

LGT BANK AG, HONG KONG BRANCH

(incorporated in Liechtenstein with limited liability)

Financial Information Disclosure Statements (Unaudited)
for the year ended 31 December 2021

LGT BANK AG, Hong Kong Branch

Section A : Branch Information

I Income Statement Information

(in thousands of Hong Kong Dollars)

	For the year ended 31 Dec 2021	For the year ended 31 Dec 2020
Interest income	293,274	516,648
Interest expenses	(83,046)	(258,633)
Other operating income		
Gains less losses arising from trading in foreign currencies	201,693	202,644
Gains less losses on securities held for trading purposes	209,348	199,857
Gains less losses from other trading activities	162,483	149,159
Net fees and commission income		
Gross fees and commission income	1,574,402	1,234,391
Gross fees and commission expenses	<u>(224,511)</u>	<u>(203,422)</u>
Others	<u>215,877</u>	<u>223,378</u>
Operating income	<u>2,349,520</u>	<u>2,064,022</u>
Operating expenses		
Staff and rental expenses	(1,361,653)	(1,160,861)
Other expenses	<u>(803,571)</u>	<u>(717,222)</u>
Change in allowances for expected credit losses	<u>482</u>	<u>(488)</u>
Profit before taxation	<u>184,778</u>	<u>185,451</u>
Tax expense	<u>(36,371)</u>	<u>(28,653)</u>
Profit after taxation	<u><u>148,407</u></u>	<u><u>156,798</u></u>

LGT BANK AG, Hong Kong Branch

II Balance Sheet Information

(in thousands of Hong Kong Dollars)

	31 Dec 2021	30 Jun 2021
Assets		
Due from Exchange Fund	398,233	435,200
Cash and balances with banks	4,105,464	5,224,396
Amount due from overseas offices of the institution	21,498,009	17,785,455
Investment securities	5,850,494	7,483,982
Loans and receivables	18,342,561	22,645,031
Fixed assets	466,199	532,051
Intangible assets	1,140,186	1,173,754
Total assets	<u>51,801,146</u>	<u>55,279,869</u>
Liabilities		
Deposits and balances from banks	62,436	65,909
Deposit from customers		
Demand deposits and current accounts	18,476,140	17,835,384
Time, call and notice deposits	21,536,791	23,432,950
Amount due to overseas offices of the institution	9,375,963	11,705,326
Provision for commitments and contingent liabilities	-	162
Other liabilities	2,349,816	2,240,138
Total liabilities	<u>51,801,146</u>	<u>55,279,869</u>

LGT BANK AG, Hong Kong Branch

III Additional Balance Sheet Information

(in thousands of Hong Kong Dollars)

(1) Cash and balances with banks

	31 Dec 20201	30 Jun 2021
Cash and balances with banks	4,106,960	5,226,464
Less: Allowances for expected credit losses	<u>(1,496)</u>	<u>(2,068)</u>
	<u>4,105,464</u>	<u>5,224,396</u>

(2) Loans and receivables

	31 Dec 2021	30 Jun 2021
Loans and advances to customers	17,464,323	21,505,393
Loans and advances to banks	47,183	285,019
Less:		
Allowances for expected credit losses	<u>(485)</u>	<u>(2,203)</u>
	<u>17,511,021</u>	<u>21,788,209</u>
Accrued interest receivables	20,041	13,959
Unrealized gains on derivative instruments	628,125	667,722
Other accounts	<u>183,374</u>	<u>175,141</u>
	<u>831,540</u>	<u>856,822</u>
	<u>18,342,561</u>	<u>22,645,031</u>

(3) The breakdown of gross amount of loans and advances to customers by industry sectors and the corresponding balances covered by collateral or other security:

	31 Dec 2021		30 Jun 2021	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
Loans and advances for use in Hong Kong				
Industrial, commercial and financial				
Financial concerns	1,251,420	1,251,345	1,284,002	1,283,763
Individuals				
Others	4,869,469	4,869,468	5,136,877	5,132,375
Loans and advances for use outside Hong Kong	<u>11,343,434</u>	<u>11,324,869</u>	<u>15,084,514</u>	<u>14,974,105</u>
	<u>17,464,323</u>	<u>17,445,682</u>	<u>21,505,393</u>	<u>21,390,243</u>

