

## 2025 EU-wide Transparency Exercise

<b>Bank Name</b>	Liechtensteinische Landesbank AG
<b>LEI Code</b>	529900OE1FOAM50XLP72
<b>Country Code</b>	LI

Liechtenstein banks have implemented the reporting framework based on CRR3/CRD6 starting from April 2025 due to delayed national implementation. For March 2025, the banks continued reporting to their National Competent Authority using COREP-based templates based on CRR2, which could no longer be accepted by the EBA for the transparency exercise. Therefore, data as of March 2025 is not available.

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.

## 2025 EU-wide Transparency Exercise

### Leverage ratio

Liechtensteinische Landesbank AG

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,947	1,901		1,982	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	1,947	1,901			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	29,251	30,470		30,878	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	29,251	30,470			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.66%	6.24%		6.42%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.66%	6.24%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise  
Capital

Liechtensteinische Landesbank AG

		(note EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COMP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,947	1,901		1,982	C01.00.0001010010	Articles 61(1)(b) and 73 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,947	1,901		1,982	C01.00.0002010010	Article 58 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	171	171		174	C01.00.0003010010	Articles 24(1)(a)(i) and (ii), 27 to 29, 36(1)(i) and (j) and 62 of CRR
	A.1.2	Retained earnings	2,183	2,189		2,295	C01.00.0004010010	Articles 24(1)(a)(i), 36(2) and 76 (1)(i) and (j) of CRR
	A.1.3	Accumulated other comprehensive income	0	0		0	C01.00.0005010010	Articles 41(6), 76(1)(i) and (j) and 36 (1)(i) point (3) of CRR
	A.1.4	Other Reserves	-138	-180		-148	C01.00.0006010010	Articles 41(7) and 36(1)(i) point (4) of CRR
	A.1.5	Funds for general banking risk	0	0		0	C01.00.0007010010	Articles 41(1), 76(1)(i) and (j) and 36 (1)(i) point (3) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		0	C01.00.0008010010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-3		-3	C01.00.0009010010	Articles 32 to 35 of and 36(1)(i) point (3) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-265	-275		-334	C01.00.0010010010 + C 01.00.0046010010	Articles 41(1), 36(1)(i) and (j) and 37 of CRR, Articles 43 (1), 36(1)(i) point (3) and 37 point (4) 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	C01.00.0017010010	Articles 36(1)(i) and (j) and 36 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0		0	C01.00.0008010010	Articles 36(1)(i) and (j), 40 and 109 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0		0	C01.00.0009010010	Articles 41(6), 36(1)(i) and (j) and 61 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		0	C01.00.0040010010	Articles 41(1), 36(1)(i) and (j) and 64 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0		0	C01.00.0044010010	Articles 36(1)(i) point (3) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0		0	C01.00.0045010010 + C 01.00.0046010010 + C 01.00.0047010010 + C 01.00.0048010010 + C 01.00.0049010010 + C 01.00.0050010010 + C 01.00.0051010010 + C 01.00.0052010010 + C 01.00.0053010010 + C 01.00.0054010010 + C 01.00.0055010010 + C 01.00.0056010010 + C 01.00.0057010010 + C 01.00.0058010010 + C 01.00.0059010010 + C 01.00.0060010010 + C 01.00.0061010010 + C 01.00.0062010010 + C 01.00.0063010010 + C 01.00.0064010010 + C 01.00.0065010010 + C 01.00.0066010010 + C 01.00.0067010010 + C 01.00.0068010010 + C 01.00.0069010010 + C 01.00.0070010010 + C 01.00.0071010010 + C 01.00.0072010010 + C 01.00.0073010010 + C 01.00.0074010010 + C 01.00.0075010010 + C 01.00.0076010010 + C 01.00.0077010010 + C 01.00.0078010010 + C 01.00.0079010010 + C 01.00.0080010010 + C 01.00.0081010010 + C 01.00.0082010010 + C 01.00.0083010010 + C 01.00.0084010010 + C 01.00.0085010010 + C 01.00.0086010010 + C 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## 2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts  
Liechtensteinische Landesbank AG

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	8,248	8,284		9,179	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	8,248	8,284		9,179	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	C 02.00 (r0230, 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	C 02.00 (r0110, 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	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	258	592		0	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	191	286		134	C 02.00 (r0640, c0010)
Settlement risk	0	0		0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0		0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(3)</sup>	327	345		372	C 02.00 (r0520, c0010) + [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Of which the standardised approach	327	345		372	C 02.00 (r0520, c0010)
Of which IMA	0	0		0	C 02.00 (r0580, c0010) + C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0		0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0001)*12.5 + MAX(C 24.00 (r0010, c0001), C 24.00 (r0010, c0101), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0		0	C 02.00 (r0680, c0010)
Operational risk	1,013	1,070		1,072	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,013	1,070			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	0	0		0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor				10,757	
Floor adjustment				0	C 02.00 (r0035, c0010)
Total	10,036	10,577		10,757	

