

## 2025 EU-wide Transparency Exercise

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

LGT Group Foundation

(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	5,334	5,185		5,193	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	5,334	5,185			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	68,420	70,242		65,645	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	68,420	70,242			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.80%	7.38%		7.91%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.80%	7.38%			[A.2]/[B.2]	





2025 EU-wide Transparency Exercise

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LGT Group Foundation

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,647	2,146	450	867
Of which debt securities income	213	294	67	123
Of which loans and advances income	1,433	1,852	382	743
Interest expenses	1,352	1,771	362	692
(Of which deposits expenses)	1,316	1,723	349	666
(Of which debt securities issued expenses)	19	25	6	14
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	25	0	5
Net Fee and commission income	1,359	1,876	492	999
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	198	269	69	147
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	3	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	209	280	91	184
Net other operating income / (expenses)	10	18	3	9
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,084</b>	<b>2,844</b>	<b>744</b>	<b>1,519</b>
(Administrative expenses)	1,592	2,210	555	1,145
(Cash contributions to resolution funds and deposit guarantee schemes)	2	3	1	1
(Depreciation)	99	133	30	60
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	7	16	2	6
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	7	16	2	6
Of which pending legal issues and tax litigation <sup>(1)</sup>	0	-19	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)	5	5	3	4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	5	5	2	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	14	1	3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-2	-3	0	-1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>373</b>	<b>461</b>	<b>153</b>	<b>299</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>292</b>	<b>378</b>	<b>131</b>	<b>257</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>292</b>	<b>378</b>	<b>131</b>	<b>257</b>
Of which attributable to owners of the parent	292	378	131	257

<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."



## 2025 EU-wide Transparency Exercise

### Breakdown of liabilities

LGT Group Foundation

(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	1,479	1,723	1,058	1,752	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	86	84	83	81	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	53,952	54,917	53,997	52,273	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	17	6	13	16	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	9	2	4	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	928	1,249	1,147	887	IAS 37.10; IAS 1.54(l)
Tax liabilities	137	134	144	157	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	519	619	577	444	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>(1)</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>57,126</b>	<b>58,734</b>	<b>57,023</b>	<b>55,611</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>6,526</b>	<b>6,389</b>	<b>6,327</b>	<b>6,356</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>63,652</b>	<b>65,123</b>	<b>63,350</b>	<b>61,966</b>	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

LGT Group Foundation

(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		1,496	1,729	1,071	1,768	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	7	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	7	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	67	75	75	68	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	27	31	45	31	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	4,156	3,336	3,219	2,700	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	1,797	1,401	1,466	1,338	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	21,428	22,618	22,664	21,434	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,118	13,571	14,377	13,388	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,815	2,760	2,605	2,517	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,485	1,660	1,633	1,688	ECB/2013/33 Annex 2.Part 2.9.1
	Households	22,215	22,801	22,057	22,133	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	11,254	12,228	12,717	13,208	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,919	2,945	3,021	3,081	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		438	460	439	421	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>55,533</b>	<b>56,729</b>	<b>55,151</b>	<b>54,122</b>	

2025 EU-wide Transparency Exercise

Market Risk

LGT Group Foundation

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	757	935	0	0	0	0					0	0	0	0						0			
Of which: General risk	507	640	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	249	295	0	0	0	0					0	0	0	0						0			
Equities	3	2	0	0	0	0					0	0	0	0						0			
Of which: General risk	2	1	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	2	1	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	2,247	1,765	0	0	0	0					0	0	0	0						0			
Commodities risk	92	93	0	0	0	0					0	0	0	0						0			
<b>Total</b>	<b>3,099</b>	<b>2,795</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments		805									0	0	0	0						0			
Of which: General risk		498									0	0	0	0						0			
Of which: Specific risk		307									0	0	0	0						0			
Equities		0									0	0	0	0						0			
Of which: General risk		0									0	0	0	0						0			
Of which: Specific risk		0									0	0	0	0						0			
Foreign exchange risk		1,867									0	0	0	0						0			
Commodities risk		49									0	0	0	0						0			
<b>Total</b>		<b>2,721</b>									<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>			