LGT BANK AG, Hong Kong Branch

III Additional Balance Sheet Information (continued)

(in thousands of Hong Kong Dollars)

- (4) The table shows loans and advances to customers by major countries, amounting to not less than 10% of the aggregate loans and advances to customers:

	31 Dec 2021
British Virgin Islands	5,823,115
Hong Kong	6,258,325
	<u>12,081,440</u>
	30 Jun 2021
British Virgin Islands	9,577,835
Hong Kong	6,543,730
	<u>16,121,565</u>

The above geographical analysis is based on the location of the counterparty after taking into account the recognized risk transfer as defined in Section 98 of the Banking (Disclosure) Rules ("BDR"). The transfer of risk applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

- (5) No allowances for loans and advances or other exposures of LGT HK have been set aside or maintained at the overseas head office as at 31 December 2021 and 30 June 2021.
- (6) Impaired financial assets are individually assessed assets which exhibit objective evidence of impairment on an individual basis. There were no impaired loans and advances to customers and banks, balances with banks as at 31 December 2021 and 30 June 2021.
- (7) There were no overdue loans and advances to customers and banks, balances with banks as at 31 December 2021 and 30 June 2021.
- (8) There were no repossessed assets, and no rescheduled loans and advances to customers and banks, balances with banks as at 31 December 2021 and 30 June 2021.
- (9) There were no overdue other assets at LGT HK as at 31 December 2021 and 30 June 2021.

LGT BANK AG, Hong Kong Branch

IV International Claims

(in thousands of Hong Kong Dollars)

The table shows International claims by major countries or geographical segments, after taking into account any recognized risk transfer as defined in section 98 of the BDR, amounting to not less than 10% of the aggregate international claims:

	Banks	Official Sector	Non-bank private sector		Total
			Non-bank financial institution	Non-financial private sector	
31 Dec 2021					
Developed countries	30,445,403	401	1,885,141	1,587,794	33,918,739
of which					
- Liechtenstein	25,471,832	-	4,108	8,550	25,484,490
Developing Asia-Pacific	975,470	2,979	318,048	3,744,836	5,041,333

	Banks	Official Sector	Non-bank private sector		Total
			Non-bank financial institution	Non-financial private sector	
30 Jun 2021					
Developed countries	28,864,277	631,978	1,705,515	1,671,739	32,873,509
of which					
- Liechtenstein	22,128,869	-	4,114	8,566	22,141,549
Developing Asia-Pacific	937,466	-	435,755	7,220,798	8,594,019
of which					
- China	108,077	-	332,028	6,116,918	6,557,023

LGT BANK AG, Hong Kong Branch

V Mainland Activities

(in thousands of Hong Kong Dollars, except ratios)

The Non-bank Mainland Exposures are as follows:

31 Dec 2021	On-balance sheet exposures	Off-balance sheet exposures	Total
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	990,818	1,516	992,334
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	100,245	2,984	103,229
Total	1,091,063	4,500	1,095,563
Total assets after provision	51,801,146		
On-balance sheet exposures as percentage of total assets	2.11%		
30 Jun 2021	On-balance sheet exposures	Off-balance sheet exposures	Total
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,003,096	3,270	1,006,366
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	127,528	1,382	128,910
Total	1,130,624	4,652	1,135,276
Total assets after provision	55,279,707		
On-balance sheet exposures as percentage of total assets	2.05%		

LGT BANK AG, Hong Kong Branch

VI Currency Risk

(in thousands of Hong Kong Dollars)