<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.<sup>(3)</sup> In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

P&L

Liechtensteinische Landesbank AG

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	406	528	108	211
Of which debt securities income	45	61	15	27
Of which loans and advances income	359	464	93	182
Interest expenses	299	385	75	143
(Of which deposits expenses)	281	361	68	128
(Of which debt securities issued expenses)	15	21	6	14
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	7	7	2	7
Net Fee and commission income	162	227	71	135
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	13	10	3	4
Gains or (-) losses on financial assets and liabilities held for trading, net	156	212	56	118
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	-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)	3	1	1	2
<b>TOTAL OPERATING INCOME, NET</b>	<b>449</b>	<b>599</b>	<b>168</b>	<b>335</b>
(Administrative expenses)	251	354	93	198
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	28	39	10	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	-3	0	0
Of which restructuring <sup>2</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)	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
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>169</b>	<b>207</b>	<b>65</b>	<b>116</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>143</b>	<b>176</b>	<b>54</b>	<b>97</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>143</b>	<b>176</b>	<b>54</b>	<b>97</b>
Of which attributable to owners of the parent	143	176	54	97

<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."

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		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	6,479				6,910				7,425				6,908				IAS 1.54 (i)	
Financial assets held for trading	164	0	164	0	426	0	426	0	192	0	192	0	235	0	235	0	IFRS 7.8(a)(i);IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	38	14	24	0	32	11	20	0	32	12	20	0	30	10	20	0	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	1,803	1,719	84	0	1,724	1,634	90	0	1,587	1,511	77	0	1,505	1,452	53	0	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	19,135				19,566				19,866				20,477				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	66	0	66	0	70	0	70	0	57	0	57	0	59	0	59	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b	
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>	705				779				860				899					
TOTAL ASSETS	28,391				29,506				30,020				30,113				IAS 1.9(a); IAS 1.9(a)	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						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	1,570	0	0	0	0	0	1,500	0	0	0	0	0	1,349	0	0	0	0	0	1,278	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	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	1,377	0	0	0	0	0	1,399	0	0	0	0	0	1,356	0	0	0	0	0	1,336	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	17,533	167	120	-3	0	-58	17,889	202	140	-4	0	-59	18,204	205	162	-3	0	-58	18,843	188	169	-2	0	-55	Annex V Part 1.32, 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.

## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

Liechtensteinische Landesbank AG

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	171	358	185	281	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	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	25,501	26,359	26,959	26,981	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	10	10	9	9	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	9	13	17	26	IAS 37.10; IAS 1.54(l)
Tax liabilities	61	57	63	67	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	259	335	359	320	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
TOTAL LIABILITIES	26,011	27,132	27,592	27,683	IAS 1.9(b);IG 6
TOTAL EQUITY	2,380	2,374	2,427	2,429	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	28,391	29,506	30,020	30,113	IAS 1.IG6

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

## 2025 EU-wide Transparency Exercise

## Breakdown of liabilities

Liechtensteinische Landesbank AG

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		180	368	194	289	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	12	10	8	7	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	1,221	1,111	1,489	987	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	964	840	1,190	805	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,351	1,141	1,168	1,141	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	261	177	303	345	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	4,045	4,390	4,350	4,654	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,017	3,223	3,297	3,527	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,242	4,426	4,315	4,405	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,178	3,451	3,540	3,594	ECB/2013/33 Annex 2.Part 2.9.1
	Households	11,699	12,029	12,180	12,201	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,341	7,029	7,394	7,431	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,932	3,253	3,449	3,585	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	159	367	374	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		25,682	26,727	27,153	27,270	



2025 EU-wide Transparency Exercise

Market Risk

Liechtensteinische Landesbank AG

(mIn EUR)	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 (mi) 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 (mi) 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									
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024														As of 31/12/2024														
Traded Debt Instruments	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															
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	294	308	0	0	0	0						0	0	0	0															
Commodities risk	33	36	0	0	0	0						0	0	0	0															
Total	327	345	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
As of 31/03/2025	As of 30/06/2025	As of 31/03/2025														As of 30/06/2025														
Traded Debt Instruments		0										0	0	0	0															
Of which: General risk		0										0	0	0	0															
Of which: Specific risk		0										0	0	0	0															
Equities		0										0	0	0	0															
Of which: General risk		0										0	0	0	0															
Of which: Specific risk		0										0	0	0	0															
Foreign exchange risk		335										0	0	0	0															
Commodities risk		38										0	0	0	0															
Total		372										0	0	0	0	0	0	0	0	0	0	0								