Market risk template does not include 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 those CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

		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>
Consolidated data		13,302	13,302	62		13,947	13,947	111	
Central governments or central banks		408	407	83		775	771	155	
Regional governments or local authorities		368	368	93		398	393	90	
Public sector entities		1,588	1,588	5		1,689	1,689	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organizations		0	0	0		0	0	0	
Institutions		8,851	3,461	731		7,288	4,042	898	
Corporates		10,794	3,028	2,876		11,818	4,430	3,210	
of which: SME		0	0	0		0	0	0	
Retail		20,522	4,439	4,047		31,511	4,367	3,928	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		5,047	4,998	1,809		5,170	5,115	1,900	
of which: SME		0	0	0		0	0	0	
Exposures in default		88	48	52	23	0	0	0	13
Items associated with particularly high risk		950	950	1,437		788	788	1,382	
Subordinated debt exposures									
Covered bonds		444	444	89		388	387	77	
Claims on institutions and corporates with a ST credit assessment		4,245	4,245	6,882		4,341	4,341	6,312	
Collective Investments Undertakings (CIU)		243	243	188		243	243	188	
Equity		1,187	1,187	1,001		1,254	1,170	1,300	
Other exposures									
Standardized Total <sup>(4)</sup>		65,327	48,877	20,621	23	87,990	49,496	20,382	23

<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 (i.e. a substitution effect).

<sup>(2)</sup> Standardized Total does not include the securitisation position unless in the results prior to the 2016 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties cover 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less benefit.

<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.

		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>
SWITZERLAND		15,782	15,782	0		15,051	15,051	0	
Central governments or central banks		108	107	23		90	90	23	
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 Organizations		0	0	0		0	0	0	
Institutions		1,791	1,472	300		1,770	1,696	347	
Corporates		702	55	53		616	116	94	
of which: SME		0	0	0		0	0	0	
Retail		1,089	228	212		1,154	212	298	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		2,019	1,986	750		2,056	2,022	779	
of which: SME		0	0	0		0	0	0	
Exposures in default		15	15	15	0	8	7	11	0
Items associated with particularly high risk		30	30	18		0	0	12	
Subordinated debt exposures									
Covered bonds		104	101	33		109	107	33	
Claims on institutions and corporates with a ST credit assessment		1,525	940	188		889	389	78	
Collective Investments Undertakings (CIU)		40	40	40		39	39	41	
Equity		45	45	41		41	41	41	
Other exposures		248	248	248		270	270	270	
Standardized 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 (i.e. a substitution effect).

<sup>(2)</sup> Total value adjustments and provisions per 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>
VIRGIN ISLANDS, BRITISH		0	0	0		0	0	0	
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 Organizations		0	0	0		0	0	0	
Institutions		896	547	186		1,076	615	205	
Corporates		6,612	723	647		6,002	743	666	
of which: SME		0	0	0		0	0	0	
Retail		88	88	88		88	88	88	
of which: SME		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									
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective Investments Undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		0	0	0		0	0	0	
Standardized 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 (i.e. a substitution effect).

<sup>(2)</sup> Total value adjustments and provisions per 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>
LIECHTENSTEIN		0	0	0		0	0	0	
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 Organizations		0	0	0		0	0	0	
Institutions		1,172	559	559		1,096	577	577	
Corporates		1,089	298	281		1,018	284	254	
of which: SME		0	0	0		0	0	0	
Retail		1,880	1,880	697		1,954	1,954	700	
of which: SME		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									
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		84	84	114		180	180	119	
Collective Investments Undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		136	240	231		173	200	172	
Standardized 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 (i.e. a substitution effect).

