

Within the scope of its StepUp2020 strategy, the LLB Group successfully positioned itself as a universal bank with a strong private banking and institutional business.

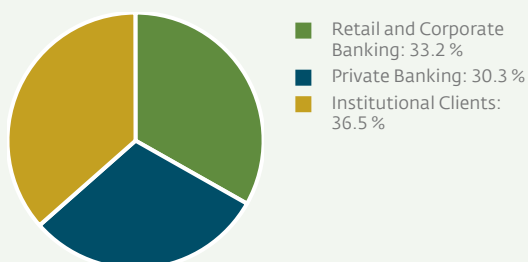
First bank in Liechtenstein founded in 1861

Moody's Rating Aa2

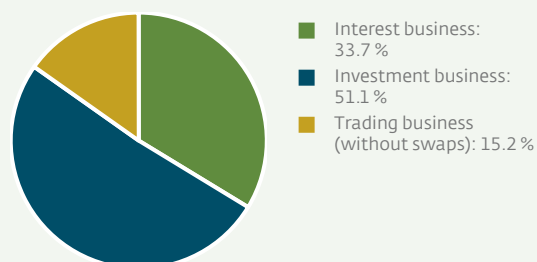
Three banks:
Liechtenstein, Switzerland and Austria

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

- ♦ Over 45 awards since 2012
- ♦ Consistent adaptation of the product range to sustainability

With the new ACT-26 corporate strategy, the LLB Group will in future focus on a dual positioning in the market: number 1 in Liechtenstein and the region as well as a secure and sustainable international private bank.

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

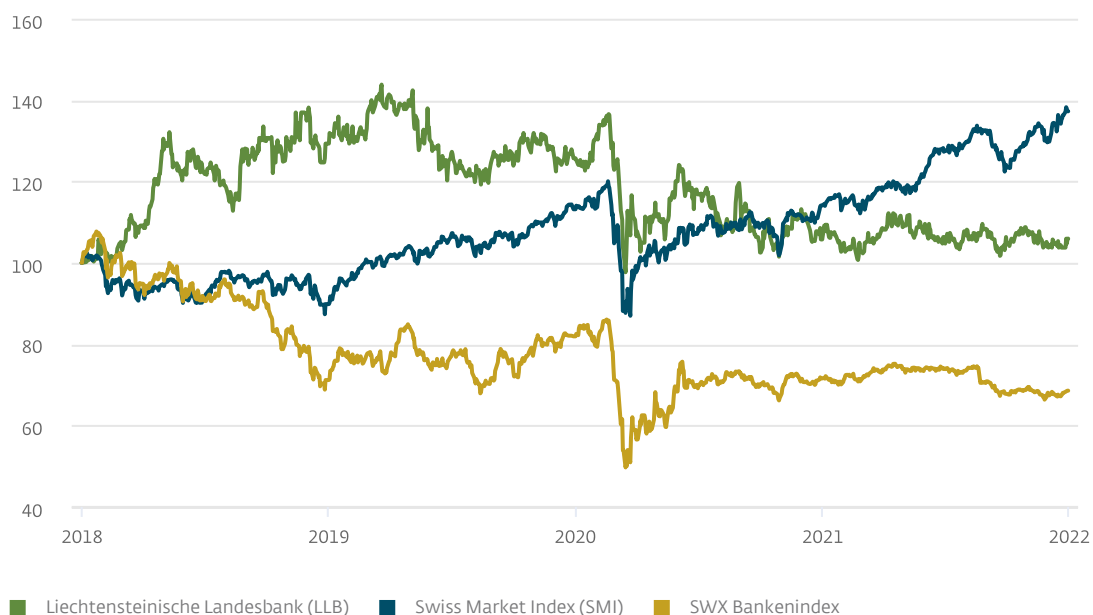
	31.12.2021	31.12.2020	+ / - %
Share capital (in CHF)	154'000'000	154'000'000	0.0
Total of registered shares issued (fully paid up)	30'800'000	30'800'000	0.0
Total shares outstanding, eligible for dividend	30'567'065	30'511'590	0.2
Weighted average shares outstanding	30'551'544	30'493'736	0.2

Information per LLB share

	31.12.2021	31.12.2020	+ / - %
Nominal value (in CHF)	5.00	5.00	0.0
Share price (in CHF)	52.60	52.50	0.2
Basic earnings per share (in CHF)	4.25	3.39	25.2
Price / earnings ratio	12.37	15.46	
Dividend (in CHF)	2.30 ¹	2.20	

1 Proposal of the Board of Directors to the General Meeting of Shareholders on 6 May 2022

Comparison of LLB share Indexed from 1 January 2018



Key figures

Consolidated income statement

in CHF millions	2021	2020	+ / - %
Income statement			
Operating income	476.4	430.3	10.7
Operating expenses	- 313.0	- 306.7	2.1
Net profit	137.9	109.8	25.5
Performance figures			
Cost Income Ratio (in per cent) ¹	65.8	69.8	
Return on equity attributable to the shareholders of LLB (in per cent)	6.3	5.3	

¹ Definition available under www.llb.li/investors-apm

Consolidated balance sheet and capital management

in CHF millions	31.12.2021	31.12.2020	+ / - %
Balance sheet			
Total equity	2'240	2'138	4.8
Total assets	25'129	23'575	6.6
Capital ratio			
Tier 1 ratio (in per cent) ¹	20.3	21.6	
Risk-weighted assets	8'904	7'927	12.3

¹ Corresponds to the CET ratio 1 because the LLB Group has solely hard core capital

Additional information

in CHF millions	2021	2020	+ / - %
Net new money ¹	7'212	3'274	120.3

in CHF millions	31.12.2021	31.12.2020	+ / - %
Business volume (in CHF millions) ¹	105'698	92'892	13.8
Assets under management (in CHF millions) ¹	91'892	79'662	15.4
Loans (in CHF millions)	13'805	13'230	4.3
Employees (full-time equivalents, in positions)	1'056	1'064	- 0.8

¹ Definition available under www.llb.li/investors-apm