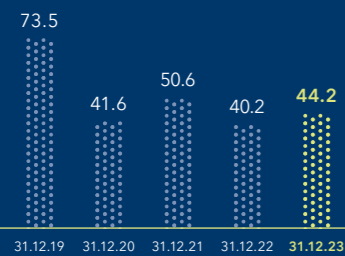


# Financial year in figures

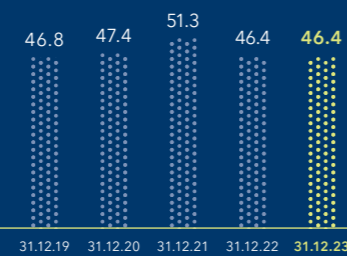
## Net income

CHF million  
**+10.1%**



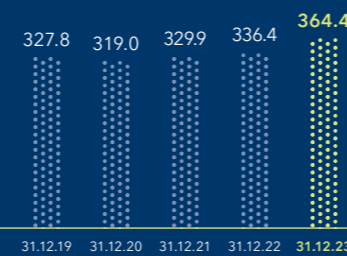
## Client assets<sup>1</sup>

CHF billion  
**0.0%**



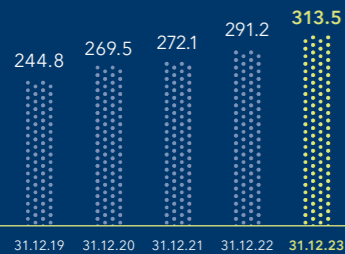
## Total operating income

CHF million  
**+8.3%**



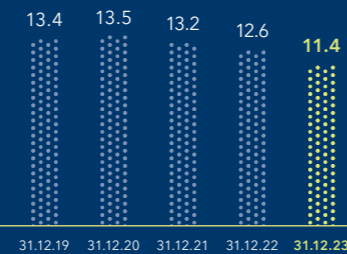
## Operating expenses

CHF million  
**+7.7%**



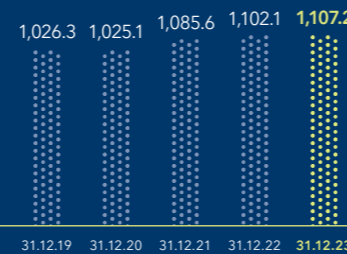
## Total assets

CHF billion  
**-9.4%**



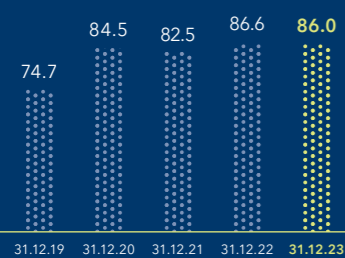
## Total shareholders' equity

CHF million  
**+0.5%**



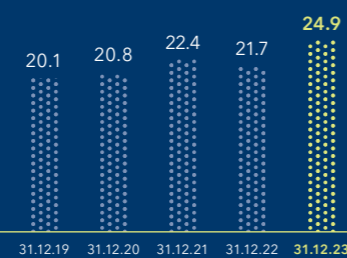
## Cost/income ratio<sup>2</sup>

in per cent



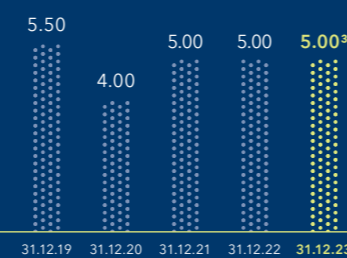
## Tier 1 ratio

in per cent



## Dividend

CHF



<sup>1</sup> Client assets under management excl. custody assets  
<sup>2</sup> Operating expenses / total operating income  
<sup>3</sup> Proposal to the annual general meeting