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-EUR, %							
Central governments or central banks	4,591	4,591	0	2,327	2,327	0	0
Regional governments or local authorities	313	273	14	307	272	13	0
Public sector entities	186	176	13	181	170	12	0
Multilateral Development Banks	80	80	0	59	59	0	0
International Organisations	97	97	0	46	46	0	0
Institutions	1,046	1,051	176	1,146	1,251	388	0
Corporates	5,544	5,546	1,200	5,550	5,976	1,633	0
of which: SME	2,061	197	123	3,085	676	129	0
Real	2,233	501	410	2,219	497	411	0
of which: SME	268	118	68	272	108	61	0
Secured by mortgages on immovable security and AOC exposures	15,595	15,378	5,688	15,668	15,501	5,723	0
of which: SME	6,559	6,260	2,197	6,405	6,321	2,221	0
Exposures in default	780	171	268	789	151	171	0
Items associated with particularly high risk	1	1	2	1	1	2	0
Subordinated debt exposures							
Covered bonds	3,263	3,263	126	3,246	3,246	121	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	33	33	143	29	29	99	0
Equity	272	272	272	268	268	268	0
Other exposures	337	337	221	335	335	244	0
Standardised Total <sup>(4)</sup>	35,851	28,291	8,500	34,614	29,897	8,876	0

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

<sup>(2)</sup> Standardised Total does not include the securitisation position, unless in the results prior to the 2024 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total standard measure on Top 10 countries, covered by original exposure, disclosed in 1 of last quarter.

<sup>(4)</sup> Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-EUR, %							
Central governments or central banks	5,703	5,703	0	5,083	5,083	0	0
Regional governments or local authorities	87	82	10	86	78	12	0
Public sector entities	46	26	5	46	26	5	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	311	310	62	435	434	87	0
Corporates	1,476	611	517	1,375	605	549	0
of which: SME	795	120	89	882	140	105	0
Real	186	186	181	185	174	188	0
of which: SME	98	46	24	79	40	23	0
Secured by mortgages on immovable property and AOC exposures	10,591	10,701	3,969	11,019	10,885	4,019	0
of which: SME	5,544	5,542	1,509	5,589	5,489	1,587	0
Exposures in default	137	126	159	139	117	136	0
Items associated with particularly high risk	0	0	0	0	0	0	0
Subordinated debt exposures							
Covered bonds	301	301	39	307	307	37	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0
Equity	267	267	267	257	257	257	0
Other exposures	32	32	33	30	30	33	0
Standardised Total <sup>(4)</sup>							

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-EUR, %							
Central governments or central banks	77	22	0	72	26	0	0
Regional governments or local authorities	44	1	0	44	1	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0
Corporates	1,809	238	186	2,095	617	352	0
of which: SME	1,584	200	158	1,613	426	180	0
Real	636	96	67	665	106	81	0
of which: SME	77	39	22	72	33	19	0
Secured by mortgages on immovable security and AOC exposures	4,076	4,086	1,408	4,378	4,366	1,588	0
of which: SME	768	743	251	778	768	264	0
Exposures in default	36	24	31	0	19	19	0
Items associated with particularly high risk	0	0	0	0	0	0	0
Subordinated debt exposures							
Covered bonds	0	0	0	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	14	14	12	12	12	12	0
Equity	2	2	2	2	2	2	0
Other exposures	211	211	151	211	211	151	0
Standardised Total <sup>(4)</sup>							

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-EUR, %							
Central governments or central banks	811	811	0	1,852	1,852	0	0
Regional governments or local authorities	11	11	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0
Corporates	1,252	278	273	1,321	379	368	0
of which: SME	293	24	19	138	67	51	0
Real	771	91	81	769	81	71	0
of which: SME	75	19	11	96	14	8	0
Secured by mortgages on immovable property and AOC exposures	2,220	2,220	24	1,715	1,715	22	0
of which: SME	41	41	17	51	51	21	0
Exposures in default	14	14	24	0	20	20	0
Items associated with particularly high risk	0	0	0	0	0	0	0
Subordinated debt exposures							
Covered bonds	84	84	8	85	85	8	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	18	18	86	75	75	47	0
Equity	0	0	0	0	0	0	0
Other exposures	61	61	11	61	61	11	0
Standardised Total <sup>(4)</sup>							

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
2024-EUR, %							
Central governments or central banks	2	2	0	0	0	0	0
Regional governments or local authorities	40	40	0	40	40	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	298	298	46	227	225	89	0
Corporates	59	28	14	72	23	13	0
of which: SME	4	4	1	6	6	1	0
Real	208	34	27	203	31	28	0
of which: SME	11	10	79	11	10	25	0
Secured by mortgages on immovable property and AOC exposures	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
Subordinated debt exposures							
Covered bonds	113	113	11	110	110	11	0
Claims on institutions and corporates with a 1T 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 <sup>(4)</sup>							

