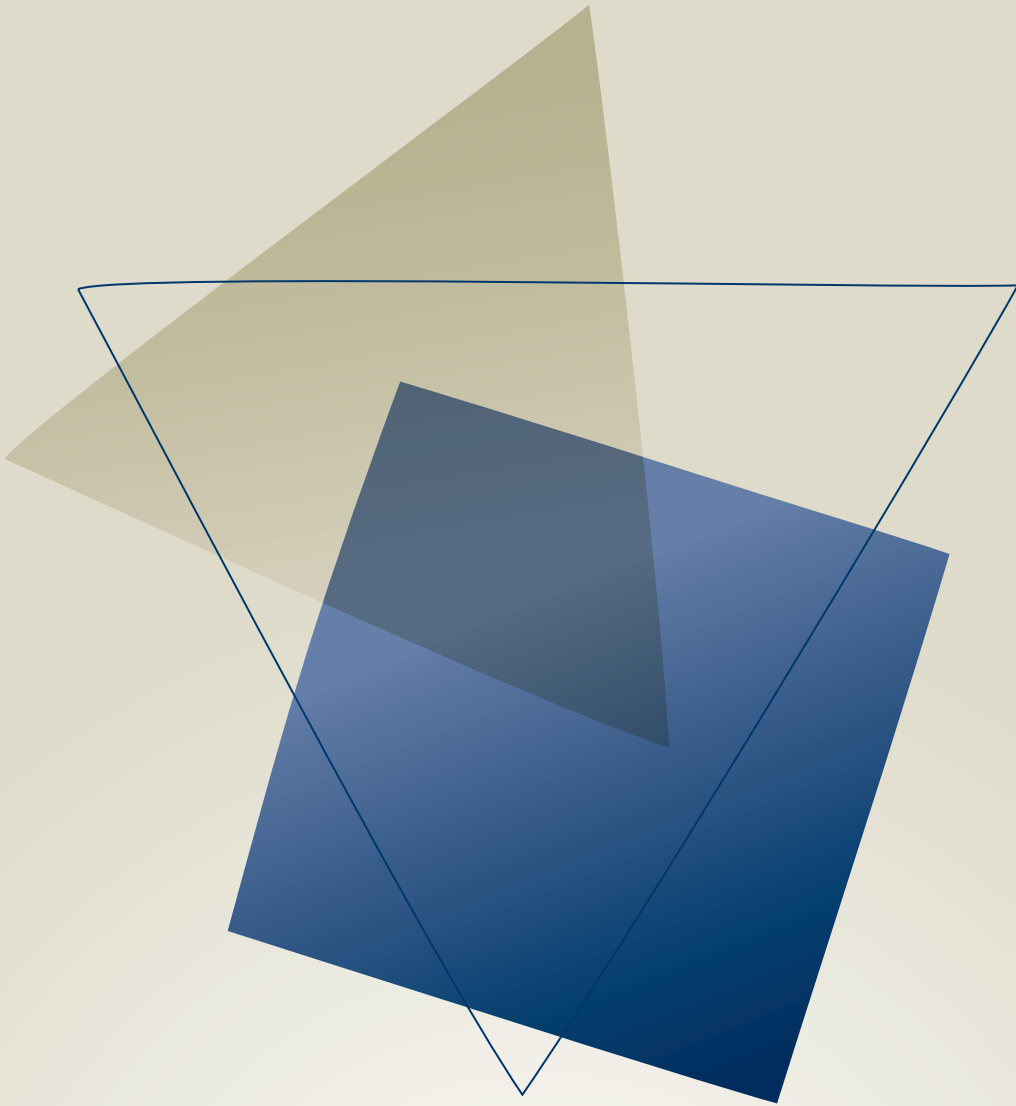


VP Bank Group · As of 31 December 2024

# VP Bank Group in **brief**



« Partnership means turning  
our clients' goals into shared goals.  
For long-term success. » **VP Bank's positioning**



F.l.t.r.: Adrian Schneider, Dr Philippe Wüst, Dr Felix Brill, Dr Urs Monstein, Stephan Zimmermann, Dr Rolf Steiner, Patrick Bont.

## Global presence - local roots

VP Bank Group is an internationally oriented banking group and one of Liechtenstein's largest banks. It has offices in Vaduz, Zurich, Luxembourg, Singapore and Tortola (British Virgin Islands). These offices in the major financial centres are carefully chosen to allow the optimal deployment of our capabilities.

