



2023 EU-wide Transparency Exercise

Bank Name	LGT Group Foundation
LEI Code	5493009EIBTCB1X12G89
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

LGT Group Foundation

(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	4,842	4,683	4,979	5,032	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	4,842	4,683	4,979	5,032	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,842	4,683	4,979	5,032	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	4,842	4,683	4,979	5,032	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,842	4,683	4,979	5,032	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	4,842	4,683	4,979	5,032	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	26,424	24,482	24,338	25,822	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	26,424	24,482	24,338	25,822	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	18.33%	19.13%	20.46%	19.49%	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	18.33%	19.13%	20.46%	19.49%	(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	18.33%	19.13%	20.46%	19.49%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	19.13%	20.46%	19.49%	(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	18.33%	19.13%	20.46%	19.49%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	19.13%	20.46%	19.49%	(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	65,779	64,581	62,989	64,703	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	7.36%	7.25%	7.90%	7.78%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

LGT Group Foundation

(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	4,842	4,683	4,979	5,032	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	4,842	4,683	4,979	5,032	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	65,779	64,581	62,989	64,703	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	65,779	64,581	62,989	64,703	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.36%	7.25%	7.90%	7.78%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.36%	7.25%	7.90%	7.78%	[A.2]/[B.2]	

		(mB 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	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				4,842	4,683	4,979	5,032	C 01.00 (0001,0001)	Articles 4(1)(b) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	355	344	340	346	C 01.00 (0002,0001)	Article 59 of CRR			
	A.1.2	Retained earnings	3,990	3,875	4,122	4,215	C 01.00 (0003,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR			
	A.1.3	Accumulated other comprehensive income	1,502	1,393	1,395	1,402	C 01.00 (0004,0001)	Articles 4(1)(b), 26(1) point (g) and 36 (1) point (i) of CRR			
	A.1.4	Other Reserves	242	235	232	236	C 01.00 (0005,0001)	Articles 4(1)(b) and 26(1) point (a) of CRR			
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0010,0001)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (i) of CRR			
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0020,0001)	Article 84 of CRR			
	A.1.7	Adjustments to CET1 due to prudential filters	-5	5	7	5	C 01.00 (0020,0001)	Articles 32 to 35 of and 36 (1) point (i) of CRR			
	A.1.8	(-) Intangible assets (including Goodwill)	-1,044	-999	-970	-967	C 01.00 (0030,0001) + C 01.00 (0040,0001)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 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 (net of associated DTAs)	-3	-4	-2	-1	C 01.00 (0030,0001)	Articles 36(1) point (c) and 38 of CRR			
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0030,0001)	Articles 36(1) point (d), 40 and 139 of CRR			
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0030,0001)	Articles 4(1)(b), 36(1) point (g) and 41 of CRR			
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0040,0001)	Articles 4(1)(b), 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 (0040,0001)	Article 36(1) point (i) 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 (0040,0001) + C 01.00 (0040,0002) + C 01.00 (0040,0003) + C 01.00 (0040,0004) + C 01.00 (0040,0005) + C 01.00 (0040,0006)	Articles 4(1)(b), 36(1) point (i) and 89 to 91 of CRR, Articles 36(1) point (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (i) and 135(8) of CRR and Article 36(1) point (i) and 135(4) of CRR			
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0040,0001)	Articles 36(1) point (i) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR			
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-196	-167	-147	-206	C 01.00 (0040,0001)	Articles 4(1)(b), 36(1) point (i), 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 (0040,0001)	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 (0050,0001)	Articles 4(1)(b), 36(1) point (i), 43, 45, 47, 48(1) point (b), 48(1) (c) and 79 of CRR			
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0050,0001)	Article 48 of CRR			
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0051,0001)	Articles 36(1) point (ii) and Article 47c of CRR			
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0051,0001)	Article 36(1) point (ii) and Article 133(2) of CRR			
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0051,0001)	Article 36(1) point (ii) of CRR			
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0054,0001)	Article 3 CRR			
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0050,0001)	-			
	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 (0020,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR				
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0040,0001)	Articles 479 and 480 of CRR				
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0020,0001)	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 (0050,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0050,0001) + C 01.00 (0050,0002)					
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0070,0001)					
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0050,0001) + C 01.00 (0050,0002) + C 01.00 (0070,0001) + C 01.00 (0070,0002) + C 01.00 (0070,0003) + C 01.00 (0070,0004) + C 01.00 (0070,0005) + C 01.00 (0070,0006)					
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0060,0001) + C 01.00 (0060,0002) + C 01.00 (0070,0001)					
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				4,842	4,683	4,979	5,032	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				0	0	0	0	C 01.00 (0070,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (0070,0001) + C 01.00 (0080,0001)					
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0060,0001) + C 01.00 (0060,0002) + C 01.00 (0070,0001) + C 01.00 (0070,0002) + C 01.00 (0070,0003) + C 01.00 (0070,0004) + C 01.00 (0070,0005) + C 01.00 (0070,0006)					
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0080,0001) + C 01.00 (0080,0002) + C 01.00 (0090,0001)					
B	TOTAL RISK EXPOSURE AMOUNT				26,424	24,482	24,338	25,822	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0001)					
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				18.33%	19.13%	20.46%	19.49%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)				18.33%	19.13%	20.46%	19.49%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)				18.33%	19.13%	20.46%	19.49%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				4,842	4,683	4,979	5,032		
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				18.33%	19.13%	20.46%	19.49%		
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements				0	0	0	0	C 01.00 (0040,0001)	

