

Key figures of VP Bank Group

	30.06.2024	30.06.2023	31.12.2023	Variance to 30.06.2023 in %
Key income statement data in CHF million^{1,2}				
Total net interest income	52.5	72.1	133.6	-27.1
Total net income from commission business and services	68.3	69.8	137.9	-2.2
Income from trading activities	38.0	38.7	85.3	-1.7
Income from financial instruments	3.5	5.3	6.0	-33.7
Total operating income	162.6	188.3	364.4	-13.6
Operating expenses	148.8	158.2	313.5	-6.0
Group net income	11.5	25.5	44.2	-54.8
Key balance-sheet data in CHF million^{1,2}				
Total assets	11,651.9	12,599.4	11,449.9	1.8
Due from banks	1,107.5	1,770.5	1,353.8	-18.2
Due from customers	5,752.2	5,446.4	5,467.5	5.2
Due to customers	9,706.1	10,608.3	9,505.1	2.1
Total shareholders' equity	1,107.1	1,098.9	1,107.2	-0.0
Equity ratio (in %)	9.5	8.7	9.7	-1.7
Tier 1 ratio in accordance with Basel III (in %)	26.1	23.4	24.9	4.8
Leverage Ratio in accordance with Basel III (in %)	9.1	7.9	9.1	0.0
Liquidity Coverage Ratio in accordance with Basel III (in %)	309.5	202.2	305.8	1.2
Net Stable Funding Ratio (NSFR) in accordance with Basel III (in %)	143.0	164.1	156.8	-8.8
Total client assets under management in CHF million	50,418.9	47,226.0	46,351.9	8.8
On-balance-sheet customer deposits (excluding custody assets)	9,607.6	10,491.9	9,387.3	2.3
Fiduciary deposits (excluding custody assets)	609.7	607.1	600.2	1.6
Client securities accounts	40,201.6	36,127.0	36,364.3	10.6
Custody assets in CHF million	4,312.0	5,556.6	4,703.4	-8.3
Total client assets in CHF million	54,730.9	52,782.6	51,055.3	7.2
Business volumes in CHF million³	56,171.1	52,672.4	51,819.4	8.4
Net new money in CHF million	518.0	83.1	27.3	n.a.
Key operating indicators²				
Return on equity (in %) ^{1,4}	2.0	4.6	4.1	
Cost/income ratio (in %) ⁵	91.5	84.0	86.0	
Headcount (expressed as full-time equivalents, excluding student apprentices) ⁶	1,000.1	984.6	1,007.2	
Key indicators related to shares of VP Bank in CHF¹				
Group net income per registered share A ⁷	1.86	4.15	7.19	
Group net income per registered share B ⁷	0.19	0.41	0.72	
Shareholders' equity per registered share A on the balance-sheet date	178.55	178.49	179.63	
Shareholders' equity per registered share B on the balance-sheet date	17.86	17.85	17.96	
Quoted price per registered share A	75.00	84.40	87.60	
Quoted price per registered share B	7.50	8.50	8.80	
Market capitalisation (in CHF million) ⁸	496	559	580	
Price/earnings ratio per registered share A	20.14	10.17	12.18	
Rating Standard & Poor's	A-/Stable/A-2	A-/Stable/A-2	A-/Stable/A-2	

¹ 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.

² Details in the notes to the consolidated income statement and consolidated balance sheet.

³ Assets under management and due from customers.

⁴ Net income / average shareholders' equity less dividend.

⁵ Total operating expenses / total operating income.

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

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

⁸ Including registered shares B.

The definitions are available at vpbank.com/apm