

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	LGT Group Foundation
<b>LEI Code</b>	5493009EIBTCB1X12G89
<b>Country Code</b>	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.

2024 EU-wide Transparency Exercise

Key Metrics

LGT Group Foundation

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	4,883	5,142	5,236	5,216	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	4,883	5,142	5,236	5,216	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,883	5,142	5,236	5,216	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	4,883	5,142	5,236	5,216	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,883	5,142	5,236	5,216	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	4,883	5,142	5,236	5,216	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	25,530	25,867	26,543	27,473	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	25,530	25,867	26,543	27,473	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.13%	19.88%	19.73%	18.98%	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	19.13%	19.88%	19.73%	18.98%	(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	19.13%	19.88%	19.73%	18.98%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.13%	19.88%	19.73%	18.98%	(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	19.13%	19.88%	19.73%	18.98%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.13%	19.88%	19.73%	18.98%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	66,224	66,533	66,552	67,032	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	7.37%	7.73%	7.87%	7.78%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

LGT Group Foundation

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,883	5,142	5,236	5,216	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	4,883	5,142	5,236	5,216	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	66,224	66,533	66,552	67,032	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	66,224	66,533	66,552	67,032	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.37%	7.73%	7.87%	7.78%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.37%	7.73%	7.87%	7.78%	[A.2]/[B.2]	



2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

LGT Group Foundation

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	17,593	17,368	17,726	18,664	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 (r0490, c0010)
Of which the standardised approach	17,593	17,368	17,726	18,664	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) <sup>2</sup>	942	955	1,261	1,230	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 (r0490, c0010)
Credit valuation adjustment - CVA	206	236	295	326	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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)	2,720	2,578	2,776	2,706	C 02.00 (r0520, c0010)
Of which the standardised approach	2,720	2,578	2,776	2,706	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, c0001)*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	4,069	4,730	4,485	4,546	C 02.00 (r0590, c0010)
Of which basic indicator approach	4,069	4,730	4,485	4,546	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	25,530	25,867	26,543	27,473	

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

<sup>2</sup> 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.

2024 EU-wide Transparency Exercise

P&L

LGT Group Foundation

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,452	2,154	548	1,097
Of which debt securities income	198	284	73	143
Of which loans and advances income	1,249	1,869	474	953
Interest expenses	1,037	1,592	440	895
(Of which deposits expenses)	1,019	1,565	429	872
(Of which debt securities issued expenses)	15	21	6	12
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	20	0	11
Net Fee and commission income	1,177	1,681	426	885
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	172	235	67	124
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	-1	0	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	166	267	34	108
Net other operating income /(expenses)	10	14	3	6
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,938</b>	<b>2,778</b>	<b>638</b>	<b>1,337</b>
(Administrative expenses)	1,399	2,054	485	1,028
(Cash contributions to resolution funds and deposit guarantee schemes)	2	4	1	1
(Depreciation)	94	134	31	63
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	16	46	1	4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	16	46	1	4
Of which pending legal issues and tax litigation <sup>1</sup>	0	31	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	3	0	3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	2	3	0	3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	38	1	3
(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	-3	-1	-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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>420</b>	<b>496</b>	<b>119</b>	<b>233</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>349</b>	<b>405</b>	<b>92</b>	<b>181</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>349</b>	<b>405</b>	<b>92</b>	<b>181</b>
Of which attributable to owners of the parent	349	405	92	181

<sup>1</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

LGT Group Foundation

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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	4,945				4,555				4,528				4,712				IAS 1.54 (f)	
Financial assets held for trading	3,421	1,841	1,580	1	3,021	1,791	1,229	1	3,298	1,764	1,514	0	3,075	1,764	1,312	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	104	0	104	0	78	0	78	0	63	0	29	34	64	0	29	35	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	199	0	199	0	188	0	189	0	216	0	191	25	208	0	183	25	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	9,274	4,389	2,990	1,895	8,986	4,398	2,440	2,149	9,343	4,486	2,540	2,317	9,703	4,438	2,567	2,698	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	41,212				42,592				41,119				40,817				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	243	0	243	0	169	0	169	0	125	0	125	0	119	0	119	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 <sup>1</sup>	3,062				3,191				3,322				3,359					
<b>TOTAL ASSETS</b>	<b>62,461</b>				<b>62,781</b>				<b>62,014</b>				<b>62,058</b>				IAS 1.8(a), 10.6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References								
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>											
		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	4,368	0	0	0	0	0	4,342	0	0	0	0	0	0	0	0	4,473	0	0	0	0	0	0	0	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	0	0	0	0	0	Annex V Part 1.31.44(a)	
Financial assets at amortised cost	Debt securities	6,259	0	0	0	0	0	7,053	0	0	0	0	0	0	0	0	5,189	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)	
	Loans and advances	34,673	231	76	-10	-1	-15	35,354	156	57	-11	-1	-15	35,797	76	83	-11	0	-15	35,593	156	69	-11	-2	-18	0	0	0	0	0	0	0	Annex V Part 1.31.44(a)	

