54	20	15	51	51	17	13	13
	of which: SME	53	18	15	46	46	15	12	12
	Retail	334	41	37	285	35	55	52	52
	of which: SME	2	1	1	2	1	1	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	43	43	0	0	31	31	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	43	43	0	0	40	40	0	0
	Multilateral Development Banks	3	3	0	0	3	3	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	139	139	38	64	64	7	7	7
	Corporates	77	77	35	76	76	35	35	35
	of which: SME	1	1	0	0	2	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	157	157	0	0	145	145	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	7	7	1	0	0	0	0	0
	Corporates	58	58	4	56	56	3	3	3
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	98	98	10	106	106	11	11	11
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	67	67	53	65	65	52	52	52
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	31	31	3	31	31	3	3	3
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	31	31	0	0	28	28	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	20	20	0	21	21	0	0	0
	Corporates	137	137	64	127	127	58	58	58
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	1	1	1	1	1
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²								0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data								
Central governments or central banks	6,824	6,662	0		6,781	6,607	0	
Regional governments or local authorities	315	281	20		329	291	20	
Public sector entities	169	149	8		165	145	8	
Multilateral Development Banks	72	72	0		80	80	0	
International Organisations	35	35	0		35	35	0	
Institutions	8,409	8,408	260		8,234	8,232	222	
Corporates	5,199	5,176	1,203		5,369	5,338	1,329	
of which: SME	2,842	2,826	425		2,957	2,925	456	
Retail	1,959	367	288		1,968	361	285	
of which: SME	215	93	53		190	91	52	
Secured by mortgages on immovable property	13,185	13,049	682		13,649	13,509	545	
of which: SME	4,908	4,872	1,748		5,276	5,199	1,872	
Exposures in default	175	156	127	63	170	98	117	63
Items associated with particularly high risk	1	1	1		1	1	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	42	42	111		42	42	117	
Equity	237	237	237		247	247	247	
Other exposures	27	27	27		27	27	27	
Standardised Total²	39,913	25,277	7,413	72	39,364	25,673	9,698	75

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factor or credit risk mitigation technique (e.g. substitution effects).
 (2) Standardised Total does not include the securitisation portfolio unlike in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
SWITZERLAND								
Central governments or central banks	4,960	4,986	0		5,077	5,098	0	
Regional governments or local authorities	99	89	12		103	89	19	
Public sector entities	44	24	5		44	24	5	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	665	664	133		467	466	93	
Corporates	3,244	419	419		3,253	941	462	
of which: SME	743	178	139		801	171	134	
Retail	545	61	61		576	108	72	
of which: SME	82	23	23		38	22	22	
Secured by mortgages on immovable property	5,074	5,074	3,265		5,074	5,074	3,463	
of which: SME	4,154	4,134	1,498		4,513	4,439	1,613	
Exposures in default	150	63	80	0	105	63	81	0
Items associated with particularly high risk	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	394	394	39		359	359	36	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	238	238	238		238	238	238	
Other exposures	63	63	63		63	63	63	
Standardised Total²				0				4