<sup>(2)</sup> Total value adjustments and provisions per 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>
SINGAPORE		2,029	2,029	0		2,143	2,143	0	
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 Organizations		0	0	0		0	0	0	
Institutions		118	118	24		107	107	24	
Corporates		235	55	15		239	59	16	
of which: SME		0	0	0		0	0	0	
Retail		2,748	365	343		2,946	377	350	
of which: SME		0	0	0		0	0	0	
Secured by mortgages on immovable property and AOC exposures		109	109	36		110	110	36	
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									
Covered bonds		25	25	5		25	25	5	
Claims on institutions and corporates with a ST credit assessment		642	642	184		698	698	177	
Collective Investments Undertakings (CIU)		21	21	23		21	21	27	
Equity		0	0	0		0	0	0	
Other exposures		52	52	43		52	52	42	
Standardized 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 (i.e. a substitution effect).

<sup>(2)</sup> Total value adjustments and provisions per 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>
HONG KONG	Central governments or central banks	53	53	0		59	59	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	291	291	15		211	211	15	28
	Corporates	1161	1161	25		149	149	1127	28
	of which: SME	0	0	0		0	0	0	0
	Retail	1540	1540	331		1308	1308	413	308
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	160	160	59		178	178	60	60
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Standardised debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	45	45	10		40	40	9	9	
Collective Investments Undertakings (CIU)	12	12	14		12	12	14	14	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total <sup>(4)</sup>		2505	2505	214	0	2037	2037	172	172

<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-by-country including 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>
CAYMAN ISLANDS	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	634	75	74		683	161	159	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	231	231	26		230	61	61	0
	of which: SME	0	0	0		0	0	0	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	0
	Items associated with particularly high risk	317	317	473	0	260	260	390	0
Standardised debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	56	56	600		49	49	400	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>		634	392	547	0	633	312	890	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-by-country including those for securitisation exposures but include 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 KINGDOM	Central governments or central banks	10	10	0		11	11	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	286	286	0		228	228	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	422	341	253		630	555	348	0
	Corporates	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	1,039	381	359		1,049	378	355	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	76	76	95		75	75	92	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	82	82	124	0	15	15	22	0
Standardised debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	475	469	549		418	398	412	80	
Claims on institutions and corporates with a ST credit assessment	211	211	271		206	206	264	0	
Collective Investments Undertakings (CIU)	37	37	92		44	44	110	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total <sup>(4)</sup>		1,761	1,421	1,627	0	1,927	1,522	1,856	80

<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-by-country including those for securitisation exposures but include 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	Central governments or central banks	667	667	0		1,074	1,074	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	661	661	0		737	737	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	0	0	0		0	0	0	0
	Corporates	57	30	22		49	16	8	0
	of which: SME	0	0	0		0	0	0	0
	Retail	1	1	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	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	0
	Items associated with particularly high risk	95	95	143	0	56	56	83	0
Standardised debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	717	717	149		878	878	174	0	
Collective Investments Undertakings (CIU)	1,761	1,761	2,809		1,772	1,772	2,429	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total <sup>(4)</sup>		2,865	2,865	3,621	0	3,683	3,683	3,683	80