(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 formulae 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

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Overview of Risk exposure amounts

LGT Group Foundation

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	19,041	17,377	17,244	17,807	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	19,041	17,377	17,244	17,807	C 02.00 (r0050, 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	897	676	629	1,136	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	305	256	212	323	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)	2,388	2,178	2,307	2,537	C 02.00 (r0520, c0010)
Of which the standardised approach	2,388	2,178	2,307	2,537	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 (r010, 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	3,793	3,995	3,947	4,019	C 02.00 (r0590, c0010)
Of which basic indicator approach	3,793	3,995	3,947	4,019	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	26,424	24,482	24,338	25,822	

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.

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P&L LGT Group Foundation

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	497	844	432	920
Of which debt securities income	44	87	52	121
Of which loans and advances income	439	743	379	796
Interest expenses	245	468	290	637
(Of which deposits expenses)	181	399	284	626
(Of which debt securities issued expenses)	10	15	4	9
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	1,255	1,615	370	758
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	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	93	125	53	104
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-4	-7	0	-1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	115	201	52	113
Net other operating income / (expenses)	10	14	3	6
TOTAL OPERATING INCOME, NET	1,724	2,327	620	1,263
(Administrative expenses)	1,217	1,706	430	907
(Cash contributions to resolution funds and deposit guarantee schemes)	2	3	1	2
(Depreciation)	93	122	31	62
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-16	-3	1	12
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-19	-18	0	0
(Other provisions)	2	15	1	12
Of which pending legal issues and tax litigation ¹	0	9	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)	2	-1	1	1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	2	-1	1	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2	4	1	2
(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	-2	-2	0	-1
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	422	496	155	277
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	370	427	129	228
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	370	427	129	228
Of which attributable to owners of the parent	370	427	129	228

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

Breakdown of liabilities

LGT Group Foundation

(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	1,741	1,758	859	912	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	193	189	186	185	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	53,813	52,570	51,452	52,032	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	19	18	22	18	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	77	76	73	67	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	675	827	851	626	IAS 37.10; IAS 1.54(l)
Tax liabilities	126	112	127	115	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	493	388	378	527	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	57,137	55,939	53,947	54,482	IAS 1.9(b);IG 6
TOTAL EQUITY	6,291	6,115	6,203	6,238	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	63,428	62,054	60,150	60,721	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

LGT Group Foundation

(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		1,760	1,777	881	931	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	0	0	0	44	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	44	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	39	66	75	79	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	14	27	34	32	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	5,109	4,614	4,146	4,334	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,210	1,019	1,493	1,400	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	22,397	21,574	20,765	20,918	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,650	11,998	11,329	11,169	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,834	2,880	3,282	2,898	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,584	1,506	1,490	1,235	ECB/2013/33 Annex 2.Part 2.9.1
	Households	20,485	20,560	20,386	20,921	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	12,773	11,040	10,191	10,272	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,685	2,619	2,540	2,589	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		456	448	443	434	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		55,765	54,536	52,518	53,148	

