

Key figures of VP Bank Group

	30.06.2025	30.06.2024	31.12.2024	Variance to 30.06.2024 in %
Key income statement data in CHF million^{1,2}				
Total net interest income	73.2	75.9	152.8	-3.6
Total net income from commission business and services	69.0	68.3	137.1	1.1
Income from trading activities	18.9	14.6	30.9	29.5
Income from financial instruments	8.8	3.5	5.1	150.0
Total operating income	175.4	162.6	330.5	7.8
Operating expenses	142.8	148.8	308.3	-4.0
Group net income	28.8	11.5	18.5	150.2
Key balance-sheet data in CHF million^{1,2}				
Total assets	11,382.9	11,651.9	10,635.6	7.0
Due from banks	992.8	1,107.5	850.7	16.7
Due from customers	5,938.6	5,752.2	5,941.3	-0.0
Due to customers	9,383.9	9,706.1	8,948.5	4.9
Total shareholders' equity	1,126.9	1,107.1	1,116.8	0.9
Equity ratio (in %)	9.9	9.5	10.5	-5.7
Tier 1 ratio (in %)	26.1	26.1	25.9	0.9
Leverage ratio (in %)	9.3	9.1	9.9	-6.1
Liquidity coverage ratio (in %)	160.9	309.5	165.3	-2.7
Net stable funding ratio (NSFR) (in %)	152.7	143.0	144.5	5.7
Total client assets under management in CHF million	51,878.2	50,418.9	50,749.2	2.2
On-balance-sheet customer deposits (excluding custody assets)	9,170.0	9,607.6	8,602.9	6.6
Fiduciary deposits (excluding custody assets)	455.3	609.7	454.9	0.1
Client securities accounts	42,252.9	40,201.6	41,691.4	1.3
Custody assets in CHF million	4,669.4	4,312.0	5,645.2	-17.3
Total client assets in CHF million	56,547.6	54,730.9	56,394.3	0.3
Business volume in CHF million³	57,816.8	56,171.1	56,690.4	2.0
Net new money in CHF million	2,114.6	518.0	463.6	356.1
Key operating indicators²				
Return on equity (in %) ^{1,4}	5.2	2.0	1.7	
Cost/income ratio (in %) ⁵	81.5	91.5	93.3	
Headcount (expressed as full-time equivalents) ⁶	924.8	1,000.1	945.4	
Key indicators related to shares of VP Bank in CHF¹				
Group net income per registered share A ⁷	4.63	1.86	2.98	
Group net income per registered share B ⁷	0.46	0.19	0.30	
Shareholders' equity per registered share A on the balance-sheet date	180.51	178.55	179.99	
Shareholders' equity per registered share B on the balance-sheet date	18.05	17.86	18.00	
Quoted price per registered share A	81.40	75.00	77.40	
Quoted price per registered share B	8.10	7.50	7.70	
Market capitalisation (in CHF million) ⁸	538	496	512	
Price/earnings ratio per registered share A	8.79	20.14	25.93	
Rating by Standard & Poor's	A-/Negative/ A-2	A-/Negative/ A-2	A-/Negative/ A-2	

¹ The key figures and ratios are calculated and reported on the basis of the consolidated net income and equity attributable to the shareholders of VP Bank AG, Vaduz.

² Details in the notes to the consolidated income statement and consolidated balance sheet.

³ Assets under management and due from customers.

⁴ Net income / average shareholders' equity less dividend.

⁵ Total operating expenses / total operating income.

⁶ In accordance with legal requirements, apprentices are to be included in headcount statistics as 50 per cent of equivalent full-time employees.

⁷ Based on the weighted average number of shares (registered share A) (note 11).

⁸ Including registered shares B.

The definitions are available at vpbank.com/apm