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FRANCE	900-ELR_N0								
	Central governments or central banks	59	59	0		59	59	0	
	Regional governments or local authorities	1	1	0		1	1	0	
	Public sector entities	64	64	2		59	59	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	71	70	12		94	93	17	
	Corporates	70	70	31		65	65	28	
	of which: SME	0	0	0		0	0	0	
	Real estate	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property and AOC exposures	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	
	Subordinated debt exposures	115	115	14		127	127	13	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1T 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 <sup>(4)</sup>				0				0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED ARAB EMIRATES	900-ELR_N0								
	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	46	21	18		53	25	21	
	Corporates	224	11	1		349	83	77	
	of which: SME	3	1	1		2	1	1	
	Real estate	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1T 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 <sup>(4)</sup>				0				0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
CANADA	900-ELR_N0								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	118	118	0		121	121	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		2	2	0	
	Corporates	23	23	1		24	24	1	
	of which: SME	0	0	0		0	0	0	
	Real estate	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	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	
	Subordinated debt exposures	180	180	18		183	183	18	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1T 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 <sup>(4)</sup>				0				0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
UNITED STATES	900-ELR_N0								
	Central governments or central banks	149	149	0		127	127	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	58	58	0		60	60	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	0		0	0	0	
	Corporates	113	113	37		116	116	38	
	of which: SME	0	0	0		0	0	0	
	Real estate	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	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	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 1T 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 <sup>(4)</sup>				0				0

<sup>(1)</sup> 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).<sup>(2)</sup> Total value adjustments and provisions are country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
Consolidated data	Central governments or central banks					8,361	8,359	0	
	Regional governments or local authorities					304	267	11	
	Public sector entities					132	115	4	
	Multilateral Development Banks					72	72	0	
	International Organisations					47	47	0	
	Institutions					5,339	5,056	1,403	
	Corporates					312	248	216	
	of which: SME					1,797	357	320	
	Retail					162	36	18	
	of which: SME					16,087	25,442	6,293	
	Secured by mortgages on immovable property and ADC exposures					6,367	5,776	2,737	
	of which: SME					259	122	158	
	Exposures in default								50
	Firms associated with particularly high risk								
	Subordinated debt exposures								
	Covered bonds					1,363	1,363	126	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					29	29	36	
	Equity					276	276	276	
	Other exposures					332	332	373	
	Standardised Total <sup>(3)</sup>					25,894	25,462	9,379	0

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. Those have been selected under the following rule: Countries of counterpart exposure covering up to 90% of total original exposure or Top 10 countries related by original exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
SWITZERLAND	Central governments or central banks					5,653	5,653	0	
	Regional governments or local authorities					33	33	0	
	Public sector entities					33	15	1	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					322	322	70	
	Corporates					605	642	562	
	of which: SME					383	326	304	
	Retail					346	113	99	
	of which: SME					324	14	8	
	Secured by mortgages on immovable property and ADC exposures					11,791	10,124	4,547	
	of which: SME					5,644	5,683	1,438	
	Exposures in default					132	132	138	0
	Firms associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					265	265	265	
	Equity					53	53	65	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								3

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
LIECHTENSTEIN	Central governments or central banks					59	17	0	
	Regional governments or local authorities					36	1	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					37	25	33	
	Corporates					2,244	395	374	
	of which: SME					305	95	76	
	Retail					233	23	18	
	of which: SME					28	12	6	
	Secured by mortgages on immovable property and ADC exposures					6,652	6,447	4,637	
	of which: SME					706	679	297	
	Exposures in default					30	23	26	0
	Firms associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					11	11	11	
	Equity					1	1	1	
	Other exposures					222	222	376	
	Standardised Total <sup>(3)</sup>								3

