



VALUES WORTH SHARING

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: a long-term focus, skill and reliability.

www.liechtensteincollections.at

Cover image: Unknown artist, detail from "Pietra Dura Tabletop," 17th c.

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We look forward to meeting you



H.S.H. Prince Philipp von und zu Liechtenstein (left) and
H.S.H. Prince Max von und zu Liechtenstein (right)

Dear Client

Welcome to LGT, the Private Banking and Asset Management Group of the Princely House of Liechtenstein. LGT is characterized by the same values and convictions that have guided our family in building and managing our assets for almost 900 years: thinking and acting entrepreneurially, a long-term focus and disciplined risk management.

Our clients benefit from the same expertise and investment principles that are applied in the management of our family's assets. The fact that you as a client, we as a family, and our employees invest in the same investment solutions, results in a natural alignment of interests. Our distinct ownership structure and clear focus on private

banking and asset management ensure that we provide objective advice. Our international presence allows us to identify attractive investment opportunities worldwide and react quickly to changes in the market. Using in-depth analysis as a basis, we tailor your portfolio to your individual investment goals.

For our family, but also for many of our clients, wealth is not an end in itself, but rather a means to achieve broader objectives. We would like to use our commitment and expertise to help you succeed in this.

We look forward to meeting you.



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



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

Our company at a glance

LGT is the world's largest family-owned and managed Private Banking and Asset Management Group. For more than 80 years it has been fully owned and managed by the Princely House of Liechtenstein, which is also one of our biggest clients. As their family office, we have comprehensive experience in managing sizeable family assets. This expertise also serves as the basis for our collaboration with clients. We combine tried-and-tested private banking and asset management services with a supplemental offering that is tailored to these services, for example in areas such as impact investing and philanthropy.

Long-term strategy and holistic approach

Thanks to our efficient management and organizational structures, we are able to make decisions quickly and independently. As a company and an investor, we take a long-term and holistic approach, and are actively involved at various levels in promoting the sustainable development of society and the environment.

Conservative balance sheet and 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, also in international comparison.

Investment expertise dedicated to serving our clients

We combine an in-depth perspective of our clients' needs with an active approach to portfolio management. Our investment organization operates in all key international investment centers. This enables us to identify and realize attractive investment opportunities around the world. When it comes to structuring and managing portfolios, our clients benefit from the extensive capabilities of our specialists in traditional and alternative investments, as well as from our expertise in portfolio construction and the selection of leading external investment managers.

International presence with a local foothold

Whether in Liechtenstein, Switzerland, Austria, the United Kingdom, Singapore, Hong Kong or Dubai: we have a foothold on the ground and will serve you locally. We offer our private clients six booking centers that they can take advantage of irrespective of their domicile. Group-wide, we employ over 3000 staff in more than 20 locations in Europe, Asia, the Americas, Australia and the Middle East.

LGT Group: financial highlights as at 30 June 2018

Assets under administration	CHF million	206 013
Total assets	CHF million	41 442
Equity capital	CHF million	4 151
Total operating income	CHF million	831
Group profit	CHF million	175
Headcount		3 283
Rating Moody's/Standard & Poor's for LGT Bank Ltd., Vaduz		Aa2/A+

Our understanding of private banking

We combine an in-depth understanding of the individual needs of our clients with our strong investment know-how. This enables us to develop the best possible solution for you. We pursue an active investment approach and have indispensable regional expertise in all key financial markets. Our broad range of wealth management services is specifically designed to support you in reaching your financial objectives.

Individual investment strategy

Thanks to our longstanding experience as the family office of the Princely Family, we have the expertise required to manage sizeable assets over generations. Using the investment experience we have acquired over many economic cycles and our expertise in global financial markets as a foundation, we develop your individual wealth management strategy together with you. Because time and discipline are the prerequisites for lasting success, our focus both as a company and as an investor is long-term. We have been serving many of our clients for several generations and



Meeting face to face to agree objectives and a strategy.

know that building wealth requires a structured approach. We make use of the entire spectrum of traditional and alternative investments in order to be ideally positioned during all market phases. We take a best-in-class approach, whereby we select leading investment managers and solutions for each investment segment.

