

VP Bank and Utopia Music to partner up on music investments

Vaduz, 16 December 2021

VP Bank and Utopia Music agree to cooperate on investments in the service sector of the music industry. This reaffirms the Bank's commitment to combining traditional banking with the benefits of digital ecosystems and access to novel investment opportunities to create innovative client experiences.

VP Bank Ltd has signed a memorandum of understanding with Utopia Music Ltd., creating an opportunity for investors to invest in the service sector of the ever-growing music industry. The investment solution is expected to achieve a high level of diversification in combination with a low probability of default and the lowest possible correlation with other investments. On the one hand, this offers investors an opportunity to invest in an asset with an attractive risk/return profile. On the other hand, through pre-financing from existing claims and demands on their music rights, creators are given the means to produce new music more quickly.

Utopia Music is a rapidly growing music fintech company that aims to create a new global infrastructure for the music industry. Artists will enjoy increased transparency, greater reach in collecting their royalties and faster processing of their royalty balances. True to the motto: "Fair Pay for Every Play."

Through its cooperation with the innovative music fintech company, VP Bank is expanding its services in the ORBIT ecosystem - an open investment and structuring platform that connects participants with carefully curated private market products. Professional investors thus gain new access to the service sector of the music industry, which represents an interesting alternative to traditional fixed income investments. ORBIT is part of VP Bank's open wealth strategy, which combines traditional banking with the benefits of digital ecosystems.

Thomas von Hohenhau, Head of Client Solutions: "By cooperating with Utopia, we as VP Bank are reaffirming our innovative capacity and creating new, alternative investment opportunities for all ORBIT participants. I am extremely pleased that we are able to offer investors a new investment opportunity while also supporting up-and-coming musicians and creators. A real win-win situation."

For further information, please contact:

VP Bank Ltd
Daniela Jenni, Head of Corporate Communications
T +423 235 65 22, F +423 235 66 20

media@vpbank.com

www.vpbank.com

Agenda

Media and analyst conference - 2021 annual results	8 March 2022
2022 annual general meeting	29 April 2022
Round table - 2022 semi-annual results	17 August 2022

Facts and figures of VP Bank Group

VP Bank Ltd was founded in 1956 and, with its 1,013 employees (940 in full-time equivalents) as of the middle of 2021, ranks amongst the largest banks in Liechtenstein. VP Bank is present with offices in Vaduz, Zurich, Luxembourg, Singapore, Hong Kong and Road Town (British Virgin Islands). VP Bank Group offers tailor-made asset management and investment advisory services to private clients and financial intermediaries. As of 30 June 2021, client assets under management of VP Bank Group amounted to CHF 52.6 billion. VP Bank is listed on the SIX Swiss Exchange and has received an "A" rating from Standard & Poor's.