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
AUSTRIA	Central governments or central banks					2,463	2,463	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					10	60	18	
	Corporates					1,402	299	293	
	of which: SME					58	31	26	
	Retail					246	107	102	
	of which: SME					7	2	1	
	Secured by mortgages on immovable property and ADC exposures					332	335	84	
	of which: SME					10	10	3	
	Exposures in default					0	0	0	0
	Firms associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					75	75	7	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					14	14	38	
	Equity					0	0	0	
	Other exposures					47	47	47	
	Standardised Total <sup>(3)</sup>								0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
GERMANY	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	148	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					243	236	32	
	Corporates					89	24	13	
	of which: SME					7	4	3	
	Retail					207	35	35	
	of which: SME					11	11	5	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default								0
	Firms associated with particularly high risk								
	Subordinated debt exposures					0	0	0	
	Covered bonds					304	304	30	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
FRANCE	(BIS) (EUR, %)								
	Central governments or central banks					39	39	0	
	Regional governments or local authorities					1	1	0	
	Public sector entities					47	47	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					101	99	20	
	Corporates					62	61	22	
	of which: SME					0	0	0	
	Retail					1	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					2	2	0	
	of which: SME					2	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk								
UNITED ARAB EMIRATES	Subordinated debt exposures								
	Covered bonds					-9	-9	0	
	Claims on institutions and corporates with a ST credit assessment					128	128	11	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED ARAB EMIRATES	(BIS) (EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					0	0	0	
	Corporates					56	25	24	
	of which: SME					2	0	0	
	Retail					264	10	1	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk								
CANADA	Subordinated debt exposures								
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
CANADA	(BIS) (EUR, %)								
	Central governments or central banks					113	113	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					0	0	0	
	International Organisations					0	0	0	
	Institutions					2	2	0	
	Corporates					22	22	4	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					0	0	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk								
UNITED STATES	Subordinated debt exposures								
	Covered bonds					173	173	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
UNITED STATES	(BIS) (EUR, %)								
	Central governments or central banks					11	11	0	
	Regional governments or local authorities					0	0	0	
	Public sector entities					0	0	0	
	Multilateral Development Banks					41	41	0	
	International Organisations					0	0	0	
	Institutions					12	12	2	
	Corporates					95	95	26	
	of which: SME					0	0	0	
	Retail					0	0	0	
	of which: SME					0	0	0	
	Secured by mortgages on immovable property and ADC exposures					1	1	0	
	of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk								
UNITED STATES	Subordinated debt exposures								
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total <sup>(3)</sup>								0

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

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

## 2025 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Liechtensteinische Landesbank AG

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		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
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(min EUR, %)												
	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
IRB Total <sup>(3)</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> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2025 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Liechtensteinische Landesbank AG

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		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
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
Consolidated data	Central banks and central governments <sup>(2)</sup>							0	0	0	0	0	0
	Institutions							0	0	0	0	0	0
	Corporates							0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending							0	0	0	0	0	0
	Corporates - Of Which: SME							0	0	0	0	0	0
	Retail							0	0	0	0	0	0
	Retail - Secured on real estate property							0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME							0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME							0	0	0	0	0	0
	Retail - Qualifying Revolving							0	0	0	0	0	0
	Retail - Other Retail							0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME							0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME							0	0	0	0	0	0
	Equity							0	0	0	0	0	
	Collective Investments Undertakings (CIU)							0	0	0	0	0	
	Other non credit-obligation assets										0		
IRB Total <sup>(3)</sup>										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> Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

		As of 31/12/2024																	Risk weighted exposure amount
		Direct exposures																	
(min EUR)		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	Finland	40	40	0	0	0	40	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		21	21	0	0	0	20	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		50	50	0	0	11	39	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		36	36	0	0	11	24	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		12	12	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		129	129	0	0	34	94	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	France	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		17	17	0	0	8	9	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		43	43	0	0	10	29	0	0	0	0	0	0	0	0	0			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Germany							0											
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Croatia																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Greece																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Hungary																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Ireland																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Italy																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

[illegible]

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

[illegible]

## 2025 EU-wide Transparency Exercise

Liechtensteinische Landesbank AG

[illegible]

2025 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

As of 31/12/2024

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		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		
												Nominal	Provisions	
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)	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 <sup>(2)</sup>	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 counterpart 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, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

		As of 30/06/2025															Risk weighted exposure amount
		Direct exposures															
(mln EUR)		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 ]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		3	3	0	0	0	3	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		1	1	0	0	0	1	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		1	1	0	0	0	1	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		14	14	0	0	0	14	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		3	3	0	0	3	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		
Total		22	22	0	0	3	19	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Belgium	40	40	0	0	0	40	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		17	17	0	0	7	10	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		11	11	0	0	11	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		
[ 3Y - 5Y ]		15	15	0	0	0	15	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		3	3	0	0	3	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		
Total		86	86	0	0	20	66	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Bulgaria	2															
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Cyprus																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Czech Republic																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		10	10	0	0	9	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		
[ 2Y - 3Y ]		15	15	0	0	0	15	0	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]		2	2	0	0	2	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			
Total		27	27	0	0	11	16	0	0	0	0	0	0	0	0		
[ 0 - 3M ]	Estonia																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

