

Capital structure

Stability and financial strength are the hallmarks of VP Bank. In addition to its solid business model, the bank has a conservative risk policy and anchor shareholders that take a long-term view.

The stability and financial strength of VP Bank can be seen in its solid balance sheet and strong capital base, which significantly exceeds the regulatory requirements of the supervisory authorities. An "A-" rating from Standard & Poor's with a stable outlook vouches for the bank's financial strength.

Sustainable risk management

VP Bank has a solid, transparent business model. In its international markets, it focuses on private banking and business with intermediaries. In Liechtenstein, it operates as a universal bank. The bank provides asset servicing from Liechtenstein and Luxembourg, including fund management and custodial activities.

In this way, VP Bank is able to reduce the complexity of international banking operations. Also playing a key role in this regard is risk management, which is adapted in a flexible manner to meet current market conditions and is continuously optimised. Every year, VP Bank's comprehensive risk management approach receives the top rating "Risk Indicator 1" from Dun & Bradstreet Worldwide, confirming its success.

Stable shareholder base

A large proportion of VP Bank's share capital is in the hands of three anchor shareholders: "Stiftung Fürstl. Kommerzienrat Guido Feger" foundation, "U.M.M. Hilti-Stiftung" foundation and "Marxer Stiftung für Bank- und Unternehmenswerte" foundation. With their forward-looking approach, long-term planning and a focus on sustainability, the foundations are guarantors for the bank's continuity and stability. In the core market of Liechtenstein, these three foundations are of great financial importance and underscore VP Bank's status as a system-relevant institution.

Shareholders	Percentage of votes	Percentage of share capital
"Stiftung Fürstl. Kommerzienrat Guido Feger" foundation	46.6%	23.0%
"U.M.M. Hilti-Stiftung" foundation	10.3%	9.7%
"Marxer Stiftung für Bank- und Unternehmenswerte" foundation	6.3%	11.4%

As of 31.12.2023