Personal advice

Our relationship managers dedicate a lot of time to ensuring they have an exact understanding of the personal situation, financial objectives as well as the individual risk profile and investment horizon of each client. Your relationship manager is your direct contact and as required, will bring in other experts from our international network. If you opt for a portfolio management mandate, we will invest your assets according to the strategy we have developed with you, which is tailored to your risk appetite and capacity. In personal discussions and with the help of detailed reports, we will inform you regularly about the performance of your portfolio.

Comprehensive approach to assets

LGT always takes a comprehensive approach to assets. This is why we also support our clients in their holistic wealth planning and offer them a range of financing solutions that are tailored to their financial situation.

Our unique investment expertise

We invest with a global perspective and in close collaboration with leading investment specialists worldwide. In addition to our asset management headquarters in Switzerland, we have offices in the key financial centers London, New York, Hong Kong, Tokyo, Beijing, Dubai and Sydney, as well as in Dublin and Vaduz. Our approximately 450 asset management specialists provide the building blocks for creating diversified portfolios for institutional investors. They also construct such portfolios, and have comprehensive expertise in alternative investments.

Strategic investment

We invest long-term and using disciplined risk management. When we develop investment strategies, we place great importance on carefully thought-out risk diversification, which our experts determine using tools such as scenario planning. This enables them to develop portfolios that are highly robust in a broad range of economic scenarios.

Active advisory approach

As an active investor, we focus on undervalued investments in attractive niche markets. This approach requires in-depth analytical skills and a comprehensive understanding of markets.

Selecting leading portfolio managers

When it comes to implementation, we work with leading investment managers, but also invest directly where we can take advantage of efficiency gains.

How we practice sustainability

We act in a socially responsible manner and with a long-term perspective.

Responsibility as an investor

We avoid investments which pose significant environmental and social risks as well as risks to the way in which the company is managed. We align ourselves with the UN Principles for Responsible Investment (UN PRI), offer our private clients a broad range of sustainable investment products, and with the LGT Sustainability Rating, help them to make their portfolios more sustainable.

Commitment to the environment and climate

We contribute to the achievement of the UN's sustainable development goals, keep our environmental footprint as small as possible and are careful in our use of natural resources. We also adhere to the Ten Principles of the UN Global Compact and require our suppliers to do the same. Since 2010, we have been compensating for our CO₂ emissions group-wide.

Improving quality of life

We strive to improve the quality of life of disadvantaged people through impact investing and philanthropy. Social organizations and enterprises that offer an effective solution to a social or environmental problem are the primary focus.

LGT's Sustainability Report can be found at:

lgt.com/en/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

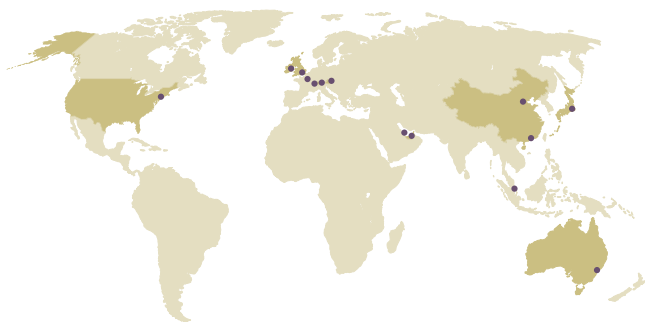
LGT in the Middle East, with its main office in the Dubai International Financial Center (DIFC) and a representative office in Bahrain, serves clients in the region. With a strong local presence, LGT is able to make its innovative investment solutions even more accessible to new and existing client groups 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 Center

International presence



Europe

Principality of Liechtenstein, *Vaduz*
Austria, *Salzburg, Vienna*
France, *Paris*
Ireland, *Dublin*
Switzerland, *Basel, Berne, Davos, Geneva, Lugano, Pfäffikon, Zurich*
United Kingdom, *Bristol, Jersey, London*

Americas

United States, *New York*

Asia

China, *Beijing*
Hong Kong SAR
Japan, *Tokyo*
Singapore

Australia

Sydney

Middle East

Bahrain, *Manama*
United Arab Emirates, *Dubai*

A complete address list of all LGT locations can be seen at www.lgt.com

Risk note/Disclaimer

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Grand Ducal workshops, Florence and Baccio Cappelletti, detail from Pietra Dura, Ebony and Ormolu Cabinet "Badminton Cabinet," 1720/1732

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