	USD	GBP	JPY	EUR	CNY	CHF	SGD	ILS
31 Dec 2021								
Spot assets	28,628,489	2,222,789	1,993,248	3,082,396	934,202	1,517,091	758,499	32,344
Spot liabilities	(28,654,121)	(2,222,445)	(1,993,371)	(3,080,575)	(930,786)	(1,544,990)	(757,982)	(31,959)
Forward purchases	7,301,118	1,613,276	944,736	757,658	191,978	1,799,802	162,447	-
Forward sales	(7,268,743)	(1,613,348)	(944,154)	(756,523)	(194,702)	(1,782,311)	(162,800)	(25)
Net options position	-	-	-	-	-	-	-	-
Net long (or net short) position	6,743	272	459	2,956	692	(10,408)	164	360
30 Jun 2021								
Spot assets	30,637,623	1,742,926	2,973,439	3,523,826	800,786	1,479,298	804,134	28,987
Spot liabilities	(30,629,451)	(1,744,441)	(2,973,976)	(3,524,212)	(797,423)	(1,487,402)	(803,900)	(28,754)
Forward purchases	9,207,802	3,122,839	1,112,672	994,788	396,987	1,460,518	139,695	-
Forward sales	(9,213,932)	(3,121,103)	(1,111,784)	(993,220)	(399,798)	(1,452,043)	(139,914)	-
Net options position	-	-	-	-	-	-	-	-
Net long (or net short) position	2,042	221	351	1,182	552	371	15	233

At 31 December 2021, USD, GBP, JPY, EUR, CNY, CHF, SGD and ILS (30 June 2021: USD, EUR and CNY) constitute 10% or more of the total net position in all foreign currencies.

There were no foreign currency net structural positions as at 31 December 2021 and 30 June 2021.

Net options position is calculated on the basis of delta-weighted positions of all foreign exchange options contracts.

LGT BANK AG, Hong Kong Branch

VII Off-Balance Sheet Exposures

(in thousands of Hong Kong Dollars)

	31 Dec 2021	30 Jun 2021
Contingent Liabilities and Commitments		
Contractual Amount		
Direct credit substitutes	757,119	717,148
Transaction-related contingent items	3,797	3,789
Amount owing on partly paid shares and securities	619,790	446,260
Other commitments	27,033,765	25,353,354

The contractual amounts represent the amount at risk should the contract be fully drawn upon the client default.

	31 Dec 2021	30 Jun 2021
Derivatives		
Contractual / Notional Amount		
Exchange rate contracts	26,856,525	33,365,722
Interest rate contracts	960,403	1,207,026
Equity contracts	11,682,608	16,423,080
Others	3,636,809	8,921,775
	<u>43,136,345</u>	<u>59,917,603</u>

	31 Dec 2021		30 Jun 2021	
	Fair value assets	Fair value liabilities	Fair value assets	Fair value liabilities
Exchange rate contracts	125,227	118,547	228,688	219,935
Interest rate contracts	16,368	15,756	21,806	21,349
Equity contracts	468,456	468,456	300,807	300,807
Others	18,074	17,892	116,421	115,295
	<u>628,125</u>	<u>620,651</u>	<u>667,722</u>	<u>657,386</u>

The contractual / notional amounts of derivatives indicate the volume of transactions outstanding at the balance sheet date, they do not represent amount at risk.

The contractual amounts and fair values of the above derivatives are shown on a gross basis with no offsetting presentation due to bilateral netting agreements.

LGT BANK AG, Hong Kong Branch

VIII Liquidity

(1) Liquidity Maintenance Ratios

	For the quarter ended	
	31 Dec 2021	31 Dec 2020
Average liquidity maintenance ratio ("LMR")	61.24%	61.10%

The average LMR is calculated based on the arithmetic mean of the Branch's average LMR for each calendar month in that quarter, as reported in the liquidity position return submitted to the Hong Kong Monetary Authority.

(2) Liquidity Risk Management

Governance

Liquidity risk is the risk that LGT HK may not be able to fund increases in assets and meet obligations as they fall due without incurring unacceptable losses.

LGT HK aims for a conservative and prudent approach to liquidity risk management that is proportionate to the nature, size and complexity of its business activities.

LGT HK establishes risk tolerance limits to monitor and control the nature and level of liquidity and funding risk. The risk tolerance limits are in line with the risk appetite set by the Foundation Board. The management of liquidity is carried out both at Head Office level as well as on branch level. Head Office requires LGT HK to manage the liquidity structure of its assets, liabilities and commitments so that cash flows are approximately balanced and all funding obligations are met when due. Head Office will provide full financial support to LGT HK if required.

The liquidity and funding risk management is primarily undertaken locally and LGT HK ensures compliance with the limits set by the Assets & Liabilities Committee ("ALCO") of LGT HK.