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

LGT Group Foundation

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	1,086	1,969	870	903	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	188	188	191	183	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	53,397	52,447	52,718	53,098	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	15	20	11	8	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	60	35	31	24	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	767	1,126	1,125	795	IAS 37.10; IAS 1.54(l)
Tax liabilities	115	138	146	158	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	488	393	557	558	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 <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>56,117</b>	<b>56,315</b>	<b>55,648</b>	<b>55,727</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>6,344</b>	<b>6,465</b>	<b>6,366</b>	<b>6,331</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>62,461</b>	<b>62,781</b>	<b>62,014</b>	<b>62,058</b>	IAS 1.IG6

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



2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		1,102	1,989	881	911	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	0	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	81	88	75	78	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	31	37	36	39	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,742	4,146	4,239	3,772	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	1,747	1,170	1,478	1,293	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	21,087	20,336	20,773	20,834	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	10,727	10,818	11,284	11,363	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,935	2,946	3,220	2,804	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,348	1,549	1,631	1,557	ECB/2013/33 Annex 2.Part 2.9.1
	Households	21,691	21,901	21,329	22,413	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	9,970	10,286	10,176	10,750	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,617	2,744	2,809	2,858	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		432	474	464	522	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>54,687</b>	<b>54,624</b>	<b>53,790</b>	<b>54,192</b>	

2024 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	851	680	0	0	0	0						0	0	0	0								
Of which: General risk	505	371	0	0	0	0						0	0	0	0								
Of which: Specific risk	346	309	0	0	0	0						0	0	0	0								
Equities	3	2	0	0	0	0						0	0	0	0								
Of which: General risk	2	1	0	0	0	0						0	0	0	0								
Of which: Specific risk	1	1	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,809	1,848	0	0	0	0						0	0	0	0								
Commodities risk	58	48	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>2,720</b>	<b>2,578</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	809	848	0	0	0	0						0	0	0	0								
Of which: General risk	485	519	0	0	0	0						0	0	0	0								
Of which: Specific risk	324	329	0	0	0	0						0	0	0	0								
Equities	0	0	0	0	0	0						0	0	0	0								
Of which: General risk	0	0	0	0	0	0						0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0								
Foreign exchange risk	1,860	1,778	0	0	0	0						0	0	0	0								
Commodities risk	107	81	0	0	0	0						0	0	0	0								
<b>Total</b>	<b>2,776</b>	<b>2,706</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.









2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

LGT Group Foundation

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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
	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											
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

LGT Group Foundation

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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
	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											
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

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











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

LGT Group Foundation

As of 31/12/2023

Direct exposures														Risk weighted exposure amount
On balance sheet												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	
														Total
[ 0 - 3M]	Australia													
13M - 1Y]														
1Y1 - 2Y]														
2Y - 3Y]														
3Y - 5Y]														
5Y - 10Y]														
10Y - more														
Total														
[ 0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		44	44	0	0	0	0	44	0	0	0	0	0	
1Y1 - 2Y]		36	34	0	0	0	0	34	0	0	0	0	0	
2Y - 3Y]		324	124	0	0	0	0	124	0	0	0	0	0	
3Y - 5Y]		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	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total	392	202	0	0	0	0	202	0	0	0	0	0	0	39
[ 0 - 3M]	Hong Kong	41	41	0	0	0	0	41	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		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	
3Y - 5Y]		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	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total	41	41	0	0	0	0	41	0	0	0	0	0	0	0
[ 0 - 3M]	Japan	255	255	0	0	0	0	255	0	0	0	0	0	
13M - 1Y]		395	395	0	0	0	0	395	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		11	11	0	0	0	0	11	0	0	0	0	0	
3Y - 5Y]		59	59	0	0	0	0	59	0	0	0	0	0	
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total	320	720	0	0	0	0	720	0	0	0	0	0	0	165
[ 0 - 3M]	U.S.	771	771	0	0	0	0	771	11	297	0	12	18	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		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	
3Y - 5Y]		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	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total	771	771	0	0	0	0	771	11	297	0	12	18	0	
[ 0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		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	
3Y - 5Y]		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	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M]	Switzerland	302	302	0	0	0	0	302	0	0	0	13	0	
13M - 1Y]		22	22	0	0	0	0	22	0	0	0	0	0	
1Y1 - 2Y]		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	
3Y - 5Y]		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	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total	324	324	0	0	0	0	324	0	0	0	13	0	63	
[ 0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
13M - 1Y]		34	34	0	0	0	0	34	0	0	0	0	0	
1Y1 - 2Y]		5	5	0	0	0	0	5	0	0	0	0	0	
2Y - 3Y]		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	
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
Total	39	39	0	0	0	0	34	0	0	0	0	0	0	1