<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-by-country including those for securitisation exposures but include 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>
GERMANY	Central governments or central banks	111	111	22		121	121	24	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	0	0	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	3,786	700	139		3,800	720	156	0
	Corporates	476	34	34		441	24	24	0
	of which: SME	0	0	0		0	0	0	0
	Retail	611	32	28		648	40	36	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable property and AOC exposures	32	32	9		31	31	9	0
	of which: SME	0	0	0		0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	15	15	23	0	10	10	15	0
Standardised debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	258	258	52		276	276	129	0	
Collective Investments Undertakings (CIU)	170	170	186		162	162	189	0	
Equity	0	0	0		0	0	0	0	
Other exposures	0	0	0		0	0	0	0	
Standardised Total <sup>(4)</sup>		5,374	1,174	248	0	5,349	1,174	363	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-by-country including those for securitisation exposures but include 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>
Other Countries	Central governments or central banks	0	0	0		0	0	0	0
	Regional governments or local authorities	0	0	0		0	0	0	0
	Public sector entities	0	0	0		0	0	0	0
	Multilateral Development Banks	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	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Retail	0	0	0		0	0	0	0
	of which: SME	0	0	0		0	0	0	0
	Secured by mortgages on immovable 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	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Standardised debt exposures	0	0	0	0	0	0	0	0	
Crowded bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	
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>		0	0	0	0	0	0	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-by-country including those for securitisation exposures but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
Consolidated data	Central governments or central banks	44,596	44,596	0	0	44,596	44,596	0	0
	Regional governments or local authorities	543	543	0	0	543	543	0	0
	Public sector entities	1,221	1,221	0	0	1,221	1,221	0	0
	Multilateral Development Banks	5,761	5,761	0	0	5,761	5,761	0	0
	International Organisations	58	58	0	0	58	58	0	0
	Institutions	23,133	5,799	5,799	0	23,133	5,799	5,799	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	457	457	0	0	457	457	0	0	
Claims on institutions and corporates with a ST credit assessment	128	128	0	0	128	128	0	0	
Collective investments undertakings (CIU)	2,061	2,061	0	0	2,061	2,061	0	0	
Equity	5,096	5,096	0	0	5,096	5,096	0	0	
Other exposures	2,311	2,311	0	0	2,311	2,311	0	0	
Standardised Total <sup>(4)</sup>	81,867	81,867	20,134	0	81,867	81,867	20,134	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. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(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 counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
SWITZERLAND	Central governments or central banks	14,056	14,056	0	0	14,056	14,056	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2,153	2,153	498	0	2,153	2,153	498	0
	Corporates	702	124	70	0	702	124	70	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	151	151	0	0	151	151	0	0	
Collective investments undertakings (CIU)	13	13	0	0	13	13	0	0	
Equity	54	54	0	0	54	54	0	0	
Other exposures	477	477	0	0	477	477	0	0	
Standardised Total <sup>(4)</sup>	18,743	18,743	568	0	18,743	18,743	568	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. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(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 counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
VIRGIN ISLANDS, BRITISH	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	7,252	1,009	1,009	0	7,252	1,009	1,009	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	7,252	1,009	1,009	0	7,252	1,009	1,009	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. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(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 counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
LIECHTENSTEIN	Central governments or central banks	3	3	0	0	3	3	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1,362	582	501	0	1,362	582	501	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	43	43	0	0	43	43	0	0	
Other exposures	111	111	0	0	111	111	0	0	
Standardised Total <sup>(4)</sup>	1,519	1,249	1,002	0	1,519	1,249	1,002	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. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(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 counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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>
SINGAPORE	Central governments or central banks	1,779	1,779	0	0	1,779	1,779	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	90	90	0	0	90	90	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	881	881	817	0	881	881	817	0
	of which: SME	783	771	771	0	783	771	771	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	2,422	476	467	0	2,422	476	467	0
	of which: SME	156	0	0	0	156	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Subordinated debt exposures	0	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	13	13	0	0	13	13	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	22	22	0	0	22	22	0	0	
Standardised Total <sup>(4)</sup>	3,185	3,185	1,284	0	3,185	3,185	1,284	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. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, whichever is the highest.

(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 counterparty.

		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>
HONG KONG	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertaking (CIU)									
Equity									
Other exposures									
Standardised Total <sup>(3)</sup>									

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

		Standardised Approach							
		As of 31/03/2025				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>
CAYMAN ISLANDS	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertaking (CIU)									
Equity									
Other exposures									
Standardised Total <sup>(3)</sup>									

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

		Standardised Approach							
		As of 31/03/2025				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 KINGDOM	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertaking (CIU)									
Equity									
Other exposures									
Standardised Total <sup>(3)</sup>									

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

		Standardised Approach							
		As of 31/03/2025				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	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertaking (CIU)									
Equity									
Other exposures									
Standardised Total <sup>(3)</sup>									

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

		Standardised Approach							
		As of 31/03/2025				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								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertaking (CIU)									
Equity									
Other exposures									
Standardised Total <sup>(3)</sup>									

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

		Standardised Approach							
		As of 31/03/2025				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>
Other Countries	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property and ADC exposures of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
	Subordinated debt exposures								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertaking (CIU)									
Equity									
Other exposures									
Standardised Total <sup>(3)</sup>									

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

**2025 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

LGT Group Foundation

		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			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments <sup>(2)</sup>	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	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

LGT Group Foundation

		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		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	
		(mln 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	0
	Collective Investments Undertakings (CIU)						0	0	0	0	0	0
Other non credit-obligation assets												
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

LGT Group Foundation

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[ 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	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	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y+ more ] Total	Others <sup>(5)</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	0	0	0	0	0	0	0	3

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.04.

