

Sustainability will shape the future. By integrating sustainability criteria into all of its business processes, VP Bank wants to have a positive impact on society and the environment while at the same time making an active contribution to sustainable development in the finance industry.

Sustainability Plan 2026

VP Bank has developed its Sustainability Plan 2026 in close cooperation with internal and external stakeholders. In order to identify the areas with the greatest potential impact and set appropriate goals, VP Bank spoke with clients, shareholders and employees, held workshops with the Board of Directors and external experts, and carried out a materiality analysis. The plan went into effect on 1 January 2021. The sustainability plan includes both products and business activities. Consistent implementation of this strategy is intended to bring about positive change and drive the growth of the bank.

Investing in change

VP Bank believes that growth, profitability and stability go hand in hand with a positive impact on the environment and society as a whole. 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 (VPSS) was developed to make it possible to evaluate financial instruments in terms of sustainability criteria. The VPSS provides a broader assessment of sustainability than typical ESG ratings. Since 2021, investments have also been reviewed in terms of whether or not they contribute to the achievement of the United Nations' Sustainable Development Goals (SDGs).



More information about the VPSS as well as a detailed description of inclusion and exclusion criteria can be found on the VP Bank website at Private clients > Sustainable investing.

VP Bank has made it a goal to offer its clients new investment opportunities in the area of sustainability. To this end, the bank has added, for example, risk-optimised ESG equity funds and the Green City Basket. In 2021, VP Bank consistently integrated the evaluation of sustainability criteria in accordance with the VPSS into all discretionary mandates and launched the "Sustainable Plus" offer, which offers additional themes such as investing in green and social bonds, microfinance and sustainability-related thematic investments.



Further information about sustainable investments, including the thematic and impact-oriented investment approach, can be found on the VP Bank website.

Sustainability Plan 2026

Product offering	Business activities
Embed sustainability in our investment process	Integrate sustainability into our business activities
Create a net positive impact through our offering	Achieve carbon-neutral operations
Grow assets under management in sustainable investment solutions	Improve gender diversity in our workforce
Achieve an "AA" MSCI ESG rating	

Sustainable corporate governance and social policy

For VP Bank, a management approach that includes sustainable corporate governance is a key factor for success. Sustainability also includes the well-being of the bank's employees and the communities in which the bank is active. For this reason, VP Bank aims to continually improve its working conditions and increase community involvement while at the same time complying with best-practice standards and principles, intentionally investing in further training for employees and promoting innovation.



Further information can be found in the "Our social approach (S)" chapter of the Sustainability Report 2023, particularly on the topics of equal opportunities and diversity, health and safety at work, as well as in the "People Strategy" chapter of this annual report, in which all measures relating to VP Bank employees are described.

Memberships and publications

VP Bank has signed the UN Principles for Responsible Banking (PRB) and the UN Principles for Responsible Investment (PRI) and joined the Net-Zero Banking Alliance (NZBA). It is also a member of the UN Global Compact (UNGC), Swiss Sustainable Finance (SSF) and the Swiss Climate Foundation. These memberships complement the Group's Sustainability Plan 2026 and serve as guideposts for it in the effective implementation of its sustainability efforts.

Progress is documented in VP Bank's Sustainability Report 2023. Moreover, VP Bank once again implemented the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD).



Further information about sustainable governance, including details concerning the above-mentioned standards and guidelines, can be found in the "Our sustainability approach" and "Climate-related financial disclosure" chapters of the Sustainability Report 2023.

Carbon-neutral operational business by 2026

The Paris and Glasgow Agreements have mapped out a plan for fighting climate change. VP Bank's goal is to be carbon-neutral by 2026. The bank's stakeholders agree on the gravity of this issue and have ranked climate change and the efficient use of resources as two key topics as part of the materiality analysis that was carried out.

VP Bank Group has relied on renewable energies for quite some time. For example, solar panels on the roof of the Giessen building in Vaduz have provided the bank with eco-friendly energy for around 25 years. Further technologies that are used at some of the bank's locations include LED lighting, motion-sensor lights and various renewable energy sources such as geothermal heat pumps. Today, VP Bank already covers 94 per cent of its energy needs from climate-neutral sources.



More information about the bank's CO₂ target and its progress in terms of environmental protection can be found in the "Our environmental approach (E)" chapter of the Sustainability Report 2023.

Philanthropy

In accordance with its Articles of Association, the VP Bank Foundation supports exceptional projects, institutions and persons in the fields of the environment, arts, education, science and culture. In 2023, the Foundation awarded funds totalling around CHF 196,000, which were distributed as shown in the figure opposite.

Sustainability also means taking responsibility for future generations. With its philanthropic activities, VP Bank helps its clients obtain new perspectives and achieve new goals in this area.

VP Bank Foundation's distribution of funds

