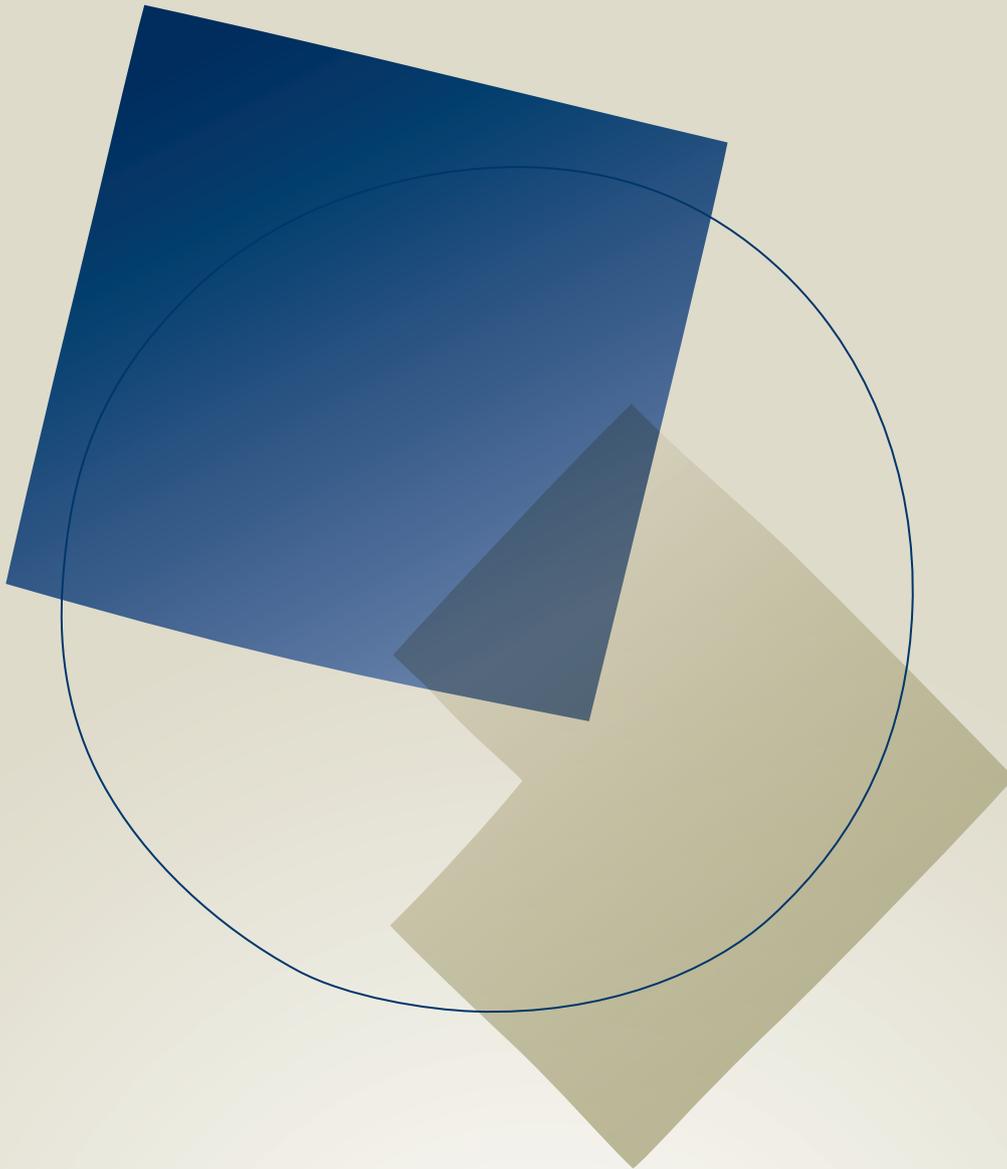


Investing in VP Bank



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
- Close to 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
- International fund competency centre

Key facts as of 30.06.2022

| | |
|---|---------|
| Total shareholders' equity (in CHF million) | 1,078.5 |
| Cost/income ratio Strategy 2026 (in %) | 85.7 |
| Net income (in CHF million) H1.2022 | 21.3 |
| Headcount (FTE) | 935 |
| Client assets under management (in CHF billion) | 46.5 |
| Tier 1 ratio (in %) | 22.8 |
| Leverage ratio (in %) | 7.4 |
| Total assets (in CHF billion) | 13.6 |

Goals of Strategy 2026

- Profit: Group net income of CHF 100 million until 2026
- Growth: net new money > 4% p.a. over the cycle
- Profitability: profit margin > 15 bps and cost/income ratio 70% until 2026
- Stability: tier 1 ratio > 20% over the cycle

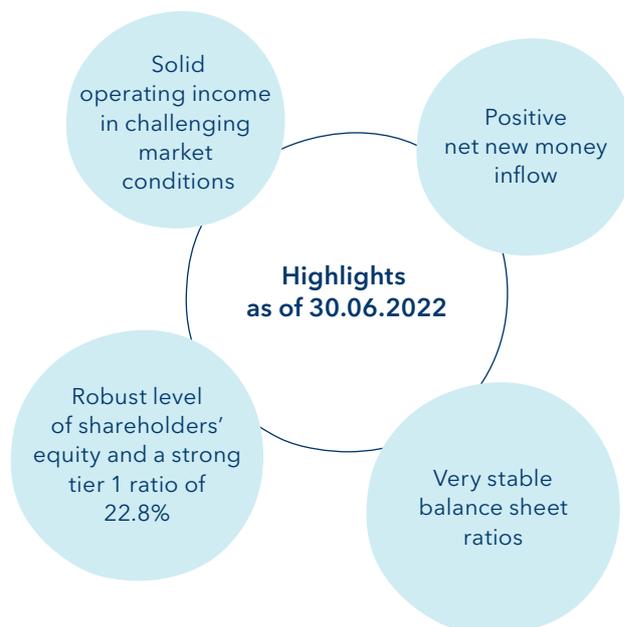
Why invest in VP Bank?

- 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 30.06.2022

| | |
|---|----------------|
| Consolidated net income per registered share A (in CHF) H1.2022 | 8.33 |
| Shareholders' equity per registered share A (in CHF) | 178.62 |
| Price per registered share A (in CHF) | 96.60 |
| Market capitalization (in CHF million) | 639 |
| Dividend per registered share A (in CHF) ¹ | 5.00 |
| Dividend yield (in %) | 5.2 |
| Free float (as of 30.06.2022, in %) | 52.45 |
| Rating: Standard & Poor's | A/Negative/A-1 |

¹ Proposal to the annual general meeting



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 2023

| | |
|--|---------------|
| Media and analysts conference | 7 March 2023 |
| Annual general meeting of shareholders | 28 April 2023 |
| Dividend payment | 5 May 2023 |

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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