

VP Bank Group in brief



VP Bank Group is an internationally active private bank. We offer top-quality asset management services to private individuals and financial intermediaries.

Services for private clients and independent asset managers

VP Bank provides solutions that are customised to suit clients' requirements and objectives. We combine our in-house expertise and services with the financial products of carefully selected external providers. In this way, our clients benefit from the customised, personal advisory services of a private bank while at the same time enjoying access to a global network of specialists. The services we make available to our clients embrace every aspect of asset management and investment consulting:

- Asset management: daily investment decisions and portfolio monitoring. Our team of specialists take investment decisions within the context of strategies that are geared to the client's risk profile.
- Investment consulting and trading: services for clients who take their own investment decisions and actively monitor the markets. VP Bank provides support in the selection of investment instruments, the formation of investment views and the execution of orders.
- Wealth engineering: comprehensive, exclusive services for high-net-worth individuals, entrepreneurs, families and family offices.
- Wealth structuring: tailor-made solutions for the protection and growth of clients' assets.

For financial intermediaries, VP Bank is a partner with a wealth of expertise. Long-term collaborative arrangements enable independent asset managers, trustees and other professional investors to avail themselves of VP Bank's know-how and

infrastructure for the benefit of their own clients. Another of our strengths is the provision of comprehensive assistance in setting up and managing investment funds.

International presence

Apart from its Head Office in Liechtenstein, VP Bank Group has subsidiaries operating under banking licences in Switzerland, Luxembourg, the British Virgin Islands and Singapore, asset management companies in Munich and Hong Kong as well as representative offices in Moscow and Hong Kong. These locations are carefully selected to ensure that our distinctive strengths are made available where they can do the most good.

VP Bank – your partner of choice

VP Bank is one of Liechtenstein's largest private banks, with a history stretching back more than 50 years. It is listed on the SIX Swiss Exchange and therefore provides regular, transparent reporting on its business activities; a substantial portion of the company's capital is held by two main shareholders – an arrangement which guarantees continuity, independence and sustained quality.

VP Bank offers first-class solutions with a personal touch. Over 700 employees look after client assets totalling about 40 billion Swiss francs – making us just the right size for the services we provide: large enough to cover the entire spectrum of services, yet small enough to meet the specific needs of individual clients.

VP Bank clients particularly treasure the independence of the advice we provide. Our investment solutions are based on an "open architecture" approach: we include external services and products in our recommendations, and our global network of partnerships means that our clients enjoy the greatest possible benefits.

“ VP Bank – top ranking for advisory and asset management services ”

These benefits are underpinned by the distinctive qualities of the Liechtenstein financial centre: a business-friendly legal system, rigorous standards of investor protection and strict safeguards for clients' privacy, with top priority given to state-of-the-art data protection systems.

Recognised excellence

Guido Feger, the founder of VP Bank, placed trust and excellence at the heart of his business philosophy. Today, this commitment is as strong as ever. VP Bank is determined to offer its clients smart solutions. Our financial strength earns us an "A–" rating from Standard & Poor's. A string of accolades further testifies to the quality of our services:

- Top-quality ranking in the Elite Report 2011: "In recent years this establishment has succeeded in positioning itself extremely well in an environment of increasingly stiff competition for international client business, and has grown to a size that allows it to be highly reliable."
- Awarded four of five possible stars: "Recognized for Excellence" by EFQM (European Foundation for Quality Management)
- ISO 9001:2008, ISO 14000:2004, ISO/IEC 20000-1:2005, BS 25999-2:2007 certification (International Organization for Standardization)
- SQS 9004 certification (Swiss Association for Quality and Management Systems)
- Deutsche Bank Euro STP Excellence Award
- JP Morgan Chase Elite Quality Recognition Award

Tradition, innovation and quality together form the foundation of our asset management style, which reflects the core values of VP Bank: unusual and elegant.

VP Bank Group

Verwaltungs- und Privat-Bank Aktiengesellschaft is a bank domiciled in Liechtenstein and is subject to the Liechtenstein Financial Market Authority (FMA), Landstrasse 109, P.O. Box 279, LI-9490 Vaduz, www.fma-li.li.

