

Additional environmental information 2024

The information provided here complements our ESRS-aligned sustainability statement published as part of the 2024 Annual Report. As energy and resource consumption were not identified as material in VP Bank's double materiality assessment, it was not included in the sustainability statement but is reported separately here.

Energy consumption and mix (group-wide)

No.	Energy consumption and mix	2024	2023	2022
1	Fuel consumption from coal and coal products (MWh)	0.0	0.0	0.0
2	Fuel consumption from crude oil and petroleum products (MWh)	381.1	496.9	570.1
3	Fuel consumption from natural gas (MWh)	0.0	0.0	0.0
4	Fuel consumption from other fossil sources (MWh)	0.0	0.0	0.0
5	Consumption of purchased or acquired electricity, heat, steam, and cooling from fossil sources (MWh) ¹	194.3	210.4	298.2
6	Total fossil energy consumption (MWh) (calculated as the sum of lines 1 to 5)	575.4	707.3	868.3
	Share of fossil sources in total energy consumption (%)	16%	18%	16%
7	Consumption from nuclear sources (MWh)	0.0	2.7	0.0
	Share of consumption from nuclear sources in total energy consumption (%)	0%	0%	0%
8	Fuel consumption for renewable sources, including biomass (also comprising industrial and municipal waste of biologic origin, biogas, renewable hydrogen, etc.) (MWh)	0.0	0.00	0.00
9	Consumption of purchased or acquired electricity, heat, steam, and cooling from renewable sources (MWh)	2'885.3	3'041.2	4'410.3
10	The consumption of self-generated non-fuel renewable energy (MWh) ²	165.6	180.2	205.6
11	Total renewable energy consumption (MWh) (calculated as the sum of lines 8 to 10)	3'050.9	3'221.4	4'615.8
	Share of renewable sources in total energy consumption (%)	84%	82%	84%
	Total energy consumption (MWh) (calculated as the sum of lines 6, and 11)	3'626.3	3'931.3	5'484.1

¹ For company-owned or leased vehicles where the fuel quantity is not known, 9 l/100 km is assumed. The amount of energy per liter of fuel for company vehicles and generators is calculated based on the net calorific values (NCV) in accordance with the 2006 IPCC Guidelines for National Greenhouse Gas Inventories.

² VP Bank in Liechtenstein has solar panels that produced 173,434 kWh in the reporting period, of which we consumed 165,606 kWh.

³ Data sources for the electricity mix: stromkennzeichnung, Energy Market Authority Singapore, HK Electric, Liechtensteinisches Kraftwerk (LKW) Naturstrom.

⁴ Last year, there was an error in the placement of the cells when entering the data, which has now been corrected (this had no effect on the total consumption). In addition, energy consumption for bank-owned and rented vehicles and the use of generators was added this year.

Location-specific energy data was collected for each VP Bank location. Location- and supplier-specific data was used to determine the energy mix. Where this was not available, country-specific data and averages were used. All average values or sources for data not obtained directly from the location or supplier are listed in the table. The energy mix is based on VP Banks market-based energy sources.

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Energy consumption declined at almost all VP Bank locations. The main contributor to the reduction in energy usage is a decrease in electricity consumption at the Liechtenstein locations as a result of the outsourcing of VP Bank's IT infrastructure to Swisscom. Swisscom's systems are powered 100 percent by electricity from renewable energy sources, and the data centres are operated in a climate-neutral manner.

Resource consumption (Liechtenstein offices)

	Unit	2024	2023	2022	2021	2020
Water consumption Total	t m3	4.7	5.0	5.0	4.9	5.1
Δ previous year	%	-7.1	0.4	1.4	-2.9	-9.2
Per employee	m3/employee	7.3	7.7	8.0	8.2	8.4
Paper consumption Total	t	17.7	22.9	17.6	25.3	32.7
Δ previous year	%	-22.5	30.0	-30.3	-22.7	-8.7
Per employee	kg/employee	27.8	35.1	28.3	41.8	54.1
Waste consumption Total	t	127.4	171.7	132.0	124.8	150.3
Δ previous year	%	-25.8	30.1	5.8	-17.0	-17.9
Per employee	kg/employee	199.7	263.3	211.9	206.6	248.4
Recycled	%	2.2	3.6	6.5	3.3	7.6

The data coverage for resource consumption is determined in proportion to the number of employees at the Liechtenstein sites. In 2024, 673 people were employed in Liechtenstein, which corresponds to 66% of the Group's total workforce of 1024 employees and results in corresponding data coverage for resource consumption.

VP Bank's internal environmental efforts are not limited to clean energy and reducing our carbon footprint. VP Bank has also implemented strict waste management policies and resource-efficient solutions. This includes an increased focus on digitisation and reducing paper consumption. The waste management policy ensures that we reduce and recycle waste where possible. The table above provides an overview of the resource consumption of the Liechtenstein offices over the last five years. Information on the use of resources by VP Bank in Liechtenstein in past years can be found in previous sustainability reports.