



Private  
Banking

# Brief portrait

LGT Private Banking



| Forward-looking  
for generations



**Cover image**

Cosimo di Giovanni Castrucci, Giuliano di Piero Pandolfini, detail from "Tabletop with the coat of arms of Prince Karl I von Liechtenstein", around 1620/1623  
© LIECHTENSTEIN. The Princely Collections, Vaduz-Vienna



# Contents

- 4** A holistic and long-term approach
- 6** LGT Private Banking at a glance
- 10** Our understanding of private banking
- 14** How we practise sustainability
- 16** Imprint and General risk information

# A holistic and long-term approach

Dear Reader

Welcome to LGT, the private bank of the Princely Family of Liechtenstein. We are delighted that you would like to find out more about our company and the services we offer.

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

As our client, you have the opportunity to 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 includes private equity and impact investing – segments that the Princely Family started to invest in very early on and very successfully. We work with carefully selected experts and leverage our investment expertise and data analysis using sophisticated technological applications.





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

You and your needs are at the centre of everything we do. We see wealth not as an end in itself, but as a means to achieve broader goals for future generations and to help ensure a healthy society in the future. We look forward to supporting you with our commitment and expertise.

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 private clients and families. We stand for independent expertise with a strong focus on sustainable and alternative investments. We manage assets of CHF 261 billion and have over 5000 employees who work out of more than 30 locations in Europe, Asia 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, and its commitment to LGT plays an important role in our corporate culture. We think long term and foster innovation.

## 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 long-standing experience in managing the wealth of the Princely Family. We combine traditional investment services with additional offerings, including asset structuring, real estate financing and philanthropy.

## Personal advice, digital service channels

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



LGT was founded and is headquartered in Vaduz, Liechtenstein.



## Committed to sustainability

We are committed to the sustainable development of society and the environment, and seek to invest in companies that make a contribution in these areas.

## Financial stability

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

### **LGT Group: Financial highlights as at 30 June 2024**

|  |             |         |
|--|-------------|---------|
| Assets under administration                                  | CHF million | 356 039 |
| Total assets   | CHF million | 59 787  |
| Equity capital   | CHF million | 6 099   |
| Total operating income                                       | CHF million | 1 284   |
| Group profit   | CHF million | 175     |
| Number of employees  |             | 5 852   |
| Rating Moody's/Standard & Poor's<br>for LGT Bank Ltd., Vaduz |             | Aa2/A+  |

# Our understanding of private banking

We tailor our advice and portfolio management to your specific situation and financial goals. At LGT Private Banking, mutual understanding and trust are the foundation for lasting relationships that often span generations.

## A long-term perspective

As a family-owned company, a long-term perspective and acting with foresight are also important to us in our relationships with clients. We are committed to putting our expertise and discipline to use to create lasting value for you and actively exploit the investment opportunities that arise from economic trends. We also support you in making your investments long term and sustainable.



## 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 offer holistic wealth planning and financing solutions.

## Optimal implementation

When it comes to how your investments are implemented, you have various possibilities to choose from. If you opt for an advisory mandate, we will provide you with investment proposals to help you make well-founded investment decisions. In the case of a portfolio management mandate, we invest your assets for you according to a jointly developed strategy.

## A systematic investment process

Our portfolio managers strive to build and preserve 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 Family. 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 also make targeted use of the expertise of our partner companies LGT Capital Partners, a leading asset manager specialising in alternative investments for institutional investors, and Lightrock, a pioneer in the area of impact investing founded by the Princely Family. When selecting investment components, we consistently take a best-in-class approach.

### Our investment expertise

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

“

As we evolve, our priority is to keep an eye on the future while staying true to the values that have guided us for over 100 years.

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

# How we practise sustainability

We aim to create value and make a positive contribution to the environment and society. Our Sustainability Strategy 2030 sets binding targets to this end. We also want to contribute to the achievement of the UN's Sustainable Development Goals through our activities.

## Being a responsible investor

We avoid investments that pose significant environmental, social and governance (ESG) risks. We support clients in making their own contribution to overcoming global challenges. A wide range of instruments are available to this end, from portfolio management mandates with a focus on sustainability to the LGT Sustainability Rating.