2023 EU-wide Transparency Exercise

Market Risk

LGT Group Foundation

	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
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	609	495	0	0	0	0					0	0	0	0						0		
Of which: General risk	379	262	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	230	233	0	0	0	0					0	0	0	0						0		
Equities	1	2	0	0	0	0					0	0	0	0						0		
Of which: General risk	0	1	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	0	1	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	1,696	1,624	0	0	0	0					0	0	0	0						0		
Commodities risk	83	58	0	0	0	0					0	0	0	0						0		
Total	2,388	2,178	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	664	841	0	0	0	0					0	0	0	0						0		
Of which: General risk	422	550	0	0	0	0					0	0	0	0						0		
Of which: Specific risk	242	291	0	0	0	0					0	0	0	0						0		
Equities	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		
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0		
Foreign exchange risk	1,574	1,535	0	0	0	0					0	0	0	0						0		
Commodities risk	68	62	0	0	0	0					0	0	0	0						0		
Total	2,307	2,537	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

Market risk template does not include CUI 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⁾
(in EUR '000)									
Consolidated data	Central governments or central banks	17,490	17,274	129		11,599	11,599	129	
	Regional governments or local authorities	438	437	126		534	533	137	
	Public sector entities	277	269	63		226	263	63	
	Multilateral Development Banks	1,668	1,668	0		1,548	1,548	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,540	2,860	588		10,679	2,414	521	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	27,291	3,980	3,861		26,431	3,417	3,311	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4,869	4,829	1,816		4,811	4,771	1,794	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	69	69	62	17	38	19	24	13
	Items associated with particular high risk	1,164	1,164	1,746		935	935	1,403	
	Covered bonds	686	686	131		627	627	127	
	Claims on institutions and corporates with a ST credit assessment	6,119	3,725	1,077		3,520	2,969	874	
	Collective investments undertakings (CIU)	3,032	3,032	5,246		2,929	2,929	4,826	
Equity	292	292	658		334	334	705		
Other exposures	1,212	1,088	225		1,065	951	161		
Standardised Total ⁽⁴⁾	80,565	43,722	19,938	29	79,829	47,366	18,053	21	

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

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

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on 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 counterpartery.

		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⁾
(in EUR '000)									
SWITZERLAND	Central governments or central banks	15,624	14,967	0		19,261	19,261	0	
	Regional governments or local authorities	183	183	40		253	253	54	
	Public sector entities	10	0	0		10	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,363	1,194	244		1,081	889	192	
	Corporates	899	77	77		524	56	51	
	of which: SME	0	0	0		0	0	0	
	Retail	1,484	157	103		1,464	100	94	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,749	1,727	626		1,759	1,735	663	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	14	11	0	7	2	0	0
	Items associated with particular high risk	74	74	111		50	50	75	
	Covered bonds	289	289	221		221	221	54	
	Claims on institutions and corporates with a ST credit assessment	3,619	1,357	273		1,468	781	190	
	Collective investments undertakings (CIU)	46	46	88		41	41	76	
Equity	46	46	88		48	48	88		
Other exposures	220	220	203		207	207	193		
Standardised Total ⁽⁴⁾				3				3	

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

(2) Total value adjustments and provisions per country of counterpartery 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⁾
(in EUR '000)									
VIRGIN ISLANDS, BRITISH	Central governments or central banks	0	0	0		0	0	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	3	0	0		0	0	0	
	Corporates	889	53	238		785	456	185	
	of which: SME	0	0	0		0	0	0	
	Retail	7,212	880	880		6,728	620	620	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	127	127	0		135	135	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	122	76		0	122	65	
	Collective investments undertakings (CIU)	0	0	1		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽⁴⁾				0				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 (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterpartery 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⁾
(in EUR '000)									
LIECHTENSTEIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	5	3	1		5	3	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	34	65	31		65	26	14	
	Corporates	3,010	591	591		2,745	399	399	
	of which: SME	0	0	0		0	0	0	
	Retail	1,619	340	323		1,442	276	261	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1,855	1,840	629		1,828	1,794	657	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	19	11	0	12	8	12	0
	Items associated with particular high risk	1	1	1		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	218	21	1		2	2	0	
	Collective investments undertakings (CIU)	2	2	2		4	4	16	
Equity	76	76	190		74	74	186		
Other exposures	477	246	103		351	201	110		
Standardised Total ⁽⁴⁾				4				3	

