

VP Bank is a private group with international operations. Its core competencies include advisory services and the development of customised financial solutions for intermediaries and private individuals. In addition, the Group offers asset servicing.

VP Bank is one of the largest banks in the Liechtenstein financial centre. In addition to its headquarters in the Principality of Liechtenstein, VP Bank Group is present with offices in five other locations: Switzerland, Luxembourg, Singapore, Hong Kong and the British Virgin Islands. VP Bank Group has a sound balance sheet and a strong capital base. An "A-" rating from Standard & Poor's vouches for its financial strength. The registered shares A are listed on SIX Swiss Exchange. VP Bank pursues a dividend policy that is balanced in the long term. As a benchmark, 40 per cent to 60 per cent of Group net income is paid out to shareholders. A large proportion of its 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 - all of whom guarantee continuity, independence and sustainability. VP Bank has over 1,000 employees and managed client assets (incl. custody investments and client securities accounts) of CHF 52.8 billion as of 30 June 2023.

Commitment and pioneering spirit for more than 65 years

Founded in 1956 in Vaduz, Liechtenstein, VP Bank has grown steadily from a friendly local bank to become an internationally active financial services enterprise. The bank's founder, Guido Feger, was a successful entrepreneur and one of Liechtenstein's most important trustees. Right from the outset, he demonstrated innovation, competence and courage, while never veering from the fundamental principles of client orientation and financial security. These

basic principles have been upheld consistently for almost the last seven decades. In the process, VP Bank has demonstrated that it is not only able to manage fundamental changes in the prevailing framework conditions, but can also exploit them for strategic purposes. It has continuously developed innovations and has even been a trailblazing pioneer. For instance, in 1983, VP Bank became the first company in Liechtenstein to be listed on the stock exchange, writing a piece of Liechtenstein financial centre history in the process.

Entrepreneurial agility still characterises the bank today, which is also reflected in the current corporate strategy - to combine traditional banking with the advantages of digital ecosystems. The philanthropic activities of VP Bank's founder have also been continued by the "Stiftung Fürstl. Kommerzienrat Guido Feger" foundation. Moreover, the VP Bank Foundation supports projects, institutions and persons that are prominent in the fields of the environment, arts, education, science and culture as a result of their outstanding efforts. The VP Bank Art Foundation provides support to mostly local talented artists who have yet to gain a foothold on the market.

Expertise and consulting

VP Bank Group has the right size to offer top-notch solutions with a personal touch. It relies on short decision-making paths and independent and sustainable 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.

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. Asset servicing, including fund administration and custodial activities, round out the services that VP Bank Group has to offer.

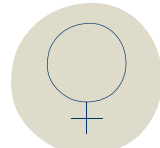
An international banking group with six locations.



<p>1 </p> <p>Vaduz</p> <ul style="list-style-type: none"> • Founded in 1956 • 690 employees • Market responsibility: Adrian Schneider • VP Bank Ltd • VP Fund Solutions (Liechtenstein) AG 	<p>2 </p> <p>Zurich</p> <ul style="list-style-type: none"> • Founded in 1988 • 111 employees • Location management: Dr Mara Harvey • Market responsibility: Dr Mara Harvey • VP Bank (Switzerland) Ltd 	<p>3 </p> <p>Luxembourg</p> <ul style="list-style-type: none"> • Founded in 1988 • 145 employees • Location management: Claus Jørgensen • Market responsibility: Dr Mara Harvey • VP Bank (Luxembourg) SA • VP Fund Solutions (Luxembourg) SA
<p>4 </p> <p>Tortola</p> <ul style="list-style-type: none"> • Founded in 1995 • 15 employees • Location management: Nicholas Clark • Market responsibility: Adrian Schneider • VP Bank (BVI) Ltd 	<p>5 </p> <p>Hong Kong</p> <ul style="list-style-type: none"> • Founded in 2006 • 20 employees • Location management: Reto Marx • Market responsibility: Pamela Phua • VP Bank Ltd Hong Kong Representative Office • VP Wealth Management (Hong Kong) Ltd 	<p>6 </p> <p>Singapore</p> <ul style="list-style-type: none"> • Founded in 2008 • 82 employees • Location management: Johnny Heng • Market responsibility: Pamela Phua • VP Bank Ltd Singapore Branch

Client assets
 **47.2**
 billion




 Ratio of women
40.5%

Standard & Poor's
 rating **"A-"**


1,063
 employees

Core competencies

- Partner for financial intermediaries
- Wealth management
- Investment consulting
- Wealth planning
- Financing
- Access to private market investments
- Asset servicing with fund administration and custodian bank activities

Sustainability
 target

CO₂-
 neutral business
 operations by 2026