

VP Bank Group has the right size and international experience to be able to offer innovative, top-notch solutions.

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 intermediaries, 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. VP Bank also makes its in-depth expertise, personal advice and its international network available to wealthy private clients. In its home market of Liechtenstein, retail and corporate client business is a further strategic focus area.

### Innovation and digitisation

VP Bank is focused on the future. It drives innovation forwards by being open to new technologies, products and services and not only follows trends but also seizes the resulting opportunities. It combines traditional banking business with innovation and digitisation.

VP Bank sets itself apart in particular with its digital client onboarding for intermediaries. With the state-of-the-art offering, intermediaries are able to apply for their client relationships at VP Bank digitally. The data is then recorded electronically, with the necessary forms created automatically before being submitted with an electronic signature to VP Bank for review and onboarding. Client identification is confirmed in a straightforward manner via a video call. This modern process has considerably increased the efficiency of intermediaries.

VP Bank was added to the token and TT service provider register (trustworthy technologies), making it the first of the three big banks in Liechtenstein able to register ownership claims for real assets digitally on the blockchain and store them as tokens. Tokenisation enables a broad range of creative solutions to be created quickly in order to cater to client requirements, whether the priority is a fast, fair and above all cheap division of assets within the ambit of estate planning, access to a fascinating new asset class or highly interesting philanthropic solutions. With an offer-

ing that currently includes works of art, watches, diamonds and musical instruments, VP Bank has been moving into new business areas since 2021 and playing a pioneering role at the international level. VP Bank's tokenisation solutions are proof of its capacity for innovation and its readiness to blend new developments and established traditions.

### Commitment to sustainable development

VP Bank is convinced that investments which have a positive impact on the environment and society are compatible with growth, profitability and stability.

In 2020, the bank launched its "Investing for Change" initiative to consistently integrate sustainability factors into the investment and advisory process. The VP Bank Sustainability Score was developed to make it possible to evaluate financial instruments in terms of sustainability criteria. It measures an investment's degree of sustainability with reference to various criteria and is interpreted more broadly than pure ESG ratings.

VP Bank takes account of sustainability aspects by carefully selecting individual investments and funds. All recommended investments must have a minimum level of sustainability. With the "Sustainable Plus" range, clients with high sustainability preferences have the opportunity to incorporate thematic investments and impact investments into their portfolio as well. Bonds used to finance green and social targets are another option.

Alongside client solutions, VP Bank has also launched product modules with individual sustainability profiles. Since 2022, VP Bank has been offering cost-efficient access to gold within its range of investments in the form of the "Responsibly Sourced Gold Note", which must comply with strict social and environmental requirements. With the VP Bank thematic funds based on VP Bank's sustainability criteria, the financial services provider tracks current megatrends relating to society, digitisation and the environment.

