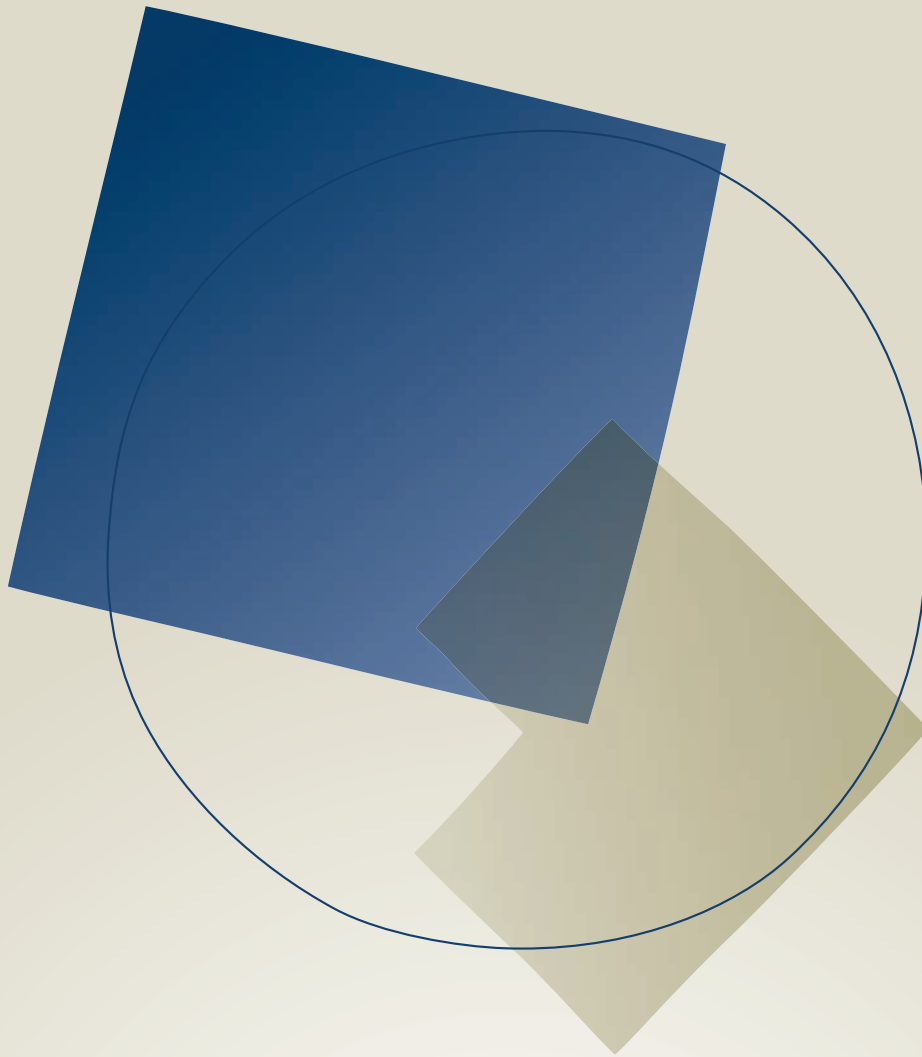


Investing in VP Bank



VP Bank – the independent,
SIX Exchange-listed private bank
with an “A” rating



F.l.t.r.: Tobias Wehrli, Patrick Bont, Dr Urs Monstein, Paul H. Arni, Roger Barmettler, Dr Thomas R. Meier, Thomas von Hohenhau.

VP Bank Group at a glance

- Founded in 1956
- Third-largest bank in Liechtenstein
- More than 1,000 employees
- Listed on SIX Swiss Exchange
- "A" rating from Standard & Poor's
- Six locations worldwide in key financial centres (Vaduz, Zurich, Luxembourg, Singapore, Hong Kong, Road Town/BVI)
- Focus on asset management for intermediaries and private individuals as well as fund business

Key facts as of 30.06.2021

Total shareholders' equity (in CHF million)	1,050.6
Cost/income ratio (in %)	79.4
Net income (in CHF million)	29.9
Headcount (FTE)	940
Client assets under management (in CHF billion)	52.6
Tier 1 ratio (in %)	20.8
Leverage ratio (in %)	7.1
Total assets (in CHF billion)	13.5

Goals of Strategy 2026

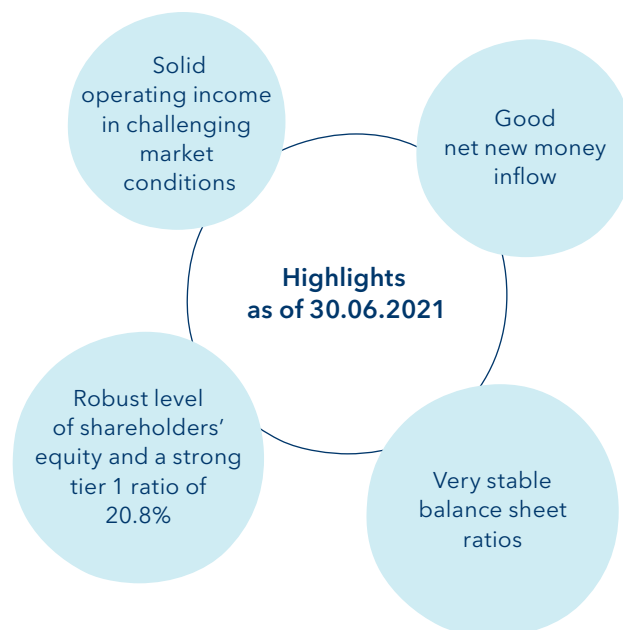
- Profit: Group net income of CHF 100 million
- Growth: net new money > 4% p.a. over the cycle
- Profitability: profit margin > 15 bps and cost/income ratio 70%
- Stability: tier 1 ratio > 20%

Why invest in VP Bank?

- Stable shareholders
- Transparent and simple business model
- Business fields: financial intermediaries business, private banking and fund business
- Attractive and stable dividend yield
- Equity capital that far exceeds international minimum requirements
- An "A" rating for financial strength
- comprehensive sustainability strategy

Key figures of VP Bank as of 30.06.2021

Consolidated net income per registered share A (in CHF)	4.93
Shareholders' equity per registered share A (in CHF)	172.98
Price per registered share A (in CHF)	111.00
Market capitalization (in CHF million)	734
Dividend per registered share A (in CHF)	4.00
Payout ratio (relative to consolidated net income) (in %)	58.0
Dividend yield (in %)	3.6
Free float (as of 30.06.2021, in %)	50.15
Rating: Standard & Poor's	A/Negative/A-1



Organisation

Group Executive Management

Paul H. Arni	Chief Executive Officer
Dr Urs Monstein	Chief Operating Officer
Roger Barmettler	Chief Financial Officer
Tobias Wehrli	Head of Intermediaries & Private Banking
Patrick Bont	Chief Risk Officer
Thomas von Hohenhau	Head of Client Solutions

Agenda 2022

Media and analysts conference	8 March 2022
Annual general meeting of shareholders	29 April 2022
Dividend payment	5 May 2022
Semi-annual results	17 August 2022

Master Data

Registered shares A, listed on SIX Swiss Exchange	
Symbol SIX	VPBN
Bloomberg ticker	VPBN
Reuters ticker	VPBN.S
Security number	31 548 726
ISIN	LI0315487269

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