

Policy & Strategy

Measurable and long-term oriented

«We rank among the best private banks. We earn the privilege to be the preferred partner of our clients.»

Fundamental strategic principles

VP Bank will continue to pursue growth in those markets that it considers to offer great promise. In addition to Liechtenstein and Switzerland, this include Germany, Central and Eastern Europe, as well as the Middle and Far East.

- Market cultivation: VP Bank will continue to build its business in the defined markets.
- Core private banking business: VP Bank has positioned itself as a successful, independent, high-quality institution in the private banking market niche and intends to strengthen that position.
- Intermediaries: VP Bank is adapting its business activities centered on external asset managers and fiduciaries to accommodate the new circumstances, and this in a highly professional, quality-oriented manner. Moreover, the successful model aimed at catering to the needs of intermediary clients at all of the Bank's locations will be intensified as well as broadened to include Asia.
- Regional business: VP Bank services the Liechtenstein and eastern Switzerland market for commercial and retail clients as well as the credit business and will exploit the potential of this traditional field to an even greater extent.

Medium-term strategy

The medium-term strategy covers the following objectives:

- Gross operating margin of 100 basis points
- Cost/income ratio approximately 50 percent
- Tier 1 ratio over 16 percent
- Return on equity 12 – 15 percent

Positioning

VP Bank positions itself via the Private Banking Clients and Intermediaries business units. Each of these units addresses client segments that have differing needs, thus they offer different services and forms of client care. While personalized service takes center stage in dealings with individual private clients, in the intermediaries area it is more a matter of offering clients efficient means for handling business transactions and processes.

The private client segment is and will remain represent VP Bank's core business.

VP Bank and its strategic orientation

Growth should not be achieved at any price. For that reason, independence and a long-term view are two central factors in terms of

our relationships with clients and business partners.

Contact

Verwaltungs- und Privat-Bank Aktiengesellschaft

Aeulestrasse 6

9490 Vaduz

Liechtenstein

Tel +423 235 66 55

Fax +423 235 65 00

[▶ Contact form](#)

[▶ Send e-mail](#)

[▶ All locations](#)