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

(2) Total value adjustments and provisions per country of counterpartery 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⁾
(in EUR '000)									
SINGAPORE	Central governments or central banks	1,402	1,402	0		1,391	1,391	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	19	24	5		17	22	5	
	Corporates	140	43	31		127	40	14	
	of which: SME	0	0	0		0	0	0	
	Retail	2,181	281	228		2,161	228	224	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	120	120	50		117	116	47	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	24	24	5		24	24	5	
	Claims on institutions and corporates with a ST credit assessment	263	263	94		264	264	114	
	Collective investments undertakings (CIU)	16	16	24		14	14	21	
Equity	0	0	0		0	0	0		
Other exposures	44	44	76		40	40	33		
Standardised Total ⁽⁴⁾				0				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 (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterpartery 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 ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	57	57	11	0	52	52	10	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	569	552	113	0	2,489	521	107	
	Corporates	1,269	151	85	0	215	80	70	
	of which: SME	547	65	40	0	594	57	51	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	18	18	0	0	17	17	4	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	18	18	4	0	16	16	3	
Claims on institutions and corporates with a ST credit assessment	286	285	151	0	175	175	106		
Collective Investments Undertakings (CIU)	100	100	134	0	82	82	111		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				0			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 (i.e., 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 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
HONG KONG	Central governments or central banks	150	150	0	0	153	153	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	18	24	5	0	19	24	5	
	Corporates	225	85	27	0	206	80	26	
	of which: SME	0	0	0	0	0	0	0	
	Retail	3,088	348	341	0	2,958	238	232	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	232	232	88	0	212	211	78	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	205	205	42	0	116	116	24		
Collective Investments Undertakings (CIU)	0	0	0	0	8	8	106		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				0			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 (i.e., 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 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	2	2	1	0	4	4	0	
	Multilateral Development Banks	632	632	0	0	600	600	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	163	141	109	0	159	159	125	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	37	37	56	0	0	0	0	
	Covered bonds	0	16	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	181	181	30	0	74	74	15	
Collective Investments Undertakings (CIU)	1,419	1,419	1,655	0	1,313	1,313	1,628		
Equity	0	0	0	0	0	0	0		
Other exposures	25	25	25	0	23	23	23		
Standardised Total ^b				0			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 (i.e., 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 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
UNITED KINGDOM	Central governments or central banks	21	21	0	0	19	19	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	198	198	0	0	195	195	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	60	638	400	0	620	556	364	
	Corporates	60	638	400	0	620	556	364	
	of which: SME	0	0	0	0	0	0	0	
	Retail	1,197	531	501	0	1,149	496	470	
	Secured by mortgages on immovable property	88	88	125	0	80	80	126	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	72	72	188	0	71	71	197	
	Covered bonds	28	28	14	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	660	660	120	0	400	388	83	
Collective Investments Undertakings (CIU)	153	153	247	0	143	143	228		
Equity	0	0	0	0	0	0	0		
Other exposures	150	150	151	0	59	59	61		
Standardised Total ^b				0			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 (i.e., 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 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
AUSTRIA	Central governments or central banks	45	45	0	0	45	45	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	40	59	32	0	32	50	15	
	Corporates	674	312	311	0	981	292	290	
	of which: SME	0	0	0	0	0	0	0	
	Retail	727	200	189	0	758	151	181	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	13	12	34	0	2	2	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	129	29	23	0	60	11	7	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	10	10	10	0	17	17	17		
Standardised Total ^b				0			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 (i.e., 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 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
LUXEMBOURG	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	293	293	0	0	231	231	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	40	59	32	0	32	50	15	
	Corporates	961	452	414	0	1,078	425	408	
	of which: SME	0	0	0	0	0	0	0	
	Retail	362	26	26	0	141	21	21	
	Secured by mortgages on immovable property	41	41	0	0	42	42	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	16	15	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	302	302	45	
Collective Investments Undertakings (CIU)	11	11	26	0	11	11	53		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ^b				0			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 (i.e., 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 ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	11,793	11,793	139	0	13,765	13,765	123	0
	Regional governments or local authorities	298	297	89	0	339	338	79	0
	Public sector entities	278	263	61	0	241	238	84	0
	Multilateral Development Banks	1,431	1,431	0	0	1,445	1,445	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4,295	2,775	600	0	5,596	3,444	984	0
	Corporates	10,491	3,595	2,616	0	10,387	3,959	3,029	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	26,558	3,168	3,074	0	26,501	3,589	3,460	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	4,720	4,686	1,762	0	4,765	4,725	1,774	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	35	19	22	14	47	26	31	15
	Items associated with particularly high risk	871	871	1,306	0	995	995	1,493	0
	Covered bonds	622	622	124	0	558	558	112	0
Claims on institutions and corporates with a ST credit assessment	2,448	2,385	654	0	2,760	2,501	686	0	
Collective investments undertakings (CIU)	3,615	3,615	5,915	0	3,634	3,634	6,040	0	
Equity	295	295	662	0	276	276	620	0	
Other exposures	1,055	373	95	0	1,026	655	322	0	
Standardised Total ²	78,717	46,684	17,872	24	79,447	46,688	18,943	25	