		As of 30/06/2025																	Risk weighted exposure amount
		Direct exposures																	
(min EUR)		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	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		20	20	0	0	10	10	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		31	31	0	0	1	30	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		9	9	0	0	6	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		21	21	0	0	6	15	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		11	11	0	0	11	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	France	57	57	0	0	34	63	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		20	20	0	0	10	10	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		31	31	0	0	1	30	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		9	9	0	0	6	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		21	21	0	0	6	15	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		11	11	0	0	11	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Germany	58	58	0	0	8	50	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		20	20	0	0	0	20	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		37	37	0	0	8	29	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Croatia																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Greece																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Hungary																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Ireland																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Italy																		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total																			

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

[illegible]



## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

		As of 30/06/2025													Risk weighted exposure amount
		Direct exposures													
(min EUR)		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	Slovakia	0 0 0 5 0 0 5	0 0 0 5 0 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 5 0 0 5	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 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Slovenia														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Spain														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Sweden	0 0 0 5 0 0 5	0 0 0 5 0 0 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 5 0 0 5	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 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	United Kingdom	5 0 0 0 0 0 0	5 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	5 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 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Iceland														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Liechtenstein	3 0 0 0 0 1 0	3 0 0 0 0 1 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	3 0 0 0 0 1 0	1 0 0 0 0 0 0	117 0 0 0 0 0 0	7 1 0 0 0 0 0	136 269 0 0 0 0 0	50 0 0 0 0 0 0	0 0 0 0 0 0 0		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Norway	4 0 0 0 0 0 0	4 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	4 0 0 0 0 0 0	1 0 0 0 0 0 0	117 0 0 0 0 0 0	8 1 0 0 0 0 0	405 269 0 0 0 0 0	50 0 0 0 0 0 0	0 0 0 0 0 0 0		

## 2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

[illegible]

## 2025 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Liechtensteinische Landesbank AG

[illegible]

### 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 counterparts with full or partial government guarantee.

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

(A) The exposure reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantee) booked in all the accounting portfolio (on/off balance sheet). Irrespective of the denomination and/or accounting classification of the position.

(4) The exposures reported include the positions towards counterparts (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 of 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 counterparts (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.

[illegible]

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.

(b) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or written" 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 of 30/09/2024													As of 30/09/2024																
	Gross carrying amount/ Nominal amount													Gross carrying amount/ Nominal amount																
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>													Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>																
	On performing exposures <sup>(2)</sup>						On non-performing exposures <sup>(3)</sup>							On performing exposures <sup>(2)</sup>						On non-performing exposures <sup>(3)</sup>										
	Of which performing	Of which stage 2	Of which performing not past due 90 days and <180 days	Of which non-performing <sup>(4)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(5)</sup>	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 3 <sup>(5)</sup>	Of which stage 2	Of which stage 3 <sup>(5)</sup>	Of which stage 2	Of which stage 2	Of which performing not past due 90 days and <180 days	Of which non-performing <sup>(4)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(5)</sup>	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 3 <sup>(5)</sup>	Of which stage 2	Of which stage 3 <sup>(5)</sup>	Of which stage 2	Of which stage 3 <sup>(5)</sup>	Of which stage 2	Of which stage 3 <sup>(5)</sup>
(in EUR)																														
Cash balances at central banks and other demand deposits	6,462	6,462	0	0	0	0	0	0	0	0	0	0	0	0	6,462	6,462	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,952	3,952	0	0	0	0	0	0	0	0	0	0	0	0	3,952	3,952	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	780	780	0	0	0	0	0	0	0	0	0	0	0	0	780	780	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,777	1,777	0	0	0	0	0	0	0	0	0	0	0	0	1,777	1,777	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	163	163	0	0	0	0	0	0	0	0	0	0	0	0	163	163	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	232	232	0	0	0	0	0	0	0	0	0	0	0	0	232	232	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	12,620	12,596	159	2	230	8	200	120	3	0	58	8	58	160	16,236	16,021	166	1	200	6	200	166	4	0	59	0	59	0	59	160
Central banks	120	120	0	0	0	0	0	0	0	0	0	0	0	0	120	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	32	32	0	0	0	0	0	0	0	0	0	0	0	0	32	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	694	695	13	2	109	1	19	51	1	0	12	0	12	7	965	964	19	0	23	1	23	19	1	0	13	0	13	10	10	
Non-financial corporations	7,282	7,174	127	0	109	5	105	52	2	0	39	0	39	79	7,498	7,310	84	1	88	2	88	71	2	0	24	0	24	67	67	
of which: small and medium sized enterprises	6,254	6,153	124	0	101	1	101	51	2	0	39	0	39	0	6,233	6,241	129	1	92	1	92	79	2	0	39	0	39	0	39	0
of which: Loans collateralised by commercial immovable property	3,262	3,224	38	0	39	0	39	39	1	0	4	0	4	0	3,233	3,239	44	0	23	0	23	23	1	0	4	0	4	0	4	0
Households	9,040	8,937	19	0	109	2	101	54	0	0	14	0	14	84	9,055	8,971	34	0	89	1	89	54	0	0	10	0	10	73	73	
of which: Loans collateralised by residential immovable property	7,722	7,617	13	0	86	0	86	13	0	0	9	0	9	0	7,703	7,715	29	0	75	0	75	54	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HT	27,075	26,946	159	2	230	9	200	120	4	0	58	0	58	160	27,076	27,048	166	1	200	6	200	166	4	0	59	0	59	0	59	160
DEBT-BALANCE SHEET EXPOSURES	1,039	1,039	1	0	0	0	0	0	0	0	0	0	0	0	1,040	1,039	2	0	0	0	0	0	0	0	0	0	0	0	0	0