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

LGT Group Foundation

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 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	0
[ 3M - 1Y ]		0	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	0
[ 2Y - 3Y ]		0	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	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	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 Barthelemy, 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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

LGT Group Foundation

As of 30/06/2024

(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 amortised 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	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 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	0	0
		0	0	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 Barthelemy, 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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
LGT Group Foundation

	As of 30/09/2023											As of 31/12/2023												
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					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 <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>			
			Of which: defaulted	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>				Of which: defaulted	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>													
mil. EUR																								
Cash balances at central banks and other demand deposits	4,917	0	0	0	0	0	0	0	0	0	0	4,536	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	10,999	0	0	0	0	0	0	0	0	0	0	11,689	0	0	0	0	0	0	0	0	0	0		
Central banks	5,484	0	0	0	0	0	0	0	0	0	0	5,521	0	0	0	0	0	0	0	0	0	0		
General governments	1,127	0	0	0	0	0	0	0	0	0	0	1,776	0	0	0	0	0	0	0	0	0	0		
Credit institutions	3,067	0	0	0	0	0	0	0	0	0	0	3,037	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	1,212	0	0	0	0	0	0	0	0	0	0	1,259	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	20	0	0	0	0	0	0	0	0	0	0	16	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	34,989	0	76	76	76	76	11	15	15	54	35,566	0	67	67	67	12	15	15	54	35	35	35		
Central banks	9,568	0	0	0	0	0	0	0	0	0	9,398	0	0	0	0	0	0	0	0	0	0	0		
General governments	138	0	0	0	0	0	0	0	0	0	328	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	6,403	0	0	0	0	1	0	0	0	0	7,418	0	0	0	0	1	0	0	0	0	0	0		
Other financial corporations	8,404	0	1	1	1	4	0	0	0	0	7,938	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	1,171	0	16	16	16	1	3	3	9	1,189	0	17	17	17	1	3	3	9	1	3	3	9		
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	0	0	0		
of which: Loans collateralised by commercial immovable property	102	0	0	0	0	1	0	0	0	0	118	0	0	0	0	1	0	0	0	0	0	0		
Households	9,304	0	59	59	59	12	12	12	40	9,301	0	40	40	40	6	12	12	54	6	12	12	24		
of which: Loans collateralised by residential immovable property	3,533	0	42	42	42	4	2	2	40	3,695	0	24	24	24	4	3	3	21	4	3	3	21		
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	50,827	0	76	76	76	12	15	15	54	51,794	0	67	67	67	12	15	15	54	15	15	15	35		
OFF-BALANCE SHEET EXPOSURES	37,492	0	0	0	0	0	0	0	0	0	36,896	0	0	0	0	0	0	0	0	0	0	0		

<sup>1</sup> For the definition of non-performing exposures please refer to Article 47(2) of Regulation (EU) No 575/2013 (CRD)

<sup>2</sup> 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.

<sup>3</sup> 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 HFT and provisions for off-balance sheet exposures.

<sup>4</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP Framework Template F.18.00 / F.18.00. 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credits impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