(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) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: 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
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	15,527	15,527	0	0	18,274	18,274	0	0
	Regional governments or local authorities	65	44	0	0	66	66	1	0
	Public sector entities	13	3	1	0	13	3	1	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,260	1,130	234	0	1,230	790	165	0
	Corporates	307	29	27	0	396	50	47	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1,538	117	112	0	1,628	152	145	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1,746	1,729	676	0	1,808	1,785	685	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	2	0	1	1	1	0
	Items associated with particularly high risk	68	68	102	0	68	68	102	0
	Covered bonds	288	288	54	0	294	294	51	0
Claims on institutions and corporates with a ST credit assessment	1,069	878	186	0	932	560	113	0	
Collective investments undertakings (CIU)	34	34	65	0	35	35	63	0	
Equity	60	60	95	0	62	62	95	0	
Other exposures	201	201	194	0	185	185	158	0	
Standardised Total ²				3				3	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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
VIRGIN ISLANDS, BRITISH	(in EUR, %)								
	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	786	402	151	0	737	421	163	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	6,817	490	487	0	6,772	864	861	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	133	133	0	0	135	135	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)	1	1	1	0	1	1	1	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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
LIECHTENSTEIN	(in EUR, %)								
	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	1	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	165	205	4	0	24	28	6	0
	Corporates	2,862	397	296	0	3,031	667	666	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1,474	274	259	0	1,520	289	272	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1,785	1,773	653	0	1,774	1,761	663	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	127	113	105	0	127	112	112	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	1	1	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	184	0	0	0	0	0	
Other exposures	361	180	167	0	388	205	192	0	
Standardised Total ²				3				3	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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
SINGAPORE	(in EUR, %)								
	Central governments or central banks	1,336	1,336	0	0	1,520	1,520	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	32	37	8	0	49	55	12	0
	Corporates	228	60	34	0	195	63	31	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2,243	212	212	0	2,297	212	218	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	115	115	46	0	112	111	43	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	23	23	2	0	24	24	5	0
Claims on institutions and corporates with a ST credit assessment	403	404	118	0	303	304	114	0	
Collective investments undertakings (CIU)	18	18	23	0	19	19	25	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	38	38	28	0	39	39	29	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for 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, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	408	408	22	386	407	407	21	386
	Public sector entities	59	59	12	47	59	59	12	47
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,947	996	114	882	3,116	636	126	510
	Corporates	254	463	46	417	297	76	75	122
	of which: SME	0	0	0	0	0	0	0	0
	Retail	611	423	29	384	622	92	92	50
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	17	17	4	13	20	20	4	16
	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	1	1	2	0	6	4	2	0
Covered bonds	35	35	3	32	35	35	3	32	
Claims on institutions and corporates with a ST credit assessment	87	87	14	73	174	172	27	147	
Collective investments undertakings (CIU)	123	123	141	0	123	123	144	0	
Equity	72	72	0	0	74	74	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of 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, %)									
HONG KONG	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	19	24	5	19	22	28	9	13
	Corporates	196	64	15	181	187	62	15	172
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2,957	213	209	2,748	2,855	224	219	2,636
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	182	182	67	115	177	177	65	112
	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	4	4	6	0	4	4	6	0
Covered bonds	1	1	0	0	1	1	0	0	
Claims on institutions and corporates with a ST credit assessment	90	94	21	69	224	226	46	178	
Collective investments undertakings (CIU)	10	87	14	73	16	16	14	2	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				1				0	