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















2025 EU-wide Transparency Exercise  
Performing and non-performing exposures  
LGT Group Foundation

	as of 31/12/2023														as of 30/12/2022																										
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>						Collateral and financial guarantees received on non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions <sup>(1)</sup>						Collateral and financial guarantees received on non-performing exposures																
	Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>					Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>					Of which performing		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>			On non-performing exposures <sup>(3)</sup>									
	Of which Stage 1	Of which performing and past due (90 days and >90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 <sup>(4)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(5)</sup>	Of which Stage 2	Of which stage 2	Of which stage 3 <sup>(5)</sup>	Of which Stage 2	Of which performing and past due (90 days and >90 days)	Of which Stage 2	Of which non-performing <sup>(2)</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 3 <sup>(5)</sup>	Of which Stage 2	Of which performing and past due (90 days and >90 days)	Of which Stage 2	Of which non-performing <sup>(2)</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 3 <sup>(5)</sup>	Of which Stage 2	Of which performing and past due (90 days and >90 days)	Of which Stage 2	Of which non-performing <sup>(2)</sup>	Of which stage 2	Of which defaulted	Of which stage 3 <sup>(5)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	5,615	5,615	0	0	0	0	0	0	0	0	0	4,313	4,313	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		
<b> debt securities (including at amortised cost and fair value)</b>	9,509	9,509	0	0	0	0	0	0	0	0	0	8,083	8,083	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		
Central banks	3,311	3,311	0	0	0	0	0	0	0	0	0	1,959	1,959	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	1,939	1,939	0	0	0	0	0	0	0	0	0	1,440	1,440	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		
Credit institutions	3,024	3,024	0	0	0	0	0	0	0	0	0	3,220	3,220	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		
Other financial corporations	1,251	1,251	0	0	0	0	0	0	0	0	0	1,120	1,120	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		
Non-financial corporations	34	34	0	0	0	0	0	0	0	0	0	35	35	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			
<b>Loans and advances (including at amortised cost and fair value)</b>	36,254	36,260	270	5	46	0	44	46	12	21	21	36,145	36,243	260	0	67	0	67	46	12	21	21	35,977	36,075	260	0	67	0	67	46	12	21	21	35,888	36,000	260	0	67	0	67	46
Central banks	8,206	8,206	0	0	0	0	0	0	0	0	0	6,612	6,612	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	207	207	0	0	0	0	0	0	0	0	0	162	162	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			
Credit institutions	7,081	7,081	0	0	0	0	0	0	0	0	0	7,120	7,120	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			
Other financial corporations	8,288	8,386	138	0	2	0	2	4	1	4	1	8,811	8,908	111	0	2	0	2	1	4	1	4	8,714	8,811	111	0	2	0	2	1	4	1	4	1	4	1	4	1	4		
Non-financial corporations	1,216	1,197	37	0	19	0	19	13	1	12	12	1,054	1,035	22	0	19	0	19	13	1	12	12	1,054	1,035	22	0	19	0	19	13	1	12	12	1,054	1,035	22	0	19	13	12	
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
of which: loans collateralised by commercial immovable property	133	126	0	0	7	0	7	7	0	7	5	141	134	1	0	7	0	7	7	1	7	7	1	0	7	0	7	0	7	7	7	1	7	7	7	7	7				
Households	10,899	10,864	96	1	28	0	28	28	1	11	11	11,222	11,177	130	0	45	0	45	45	1	14	14	0	0	14	0	14	0	14	14	14	14	14	14	14	14	14	14			
of which: loans collateralised by residential immovable property	3,889	3,853	34	1	16	0	16	4	1	7	8	3,950	3,902	29	0	29	0	29	29	4	14	14	0	0	14	0	14	0	14	14	14	14	14	14	14	14	14				
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	0	0	0	0	0	0	0	0				
NET INTERESTS other than MTF	52,797	52,796	280	0	46	0	44	46	12	21	21	50,866	50,888	260	0	67	0	67	46	12	21	21	50,797	50,800	260	0	67	0	67	46	12	21	21	50,699	50,721	260	0	67	0	67	46
<b>OFF-BALANCE SHEET EXPOSURES</b>	36,719	36,719	0	0	0	0	0	0	0	0	0	36,483	36,483	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				