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factor or credit risk mitigation technique (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
LIECHTENSTEIN								
Central governments or central banks	213	23	0		220	25	0	
Regional governments or local authorities	24	0	1		29	0	1	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	48	52	12		9	12	0	
Corporates	1,919	387	346		1,953	403	354	
of which: SME	1,112	202	181		1,043	243	199	
Retail	365	43	34		361	38	29	
of which: SME	72	22	22		86	38	24	
Secured by mortgages on immovable property	679	3,979	1,466		6,021	4,524	2,241	
of which: SME	679	676	221		700	696	241	
Exposures in default	43	22	22	0	35	12	12	0
Items associated with particularly high risk	3	3	4		3	3	4	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	23	23	43		23	23	46	
Equity	1	1	1		1	1	1	
Other exposures	176	176	176		167	167	172	
Standardised Total²				1				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factor or credit risk mitigation technique (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
AUSTRIA								
Central governments or central banks	1,517	1,517	0		1,368	1,368	0	
Regional governments or local authorities	3	3	0		3	3	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	66	67	8		52	53	7	
Corporates	1,112	180	119		1,179	227	214	
of which: SME	129	44	35		127	43	34	
Retail	242	86	76		237	82	74	
of which: SME	28	28	4		28	4	4	
Secured by mortgages on immovable property	91	88	28		109	106	44	
of which: SME	129	126	19		127	126	19	
Exposures in default	4	2	13	0	4	3	15	0
Items associated with particularly high risk	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	46	46	5		60	60	9	
Covered bonds	16	16	0		16	16	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	23	23	23		23	23	23	
Equity	0	0	0		0	0	0	
Other exposures	31	31	31		31	31	30	
Standardised Total²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factor or credit risk mitigation technique (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2023				As of 30/06/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
GERMANY								
Central governments or central banks	21	21	0		21	21	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	266	263	59		361	357	63	
Corporates	53	41	29		74	62	48	
of which: SME	13	4	3		12	2	2	
Retail	188	23	20		182	14	14	
of which: SME	4	2	1		1	1	1	
Secured by mortgages on immovable property	111	111	0		112	112	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	2	2	2	0	2	2	2	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	76	76	8		77	77	8	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2	2	2		2	2	2	
Other exposures	0	0	0		0	0	0	
Standardised Total²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factor or credit risk mitigation technique (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED ARAB EMIRATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	40	18	13	54	54	17	13	13
	of which: SME	46	18	13	46	48	16	13	13
	Retail	295	58	46	279	58	46	46	46
	of which: SME	2	2	1	2	2	1	1	1
	Secured by mortgages on immovable property of which: SME	2	2	0	2	2	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				6		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
FRANCE	Central governments or central banks	45	45	0	20	20	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	41	41	0	40	40	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	62	62	7	62	62	12	12	12
	Corporates	96	96	62	77	79	38	38	38
	of which: SME	2	0	0	2	0	0	0	0
	Retail	1	0	0	1	0	0	0	0
	of which: SME	1	0	0	1	0	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	104	104	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				6		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	134	134	0	143	143	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	0	1	1	0	0	0
	Corporates	28	28	6	28	27	5	5	5
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	139	139	14	141	141	14	14	14
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				6		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	64	64	13	67	67	13	13	13
	Corporates	85	85	38	89	89	40	40	40
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	36	36	4	36	36	4	4	4
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				6		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(in EUR, %)									
UNITED STATES	Central governments or central banks	22	22	0	18	18	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	40	40	0	48	48	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	25	25	5	25	25	2	2	2
	Corporates	115	115	45	126	126	45	45	45
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	104	104	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total²			0				6		

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

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Liechtensteinische Landesbank AG

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0			
IRB Total ²			0				0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Liechtensteinische Landesbank AG

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0			0
IRB Total ²			0				0				

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

As of 31/12/2022

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Africa															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

As of 30/06/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
10 - 3M f	Africa																
3M - 1Y f																	
1Y - 2Y f																	
2Y - 3Y f																	
3Y - 5Y f																	
5Y - 10Y f	Others																
10Y - more																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10 - 3M f																	
3M - 1Y f																	
1Y - 2Y f																	
2Y - 3Y f																	
3Y - 5Y f																	
5Y - 10Y f																	
10Y - more																	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Liechtensteinische Landesbank AG