Verwaltungs- und Privat-Bank Aktiengesellschaft

Aeulestrasse 6 - LI-9490 Vaduz - Liechtenstein

Tel +423 235 66 55 - Fax +423 235 65 00

info@vpbank.com - www.vpbank.com - VAT No. 51.263 - Reg. No. FL-0001.007.080

VP Bank (Schweiz) AG

Bahnhofstrasse 3

P.O. Box 2993

CH-8022 Zurich

Switzerland

Tel +41 44 226 24 24

Fax +41 44 226 25 24

info.ch@vpbank.com

IFOS Internationale Fonds

Service Aktiengesellschaft

Aeulestrasse 6

LI-9490 Vaduz

Liechtenstein

Tel +423 235 67 67

Fax +423 235 67 77

ifos@vpbank.com

IGT Intergestions Trust reg.

Aeulestrasse 6

LI-9490 Vaduz

Liechtenstein

Tel +423 233 11 51

Fax +423 233 22 24

igt@vpbank.com

VP Bank (Luxembourg) S.A.

Avenue de la Liberté 26

LU-1930 Luxembourg

Luxembourg

Tel +352 404 770-1

Fax +352 481 117

info.lu@vpbank.com

VPB Finance S.A.

Avenue de la Liberté 26

LU-1930 Luxembourg

Luxembourg

Tel +352 404 777 383

Fax +352 404 777 389

vpbfinance@vpbank.com

VP Bank and Trust Company (BVI) Limited

3076 Sir Francis Drake's Highway

Road Town, Tortola VG1110

British Virgin Islands

Tel +1 284 494 11 00

Fax +1 284 494 11 99

info.bvi@vpbank.com

VP Vermögensverwaltung GmbH

Theatinerstrasse 12

DE-80333 Munich

Germany

Tel +49 89 21 11 38-0

Fax +49 89 21 11 38-99

info@vpvv.de, www.vpvv.de

Verwaltungs- und Privat-Bank Aktiengesellschaft

Hong Kong Representative Office

Suites 1002-1003

Two Exchange Square

8 Connaught Place

Central - Hong Kong

Tel +852 3628 99 99

Fax +852 3628 99 11

info.hk@vpbank.com

VP Wealth Management (Hong Kong) Ltd.

Suites 1002-1003

Two Exchange Square

8 Connaught Place

Central - Hong Kong

Tel +852 3628 99 00

Fax +852 3628 99 55

info.hkwm@vpbank.com

VP Bank (Singapore) Ltd.

9 Raffles Place

#49-01 Republic Plaza

Singapore 048619

Tel +65 6305 0050

Fax +65 6305 0051

info.sg@vpbank.com

VP Bank (Switzerland) Ltd.

Moscow Representative Office

World Trade Center

Entrance 7, 5th Floor, Office 511

12 Krasnopresnenskaya Emb.

RU-123610 Moscow

Russian Federation

Tel +7 495 967 00 95

Fax +7 495 967 00 98

info.ru@vpbank.com



From left to right: Fredy Vogt, Hans Brunhart, Roger H. Hartmann, Juerg W. Sturzenegger

According to the semi-annual report as at 30 June 2011

Facts and figures

| | |
|-------------------------------------|---|
| Client assets | CHF 39.2 billion |
| Total assets | CHF 10.7 billion |
| Shareholders' equity | CHF 901.2 million |
| Group net income | CHF 19.4 million |
| Equity ratio | 8.3% |
| Cost/income ratio | 69.2% |
| Total staff (full-time equivalents) | 717.5 |
| Rating | A-/Stable/A-2 by Standard & Poor's (as at 8 October 2010) |
| MSCI Switzerland Small Cap Index | The shares of VP Bank are included in a number of stock market indices, including the MSCI Switzerland Small Cap Index. |
| Legal form and shareholder base | Joint stock company Publicly listed company (on the SWX Swiss Exchange since 1983). The shareholder base, with its two major shareholders, ensures stability and independence: "Stiftung Fürstlicher Kommerzienrat Guido Feger" foundation; "U.M.M. Hilti-Stiftung" foundation |
| Year founded | 1956 |
| Chairman of the Board of Directors | Hans Brunhart |
| Group Executive Management | Chief Executive Officer & Head of Markets: Roger H. Hartmann Chief Financial Officer & Head of Corporate Center: Fredy Vogt Head of Wealth Management Solutions & Services: Juerg W. Sturzenegger |
| Media and Investor Relations | Verwaltungs- und Privat-Bank Aktiengesellschaft Tanja Muster - Head of Group Communications & Marketing Aeulestrasse 6 - LI-9490 Vaduz - Liechtenstein - Tel +423 235 67 62 Fax +423 235 77 55 - corporate.communications@vpbank.com |

