



Private
Banking

Brief portrait

LGT in the Middle East



A look inside the Princely Collections

For more than 400 years, the Princes of Liechtenstein have been passionate art collectors. The Princely Collections include key works of European art stretching over five centuries and are now among the world's major private art collections. The notion of promoting fine arts for the general good enjoyed its greatest popularity during the Baroque period. The House of Liechtenstein has pursued this ideal consistently down the generations. We make deliberate use of the works of art in the Princely Collections to accompany what we do. For us, they embody those values that form the basis for a successful partnership with our clients: expertise, reliability and a long-term perspective.

Cover image: Jakob Walter, Hortus Botanicus, detail from "Cover from volume 12," 1798

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www.liechtensteincollections.at

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Making progress together



H.S.H. Prince Max von und zu Liechtenstein (right)
and Olivier de Perregaux

Dear Reader

We are delighted that you are interested in learning more about LGT Private Banking, our range of services and our goals.

Our compass is that of a family-owned business. We have a strong corporate culture, we have shared values and we aim to think and act holistically and with a long-term perspective. With confidence, a sense of responsibility, skill and a bit of luck and good fortune, the Princely House of Liechtenstein has, over time, built a diversified portfolio of successful companies and investments.

As our client, you can invest alongside our owner family and benefit from the expertise that LGT has built over decades of managing portfolios for the Princely House. In addition to traditional asset classes, our investment expertise also includes private equity and impact investing, segments that the Princely Family started investing in very early on and very successfully.

Creating long-term value requires innovation and collaboration – both across borders and companies. We work with carefully selected experts and leverage our investment expertise and data analysis using sophisticated technological applications.

You and your needs are at the core of everything we do. We look forward to making progress together with you.



H.S.H. Prince Max von und zu Liechtenstein
Chairman LGT



Olivier de Perregaux
CEO LGT Private Banking

LGT Private Banking at a glance

LGT Private Banking is a leading international private bank that provides comprehensive and holistic investment solutions for high-net-worth clients and families. We stand for independent expertise with a strong focus on sustainable and alternative investments. LGT Private Banking manages assets of CHF 203.7 billion. We have over 3800 employees who work out of 23 locations in Europe, Asia, Australia and the Middle East.

An independent family-owned business

LGT was founded over 100 years ago in Liechtenstein, where our headquarters remain to this day. The bank has been owned by the Princely Family of Liechtenstein since 1930. Our owner's commitment to LGT shapes our corporate culture. We think long term and promote innovation to ensure our services will continue to meet the highest standards in the future.

International growth strategy

In recent years, we have secured a leading position in Asia and the Middle East in addition to our core European markets. Our ambition is to continue to achieve strong growth in the future.

State-of-the-art wealth management

Our clients benefit from our many years of experience in managing the wealth of the Princely Family. We combine traditional investment services with additional offerings including asset structuring for families, real estate financing and philanthropy.

Personal advice, digital service channels

Personal advice is at the heart of what we do, which is why you also have direct access to the expertise of our teams of specialists. In addition, you can take advantage of our range of seamlessly integrated service channels, which include our user-friendly online banking platform, digital communication tools and 20-hour access to our trading desks.

Committed to sustainability

We are committed to the sustainable development of society and the environment, which also has an impact on our investment activities. We strive to invest only in companies that generate sustainable added value.

Financial stability

LGT has a healthy balance sheet, a high level of liquidity and is well capitalized. Our equity capital is significantly above the minimum regulatory requirement and reflects the financial strength of our company.

LGT Group: Financial highlights as at 30 June 2022

Assets under administration	CHF million	284 650
Total assets	CHF million	57 284
Equity capital	CHF million	5 976
Total operating income	CHF million	1 051
Group profit	CHF million	217
Headcount		4 529
Rating Moody's/Standard & Poor's for LGT Bank Ltd., Vaduz		Aa2/A+

Our understanding of private banking

We tailor our advice and portfolio management to your specific personal situation and long-term financial goals. Based on regular exchanges and systematic analyses, we offer you individual investment solutions. At LGT Private Banking, a shared understanding and mutual trust form the basis for a lasting collaboration that often spans generations.

Long-term perspective

As a family-owned company, we are used to taking a long-term perspective and acting with foresight. This is also important to us in our relationships with clients. We want to put our commitment, expertise and discipline to use to create long-term value for you and actively exploit the investment opportunities that arise from economic trends. When investing, we therefore place a special focus on sustainability.