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

(2) Total value adjustments and provisions per country of 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	0	0	0	0	228	228	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	25	25	5	20
	Corporates	50	13	1	49	13	16	1	15
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	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	1	0	66	66	99	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	190	190	0	190	281	281	56	225	
Collective investments undertakings (CIU)	1,610	1,610	2,194	0	1,664	1,664	2,249	0	
Equity	0	0	0	0	16	16	14	2	
Other exposures	20	20	21	0	22	22	23	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of 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 KINGDOM	Central governments or central banks	15	15	0	0	19	19	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	135	135	0	0	135	135	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	648	569	370	279	621	533	329	292
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	1,108	473	46	1,062	1,033	430	405	393
	Retail	0	0	0	0	0	0	0	0
	of which: SME	72	72	121	0	69	69	123	0
	Secured by mortgages on immovable property	1	1	1	0	2	2	1	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	72	105	158	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	362	378	77	285	428	428	94	334	
Collective investments undertakings (CIU)	191	191	262	0	169	169	218	0	
Equity	0	0	0	0	7	7	6	1	
Other exposures	0	0	0	0	9	9	9	0	
Standardised Total ²				0				0	

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

(2) Total value adjustments and provisions per country of 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, %)									
AUSTRIA	Central governments or central banks	39	39	0	0	32	32	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	57	72	14	43	62	76	15	47
	Corporates	563	273	272	291	590	301	301	289
	of which: SME	0	0	0	0	0	0	0	0
	Retail	727	172	162	565	688	211	199	478
	of which: SME	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	223	223	90	133	217	216	88	129
	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	13	13	8	5	5	5	5	0	
Collective investments undertakings (CIU)	6	6	5	1	9	9	6	3	
Equity	0	0	0	0	0	0	0	0	
Other exposures	17	17	17	0	14	14	13	1	
Standardised Total ²				1				1	

(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, %)									
LUXEMBOURG	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	191	191	0	0	191	191	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	4	4	0	0	4	4	1	3
	Corporates	862	317	346	516	894	405	395	489
	of which: SME	0	0	0	0	0	0	0	0
	Retail	130	18	17	113	126	29	26	97
	of which: SME	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)	15	15	61	0	16	16	74	0	
Equity	0	0	0	0	24	24	24	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²				1				1	

(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

LGT Group Foundation

		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				
(mIn 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	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	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	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	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	0	
	Retail - Secured on real estate property - Of Which: SME	0	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	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	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

LGT Group Foundation

		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	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	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
	Retail - Secured on real estate property - Of Which: SME	0	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	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	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

General governments exposures by country of the counterparty

LGT Group Foundation

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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 amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Africa															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]																
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	4

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, Switzerland, 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
LGT Group Foundation