<sup>(1)</sup> For the definition of an off-balance measure refer to Article 12(1) of Regulation (EU) No 1751/2015 (SMB)

<sup>(2)</sup> Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

<sup>(3)</sup> Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at the value through profit or loss other than IFT and provisions for off-balance sheet measures.

<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 positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 framework (paragraph 18.22 / 18.25), which follows a sign convention based on a credit/loss convention, as explained in Annex 1 Part 1 (paragraphs 12 and 13) of Regulation (EU) 2013/1031. It is in customary 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 credit sign convention. This is because, based on this sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.

<sup>(5)</sup> From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

	As of 30/06/2021														As of 30/06/2020													
	Gross carrying amount/ Nominal amount														Gross carrying amount/ Nominal amount													
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>														Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>													
	On performing exposures <sup>(2)</sup>							On non-performing exposures <sup>(2)</sup>							On performing exposures <sup>(2)</sup>							On non-performing exposures <sup>(2)</sup>						
	Of which performing	Of which non-performing <sup>(3)</sup>						Of which performing	Of which non-performing <sup>(3)</sup>						Of which performing	Of which non-performing <sup>(3)</sup>						Of which performing	Of which non-performing <sup>(3)</sup>					
		Of which Stage 2	Of which performing and not past due (120 days and <180 days)	Of which Stage 3	Of which defaulted	Of which Stage 3 <sup>(4)</sup>		Of which Stage 2	Of which Stage 3	Of which Stage 3 <sup>(4)</sup>					Of which Stage 2	Of which defaulted	Of which Stage 3 <sup>(4)</sup>					Of which Stage 2	Of which Stage 3	Of which Stage 3 <sup>(4)</sup>				
<b>(non-BEP)</b>																												
Cash balances at central banks and other demand deposits	7,039	7,350	0	0	0	0	0	0	0	0	0	0	0	6,890	6,890	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	2,709	2,709	0	0	0	0	0	0	0	0	0	0	0	2,613	2,613	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	639	639	0	0	0	0	0	0	0	0	0	0	0	599	599	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,070	1,070	0	0	0	0	0	0	0	0	0	0	0	1,015	1,015	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	150	150	0	0	0	0	0	0	0	0	0	0	0	145	145	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	214	214	0	0	0	0	0	0	0	0	0	0	0	193	193	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	18,571	18,261	129	0	330	75	330	162	3	59	0	59	251	19,350	19,096	181	0	204	4	209	189	2	0	52	0	51	189	
Central banks	1,040	1,040	0	0	0	0	0	0	0	0	0	0	0	1,712	1,712	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	28	29	0	0	0	0	0	0	0	0	0	0	27	27	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	8	8	0	0	0	0	0	0	0	0	0	0	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	975	962	31	0	12	13	13	0	12	0	12	20	969	951	34	0	11	0	11	0	11	0	11	0	11	0	11	
Non-financial corporations	7,083	7,084	96	0	198	57	198	96	2	59	0	59	251	7,087	7,054	144	0	141	2	141	0	141	2	0	141	2	141	
Of which: small and medium credit enterprises	6,279	6,280	0	0	195	57	195	96	1	59	0	59	250	5,756	5,808	119	0	109	2	109	96	1	0	29	0	29	0	
Of which: loans collateralised by immovable intangible property	2,254	2,174	33	0	80	30	80	30	1	1	0	1	2,389	2,219	84	0	80	0	80	0	80	0	1	0	1	0	1	
Of which: loans collateralised by immovable movable property	6,139	6,066	0	0	11	27	11	0	0	0	0	0	6,296	6,044	29	0	29	0	29	0	29	0	0	0	0	0	0	
Of which: loans collateralised by immovable intangible property	1,715	1,567	13	0	67	33	67	33	0	0	0	0	1,795	1,579	18	0	18	0	18	0	18	0	0	0	0	0	0	
Of which: Credit from consumption	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		
SEET INSTRUMENTS, other than MTF	26,638	26,359	129	0	330	75	330	162	3	59	0	59	251	26,653	26,469	181	0	204	4	209	189	2	0	52	0	51	189	
OFF-BALANCE SHEET EXPOSURES	946	946	0	0	0	0	0	0	0	0	0	0	0	6,986	6,986	0	0	0	0	0	0	0	0	0	0	0	0	

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

(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.