Meeting face to face to agree objectives and a strategy.

Personal advice

Your personal relationship manager is on hand to advise you on all matters relating to assets and investments. Based on our discussions with you, we develop investment solutions that are specifically tailored to your financial goals, your risk capacity and the impact you want your investments to have on society and the environment. In addition to investments, we also advise you with regard to holistic wealth planning and offer financing solutions tailored to your financial situation.

Optimal implementation

When it comes to how your investments are implemented, you have various management mandates to choose from. If you opt for an advisory mandate, you will receive investment proposals that you discuss with your relationship manager or an investment advisor. In the case of a portfolio management mandate, we will invest the assets for you in accordance with a jointly developed strategy.

A systematic investment process

Our portfolio managers strive to preserve and build the assets entrusted to them. Their primary objective is to achieve an attractive long-term balance between risk, return and impact. To do this, they follow a systematic and disciplined investment process with a focus on diversification and risk efficiency.

Access to exclusive expertise

Our clients have the exclusive opportunity to invest in the same investment strategy as the Princely House of Liechtenstein. This co-investment opportunity results in a unique alignment of financial interests. You can also benefit from the Princely House's cross-generational expertise in the areas of philanthropy and family advisory, as well as governance.

Best-in-class approach

When investing, we make targeted use of the expertise of our partner companies LGT Capital Partners, a leading asset manager specializing in alternative investments for institutional investors, and Lightrock, a pioneer in the area of impact investments founded by the Princely Family. When selecting investment components, we consistently apply a best-in-class approach.

Our investment expertise

- The Princely Strategy, a co-investment opportunity
- Portfolio management and advisory services
- Wealth planning
- Family governance
- Alternative investments, private markets
- Sustainable investments, impact investments
- Philanthropy

How we practice sustainability

We want to create sustainable value for our clients, our company, society and the environment, as well as contribute to the UN Sustainable Development Goals.

Responsibility as an investor

We systematically avoid investments that pose significant environmental, social and governance (ESG) risks and we are a signatory to the UN Principles for Responsible Banking. We offer our private clients portfolio management mandates with a focus on sustainability, as well as a range of sustainable funds. In addition, with the LGT Sustainability Rating, we support them in making their portfolio socially and environmentally sustainable.

Doing business sustainably

By 2025, we aim to reduce global CO₂ emissions per employee by 20 percent compared to 2017, and by 2030, we want to reduce our net emissions from operations and investments to zero. LGT adheres to the Ten Principles of the UN Global Compact, and we require our suppliers to do the same.

Solutions to global challenges

Poverty, climate change and environmental disasters are among the greatest challenges of our time. With the two complementary approaches of impact investing and philanthropy, we want to contribute to solving these problems.

LGT's Sustainability Report can be found at:

lgt.com/publications

LGT in the Middle East

LGT's clear and stable ownership structure, its focused business model and conservative long-term approach provide clients with consistency, continuity and stability. In addition, LGT offers discerning clients a unique alignment of interests, independent and unbiased advice, and access to an open platform.

Always nearby

LGT serves its clients in the Middle East region from its offices in the Dubai International Financial Centre (DIFC). LGT also maintains a Representative Office in Bahrain. With a strong local presence, LGT is able to make its innovative investment solutions even more accessible to new and existing client groups in this rapidly growing region. LGT is your experienced and reliable partner for private banking in the Middle East.



LGT's main office in the Middle East is in the Dubai International Financial Centre.

International presence

The international network of LGT Private Banking consists of a total of 23 locations comprising six booking centers around the world that you can take advantage of irrespective of your domicile.

Australia, Adelaide, Brisbane, Melbourne, Sydney

Austria, Salzburg, Vienna

Bahrain, Manama

Hong Kong SAR

Ireland, Dublin

Japan, Tokyo

Liechtenstein, Vaduz

Singapore

Switzerland, Basel, Berne, Geneva, Lugano, Zurich

Thailand, Bangkok

United Arab Emirates, Dubai

United Kingdom, Bristol, Edinburgh, Jersey, London

A complete list of LGT Private Banking locations can be found at www.lgt.com

General risk information

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Bauer Brothers, Hortus Botanicus, detail from "Title page of Volume 1 of the Codex Liechtenstein," 1776



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