LGT Group Foundation

	As of 31/03/2024										As of 30/06/2024														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>									
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>			Collaterals and financial guarantees received on non-performing exposures	On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>										
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>		Of which: defaulted		Of which Stage <sup>(4)</sup>		Of which: defaulted		Of which Stage <sup>(4)</sup>										
(in € M)																									
Cash balances at central banks and other demand deposits	4,507	0	0	0	0	0	0	0	0	0	4,487	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	9,886	0	0	0	0	0	0	0	0	0	9,670	0	0	0	0	0	0	0	0	0	0				
Central banks	4,477	0	0	0	0	0	0	0	0	0	4,232	0	0	0	0	0	0	0	0	0	0				
General governments	1,033	0	0	0	0	0	0	0	0	0	1,088	0	0	0	0	0	0	0	0	0	0				
Credit institutions	2,111	0	0	0	0	0	0	0	0	0	2,149	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	1,229	0	0	0	0	0	0	0	0	0	1,153	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	35	0	0	0	0	0	0	0	0	0	35	0	0	0	0	0	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	35,866	0	83	83	83	11	15	15	99	35,818	0	69	69	69	12	18	18	47	47	47					
Central banks	10,038	0	0	0	0	0	0	0	0	9,866	0	0	0	0	0	0	0	0	0	0					
General governments	169	0	0	0	0	0	0	0	0	220	0	0	0	0	0	0	0	0	0	0					
Credit institutions	7,061	0	0	0	0	2	0	0	0	6,717	0	0	0	0	2	0	0	0	0	0					
Other financial corporations	8,320	0	1	1	1	4	0	0	0	8,269	0	1	1	1	4	0	0	0	0	0					
Non-financial corporations	1,176	0	16	16	16	1	3	3	9	1,202	0	21	21	21	1	5	5	14	14	14					
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	0					
of which: Loans collateralised by commercial immovable property	110	0	0	0	0	1	0	0	0	117	0	7	7	7	1	1	1	1	1	1					
Households	9,192	0	66	66	66	4	13	13	50	9,500	0	47	47	47	9	13	13	12	12	12					
of which: Loans collateralised by residential immovable property	3,529	0	50	50	50	4	4	4	43	3,639	0	32	32	32	4	4	4	4	4	4					
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
DEBT INSTRUMENTS other than HFT	59,247	0	83	83	83	11	15	15	99	59,179	0	69	69	69	12	18	18	18	18	18					
OFF-BALANCE SHEET EXPOSURES	38,811	-	-	-	-	0	0	0	0	38,719	-	-	-	-	0	0	0	0	0	0					

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

(2) Institutions report 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 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 HFT 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 credits. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 19.00 / 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) 2012/1451 - IT5 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 FTR/REP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise

Forborne exposures

LGT Group Foundation

	As of 30/09/2023						As of 31/12/2023					
	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 <sup>1</sup>		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 <sup>2</sup>		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
(min 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)	13	1	0	0	0	0	11	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	1	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	5	0	0	0	0	0	5	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0
Households	7	1	0	0	0	0	6	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	13	1	0	0	0	0	11	0	0	0	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> 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.

<sup>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

LGT Group Foundation

	As of 31/03/2024						As of 30/06/2024					
	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 <sup>2</sup>		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 <sup>2</sup>		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)	10	0	0	0	0	0	11	1	1	1	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	5	0	0	0	0	0	5	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0
Households	5	0	0	0	0	0	7	1	1	1	0	0
DEBT INSTRUMENTS other than HFT	10	0	0	0	0	0	11	1	1	1	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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.



2024 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 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
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	33	0	0	33	0	0	33	0	0	33	0	0	33	0	0	33	0	0	33	0	0	33	0	0
D Electricity, gas, steam and air conditioning supply	69	0	0	69	0	0	70	0	0	70	0	0	71	0	0	71	0	0	62	0	0	62	0	0
E Water supply	74	0	0	74	0	0	69	0	0	69	0	0	61	0	0	61	0	0	36	0	0	36	0	0
F Construction	55	1	1	55	1	0	58	1	1	58	1	0	57	1	1	57	1	0	65	1	1	65	1	0
G Wholesale and retail trade	18	0	0	18	0	0	19	0	0	19	0	0	20	0	0	20	0	0	18	0	0	18	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	26	0	0	26	0	0	27	0	0	27	0	0	26	0	0	26	0	0	25	0	0	25	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	75	0	0	75	0	0	78	0	0	78	0	0	65	0	0	65	0	0	84	0	0	84	0	0
M Professional, scientific and technical activities	255	0	0	255	0	0	231	0	0	231	0	0	236	0	0	236	0	0	214	0	0	214	0	0
N Administrative and support service activities	9	0	0	9	0	0	10	0	0	10	0	0	9	0	0	9	0	0	10	0	0	10	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	16	0	0	16	0	0	16	0	0	16	0	0	13	0	0	13	0	0	13	0	0	13	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	140	16	16	140	3	0	167	16	16	167	3	0	161	16	16	161	3	0	159	20	20	159	3	0
Loans and advances	1,171	16	16	1,171	4	0	1,185	17	17	1,185	4	0	1,176	19	19	1,176	4	0	1,202	21	21	1,202	6	0

<sup>1</sup>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 FRRREP framework (template F.08.01), 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.