

# The LLB Group in profile

The LLB Group successfully positions itself as a universal bank with a strong private banking and institutional business.

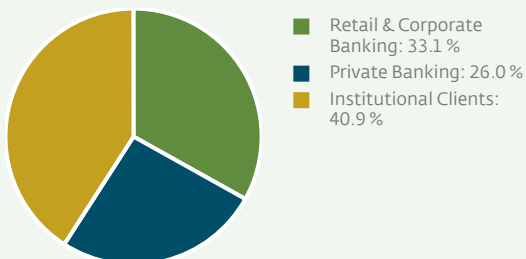
**First bank in Liechtenstein founded in 1861**

**Moody's Rating Aa2**

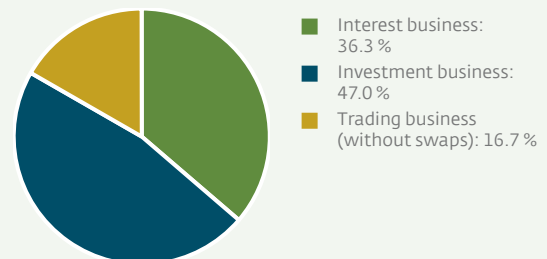
**Three banks:**  
Liechtenstein, Switzerland and Austria

**Two competence centres:**  
Asset Management and Fund Services

**Three high-earning market divisions**  
Operating profit before tax



**Diversified income structure**  
Earnings



**Strong in three home markets**

- ♦ Most important universal bank in Liechtenstein
- ♦ Leading asset management bank in Austria
- ♦ Largest regional bank in eastern Switzerland

**Outstanding investment competence**

- ♦ LLB Equities Dividend Pearls Global (CHF) wins 2020 prestigious Refinitiv Lipper Award
- ♦ Over 40 awards since 2012

# Information for shareholders

## The LLB share

Security number	35514757	
ISIN	LI0355147575	
Listing	SIX Swiss Exchange	
Ticker symbols	Bloomberg	LLBN.SW
	Reuters	LLBN.S
	Telekurs	LLBN

## Capital structure

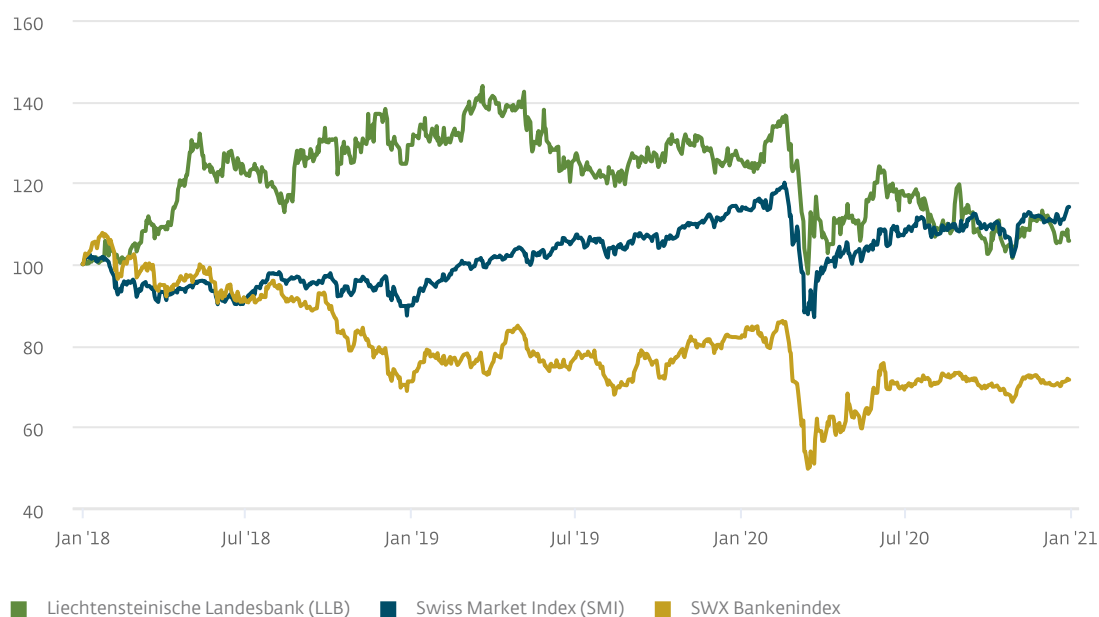
	31.12.2020	31.12.2019	+ / - %
Share capital (in CHF)	154'000'000	154'000'000	0.0
Total of registered shares issued (fully paid up)	30'800'000	30'800'000	0.0
Total shares outstanding, eligible for dividend	30'511'590	30'435'705	0.2
Weighted average shares outstanding	30'493'736	30'560'789	- 0.2

## Information per LLB share

	31.12.2020	31.12.2019	+ / - %
Nominal value (in CHF)	5.00	5.00	0.0
Share price (in CHF)	52.50	62.40	- 15.9
Basic earnings per share (in CHF)	3.39	3.77	- 10.0
Price / earnings ratio	15.46	16.54	
Dividend (in CHF)	* 2.20	2.20	

\* Proposal of the Board of Directors to the General Meeting of Shareholders on 7 May 2021

## Comparison of LLB share Indexed from 1 January 2018



# Key figures

## Consolidated income statement

in CHF millions	2020	2019	+ / - %
<b>Income statement</b>			
Operating income	430.3	452.7	- 5.0
Operating expenses	- 306.7	- 311.3	- 1.5
Net profit	109.8	123.4	- 11.0
<b>Performance figures</b>			
Cost Income Ratio (in per cent) <sup>*/**</sup>	69.8	70.0	
Return on equity attributable to the shareholders of LLB (in per cent)	5.3	6.0	

<sup>\*</sup> Definition available under [www.llb.li/investors-apm](http://www.llb.li/investors-apm)

<sup>\*\*</sup> Adjusted to consider market effects (interest rate swaps and price gains) the Cost Income Ratio stood at 71.5 per cent for 2020 and at 72.1 per cent for 2019.

## Consolidated balance sheet and capital management

in CHF millions	31.12.2020	31.12.2019	+ / - %
<b>Balance sheet</b>			
Total equity	2'138	2'060	3.8
Total assets	23'575	22'662	4.0
<b>Capital ratio</b>			
Tier 1 ratio (in per cent) <sup>*</sup>	21.6	19.6	
Risk-weighted assets	7'927	8'351	- 5.1

<sup>\*</sup> Corresponds to the CET ratio 1 because the LLB Group has solely hard core capital

## Additional information

in CHF millions	2020	2019	+ / - %
Net new money <sup>*</sup>	3'274	4'142	- 21.0

in CHF millions	31.12.2020	31.12.2019	+ / - %
Business volume (in CHF millions) <sup>*</sup>	92'892	89'283	4.0
Assets under management (in CHF millions) <sup>*</sup>	79'662	76'322	4.4
Loans (in CHF millions)	13'230	12'961	2.1
Employees (full-time equivalents, in positions)	1'064	1'077	- 1.2

<sup>\*</sup> Definition available under [www.llb.li/investors-apm](http://www.llb.li/investors-apm)