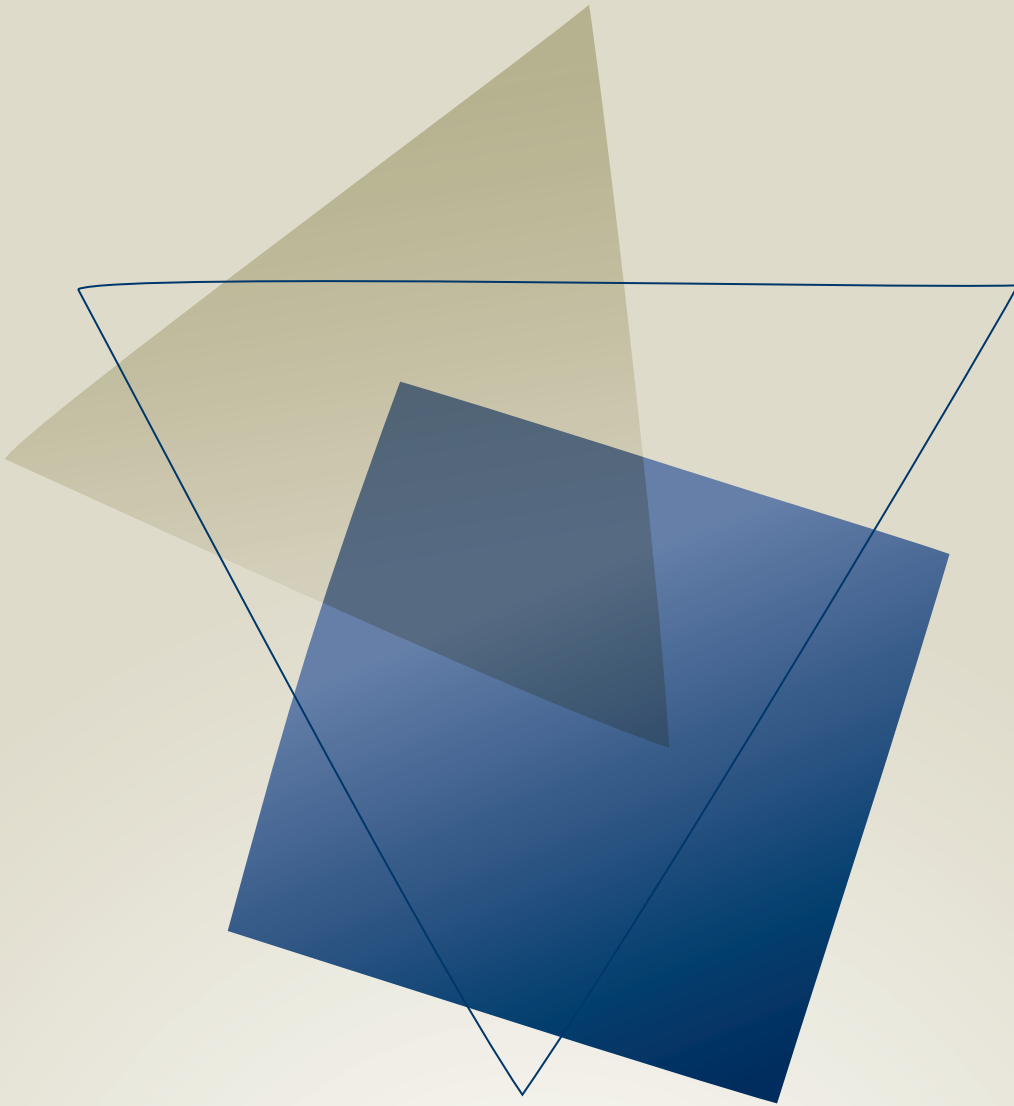


VP Bank Group · As of 31 December 2022

VP Bank Group in **brief**



// By offering an open IT platform for investment-related services, we have come up with a groundbreaking new approach to wealth management. In the future, we will combine traditional banking business with the advantages of digital ecosystems to create a completely new service environment. // **The positioning of VP Bank**



F.l.t.r.: Dr Rolf Steiner, Patrick Bont, Dr Urs Monstein, Paul H. Arni, Dr Mara Harvey, Roger Barmettler, Dr Thomas R. Meier.