(1) For the disclosure of non-performing exposures, please refer to Article 8(2) of Regulation (EU) No 1024/2013 (CRD4).  
(2) Institutions report here the cumulative amount of expected credit losses (see initial recognition) for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses (see 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 MTF and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following this sign convention, information is disclosed with the opposite sign if what is reported according to the IFRS9 framework (paragraph 7.1.2.10) which follows a sign convention based on a credit-risk convention, as explained in Annex 1 to the Long-term Report of the EBA. For off-balance sheet exposures, the same sign (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit-risk sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2023, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired or are included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

LGT Group Foundation

	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 (2)		Collateral and financial guarantees received on exposures with forbearance measures			Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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
General governments	0	0	0	0	0		0	0	0	0	0		0	0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0	0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0	0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0	0
Loans and advances (including at amortised cost and fair value)	11	1	1	1	0	0	4	1	1	1	1	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	5	0	0	0	0	0	2	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0		0	0
Households	7	1	1	1	0	0	1	1	1	1	1	0	0	0
DEBT INSTRUMENTS other than HFT	11	1	1	1	0		4	1	1	1	1	0		0
Loan commitments given	0	0	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 (3)	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0							

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

LGT Group Foundation

	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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	3	1	1	1	0	0	1	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	2	0	0	0	0	0	1	0	0	0	0	0	0	0		
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Households	1	1	1	1	0	0	1	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	3	1	1	1	0	0	1	0	0	0	0	0	0	0		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>QUALITY OF FORBEARANCE</b>																
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  
LGT Group Foundation

(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: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>(1)</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>(2)</sup>
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	16	0	0	16	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
C Manufacturing	30	0	0	30	0	0	30	0	0	30	0	0	27	0	0	27	0	0	28	0	0	28	0	0
D Electricity, gas, steam and air conditioning supply	68	0	0	68	0	0	68	0	0	68	0	0	71	0	0	71	0	0	60	0	0	60	0	0
E Water supply	97	0	0	97	0	0	28	0	0	28	0	0	26	0	0	26	0	0	26	0	0	26	0	0
F Construction	67	1	1	67	1	0	61	1	1	61	1	0	61	0	0	61	0	0	59	0	0	59	0	0
G Wholesale and retail trade	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
H Transport and storage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I Accommodation and food service activities	25	0	0	25	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0
J Information and communication	0	0	0	0	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	80	0	0	80	0	0	84	0	0	84	0	0	89	0	0	89	0	0	86	0	0	86	0	0
M Professional, scientific and technical activities	219	0	0	219	0	0	219	0	0	219	0	0	221	0	0	221	0	0	89	0	0	89	0	0
N Administrative and support service activities	10	0	0	10	0	0	10	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	2	0	0	0
Q Human health services and social work activities	12	0	0	12	0	0	11	0	0	11	0	0	11	0	0	11	0	0	9	0	0	9	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S Other services	595	19	19	595	5	0	617	19	19	617	5	0	675	19	19	675	6	0	659	19	19	659	6	0
Loans and advances	1,222	20	20	1,222	6	0	1,165	20	20	1,165	6	0	1,216	19	19	1,216	6	0	1,054	19	19	1,054	7	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/débit 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)