## Doing business sustainably

By 2030, we want to reduce our net emissions from operations and our own investments to zero. When it comes to society, we are committed to fair access to education, healthcare systems and personal development. As an employer, we place great importance on ensuring a strong corporate culture, trust and cultural openness.







LGT Venture Philanthropy works with local organisations to develop innovative solutions to protect land and biodiversity, and improve livelihoods, for example, in the Maasai Mara in Kenya.

## Solutions to global challenges

Climate change and social inequality are among the greatest challenges of our time. By engaging in the complementary approaches of impact investing and philanthropy, we want to contribute to solving these problems.

Learn more about our Sustainability Strategy 2030 and our sustainability goals at [lgt.com/sustainability](https://lgt.com/sustainability).

## Imprint

### Image credits

Cover: LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna;  
Olexandr Taranukhin/Shutterstock.com

Page 2: LIECHTENSTEIN. The Princely Collections, Vaduz–Vienna;  
asharkyu/Shutterstock.com

Page 5: Roland Korner

Page 8: Paul Trummer

Page 10: LGT Private Banking

Page 15: Basecamp Explorer Foundation

Page 19: Sebastian Janicki/Shutterstock.com

### General risk information

This publication is a marketing communication. This publication is intended only for your information purposes. It is not intended as an offer, solicitation of an offer, or public advertisement or recommendation to buy or sell any investment or other specific product. The publication addresses solely the recipient and may not be multiplied or published to third parties in electronic or any other form. The content of this publication has been developed by the staff of LGT and is based on sources of information we consider to be reliable. However, we cannot provide any confirmation or guarantee as to its correctness, completeness and up-to-date nature. The circumstances and principles to which the information contained in this publication relates

may change at any time. Once published information is therefore not to be interpreted in a manner implying that since its publication no changes have taken place or that the information is still up to date. The information in this publication does not constitute an aid for decision-making in relation to financial, legal, tax or other matters of consultation, nor should any investment decisions or other decisions be made solely on the basis of this information. Advice from a qualified expert is recommended. Investors should be aware of the fact that the value of investments can decrease as well as increase. Therefore, a positive performance in the past is no reliable indicator of a positive performance in the future. The risk of exchange rate and foreign currency losses due to an unfavorable ex-

change rate development for the investor cannot be excluded. There is a risk that investors will not receive back the full amount they originally invested. Forecasts are not a reliable indicator of future performance. In the case of simulations the figures refer to simulated past performance and that past performance is not a reliable indicator of future performance.

The commissions and costs charged on the issue and redemption of units are charged individually to the investor and are therefore not reflected in the performance shown. We disclaim, without limitation, all liability for any losses or damages of any kind, whether direct, indirect or consequential nature that may be incurred through the use of this publication. This publication is not intended for persons subject to a legislation that prohibits its distribution or makes its distribution contingent upon an approval. Persons in whose possession this publication comes, as well as potential investors, must inform themselves in their home country, country of residence or country of domicile about the legal requirements and any tax consequences, foreign currency restrictions or controls and other aspects relevant to the decision to tender, acquire, hold, exchange, redeem or otherwise act in respect of such investments, obtain appropriate advice and comply with any restrictions. In line with internal guidelines, persons responsible for compiling this publication are free to buy, hold and sell the securities referred to in this publication. For any financial instruments mentioned, we will be happy to provide you with additional documents at any time and free of charge, such as a key information document pursuant to Art. 58 et seq. of the Financial Services Act, a prospectus pursuant to Art. 35 et seq. of the Financial Services Act or an equivalent foreign product information sheet, e.g. a basic information sheet pursuant to Regulation EU 1286/2014 for packaged investment products for retail investors and insurance investment products (PRIIPS KID).

LGT Group Holding Ltd., Herrengasse 12, 9490 Vaduz, Liechtenstein is responsible for compilation and distribution of this publication on behalf of the following financial services institutions:

- LGT Bank Ltd., Herrengasse 12, 9490 Vaduz, Liechtenstein. Responsible supervisory authority: Liechtenstein Financial Market Authority (FMA) Landstrasse 109, P.O. Box 279, 9490 Vaduz, Liechtenstein;
- LGT Bank AG, Zweigniederlassung Österreich, Bankgasse 9, 1010 Vienna, Austria. Responsible supervisory authorities: Liechtenstein Financial Market Authority (FMA), Landstrasse 109, P.O. Box 279, 9490 Vaduz, Liechtenstein; Austrian Financial Market Authority (FMA), Otto-Wagner-Platz 5, 1090 Vienna, Austria;
- LGT Bank AG, Zweigniederlassung Deutschland, Maximilianstrasse 13, 80539 Munich, Germany. Responsible supervisory authorities: Liechtenstein Financial Market Authority (FMA), Landstrasse 109, P.O. Box 279, 9490 Vaduz, Liechtenstein; German Federal Financial Supervisory Authority (Bundesanstalt für Finanzdienstleistungsaufsicht BaFin), Graurheindorfer Str. 108, 53117 Bonn, Germany, Marie-Curie-Strasse 24-28, 60439 Frankfurt am Main, Germany;
- LGT Bank AG, UK Branch, 14 Cornhill 14, London EC3V 3NR, United Kingdom; Responsible supervisory authorities: Liechtenstein Financial Market Authority (FMA), Landstrasse 109, P.O. Box 279, 9490 Vaduz, Liechtenstein; Financial Conduct Authority (FCA), 12 Endeavour Square, London E20 1JN, United Kingdom; in the United Kingdom (UK), LGT Bank AG (FRN 959424) is solely authorised and regulated by the Financial Conduct Authority (FCA) as a wealth management firm. LGT Bank AG is not a dual-regulated firm, and therefore is not authorised by the Prudential Regulation Authority (PRA) and does not have permissions in the UK to accept deposits;
- LGT Bank AG, Hong Kong Branch, Suite 4203, Two Exchange Square, 8 Connaught Place, Central, Hong Kong. Responsible supervisory authority: Liechtenstein Financial Market Authority (FMA), Landstrasse 109, P.O. Box 279, 9490 Vaduz, Liechtenstein; Hong Kong Monetary Authority, 55th

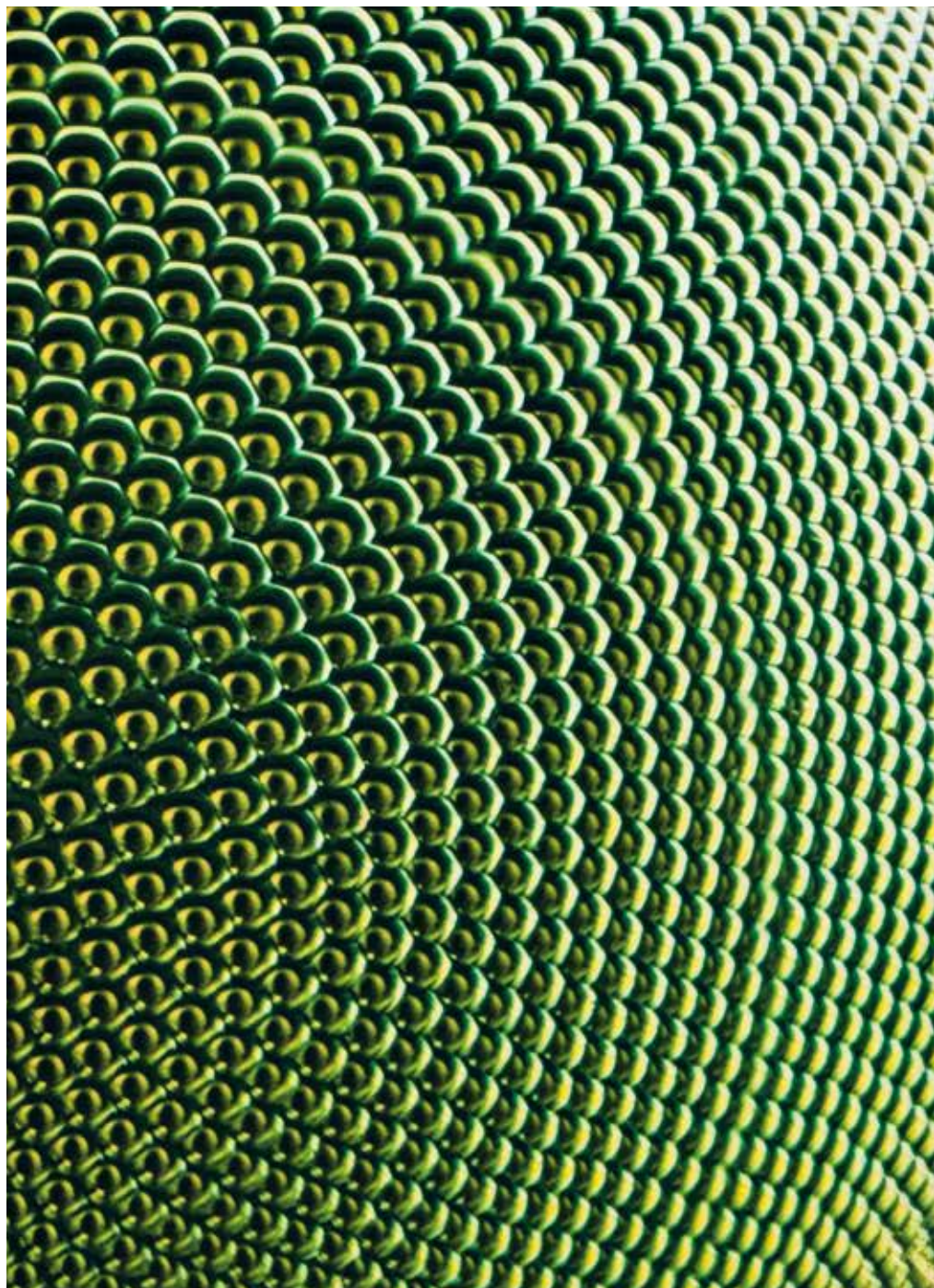
Floor, Two International Finance Centre, 8 Finance Street, Central, Hong Kong;