The lines of authority, responsibilities and reporting structures of relevant parties are well defined in LGT HK's Liquidity Policy. ALCO of LGT HK oversees the liquidity risk management by formulating and reviewing LGT HK's Liquidity Policy. Trading & Treasury of the Group manages day-to-day and intraday liquidity position, funding requirements and maturity profile for LGT HK. HK Finance is responsible for monitoring of key liquidity indicators on a daily basis and performing LMR stress testing on a weekly basis. The early warning indicators are identified and assigned to the responsible monitoring parties who shall follow the escalation procedure as specified in the Liquidity Policy when the indicators have reached the warn or action limit.

LGT BANK AG, Hong Kong Branch

VIII Liquidity (continued)

(2) Liquidity Risk Management (continued)

Governance (continued)

The reporting on LGT HK's liquidity and funding risks are summarized in periodic reports prepared by HK Finance and Group Risk Controlling & Security ("GRS") and presented to ALCO of LGT HK on a monthly basis. It includes key liquidity indicators for measuring and managing liquidity risk, on- and off-balance sheet repricing gaps by major currencies, the size and composition of LGT HK's marketable debt securities and bank placements, analysis on call deposits and internal liquidity stress-testing results which involves comparing the liquidity reserve consisting of unencumbered high quality liquid assets with anticipated stressed contractual and contingent outflows under a variety of stress scenarios.

LGT HK's liquidity policy serves as a mean of communicating the LGT HK's liquidity risk strategy, policies and practices across business lines. It articulates LGT HK's liquidity risk management approach including how to identify, measure, monitor and control liquidity risk. It has also laid out protocol for event related to any increase in credit facility for assessment of impact on all relevant ratios and limits.

The policy is reviewed and approved annually by the ALCO of LGT HK and endorsed by Board of Directors of LGT Bank AG to ensure that it remains valid and in compliance with all relevant external and internal requirements.

Funding Strategy

The Group adopts a centralized funding strategy. The objective is to ensure that liabilities can be met at all times as they fall due and maintain sufficient resources to fund the business on a permanent basis. Access to funding should be adequately diversified, as to both source and tenor. LGT HK ensures its local funding strategy is in line with the Group's for a diversified, longer term and stickier liabilities. The Finance department of LGT HK monitors the concentration of customer deposits ratio on a daily basis and the ALCO of LGT HK reviews the level of concentration of funding from customers on at least a monthly basis.

Liquidity Risk Mitigation

As main mitigation measure for liquidity risk LGT HK maintains a cushion of unencumbered, liquid and readily marketable assets as an insurance against liquidity shortfalls. Assets are considered to be liquid assets if they can be easily and immediately converted into cash at no or little cost via outright sale or via simple repurchase transactions, even in times of stress in the banking sector.

LGT HK aims to maintain an appropriate mix of high quality liquid assets as a source of liquidity for meeting emergency funding needs. The type, size and tenor of liquid assets to be acquired allow LGT HK to meet funding needs under severe stress scenarios. The liquid asset portfolio consists of cash, claims on Exchange Fund, nostro account balances, bank placements and marketable debt securities.

The potential mitigating measures include the increase of holdings of liquid assets, diversification of liabilities emphasizing stickier and / or longer-term liabilities and reducing the average maturity of the lending business.

LGT BANK AG, Hong Kong Branch

VIII Liquidity (continued)

(2) Liquidity Risk Management (continued)

Liquidity Stress Testing

LGT Group adopts a cash-flow approach in stress-testing to monitor its liquidity positions regularly based on severe but plausible scenarios to identify potential sources of liquidity strain under stressed conditions covering the impacts of LGT's specific stress and market-wide stress and a combination of both. GRS conducts stress tests and monitors the adherence to the defined limits for all entities of the Group including LGT HK. The result enables LGT HK to assess its ability to generate sufficient liquidity from both sides of the balance sheet to meet funding needs under adverse conditions and the risk tolerance level. Stress testing results of LGT HK are presented in the monthly ALCO meeting.

Contingency Funding Plan

LGT HK maintains a contingency funding plan ("CFP") that sets up the strategies, process and the roles and responsibilities for addressing potential liquidity shortfalls in emergency situations. It includes identification of early warning indicators of stress scenarios, monitoring & escalation procedures, actions to be taken in the event of crisis and process for effective communication. The CFP is updated and reviewed at least annually.

