

llb<sup>1861</sup>

The LLB –  
your trusted partner

# The LLB Group stands for security and stability

The Liechtensteinische Landesbank's history spans over 160 years. With three banks, two profitable market divisions, and a diversified income structure, the pillars of the LLB Group are rock solid. Security, stability, and continuity are key values.

The Liechtensteinische Landesbank is the most important universal bank in Liechtenstein, its subsidiary LLB Schweiz is one of the oldest universal banks in German-speaking Switzerland and its subsidiary LLB Österreich the leading asset management bank in Austria. The LLB Group's Retail and Corporate Banking offers the entire range of banking and financial services for private and corporate clients as well as private banking business with wealthy clients from our home markets of Liechtenstein and Switzerland plus Germany. In addition, we offer private financial planning and occupational pensions as well as target group-specific investment advice and asset management. The LLB Group's International Wealth Management combines first-class advisory quality and excellent investment and asset management with transparent pricing. By integrating modern technologies, we open up new opportunities for wealthy private clients in our markets of Austria and the rest of Western Europe, Central Europe and the Middle East. The business with institutional clients and the fund business are also located in International Wealth Management. As a result of the acquisitions made in 2018, the LLB Group now unites four investment fund management companies under one corporate roof. In its three home markets of Liechtenstein, Austria and Switzerland, it operates as a dynamic, versatile fund powerhouse. The focus lies on providing private label fund solutions. The LLB teams of experts for the care of fiduciaries, external asset managers, insurance companies and public institutions are distinguished by their holistic, partner-like client orientation. LLB Asset Management AG fulfils a central role within the LLB Group. Its award-winning, outstanding investment competence is one of the Group's great strengths.

## High level of own funds

It goes without saying that we have sufficient high-quality own funds at our disposal. Own capital consists exclusively of common equity, which gives the LLB Group a high level of financial stability and security. Our Tier 1 ratio was 18.4 per cent on 30 June 2025, and own funds amounted to CHF 2.3 billion. This far exceeds the legal requirements and underscores our solid capitalization.

## Strong majority shareholder

As a strong partner, the Principality of Liechtenstein owns 56.3 percent of our share capital, which corresponds to 17.3 of the 30.8 million LLB shares. As the representative of the main shareholder, the Liechtenstein government has set out its strategy for its participation in the Liechtensteinische Landesbank AG in an owner's strategy. The Principality of Liechtenstein is one of only few countries worldwide that enjoy a AAA rating.

## Strong protection of depositors

In Liechtenstein, the Deposit Guarantee and Investor Protection Foundation (EAS) protects deposits and investments. This modern, EU-compatible depositor protection system has guaranteed deposits of clients up to CHF 100'000.– or the equivalent in another currency.

## ACT-26 – Fit for the future

With its ACT-26 strategy, the LLB Group is focusing on the three core elements: Growth, Efficiency and Sustainability. This opens up new perspectives for the future.

## Overview of the LLB Group

- **First bank in Liechtenstein**, founded in 1861
- **Main shareholder:** The Principality of Liechtenstein with 56.3 percent
- **Moody's rating:** Aa2
- **Listed:** SIX in Zurich since 1993
- **Three banks:** Liechtenstein, Switzerland and Austria
- **Liechtensteinische Landesbank AG:** Most important universal bank in Liechtenstein
- **Liechtensteinische Landesbank (Österreich) AG:** Leading asset management bank in Austria
- **LLB (Schweiz) AG:** most traditional banks in Switzerland

- **Locations:** Liechtenstein, Switzerland, Germany, Austria, UAE
- **Target markets:** Liechtenstein, Switzerland, Austria and Germany and the further growth markets Central Europe and the Middle East
- **Two front office divisions with strong earnings:** Retail & Corporate Banking, International Wealth Management
- **Asset management:** Awarded and with many years of experience
- **Fonds Powerhouse:** Full flexibility in Liechtenstein, Austria and Switzerland

## Facts & Figures as at 30 June 2025

Business volume	CHF	117.2 billion
Assets under management	CHF	100.9 billion
Loans	CHF	16.3 billion
Total balance sheet	CHF	28.1 billion
Net profit	CHF	91.0 million
Total equity	CHF	2.3 billion
Tier 1 ratio		18.4%
Employees (full-time equivalents, in positions)		1'353

## Strengths of the LLB Group

- ① Focused business model
- ② Diversified income structure
- ③ High efficiency and strict cost management
- ④ Stable ownership situation
- ⑤ Solid equity base
- ⑥ Highly motivated, long-time employees
- ⑦ Excellent investment competence
- ⑧ High product and service quality

## Financial goals 2026

- **Growth:** > 3 per cent annually in new money and customer loans
- **Effizienz:** maximum Cost-Income-Ratio of 65 percent in 2026
- **Sustainability:** net zero CO<sub>2</sub>-emissions by 2040 at the latest
- In addition: over 16 per cent tier 1 ratio

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