

# 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:  
LLB Asset Management and LLB Fund Services

Three high-earning market divisions

34.8% Retail & Corporate  
Banking

26.8% Private Banking



Operating profit  
before tax

38.4%  
Institutional  
Clients

Diversified income structure

44.7% Investment  
business

12.9% Trading business



Earnings

42.4%  
Interest business

Outstanding investment competence

Umbrella Fund Award  
2013, 2014, 2015, 2016  
German Fund Prize 2015, 2016  
FUCHS Performance Project II 2015, 2016  
Lipper Fund Awards - Switzerland 2014

Top employer 2016



SWISS  
ARBEIT  
GEBER  
AWARD

# Information for shareholders

## LLB share

Security number		3019524
ISIN		LI0030195247
Listing		SIX Swiss Exchange
Ticker symbols	Bloomberg	LLB SW
	Reuters	LLB.S
	Telekurs	LLB

## Capital structure

	31.12.2016	31.12.2015	+ / - %
Share capital	154'000'000	154'000'000	0.0
Total bearer shares issued	30'800'000	30'800'000	0.0
Total bearer shares outstanding, eligible for dividend	28'840'762	28'821'798	0.1
Weighted average shares outstanding	28'836'386	28'821'798	0.1

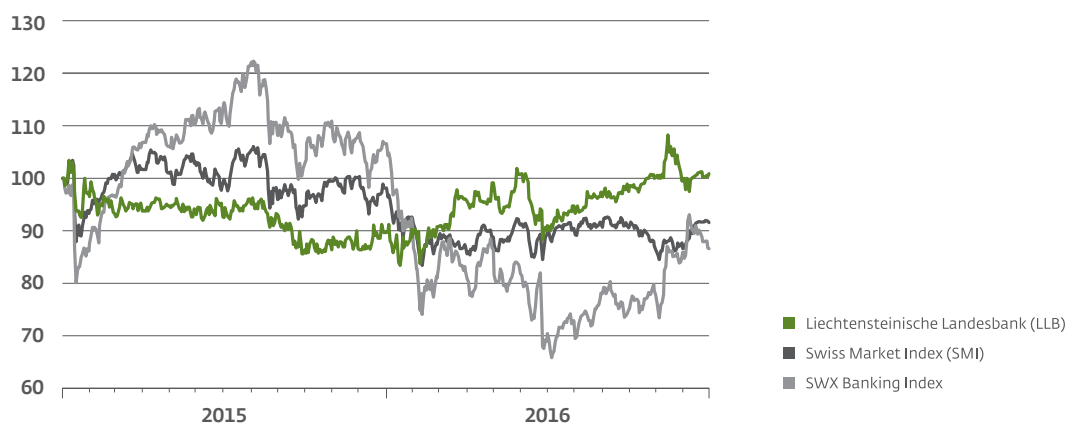
## Information per share

	31.12.2016	31.12.2015	+ / - %
Nominal value (in CHF)	5.00	5.00	0.0
Share price (in CHF)	40.35	35.85	12.6
Basic earnings per share (in CHF)	3.40	2.87	18.5
Price / earnings ratio	11.87	12.49	
Dividend (in CHF)	* 1.70	1.60	6.3

\* Proposal of the Board of Directors to the General Meeting of Shareholders on 12 May 2017.

## Comparison of LLB share

Indexed from 1 January 2015



# Key figures

## Consolidated income statement

in CHF millions	2016	2015	+ / - %
<b>Income statement</b>			
Operating income	371.7	313.2	18.7
Operating expenses	-258.2	-221.1	16.8
Net profit	103.9	86.3	20.4
<b>Performance figures</b>			
Cost-Income-Ratio (in percent) * / **	62.8	69.5	
Return on equity attributable to the shareholders of LLB (in percent)	5.9	5.0	

\* Operating expenses (excluding provisions for legal and litigation risks) in relation to operating income (excluding credit loss expense).

\*\* Adjusted to consider market effects (interest rate swaps and price gains) the Cost-Income-Ratio for 2016 stood at 66.5 percent, and for 2015 at 63.7 percent.

## Consolidated balance sheet and capital management

in CHF millions	31.12.2016	31.12.2015	+ / - %
<b>Balance sheet</b>			
Total equity	1'806	1'759	2.7
Total assets	19'958	19'670	1.5
<b>Capital ratio</b>			
Tier 1 ratio (in percent) *	21.0	20.6	
Risk-weighted assets	7'587	7'589	-0.0

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

## Additional information

in CHF millions	31.12.2016	31.12.2015	+ / - %
Business volume	57'967	56'561	2.5
Assets under management	46'428	45'570	1.9
Loans	11'539	10'991	5.0
Employees (full-time equivalents, in positions)	858	816	5.1

Purely for ease of reading, the masculine form used in this document is intended to refer to both genders.