	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⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing best past due >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾		On non-performing exposures ³⁾			Of which performing best 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 Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾			
Cash balances at central banks and other demand deposits	3,288	0	0	0	0	0	0	0	0	4,554	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	15,250	0	0	0	0	0	0	0	0	12,134	0	0	0	0	0	0	0	0	0	
Central banks	8,961	0	0	0	0	0	0	0	0	6,440	0	0	0	0	0	0	0	0	0	
General governments	1,972	0	0	0	0	0	0	0	0	1,028	0	0	0	0	0	0	0	0	0	
Credit institutions	3,217	0	0	0	0	0	0	0	0	3,531	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,053	0	0	0	0	0	0	0	0	965	0	0	0	0	0	0	0	0	0	
Non-financial corporations	46	0	0	0	0	0	0	0	0	47	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	33,210	0	67	67	67	12	18	18	43	34,587	0	40	40	40	11	14	14	14	20	
Central banks	4,408	0	0	0	0	0	0	0	0	9,750	0	0	0	0	0	0	0	0	0	
General governments	254	0	0	0	0	0	0	0	0	258	0	0	0	0	0	0	0	0	0	
Credit institutions	6,384	0	0	0	0	1	0	0	0	3,520	0	0	0	0	1	0	0	0	0	
Other financial corporations	10,746	0	11	11	11	4	3	3	9	10,070	0	0	0	0	4	0	0	0	0	
Non-financial corporations	1,148	0	14	14	14	1	3	3	1	1,046	0	14	14	14	1	3	3	3	7	
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by commercial immovable property	99	0	3	3	3	0	1	1	2	98	0	2	2	2	0	0	0	0	2	
Households	10,200	0	41	41	41	5	12	12	28	9,944	0	26	26	26	5	11	11	11	13	
of which: Loans collateralised by residential immovable property	3,540	0	25	25	25	4	1	1	24	3,473	0	10	10	10	4	1	1	1	9	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
BEST INSTRUMENTS other than HFT	51,747	0	67	67	67	12	18	18	43	51,275	0	40	40	40	11	14	14	14	20	
OFF-BALANCE SHEET EXPOSURES	38,012	0	1	1	1	0	0	0	0	36,080	0	0	0	0	0	0	0	0	0	

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement 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 PFRBP framework (template F 16.00 / 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 PFRBP 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 2022, 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

LGT Group Foundation

	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 collateral and financial guarantees received on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures					
(mln EUR)													
Cash balances at central banks and other demand deposits	0	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	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	15	3	1	1	0	0	14	2	0	0	0	0	0
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	5	3	1	1	0	0	5	2	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0		
Households	8	0	0	0	0	0	8	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	15	3	1	1	0	0	14	2	0	0	0	0	0
Loan commitments given	0	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						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

Forborne exposures

LGT Group Foundation

	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	0
Debt securities (including at amortised cost and fair value)	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
General governments	0	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	0
Other financial corporations	0	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	0
Loans and advances (including at amortised cost and fair value)	12	0	0	0	0	0	13	0	0	0	0	0	0
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0	0
Non-financial corporations	5	0	0	0	0	0	5	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	6	0	0	0	0	0	7	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	12	0	0	0	0	0	13	0	0	0	0	0	0
Loan commitments given	0	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						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
 LGT Group Foundation

(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-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
C Manufacturing	36	0	0	36	0	0	34	0	0	34	0	0	30	0	0	30	0	0	31	0	0	31	0	0
D Electricity, gas, steam and air conditioning supply	81	0	0	81	0	0	76	0	0	76	0	0	72	0	0	72	0	0	63	0	0	63	0	0
E Water supply	28	0	0	28	0	0	26	0	0	26	0	0	27	0	0	27	0	0	27	0	0	27	0	0
F Construction	57	1	1	57	1	0	56	1	1	56	1	0	56	1	1	56	1	0	59	1	1	59	1	0
G Wholesale and retail trade	20	0	0	20	0	0	25	0	0	25	0	0	12	0	0	12	0	0	17	0	0	17	0	0
H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I Accommodation and food service activities	25	0	0	25	0	0	27	0	0	27	0	0	27	0	0	27	0	0	26	0	0	26	0	0
J Information and communication	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	86	0	0	86	0	0	80	0	0	80	0	0	75	0	0	75	0	0	73	0	0	73	0	0
M Professional, scientific and technical activities	272	0	0	272	0	0	273	0	0	273	0	0	265	0	0	265	0	0	270	0	0	270	0	0
N Administrative and support service activities	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	20	0	0	20	0	0	20	0	0	20	0	0	17	0	0	17	0	0	16	0	0	16	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	512	13	13	512	3	0	419	13	13	419	2	0	495	9	9	495	3	0	508	14	14	508	3	0
Loans and advances	1,148	14	14	1,148	4	0	1,096	14	14	1,096	4	0	1,086	10	10	1,086	4	0	1,100	14	14	1,100	4	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.