## Key figures of VP Bank Group

	2023	2022	Variance in %
<b>Key income statement data in CHF million<sup>1,2</sup></b>			
Total net interest income	133.6	121.5	10.0
Total net income from commission business and services	137.9	139.6	-1.2
Income from trading activities	85.3	65.5	30.1
Income from financial instruments	6.0	9.4	-35.5
Total operating income	364.4	336.4	8.3
Operating expenses	313.5	291.2	7.7
Group net income	44.2	40.2	10.1
<b>Key balance-sheet data in CHF million<sup>1,2</sup></b>			
Total assets	11,449.9	12,631.1	-9.4
Due from banks	1,353.8	1,539.9	-12.1
Due from customers	5,467.5	5,758.9	-5.1
Due to customers	9,505.1	10,833.7	-12.3
Total shareholders' equity	1,107.2	1,102.1	0.5
Equity ratio (in %)	9.7	8.7	10.8
Tier 1 ratio in accordance with Basel III (in %)	24.9	21.7	15.1
Leverage ratio in accordance with Basel III (in %)	9.1	8.0	13.8
Liquidity coverage ratio in accordance with Basel III (in %)	305.8	232.6	31.5
Net stable funding ratio (NSFR) in accordance with Basel III (in %)	156.8	158.4	-1.0
<b>Total client assets under management in CHF million</b>			
On-balance-sheet customer deposits (excluding custody assets)	9,387.3	10,684.4	-12.1
Fiduciary deposits (excluding custody assets)	600.2	493.0	21.7
Client securities accounts	36,364.3	35,268.4	3.1
<b>Custody assets in CHF million</b>	<b>4,703.4</b>	<b>5,837.2</b>	<b>-19.4</b>
<b>Total client assets in CHF million</b>	<b>51,055.3</b>	<b>52,283.2</b>	<b>-2.3</b>
<b>Business volumes in CHF million<sup>3</sup></b>			
Net new money in CHF million	27.3	1,050.4	-97.4
<b>Key operating indicators<sup>2</sup></b>			
Return on equity (in %) <sup>1,4</sup>	4.1	3.7	
Cost/income ratio strategy 2026 (in %) <sup>5</sup>	86.0	86.6	
Headcount (expressed as full-time equivalents, excluding student apprentices) <sup>6</sup>	1,007.2	935.0	
<b>Key indicators related to shares of VP Bank in CHF<sup>1</sup></b>			
Group net income per registered share A <sup>7</sup>	7.19	6.57	
Group net income per registered share B <sup>7</sup>	0.72	0.66	
Dividend per registered share A <sup>8</sup>	5.00	5.00	
Dividend per registered share B <sup>8</sup>	0.50	0.50	
Dividend yield registered share A (in %) <sup>9</sup>	5.7	5.7	
Payout ratio registered share A (in %)	69.5	76.1	
Shareholders' equity per registered share A on the balance-sheet date	179.63	179.92	
Shareholders' equity per registered share B on the balance-sheet date	17.96	17.99	
Quoted price per registered share A	87.60	87.80	
Quoted price per registered share B	8.80	8.80	
Highest quoted price per registered share A	103.00	107.00	
Lowest quoted price per registered share A	80.40	80.20	
Market capitalisation (in CHF million) <sup>10</sup>	580	581	
Price/earnings ratio per registered share A	12.18	13.36	
<b>Rating Standard &amp; Poor's</b>	<b>A-/Stable/A-2</b>	<b>A/Negative/A-1</b>	

<sup>1</sup> The reported key data and operating indicators are computed and reported on the basis of the share of the net profit and shareholders' equity attributable to the shareholders of VP Bank Ltd, Vaduz.

<sup>2</sup> Details in the notes to the consolidated income statement and consolidated balance sheet.

<sup>3</sup> Assets under management and due from customers.

<sup>4</sup> Net income / average shareholders' equity less dividend.

<sup>5</sup> Total operating expenses / total operating income.

<sup>6</sup> In accordance with legal requirements, apprentices are to be included in headcount statistics as 50 per cent of equivalent full-time employees.

<sup>7</sup> Based on the weighted average number of shares (registered share A) (note 11).

<sup>8</sup> Subject to approval by the annual general meeting.

<sup>9</sup> Based on closing price at year end.

<sup>10</sup> Including registered shares B.