(3) Concentration limits on collateral pool

The concentration risk of collateral pool is governed by the counterparty limit and individual security limit.

The largest exposure in term of counterparty among the collateral pool

	31 Dec 2021	31 Dec 2020
--	--------------------	-------------

Inter-American Development Bank	26.03%	19.72%
---------------------------------	---------------	--------

The largest exposure in term of individual security among the collateral pool

	31 Dec 2021
--	--------------------

Asian Development Bank	4.84%
------------------------	--------------

	31 Dec 2020
--	-------------

US Treasury Bills	10.43%
-------------------	--------

(4) Concentration limit on sources of funding

LGT HK's funding sources are primarily non-bank customer deposits and borrowing from Head Office. Limit for the top 10 non-bank third-party customer deposits is set in the Liquidity Policy.

Significant funding instruments

	31 Dec 2021	31 Dec 2020
	As % of total liabilities	As % of total liabilities

Deposits from non-bank customers	77.25%	80.38%
----------------------------------	---------------	--------

Borrowing from head office	18.14%	14.63%
----------------------------	---------------	--------

LGT BANK AG, Hong Kong Branch

VIII Liquidity (continued)

(5) Liquidity Gap

The table below shows the on- and off-balance sheet items, broken down into maturity buckets of LGT HK as at 31 December 2021:

31 Dec 2021 (in millions of Hong Kong Dollars)	Total	Up to 7 Days	8 Days up to 1 Month	Over 1 Month up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 Year	Over 1 Year up to 5 Years	Over 5 Years	Balancing Amount
On-balance sheet assets:									
Currency notes and coins	1	1	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	617	104	479	4	7	14	13	6	-
Due from Exchange Fund	398	398	-	-	-	-	-	-	-
Due from banks	25,656	16,644	6,289	1,931	516	276	-	-	-
Investment securities held	5,850	5,850	-	-	-	-	-	-	-
Loans and advances to non-bank customers	17,476	8,550	6,791	1,516	252	252	86	29	-
Other assets	1,790	-	46	17	-	1	29	-	1,697
Total on-balance sheet assets	51,788	31,547	13,605	3,468	775	543	128	35	1,697
Off-balance sheet claims:									
Other off-balance sheet claims	-	-	-	-	-	-	-	-	-
Total off-balance sheet claims	-	-	-	-	-	-	-	-	-
On-balance sheet liabilities:									
Deposits from non-bank customers	40,016	34,096	3,184	1,947	513	276	-	-	-
Amount payable arising from derivative contracts	609	97	479	4	6	15	13	6	-
Due to banks	9,446	3,331	3,608	1,526	274	252	426	29	-
Other liabilities	1,296	17	127	20	565	49	408	3	107
Capital and reserves	422	-	148	-	-	-	-	-	274
Total on-balance sheet liabilities	51,789	37,541	7,546	3,497	1,358	592	847	38	381
Off-balance sheet obligations:									
Irrevocable loan commitments or facilities granted	3,655	3,655	-	-	-	-	-	-	-
Other off-balance sheet obligations	1,385	1,385	-	-	-	-	-	-	-
Total off-balance sheet obligations	5,040	5,040	-	-	-	-	-	-	-
Contractual Maturity Mismatch		(11,034)	6,059	(29)	(583)	(49)	(719)	(3)	
Cumulative Contractual Maturity Mismatch		(11,034)	(4,975)	(5,004)	(5,587)	(5,636)	(6,355)	(6,358)	

The below table shows information on the LGT HK's estimated cash flows arising from selected items based on behavioural assumptions:

31 Dec 2021 (in millions of Hong Kong Dollars)	Total	Up to 7 Days	8 Days up to 1 Month	Over 1 Month up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 Year	Over 1 Year up to 5 Years	Over 5 Years	Balancing Amount
Demand, savings and current account deposits - according to the lowest month-end balance recorded in past 12 months	4,884								4,884
Off-balance sheet obligations:									
Irrevocable loan commitments or facilities granted	3,655	654	699	1,025	785	492	-	-	-
Other off-balance sheet obligations	1,385	-	-	-	-	-	-	-	1,385

The information of above tables is extracted from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23)

LGT BANK AG, Hong Kong Branch

VIII Liquidity (continued)

(5) Liquidity Gap (continued)