	As of 30/09/2022										As of 31/12/2022										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures ²⁾	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ³⁾			On performing exposures ⁴⁾	On non-performing exposures ³⁾		Of which Stage 3 ⁵⁾	Of which performing but past due >30 days and <=90 days		Of which non-performing ³⁾			On performing exposures ⁴⁾	On non-performing exposures ³⁾		Of which Stage 3 ⁵⁾	Collaterals and financial guarantees received on non-performing exposures ²⁾		
			Of which: defaulted	Of which Stage 3 ⁵⁾			Of which Stage 3 ⁵⁾			Of which defaulted		Of which Stage 3 ⁵⁾		Of which defaulted		Of which Stage 3 ⁵⁾				Of which Stage 3 ⁵⁾	
Cash balances at central banks and other demand deposits	7,573	0	0	0	0	0	0	0	0	6,533	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	2,571	0	0	0	0	0	0	0	0	2,966	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	538	0	0	0	0	0	0	0	0	0	0	
General governments	590	0	0	0	0	0	0	0	0	561	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,434	0	0	0	0	0	0	0	0	1,354	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	258	0	0	0	0	0	0	0	0	248	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	289	0	0	0	0	0	0	0	0	276	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	15,501	1	180	180	146	3	73	73	103	14,839	2	203	203	138	3	72	72	95	95	95	
Central banks	0	0	0	0	0	0	0	0	0	102	0	0	0	0	0	0	0	0	0	0	
General governments	24	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0	0	0	
Credit institutions	461	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	820	0	21	21	17	0	14	14	9	735	1	63	63	16	0	13	13	9	9	9	
Non-financial corporations	5,303	0	79	79	74	3	35	35	44	5,411	0	79	79	71	3	36	36	41	41	41	
of which: small and medium-sized enterprises	4,837	0	79	79	74	2	35	35	0	4,906	0	79	79	71	2	36	36	36	36	36	
of which: Loans collateralised by commercial immovable property	1,832	0	34	34	34	1	5	5	0	1,812	0	34	34	34	1	5	5	5	5	5	
Households	8,889	1	71	71	51	0	23	23	50	8,562	1	61	61	51	0	23	23	46	46	46	
of which: Loans collateralised by residential immovable property	7,549	0	42	42	42	0	8	8	0	7,296	0	35	35	35	0	8	8	8	8	8	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than MPT	15,645	1	180	180	146	3	73	73	103	24,338	2	203	203	138	3	72	72	95	95	95	
OFF-BALANCE SHEET EXPOSURES	880		0	0	0	2	1	1	0	872		0	0	0	2	0	0	0	0	0	

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value is reported according to the PFRSP framework (paragraph F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
 Liechtensteinische Landesbank AG

	As of 31/03/2023										As of 30/06/2023																		
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collaterals and financial guarantees received on non-performing exposures							
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾										
			Of which: defaulted		Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾					Of which: defaulted		Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾									
Cash balances at central banks and other demand deposits	6,822	0	0	0	0	0	0	0	0	0	0	6,885	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,466	0	0	0	0	0	0	0	0	0	0	2,501	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	599	0	0	0	0	0	0	0	0	0	0	492	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,463	0	0	0	0	0	0	0	0	0	0	1,494	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	245	0	0	0	0	0	0	0	0	0	0	245	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	260	0	0	0	0	0	0	0	0	0	0	271	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,136	0	175	175	137	4	70	70	98	15,318	2	170	170	144	4	73	73	97	15,492	2	170	170	144	4	73	73	97	100	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	33	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	305	0	0	0	0	0	0	0	0	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	843	0	31	31	15	1	12	12	16	842	0	24	24	15	1	12	12	12	843	0	24	24	15	1	12	12	12	12	12
Non-financial corporations	5,478	0	75	75	70	3	36	36	39	5,708	0	74	74	67	3	37	37	37	5,479	0	74	74	67	3	37	37	37	37	37
of which: small and medium-sized enterprises	4,939	0	74	74	70	2	35	35	0	5,220	0	74	74	67	2	36	36	36	4,939	0	74	74	67	2	36	36	36	36	36
of which: Loans collateralised by commercial immovable property	1,839	0	30	30	36	1	5	5	0	1,841	0	28	28	28	1	5	5	5	1,839	0	28	28	28	1	5	5	5	5	5
Households	8,479	0	69	69	51	0	21	21	44	8,583	1	71	71	62	0	24	24	24	8,479	0	71	71	62	0	24	24	24	24	24
of which: Loans collateralised by residential immovable property	7,262	0	36	36	36	0	7	7	0	7,377	0	47	47	47	0	9	9	9	7,262	0	47	47	47	0	9	9	9	9	9
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	1	0	1	1	1	0	0	0	0	0	0	1	1	1	1	1	1	1	1	1
DEBT INSTRUMENTS other than HPT	24,426	0	175	175	137	4	70	70	98	24,704	2	170	170	144	4	73	73	97	24,600	2	170	170	144	4	73	73	97	100	0
OFF-BALANCE SHEET EXPOSURES	853	0	1	1	1	2	0	0	0	915	0	0	0	0	2	1	1	1	853	0	0	0	0	2	1	1	1	1	1

