

2024 EU-wide Transparency Exercise

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

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

2024 EU-wide Transparency Exercise

Key Metrics

Liechtensteinische Landesbank AG

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,711	1,808	1,827	1,878	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,711	1,808	1,827	1,878	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,711	1,808	1,827	1,878	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,711	1,808	1,827	1,878	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,711	1,808	1,827	1,878	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,711	1,808	1,827	1,878	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	9,177	9,597	9,445	9,515	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,177	9,597	9,445	9,515	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	18.65%	18.83%	19.34%	19.74%	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	18.65%	18.83%	19.34%	19.74%	(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	18.65%	18.83%	19.34%	19.74%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.65%	18.83%	19.34%	19.74%	(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	18.65%	18.83%	19.34%	19.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.65%	18.83%	19.34%	19.74%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	27,425	28,482	27,686	27,372	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	6.24%	6.35%	6.60%	6.86%	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

Liechtensteinische Landesbank AG

		(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	1,711	1,808	1,827	1,878	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,711	1,808	1,827	1,878	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	27,425	28,482	27,686	27,372	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	27,425	28,482	27,686	27,372	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.24%	6.35%	6.60%	6.86%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.24%	6.35%	6.60%	6.86%	[A.2]/[B.2]	

2024 EU-wide Transparency Exercise

Capital
Liechtensteinische Landesbank AG

(in 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	OWN FUNDS	1,711	1,808	1,827	1,878	C01.00 (0010,0010)	Article 41(1) and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,711	1,808	1,827	1,878	C01.00 (0010,0010)	Article 52 of CRR
A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	158	173	164	168	C01.00 (0010,0010)	Article 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A.1.2	Retained earnings	2,043	2,133	2,193	2,139	C01.00 (0010,0010)	Article 36(1) point (c), 26(2) and 36(1) point (e) of CRR
A.1.3	Accumulated other comprehensive income	0	0	0	0	C01.00 (0010,0010)	Article 41(10), 26(1) point (e) and 36(1) point (f) of CRR
A.1.4	Other Reserves	-214	-214	-178	-159	C01.00 (0010,0010)	Article 41(17) and 26(1) point (a) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010,0010)	Article 41(1), 26(1) point (f) and 36(1) point (f) of CRR
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0010,0010)	Article 64 of CRR
A.1.7	Adjustments to CET1 due to prudential filters	-3	-3	-3	-3	C01.00 (0010,0010)	Article 32 to 35 and 38(1) point (f) of CRR
A.1.8	(-) Intangible assets (excluding Goodwill)	-268	-279	-259	-266	C01.00 (0010,0010) - C 01.00 (0040,0010)	Article 41(1), 36(1) point (b) and 37 of CRR; Article 41(1), 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 DTLs	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (c) and 39 of CRR
A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (e), 40 and 130 of CRR
A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0010,0010)	Article 41(10), 36(1) point (a) and 41 of CRR
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010,0010)	Article 41(2), 36(1) point (g) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (f) of CRR
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	Article 42(6), 36(1) point (b) (i) and 80 to 81 of CRR; Article 36(1) point (b) (i), 34(2) point (b), 244(1) point (b) and 250 of CRR; Article 36(1) point (b) (i) and 79(2) of CRR; Article 36(1) point (b) (i) and 130(1) of CRR and Article 36(1) point (b) (i) and 130(1) of CRR
A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (b) (i), 244(1) point (b), 244(2) point (b) and 250 of CRR
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0010,0010)	Article 42(7), 36(1) point (b) (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	C01.00 (0010,0010)	Article 36(1) point (c) and 39 of CRR; Article 41(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	C01.00 (0010,0010)	Article 42(7), 36(1) point (b) (i), 43 to 46, 47, 49(2) point (b), 49(2) point (c) and 79 of CRR
A.1.18	(-) Amount exceeding the 17.85% threshold	0	0	0	0	C01.00 (0010,0010)	Article 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	-2	-2	-1	C01.00 (0010,0010)	Article 36(1) point (e) and Article 67C of CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (e) and Article 33(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (e) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0010,0010)	Article 3 of CRR
A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C01.00 (0010,0010)	-
A.1.21	Transitional adjustments	0	0	0	0	NAI (S.1.1.6 - L.1.1.8 - L.1.1.9)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0010,0010)	Article 48(3) to (5), and 48A to 48F of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0010,0010)	Article 47B and 48D of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0010,0010)	Article 48A to 47D, 47E and 48E of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0010,0010)	Article 41 of CRR
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010)	-
A.2.2	(-) Excess deduction from T2 items over T2 Capital	0	0	0	0	C01.00 (0010,0010)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0010,0010)	-
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,711	1,808	1,827	1,878	C01.00 (0010,0010)	Article 71 of CRR
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0010,0010)	Article 71 of CRR
A.4.1	Tier 2 Capital Instruments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010)	-
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	-
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) + C 01.00 (0040,0010) - C 01.00 (0040,0010)	-
B	TOTAL RISK EXPOSURE AMOUNT	9,177	9,597	9,445	9,515	C01.00 (0010,0010)	Article 90(1), 90, 98 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0010,0040)	-
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.65%	18.63%	19.34%	19.74%	CA1(1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	18.65%	18.63%	19.34%	19.74%	CA1(2)	-
C.3	TOTAL CAPITAL RATIO (transitional period)	18.65%	18.63%	19.34%	19.74%	CA1(3)	-
D	CET1 Capital Fully loaded	1,711	1,808	1,827	1,878	A.1 + A.2 + A.3 + A.4 - A.1.1 + A.1.2 + A.1.3 + A.1.4 + A.1.5 + A.1.6 + A.1.7 + A.1.8 + A.1.9 + A.1.10 + A.1.11 + A.1.12 + A.1.13 + A.1.14 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.19 + A.1.20 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3	-
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.65%	18.63%	19.34%	19.74%	CR 1(1) (4.1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0010)	-
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0010)	-
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0010)	-
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0040)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Liechtensteinische Landesbank AG