Facts and figures

Key figures as at 31 December 2022

Client assets under management	CHF 46.5 billion
Client assets	CHF 52.3 billion
Total assets	CHF 12.6 billion
Shareholders' equity	CHF 1,102.1 million
Equity ratio	8.7%
Group net income	CHF 40.2 million
Cost/income ratio, Strategy 2026¹	86.6%
Tier 1 ratio	21.7%
Leverage ratio	8.0%
Headcount (full-time equivalents)	935.0
Rating Standard & Poor's	A/Negative/A-1
MSCI Switzerland Small Cap Index	The shares of VP Bank are included in a number of stock market indices, including the MSCI Switzerland Small Cap Index.
Legal form and shareholder base	Joint stock company Publicly listed company (on the SIX Swiss Exchange since 1983). The shareholder base, with its three anchor shareholders, ensures stability and independence: Stiftung Fürstl. Kommerzienrat Guido Feger, U.M.M. Hilti-Stiftung and Marxer Stiftung für Bank- und Unternehmenswerte.
Year founded	1956
Media Relations	VP Bank Ltd Daniela Jenni · Head of Corporate Communications Aeulestrasse 6 · 9490 Vaduz · Liechtenstein T +423 235 65 22 · media@vpbank.com
Investor Relations	VP Bank Ltd Michèle Schnyder · Head of Investor Relations Aeulestrasse 6 · 9490 Vaduz · Liechtenstein T +423 235 60 80 · investor.relations@vpbank.com

Organisation as of 1 April 2023

Chairman of the Board of Directors	Dr Thomas R. Meier
Group Executive Management	Paul H. Arni, Chief Executive Officer Dr Mara Harvey, Chief Executive Officer VP Bank (Switzerland) Ltd and Chief Executive Officer Region Europe Dr Rolf Steiner, Head of Group Products & Solutions Patrick Bont, Chief Risk Officer Roger Barmettler, Chief Financial Officer Dr Urs Monstein, Chief Operating Officer

¹ Total operating expenses/total operating income.

Global presence - local roots

VP Bank Group is an internationally oriented banking group and one of Liechtenstein's largest banks. It has offices in Vaduz, Zurich, Luxembourg, Singapore, Hong Kong and Tortola (British Virgin Islands). These offices in the major financial centres are carefully chosen to allow the optimal deployment of our capabilities.

The shares of VP Bank are listed on SIX Swiss Exchange. An "A" rating from Standard & Poor's vouches for the financial strength of this banking enterprise. A large proportion of its equity capital is in the hands of three anchor shareholders, Stiftung Fürstl. Kommerzienrat Guido Feger, U.M.M. Hilti-Stiftung and Marxer Stiftung für Bank- und Unternehmenswerte - a guarantee for continuity, independence and sustainability.

Our roots - our strengths

Founded in 1956 in Vaduz, Liechtenstein, VP Bank has grown steadily from a friendly local bank to become an internationally active financial services group. The founder of VP Bank, Guido Feger, was a successful entrepreneur and one of Liechtenstein's most highly regarded fiduciaries. Right from the start, he demonstrated innovativeness, competence and courage, while never veering from the fundamental principles of client orientation and financial security. And those tenets have been resolutely upheld for more than 60 years. In 1983, VP Bank became Liechtenstein's first exchange-listed company. The philanthropic activities of the Bank's founder have been perpetuated by Stiftung Fürstl. Kommerzienrat Guido Feger.

Our business model - our strategy

Our business model is based on intermediaries business (trustees, external asset managers, family offices). We also make our knowledge available to wealthy private clients in the area of private banking. The home market activities in Liechtenstein are supplemented by retail banking and the commercial business.