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HPT and provisions for off-balance sheet exposures.
 (4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Parameters (Annexes F 18.01 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
 (5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Liechtensteinische Landesbank AG

(min EUR)	As of 30/09/2022					As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	361	21	18	17	0	241	16	14	14	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	7	0	0	0	0	6	0	0	0	0	0	0
Non-financial corporations	272	18	18	16	0	155	14	14	13	0	0	0
of which: small and medium-sized enterprises	245	18	18	16	0	129	14	14	13	0	0	0
Households	83	3	1	1	0	80	2	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	361	21	18	17	0	241	16	14	14	0	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0											
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0											

¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

Liechtensteinische Landesbank AG

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	211	18	15	14	0	0	205	10	15	9	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	0	0	6	0	0	0	0	0
Non-financial corporations	150	14	14	13	0	0	144	8	14	8	0	0
of which: small and medium-sized enterprises	124	14	14	13	0	0	117	8	14	8	0	0
Households	56	4	1	1	0	0	55	2	1	1	0	0
DEBT INSTRUMENTS other than HFT	211	18	15	14	0	0	205	10	15	9	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Liechtensteinische Landesbank AG

(min EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	28	1	1	28	0	0	27	1	1	27	0	0	26	1	1	26	0	0	23	1	1	23	0	0
B Mining and quarrying	14	0	0	14	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0
C Manufacturing	317	20	20	317	15	0	315	20	20	315	15	0	317	20	20	317	15	0	346	19	19	346	15	0
D Electricity, gas, steam and air conditioning supply	96	0	0	96	0	0	116	0	0	116	0	0	130	0	0	130	0	0	144	0	0	144	0	0
E Water supply	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0
F Construction	413	15	15	413	3	0	414	15	15	414	3	0	416	14	14	416	3	0	432	13	13	432	3	0
G Wholesale and retail trade	254	3	3	254	2	0	263	7	7	263	5	0	281	6	6	281	5	0	289	6	6	289	5	0
H Transport and storage	112	1	1	112	1	0	100	1	1	100	1	0	99	1	1	99	1	0	100	1	1	100	1	0
I Accommodation and food service activities	79	2	2	79	1	0	74	2	2	74	1	0	73	2	2	73	1	0	77	2	2	77	1	0
J Information and communication	21	0	0	21	0	0	19	0	0	19	0	0	20	0	0	20	0	0	20	0	0	20	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	3,405	22	22	3,405	10	0	3,502	21	21	3,502	9	0	3,554	18	18	3,554	9	0	3,808	19	19	3,808	10	0
M Professional, scientific and technical activities	223	3	3	223	1	0	217	2	2	217	1	0	219	2	2	219	1	0	214	3	3	214	1	0
N Administrative and support service activities	44	3	3	44	1	0	45	3	3	45	1	0	48	3	3	48	1	0	42	3	3	42	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
Q Human health services and social work activities	105	5	5	105	2	0	98	5	5	98	2	0	93	4	4	93	2	0	99	4	4	99	2	0
R Arts, entertainment and recreation	42	0	0	42	0	0	43	0	0	43	0	0	43	0	0	43	0	0	42	0	0	42	0	0
S Other services	140	2	2	140	1	0	135	2	2	135	1	0	137	2	2	137	1	0	139	2	2	139	1	0
Loans and advances	5,303	79	79	5,303	38	0	5,411	79	79	5,411	39	0	5,478	75	75	5,478	39	0	5,798	74	74	5,798	40	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.