(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) ¹	7,454	7,918	7,580	7,697	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	7,454	7,918	7,580	7,697	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	397	229	416	332	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	98	105	150	161	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)	309	313	321	332	C 02.00 (r0520, c0010)
Of which the standardised approach	309	313	321	332	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, c0010)*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	919	1,032	979	992	C 02.00 (r0590, c0010)
Of which basic indicator approach	919	1,032	979	992	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	9,177	9,597	9,445	9,515	

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.

2024 EU-wide Transparency Exercise

P&L

Liechtensteinische Landesbank AG

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	336	495	136	271
Of which debt securities income	25	37	14	29
Of which loans and advances income	304	449	121	240
Interest expenses	210	317	101	201
(Of which deposits expenses)	198	300	96	189
(Of which debt securities issued expenses)	8	12	5	10
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	7	3	7
Net Fee and commission income	151	216	51	106
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-1	0	4	11
Gains or (-) losses on financial assets and liabilities held for trading, net	132	187	47	95
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	1	1	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	0	-1	3	2
TOTAL OPERATING INCOME, NET	415	587	143	292
(Administrative expenses)	223	334	80	166
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	30	42	9	18
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-3	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	162	211	54	108
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	138	180	46	92
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	138	180	46	92
Of which attributable to owners of the parent	138	179	46	92

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."

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Lichtensteinische Landesbank AG

(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	7,225				7,240				6,796				6,159				IAS 1.54 (f)	
Financial assets held for trading	239	0	239	0	238	0	238	0	269	0	269	0	132	0	132	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	78	44	34	0	59	35	25	0	54	29	26	0	50	24	26	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	2,136	2,009	127	0	2,014	1,894	120	0	1,911	1,793	118	0	1,849	1,758	91	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	16,163				17,412				17,019				17,485				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	83	0	83	0	71	0	71	0	65	0	65	0	65	0	65	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹⁾	649				708				715				712					
TOTAL ASSETS	26,671				27,743				26,827				26,462				IAS 1.8(a), K3.6	

¹⁾ 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 ¹⁾		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets							
Financial assets at fair value through other comprehensive income	Debt securities	1,929	0	0	0	0	1,797	0	0	0	0	0	1,694	0	0	0	1,624	0	0	0	0	0	1,624	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	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	653	0	0	0	0	901	0	0	0	0	0	1,118	0	0	0	1,281	0	0	0	0	0	1,281	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	15,250	189	145	-4	-1	-72	16,269	187	143	-4	0	-74	15,658	184	132	-3	15,970	186	119	-3	0	-58	15,970	186	119	-3	0	Annex V Part 1.32, 44(a)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Liechtensteinische Landesbank AG

(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	183	350	183	115	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	23,924	24,730	23,990	23,732	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	15	13	11	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	15	17	16	11	IAS 37.10; IAS 1.54(l)
Tax liabilities	50	63	65	64	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	216	267	310	265	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V.Part 1.29
TOTAL LIABILITIES	24,406	25,441	24,577	24,198	IAS 1.9(b); IG 6
TOTAL EQUITY	2,165	2,302	2,249	2,264	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	26,571	27,743	26,827	26,462	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