VP Bank has an international fund centre of excellence that encompasses business with third-party funds, private label funds and in-house investment funds.

VP Bank's Strategy 2026 builds on its strong existing business and develops it further in a targeted manner. In addition to this, it also opens up new forward-looking business opportunities.

Our competency - our advantages

In line with its DNA emanating from fiduciary business, VP Bank has proved itself to be an experienced, preferred partner for financial intermediaries over the years. By inter-

mediaries, VP Bank means professional financial service providers such as trustees, external asset managers and family offices. These entities value the Bank's international orientation, with its personal, customised services across multiple locations and modern infrastructure.

Private clients also benefit from the Bank's many years of experience in customised consultation, and at the same time, owing to the Bank's international presence, they also receive access to an expansive network of specialists. Its core competencies consist of customised wealth management, investment consulting, wealth planning and financing. An international fund competence centre rounds out the offering of the VP Bank Group.

Our advice - our success

A number of international awards for the quality of the Bank's client advice, products and services attest to this pronounced quality consciousness:

- Annual top rating for risk and creditworthiness
- Numerous international awards for our annual report, the online annual report and the website
- Client advisory certification under the SAQ standard
- Multiple awards in Singapore as a private bank and our focus on intermediary business in Asia

Our clients - our services

The following factors are also part of VP Bank's special uniqueness:

- lean organisational structures
- open architecture with a first-class range of financial products (best-in-class solutions)
- tailor-made wealth structuring, asset management and investment advice
- holistic, personal advice
- qualitatively outstanding service
- trust, transparency and reliability

With over 1,000 employees, we are the right size to offer top-notch solutions with a personal touch. Our clients enjoy the individualised advice of a private bank while simultaneously gaining access to an international network of specialists. In its advisory services, VP Bank relies on short decision-making paths, agility as well as flexible and sustainable solutions. The use of digital tools supports personal client care. In addition, VP Bank e-banking ensures independence and security.

Your contact – wherever you may be

VP Bank Ltd is a bank domiciled in Liechtenstein and is subject to supervision by the Financial Market Authority (FMA) Liechtenstein, Landstrasse 109, 9490 Vaduz, Liechtenstein, www.fma-li.li

VP Bank Ltd	Aeulestrasse 6 · 9490 Vaduz · Liechtenstein T +423 235 66 55 · info@vpbank.com · www.vpbank.com VAT No. 51.263 · Reg. No. FL-0001.007.080-0
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VP Bank (Switzerland) Ltd	Talstrasse 59 · 8001 Zurich · Switzerland T +41 44 226 24 24 · info.ch@vpbank.com
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VP Bank (Luxembourg) SA	2, rue Edward Steichen · L-2540 Luxembourg T +352 404 770-1 · info.lu@vpbank.com
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VP Bank (BVI) Ltd	VP Bank House · 156 Main Street · PO Box 2341 Road Town · Tortola VG1110 · British Virgin Islands T +1 284 494 11 00 · info.bvi@vpbank.com
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VP Bank Ltd Singapore Branch	8 Marina View · #27-03 Asia Square Tower 1 Singapore 018960 · Singapore T +65 6305 0050 · info.sg@vpbank.com
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VP Wealth Management (Hong Kong) Ltd	8/F, New World Tower Two 16-18 Queen's Road Central · Hong Kong T +852 3628 99 00 · info.hkwm@vpbank.com
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VP Bank Ltd Hong Kong Representative Office	8/F, New World Tower Two 16-18 Queen's Road Central · Hong Kong T +852 3628 99 99 · info.hk@vpbank.com
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VP Fund Solutions (Luxembourg) SA	2, rue Edward Steichen · L-2540 Luxembourg T +352 404 770-297 · fundclients-lux@vpbank.com www.vpfundsolutions.com
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VP Fund Solutions (Liechtenstein) AG	Aeulestrasse 6 · 9490 Vaduz · Liechtenstein T +423 235 67 67 · vpfundsolutions@vpbank.com www.vpfundsolutions.com
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