(2) 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.

(g) 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 convention, information is disclosed with the opposite sign of what is reported according to the FRRAP framework (see Table 1, F 28.00 / F 29.00).

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) 2021/651 – ITS on Supervisory reporting. Here,

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.

## 2025 EU-wide Transparency Exercise

### Forborne exposures

Liechtensteinische Landesbank AG

	As of 30/09/2024						As of 31/12/2024					
	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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
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	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	198	13	9	9	0	0	165	13	9	9	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	0	0	6	0	0	0	0	0
Non-financial corporations	150	11	9	9	0	0	119	11	9	9	0	0
of which: small and medium-sized enterprises	130	11	9	9	0		99	11	9	9	0	
Households	41	2	0	0	0	0	40	2	0	0	0	0
DEBT INSTRUMENTS other than HFT	198	13	9	9	0		165	13	9	9	0	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE												
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.

## 2025 EU-wide Transparency Exercise

## Forborne exposures

Liechtensteinische Landesbank AG

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
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	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	164	22	3	3	0	0	156	11	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	5	0	0	0	0	0
Non-financial corporations	122	20	2	2	0	0	112	9	8	7	0	0
of which: small and medium-sized enterprises	102	20	2	2	0		89	9	8	7	0	
Households	38	2	0	0	0	0	39	2	0	0	0	0
DEBT INSTRUMENTS other than HFT	164	22	3	3	0		156	11	8	8	0	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

**2025 EU-wide Transparency Exercise**  
Breakdown of loans and advances to non-financial corporations other than held for trading  
Liechtensteinische Landesbank AG

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	
		of which: defaulted		of which: defaulted	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		of which: defaulted		of which: defaulted	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		of which: defaulted		of which: defaulted	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>		of which: defaulted		of which: defaulted	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(1)</sup>
A Agriculture, forestry and fishing	25	1	1	25	0	0	25	1	1	23	0	0	24	1	1	24	0	0	25	1	1	25	0	0
B Mining and quarrying	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0	7	0	0
C Manufacturing	365	11	11	365	9	0	349	11	11	349	9	0	356	10	10	356	8	0	348	8	8	348	7	0
D Electricity, gas, steam and air conditioning supply	154	0	0	154	0	0	155	0	0	155	0	0	151	0	0	151	0	0	148	0	0	148	0	0
E Water supply	25	0	0	25	0	0	28	0	0	28	0	0	30	0	0	30	0	0	31	0	0	31	0	0
F Construction	496	18	18	496	3	0	457	10	10	457	3	0	416	5	5	416	3	0	438	4	4	438	2	0
G Wholesale and retail trade	285	7	7	285	5	0	297	9	9	297	5	0	269	6	6	269	4	0	276	5	5	276	3	0
H Transport and storage	96	5	5	96	1	0	107	1	1	107	1	0	118	1	1	118	1	0	120	1	1	120	1	0
I Accommodation and food service activities	70	1	1	70	1	0	79	1	1	79	1	0	69	1	1	69	1	0	70	1	1	70	1	0
J Information and communication	41	0	0	41	0	0	33	0	0	33	0	0	33	0	0	33	0	0	34	0	0	34	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	11	0	0	9	0	0	9	0	0
L Real estate activities	5,107	54	54	5,107	9	0	5,263	58	58	5,263	11	0	5,264	166	166	5,264	12	0	5,102	83	83	5,102	14	0
M Professional, scientific and technical activities	243	1	1	243	1	0	273	1	1	273	1	0	278	1	1	278	1	0	296	1	1	296	0	0
N Administrative and support service activities	50	3	3	50	1	0	49	3	3	49	1	0	63	3	3	63	1	0	66	3	3	66	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	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities	96	4	4	96	1	0	91	1	1	91	1	0	90	1	1	90	1	0	90	2	2	90	1	0
R Arts, entertainment and recreation	48	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48	0	0
S Other services	171	2	2	171	1	0	151	2	2	151	1	0	154	2	2	154	1	0	158	2	2	158	1	0
Loans and advances	7,382	108	108	7,282	33	0	7,408	98	98	7,408	34	0	7,383	108	108	7,383	30	0	7,267	111	111	7,267	31	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 FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024\_7158)