Liechtensteinische Landesbank AG

(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		202	364	197	126	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	19	16	13	11	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	1,361	1,117	1,028	1,003	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	845	714	725	659	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	947	997	862	655	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	179	302	209	187	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,222	3,737	3,847	3,719	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	3,191	2,731	2,934	2,747	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,056	4,795	4,307	4,105	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,987	3,654	3,301	3,122	ECB/2013/33 Annex 2.Part 2.9.1
	Households	10,843	11,278	11,192	11,385	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	5,523	5,689	5,917	5,960	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		2,476	2,788	2,741	2,853	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		24,126	25,094	24,187	23,858	

2024 EU-wide Transparency Exercise
Market Risk
Liechtensteinische Landesbank AG

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (ms) 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 (ms) 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	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	260	274	0	0	0	0						0	0	0	0							0	0
Commodities risk	40	39	0	0	0	0						0	0	0	0							0	0
Total	300	313	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	284	291	0	0	0	0						0	0	0	0							0	0
Commodities risk	37	41	0	0	0	0						0	0	0	0							0	0
Total	322	322	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include 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.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	
FRANCE								
Central governments or central banks	23	23	0	23	23	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	48	48	0	48	48	0	0	
Multinational Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	96	96	14	79	79	14	14	
Corporates	78	78	28	58	58	28	28	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable security	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	0	0	0	0	0	0	0	
Covered bonds	113	113	11	117	117	12	12	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ^a								0

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

^b Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	
UNITED STATES								
Central governments or central banks	12	12	0	12	12	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multinational Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	143	143	49	138	138	44	44	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable security	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	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	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ^a								0

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

^b Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	
UNITED ARAB EMIRATES								
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	
Multinational Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	297	297	121	41	26	121	121	
of which: SME	48	48	14	28	12	12	12	
Retail	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable security	2	2	0	2	2	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	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	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ^a								0

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

^b Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	
CANADA								
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	145	145	0	145	145	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multinational Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	23	23	0	23	23	0	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable security	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	0	0	0	0	0	0	0	
Covered bonds	395	395	17	381	381	16	16	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ^a								0

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

^b Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	
NETHERLANDS								
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	
Multinational Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	65	65	12	62	62	12	12	
Corporates	71	71	35	57	57	28	28	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable security	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	0	0	0	0	0	0	0	
Covered bonds	26	26	0	26	26	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ^a								0

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

^b Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach
Liechtensteinerische Landesbank AG

Table for Liechtenstein: Standardised Approach, As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Central governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Exposures in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, and Standardised Total.

(1) Original exposure, unless Exposure value, is reported before haircuts to 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 portfolio unless the results pertain to the 2024 exercise.
(3) Only the most relevant countries are disclosed. There have been no securitisation in the following table. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

Table for Switzerland: Standardised Approach, As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Central governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Exposures in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, and Standardised Total.

(1) Original exposure, unless Exposure value, is reported before haircuts to 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 includes those for securitisation exposures but includes general credit risk adjustments.

Table for Liechtenstein: Standardised Approach, As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Central governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Exposures in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, and Standardised Total.

(1) Original exposure, unless Exposure value, is reported before haircuts to 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 includes those for securitisation exposures but includes general credit risk adjustments.

Table for Austria: Standardised Approach, As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Central governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Exposures in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, and Standardised Total.

(1) Original exposure, unless Exposure value, is reported before haircuts to 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 includes those for securitisation exposures but includes general credit risk adjustments.

Table for Germany: Standardised Approach, As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions. Rows include Central governments, Public sector entities, Multilateral Development Banks, International Organisations, Institutions, Corporates, Retail, Secured by mortgages on immovable property, Exposures in default, Items associated with particular high risk, Covered bonds, Claims on institutions and corporates with a ST credit assessment, Collective investments undertakings (CIU), Equity, Other exposures, and Standardised Total.