- LGT Bank (Switzerland) Ltd., Lange Gasse 15, 4002 Basel, Switzerland. Responsible supervisory authority: Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Berne, Switzerland;
- LGT (Middle East) Ltd., The Gate Building (East), Level 4, P.O. Box 506793, Dubai, United Arab Emirates, in the Dubai International Financial Centre (Registered No. 1308) is regulated by the Dubai Financial Services Authority (DFSA), Level 13, West Wing, The Gate, P.O. Box 75850, Dubai, UAE, in the Dubai International Financial Centre.
- LGT Bank (Singapore) Ltd., 3 Temasek Avenue, No 30-01 Centennial Tower, Singapore 039190. Responsible supervisory authority: Monetary Authority of Singapore, 10 Shenton Way, MAS Building, Singapore 079117;
- LGT Wealth Management Trust Inc., The Okura Prestige Tower 9F, 2-10-4 Toranomom, Minato-ku, Tokyo 105-0001, Japan;
- LGT Securities (Thailand) Ltd., 57 Park Ventures Ecoplex, Level 21, Units 2101-2103 & 2112, Wireless Road, Lumpini, Pathumwan, Bangkok 10330, Thailand. Responsible supervisory authority: Thailand Securities and Exchange Commission (SEC), 333/3 Vibhavadi-Rangsit Road, Chomphon, Chatuchak Bangkok 10900, Thailand;
- LGT Wealth Management UK LLP is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England and Wales: OC329392. Registered office: 14 Cornhill, London, EC3V 3NR;
- LGT Crestone Wealth Management Limited (ABN 50 005 311 937, AFS Licence No. 231127) Level 32, Chifley Tower, 2 Chifley Square, Sydney NSW 2000;
- LGT Wealth India Pvt. Ltd., Registered Office: 7th Floor, A Block, Shiv Sagar Estate, Worli, Mumbai 400018. Responsible supervisory authority: Securities Exchange Board of India.

### **Information related to LGT (Middle East) Ltd.**

Where this publication has been distributed by LGT (Middle East) Ltd., related financial products or services are only available to professional investors as defined by the Dubai Financial Services Authority (DFSA). LGT (Middle East) Ltd. is regulated by the DFSA. LGT (Middle East) Ltd. may only undertake the financial services activities that fall within the scope of its existing DFSA license. Principal place of business: The Gate Building (East), Level 4, P.O. Box 506793, Dubai, United Arab Emirates, in the Dubai International Financial Centre (Registered No. 1308).





**LGT Group Foundation**

Herrengasse 12, 9490 Vaduz, Liechtenstein

Phone +423 235 11 22, [lgt@lgt.com](mailto:lgt@lgt.com)

UID: CHE-280.624.214

**[www.lgt.com](http://www.lgt.com)**