The table below shows the on- and off-balance sheet items, broken down into maturity buckets of LGT HK as at 31 December 2020:

31 Dec 2020 (in millions of Hong Kong Dollars)	Total	Up to 7 Days	8 Days up to 1 Month	Over 1 Month up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 Year	Over 1 Year up to 5 Years	Over 5 Years	Balancing Amount
On-balance sheet assets:									
Currency notes and coins	1	1	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	1,064	295	681	51	9	10	21	6	-
Due from Exchange Fund	388	388	-	-	-	-	-	-	-
Due from banks	26,967	18,128	3,385	3,956	952	546	-	-	-
Investment securities held	5,944	5,944	-	-	-	-	-	-	-
Loans and advances to non-bank customers	16,832	7,243	8,444	736	271	73	65	-	-
Other assets	1,947	1	34	13	-	-	-	30	1,869
Total on-balance sheet assets	53,143	32,000	12,544	4,756	1,232	629	86	36	1,869
Off-balance sheet claims:									
Other off-balance sheet claims	1	-	-	-	-	-	-	-	1
Total off-balance sheet claims	1	-	-	-	-	-	-	-	1
On-balance sheet liabilities:									
Deposits from non-bank customers	42,727	35,110	2,909	3,227	935	546	-	-	-
Amount payable arising from derivative contracts	1,052	283	681	51	9	9	21	6	-
Due to banks	7,786	2,357	3,955	694	302	73	405	-	-
Other liabilities	1,219	10	82	18	446	55	431	75	102
Capital and reserves	358	-	157	-	-	-	-	-	201
Total on-balance sheet liabilities	53,142	37,760	7,784	3,990	1,692	683	857	81	303
Off-balance sheet obligations:									
Irrevocable loan commitments or facilities granted	3,711	3,711	-	-	-	-	-	-	-
Other off-balance sheet obligations	1,204	1,204	-	-	-	-	-	-	-
Total off-balance sheet obligations	4,915	4,915	-	-	-	-	-	-	-
Contractual Maturity Mismatch		(10,675)	4,760	766	(460)	(54)	(771)	(45)	
Cumulative Contractual Maturity Mismatch		(10,675)	(5,915)	(5,149)	(5,609)	(5,663)	(6,434)	(6,479)	

The below table shows information on the LGT HK's estimated cash flows arising from selected items based on behavioural assumptions:

31 Dec 2020 (in millions of Hong Kong Dollars)	Total	Up to 7 Days	8 Days up to 1 Month	Over 1 Month up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 Year	Over 1 Year up to 5 Years	Over 5 Years	Balancing Amount
Demand, savings and current account deposits - according to the lowest month-end balance recorded in past 12 months	1,961								1,961
Off-balance sheet obligations:									
Irrevocable loan commitments or facilities granted	3,711	366	752	1,041	917	635	-	-	-
Other off-balance sheet obligations	1,204	-	-	-	-	-	-	-	1,204

The information of above tables is extracted from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23)

LGT BANK AG, Hong Kong Branch

IX Disclosure on Remuneration

With reference to HKMA Supervisory Policy Manual CG-5, "Guideline on a sound remuneration system", remuneration information is disclosed by LGT Bank AG, hence it is not separately disclosed by LGT HK. For details on LGT Bank AG remuneration information, please refer to its Annual Report.

LGT BANK AG, Hong Kong Branch

Section B: Group Information (Consolidated Basis)

(in thousands of Swiss Francs, except ratios)

Financial Highlights of LGT Group (Consolidated Basis):

I Capital and Capital Adequacy

	31 Dec 2021	31 Dec 2020
Capital adequacy ratio	22.1%	21.9%
Shareholders' funds	6,046,823	4,836,819

The Capital ratios of LGT Group are based on the guidelines of the Basel Committee on Banking Supervision (Basel III) and its implementation in the legislation of the European Union and of the Liechtenstein Government.

II Other Financial Information

	31 Dec 2021	31 Dec 2020
Total assets	52,875,628	49,870,305
Total liabilities	46,828,805	45,033,486
Total loans and advances	24,705,191	22,940,249
Total customer deposits	39,871,882	36,918,383

	For the year ended 31 Dec 2021	For the year ended 31 Dec 2020
Pre-tax profit	403,139	332,505