(1) Original exposure, unless Exposure value, is reported before haircuts to 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 includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
FRANCE	Central governments or central banks	54	54	0		83	83	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	84	84	2		80	80	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	97	97	18		81	81	14	
	Corporates	59	59	20		54	54	27	
	of which SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which SME	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	124	124	12		129	129	13	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾									

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
UNITED STATES	Central governments or central banks	177	177	0		169	169	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	22	22	4		17	17	2	
	Corporates	153	153	48		139	139	42	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	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	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾									

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
UNITED ARAB EMIRATES	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	0	0	0		0	0	0	
	Corporates	48	29	13		46	18	13	
	of which SME	22	17	14		40	14	12	
	Retail	15	12	4		13	9	3	
	of which SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	1	0		0	0	0	
	of which SME	1	1	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	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾									

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
CANADA	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	0	0	0		0	0	0	
	Corporates	2	2	1		1	1	0	
	of which SME	2	2	1		1	1	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	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	171	171	17		178	178	18	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾									

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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⁾
NETHERLANDS	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	79	79	16		61	61	16	
	Corporates	57	57	33		41	41	20	
	of which SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which SME	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	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁽²⁾									

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Liechtensteinische Landesbank AG

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		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		
(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 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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Liechtensteinische Landesbank AG

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		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
	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 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.

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

Liechtensteinische Landesbank AG

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	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 eGAAP

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

Liechtensteinische Landesbank AG

As of 30/06/2024

		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] [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	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 e4.

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

	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 ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				
		Of which: defaulted	Of which Stage 3 ⁴⁾				Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which: defaulted		Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		
mil. EUR																						
Cash balances at central banks and other demand deposits	7,156	0	0	0	0	0	0	0	0	0	0	7,156	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,618	0	0	0	0	0	0	0	0	0	0	2,724	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	534	0	0	0	0	0	0	0	0	0	0	631	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,568	0	0	0	0	0	0	0	0	0	0	1,624	0	0	0	0	0	0	0	0	0	0
Other financial corporations	206	0	0	0	0	0	0	0	0	0	0	206	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	287	0	0	0	0	0	0	0	0	0	0	269	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,589	2	178	178	146	4	72	72	105	16,589	1	178	178	143	4	74	74	103	16,589	1	178	178
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	0	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	829	0	16	16	15	1	13	13	16	888	0	19	19	15	1	12	12	17	829	0	16	16
Non-financial corporations	6,034	0	88	88	69	3	37	37	51	6,625	0	85	85	65	3	40	40	45	6,034	0	88	88
of which: small and medium-sized enterprises	5,438	0	81	81	69	2	36	36	60	5,852	0	69	69	64	2	39	39	39	5,438	0	81	81
of which: Loans collateralised by commercial immovable property	2,061	0	31	31	31	1	4	4	0	2,154	0	19	19	19	1	4	4	4	2,061	0	31	31
Households	8,698	1	74	74	61	0	22	22	51	9,048	0	74	74	63	0	22	22	51	8,698	1	74	74
of which: Loans collateralised by residential immovable property	7,496	0	50	50	50	0	8	8	50	7,769	0	50	50	50	0	9	9	9	7,496	0	50	50
of which: Credit for consumption	1	0	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
DEBT INSTRUMENTS other than HFT	25,357	2	178	178	146	6	72	72	105	26,478	1	178	178	143	6	74	74	103	25,357	2	178	178
OFF-BALANCE SHEET EXPOSURES	1,229	0	0	0	0	0	0	0	0	937	0	0	0	0	0	0	0	0	1,229	0	0	0

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴⁾ 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 (temporal F 18.00 / F 18.00), 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 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.

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
Performing and non-performing exposures
Liechtensteinische Landesbank AG

	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 ⁽¹⁾				Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				Collateral and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾					On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Of which performing but past due >30 days and <90 days		Of which non-performing ⁽²⁾					On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾						
			Of which: defaulted	Of which Stage ⁴					Of which Stage ⁴			Of which: defaulted			Of which Stage ⁴				Of which Stage ⁴								
(in € bn)																											
Cash balances at central banks and other demand deposits	6,731	0	0	0	0	0	0	0	0	0	0	6,094	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	2,831	0	0	0	0	0	0	0	0	0	0	2,830	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	698	0	0	0	0	0	0	0	0	0	0	734	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,660	0	0	0	0	0	0	0	0	0	0	1,746	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	189	0	0	0	0	0	0	0	0	0	0	171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	276	0	0	0	0	0	0	0	0	0	0	269	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	15,974	0	174	174	132	3	70	70	103	16,276	0	156	156	119	3	58	58	93									
Central banks	102	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	862	0	19	19	15	1	13	13	6	761	0	19	19	19	1	13	13	6									
Non-financial corporations	6,396	0	81	81	60	2	37	37	44	6,797	0	68	68	52	2	30	30	38									
of which: small and medium-sized enterprises	5,698	0	80	80	59	2	36	36	44	5,847	0	68	68	51	2	29	29	30									
of which: Loans collateralised by commercial immovable property	2,073	0	19	19	15	1	4	4	0	2,100	0	19	19	19	1	4	4	0									
Households	8,581	0	74	74	51	0	28	28	52	8,673	0	69	69	58	0	13	13	48									
of which: Loans collateralised by residential immovable property	7,387	0	52	52	35	0	8	8	0	7,502	0	51	51	51	0	8	8	0									
of which: Credit for consumption	1	0	1	1	1	0	0	0	0	1	0	1	1	1	0	0	0	0									
DEBT INSTRUMENTS other than HFT	26,538	0	174	174	132	4	70	70	103	26,288	0	156	156	119	3	58	58	93									
OFF-BALANCE SHEET EXPOSURES	911	0	0	0	0	2	0	0	0	828	0	0	0	0	2	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 here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than 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 assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/FRP 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) 2012/441 - (FS 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 FR/FRP 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