Liechtensteinische Landesbank Aktiengesellschaft is referred to variously in the following as Liechtensteinische Landesbank AG, Liechtensteinische Landesbank, LLB AG, LLB as well as LLB parent bank.

Liechtensteinische Landesbank (Österreich) AG is also referred to as LLB (Österreich) AG and LLB Österreich. Bank Linth LLB AG is also referred to in this report as Bank Linth.

This consolidated interim financial reporting is published in German and English. The German version is authoritative. We also offer the 2016 consolidated interim financial reporting in an interactive online version:

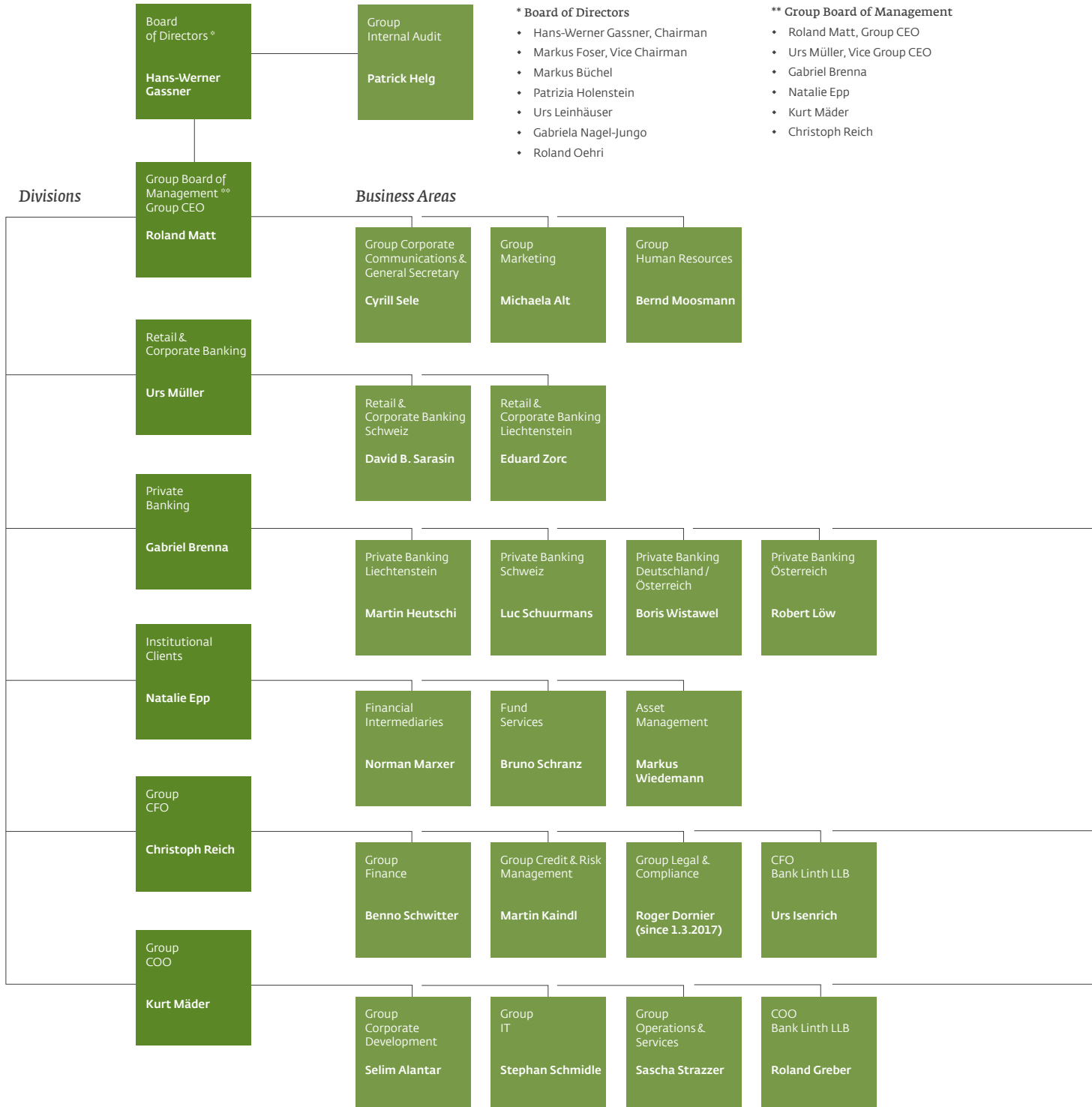
German: <http://gb2016.llb.li>

English: <http://ar2016.llb.li>

Due to rounding, the numbers presented in this report may not add up precisely to the totals provided and percentages may not precisely reflect the absolute figures.

