

llb¹⁸⁶¹

The LLB,
a one-of-a-kind investment

Overview of the LLB Group

- **First bank in Liechtenstein**, founded in 1861
- The **Principality of Liechtenstein is the main shareholder**, with 56.3 %
- **Moody's rating** Aa2
- **Listed on the SIX** in Zurich since 1993
- **Universal bank** with three strong pillars
- **3 banks:** most important universal bank in Liechtenstein (Liechtensteinische Landesbank AG), one of the one of the most traditional banks in Switzerland and leading asset management bank in Austria (Liechtensteinische Landesbank (Österreich) AG)
- **2 front office divisions with strong earnings:** Retail & Corporate Banking, International Wealth Management
- **2 competence centres:** asset management and fund services
- **Locations** in Liechtenstein, Switzerland, Austria, Germany and the United Arab Emirates
- **Target markets:** Liechtenstein, Switzerland, Austria, traditional cross-border markets Germany and the rest of Western Europe, and growth markets Central Europe and the Middle East

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
Balance sheet	CHF	28.1 billion
Net profit	CHF	91.0 million
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 ACT-26

- **Growth:** > 3 per cent annually in new money and customer loans
- **Efficiency:** maximum Cost-Income-Ratio of 65 percent in 2026
- **Sustainability:** net zero CO₂-emissions by 2040 at the latest
- In addition: over 16 per cent tier 1 ratio

Why invest in the LLB?

① Stable ownership structure	At least 51 % State of Liechtenstein
② Very solid capitalisation	Tier 1 ratio 18.4 %
③ Focus on profitable growth	>3 per cent p.a. for new money and customer loans
④ Diversified income structure	2 strong front office divisions
⑤ Attractive valuation	Price-to-book ratio 1.1

Key share data as at 30 June 2025

Return on equity	8.1%
Basic earnings per share (in CHF)	2.99
Eligible capital per LLB share (in CHF)	60.2
Share price (in CHF)	81.70
Market capitalisation (in billion CHF)	2.5
Free Float	36.5%

Master data for the LLB share

Registered share, listed on the SIX	
Segment International Reporting Standard	
Number of shares	30'800'000
Nominal value	CHF 5.00
Symbol SIX	LLBN
Security number	35514757
ISIN	LI0355147575
Bloomberg ticker	LLBN SW
Reuters ticker	LLBN.S

Market-oriented management structure



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