Liechtensteinische Landesbank AG

	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 ¹		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
(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)	188	10	9	8	0	0	182	10	9	8	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	0	0	6	0	0	0	0	0
Non-financial corporations	143	8	8	8	0	0	141	8	8	8	0	0
of which: small and medium-sized enterprises	117	8	8	8	0	0	114	8	8	8	0	0
Households	39	2	1	1	0	0	35	2	1	1	0	0
DEBT INSTRUMENTS other than HFT	188	10	9	8	0	0	182	10	9	8	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

Liechtensteinische Landesbank AG

	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 ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	228	15	15	14	0	0	221	9	8	8	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	5	0	0	0	0	0	6	0	0	0	0	0
Non-financial corporations	182	14	14	14	0	0	176	8	8	8	0	0
of which: small and medium-sized enterprises	156	14	14	14	0	0	150	7	7	7	0	0
Households	41	2	0	0	0	0	39	2	0	0	0	0
DEBT INSTRUMENTS other than HFT	228	15	15	14	0	0	221	9	8	8	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Liechtensteinsche Landesbank AG

(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: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	24	1	1	24	0	0	25	1	1	25	0	0	24	1	1	24	0	0	25	1	1	25	0	0
B Mining and quarrying	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	7	0	0	7	0	0
C Manufacturing	333	18	18	333	15	0	337	19	19	337	16	0	335	17	17	335	15	0	352	11	11	352	9	0
D Electricity, gas, steam and air conditioning supply	152	0	0	152	0	0	157	0	0	157	0	0	149	0	0	149	0	0	146	0	0	146	0	0
E Water supply	10	0	0	10	0	0	22	0	0	22	0	0	22	0	0	22	0	0	26	0	0	26	0	0
F Construction	439	22	22	439	5	0	460	7	7	460	3	0	454	7	7	454	3	0	444	6	6	444	3	0
G Wholesale and retail trade	292	12	12	292	5	0	281	8	8	281	6	0	295	7	7	295	5	0	271	7	7	271	5	0
H Transport and storage	106	1	1	106	1	0	103	1	1	103	1	0	99	1	1	99	1	0	95	1	1	95	1	0
I Accommodation and food service activities	78	2	2	78	1	0	79	2	2	79	1	0	73	1	1	73	1	0	69	1	1	69	1	0
J Information and communication	21	0	0	21	0	0	22	0	0	22	0	0	19	0	0	19	0	0	33	0	0	33	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	3	0	0	2	0	0	2	0	0
L Real estate activities	-4,047	20	20	-4,047	11	0	-4,027	26	26	-4,027	11	0	-4,338	35	35	-4,338	19	0	-4,732	35	35	-4,732	9	0
M Professional, scientific and technical activities	221	2	2	221	1	0	236	1	1	236	1	0	232	1	1	232	1	0	238	1	1	238	1	0
N Administrative and support service activities	41	3	3	41	1	0	48	3	3	48	1	0	51	3	3	51	1	0	47	3	3	47	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
Q Human health services and social work activities	99	4	4	99	2	0	103	5	5	103	2	0	99	4	4	99	1	0	99	4	4	99	1	0
R Arts, entertainment and recreation	48	0	0	48	0	0	48	0	0	48	0	0	52	0	0	52	0	0	47	0	0	47	0	0
S Other services	119	2	2	119	1	0	142	3	3	142	1	0	158	2	2	158	1	0	165	2	2	165	1	0
Loans and advances	6,034	88	88	6,034	40	0	6,025	85	85	6,025	43	0	6,399	81	81	6,399	39	0	6,797	68	68	6,797	32	0

¹The 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.