# Organisational structure of the LLB Group

on 1 January 2017



# Group companies

on 1 January 2017

**Liechtensteinische Landesbank  
(Österreich) AG (100 %)**

**Board of Directors**

- Gabriel Brenna, Chairman
- Christoph Reich, Vice Chairman
- Kurt Mäder

**Board of Management**

- Robert Löw, Chairman
- Gerd Scheider

**LLB Asset**

**Management AG (100 %)**

**Board of Directors**

- Natalie Epp, Chairman
- Gabriel Brenna, Vice Chairman
- Christoph Reich
- Urs Müller

**Board of Management**

- Markus Wiedemann,  
Managing Director
- Christian Zogg

**Bank Linth LLB AG (74.2 %)**

**Board of Directors**

- Ralph Peter Siegl, Chairman
- Heinz Knecht, Vice Chairman
- Gabriel Brenna
- Beatrix Frey-Eigenmann
- Karin Lenzlinger Diedenhofen
- Kurt Mäder
- Christoph Reich

**Board of Management**

- David B. Sarasin, Chairman
- Roland Greber
- Urs Isenrich
- Luc Schuurmans

**LLB Fund Services AG (100 %)**

**Board of Directors**

- Natalie Epp, Chairman
- Martin Alge, Vice Chairman
- Peter Meier

**Board of Management**

- Bruno Schranz,  
Managing Director
- Michael Aebli
- Roland Bargetze

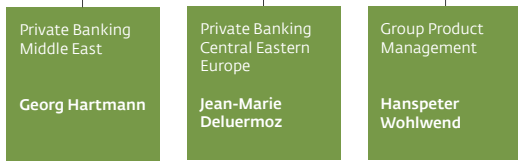
**LLB Verwaltung (Schweiz) AG (100 %)**

**Board of Directors**

- Christoph Reich, Chairman
- Kurt Mäder, Vice Chairman
- Martin Alge

**Board of Management**

- José Luis Calvo



# Locations and addresses

## Headquarters

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### Liechtensteinische Landesbank AG

Städtle 44 · P.O. Box 384 · 9490 Vaduz · Liechtenstein  
Telephone +423 236 88 11 · Fax +423 236 88 22  
Internet [www.llb.li](http://www.llb.li) · E-mail [llb@llb.li](mailto:llb@llb.li)

## Branches

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### Balzers

Höfle 5 · 9496 Balzers · Liechtenstein  
Telephone +423 388 22 11 · Fax +423 388 22 22

### Eschen

Essanestrasse 87 · 9492 Eschen · Liechtenstein  
Telephone +423 377 55 11 · Fax +423 377 55 22

## Representative offices

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### Zurich-Erlenbach

Seestrasse 57 · 8703 Erlenbach · Switzerland  
Telephone +41 58 523 91 61 · Fax +41 58 523 91 62

### Geneva

12 Place de la Fusterie · 1204 Geneva · Switzerland  
Telephone +41 22 737 32 11 · Fax +41 22 737 32 22

### Dubai

Gold & Diamond Park, Building no. 4 · Office no. 205/206  
P.O. Box 30774 · Dubai · U. A. E.  
Telephone +971 4 402 80 00 · Fax +971 4 323 79 71

### Abu Dhabi

27th floor (CH) · H.E. Sheikh Sultan Bin Zayed Bld · Corniche Rd.  
P.O. Box 48230 · Abu Dhabi · U. A. E.  
Telephone +971 2 665 56 66 · Fax +971 2 665 52 22

## Group companies

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### Liechtensteinische Landesbank (Österreich) AG

Wipplingerstrasse 35 · 1010 Vienna · Austria  
Telephone +43 1 533 73 83-0 · Fax +43 1 533 73 83-22  
Internet [www.llb.at](http://www.llb.at) · E-mail [llb@llb.at](mailto:llb@llb.at)

### Bank Linth LLB AG

Zürcherstrasse 3 · P.O. Box 168 · 8730 Uznach · Switzerland  
Telephone +41 844 11 44 11 · Fax +41 844 11 44 12  
Internet [www.banklinth.ch](http://www.banklinth.ch) · E-mail [info@banklinth.ch](mailto:info@banklinth.ch)

### LLB Asset Management AG

Städtle 7 · P.O. Box 201 · 9490 Vaduz · Liechtenstein  
Telephone +423 236 95 00 · Fax +423 236 95 06  
Internet [www.llb.li/assetmanagement](http://www.llb.li/assetmanagement)  
E-mail [assetmanagement@llb.li](mailto:assetmanagement@llb.li)

### LLB Fund Services AG

Äulestrasse 80 · P.O. Box 1238 · 9490 Vaduz · Liechtenstein  
Telephone +423 236 94 00 · Fax +423 236 94 06  
Internet [www.llb.li/fundservices](http://www.llb.li/fundservices) · E-mail [fundservices@llb.li](mailto:fundservices@llb.li)



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