The shares of VP Bank are listed on SIX Swiss Exchange. An "A-" rating from Standard & Poor's vouches for the financial strength of this banking enterprise. A large proportion of its equity capital is in the hands of three anchor shareholders, Stiftung Fürstl. Kommerzienrat Guido Feger, U.M.M. Hilti-Stiftung and Marxer Stiftung für Bank- und Unternehmenswerte - a guarantee for continuity, independence and sustainability.

## Our roots - our strengths

Founded in 1956 in Vaduz, Liechtenstein, VP Bank has grown from a friendly local bank to become Liechtenstein's third-largest bank and an internationally active financial services enterprise. The founder of VP Bank, Guido Feger, was a successful entrepreneur and one of Liechtenstein's most highly regarded fiduciaries. Right from the start, he demonstrated competence and courage, while never veering from the fundamental principles of client orientation and financial security.

## Our business model - our strategy

Our business model is based on intermediaries business (trustees, external asset managers, family offices). We also make our knowledge available to wealthy private clients in the area of private banking. The home market activities in Liechtenstein are supplemented by retail banking and the commercial business.

VP Bank has an international fund centre of excellence that encompasses business with third-party funds, private label funds and in-house investment funds.

VP Bank has a diversified business model in various markets with good growth prospects. VP Bank's growth in the respective markets is additionally supported by local market development plans.

## Our competency - our advantages

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 with fund administration and custodial activities rounds out the offering of VP Bank Group.

## Our advice - our success

A number of awards for the quality of the Bank's client advice, products and services attest to this pronounced quality consciousness:

- Annual top rating for risk and creditworthiness
- Client advisory certification under the SAQ standard
- Multiple industry awards for our commitment to serving private banking and intermediaries in Asia

## Our clients - our services

- Lean organisational structures
- Open architecture with a first-class range of financial products (best-in-class solutions)
- Tailor-made wealth structuring, asset management and investment advice
- Holistic, personal advice
- Qualitatively outstanding service
- Trust, transparency and reliability
- Sustainability in the investment and advisory process

With around 1,000 employees, we have the expertise and flexibility to offer top-notch solutions with a personal touch. Our clients enjoy the individualised advice of a private bank while simultaneously gaining access to an international network of specialists. In its advisory services, VP Bank relies on short decision-making channels as well as flexible and sustainable solutions. The use of digital tools supports personal client care. In addition, the VP Bank client portal ensures independence and security.

# Facts and figures

Key figures as at 31 December 2024

<b>Client assets under management</b>	CHF 50.7 billion
<b>Client assets</b>	CHF 56.4 billion
<b>Total assets</b>	CHF 10.6 billion
<b>Shareholders' equity</b>	CHF 1,116.8 million
<b>Equity ratio</b>	10.5%
<b>Group net income</b>	CHF 18.5 million
<b>Cost/income ratio<sup>1</sup></b>	93.3%
<b>Tier 1 ratio</b>	25.9%
<b>Leverage ratio</b>	9.9%
<b>Total staff (full-time equivalents)</b>	945.4
<b>Rating Standard &amp; Poor's</b>	A-/Negative/A-2
<b>MSCI Switzerland Small Cap Index</b>	The shares of VP Bank are included in a number of stock market indices, including the MSCI Switzerland Small Cap Index.
<b>Legal form and shareholder base</b>	Joint stock company Publicly listed company (on the SIX Swiss Exchange since 1983). The shareholder base, with its three anchor shareholders, ensures stability and independence: Stiftung Fürstl. Kommerzienrat Guido Feger, U.M.M. Hilti-Stiftung and Marxer Stiftung für Bank- und Unternehmenswerte.
<b>Year founded</b>	1956
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## Organisation as at 1 January 2025

<b>Chairman of the Board of Directors</b>	Stephan Zimmermann
<b>Group Executive Management</b>	Dr Urs Monstein, Chief Executive Officer Adrian Schneider, Head of Region Liechtenstein Dr Felix Brill, Chief Investment Officer Dr Rolf Steiner, Head of Strategic Transformation Patrick Bont, Chief Risk Officer Dr Philippe Wüst, Chief Financial Officer a.i.

<sup>1</sup> Total operating expenses/total operating income

# Your contact – wherever you may be

VP Bank Ltd is a bank domiciled in Liechtenstein and is subject to supervision by the Financial Market Authority (FMA) Liechtenstein, Landstrasse 109, 9490 Vaduz, Liechtenstein, [www.fma-li.li](http://www.fma-li.li)

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