



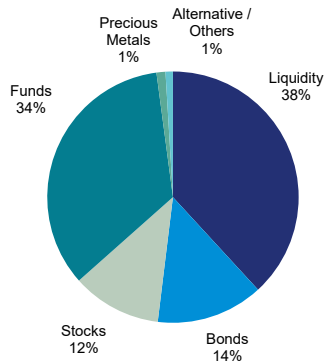
BENDURA BANK
BENDURA BANK AG · LIECHTENSTEIN

BENDURA BANK AG

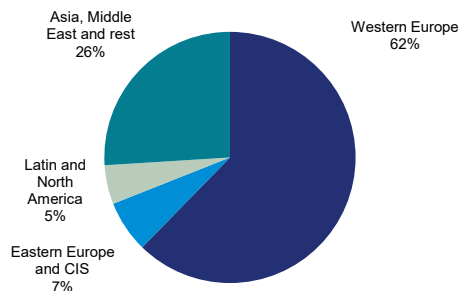
KEY FIGURES AT A GLANCE

| In CHF million | 2019 | 2020 | 2021 | 2022 | 2023 |
|--|---------|---------|---------|---------|---------|
| Gross operating income | 55.8 | 39.9 | 39.0 | 41.5 | 55.9 |
| Net interest income | 23.3 | 15.5 | 11.0 | 16.3 | 32.8 |
| Current income from securities | 1.4 | 0.5 | 0.4 | 0.0 | 0.0 |
| Net commission and fee income | 23.7 | 20.9 | 23.0 | 19.5 | 19.0 |
| Income from financial transactions | 7.1 | 2.8 | 3.8 | 5.3 | 3.6 |
| Other ordinary income | 0.2 | 0.2 | 0.8 | 0.4 | 0.5 |
| Business expenses | -30.4 | -31.5 | -30.8 | -32.0 | -35.0 |
| Personnel expenses | -20.7 | -22.0 | -21.4 | -22.6 | -23.2 |
| Operating expenses | -9.7 | -9.5 | -9.4 | -9.4 | -11.8 |
| Gross profit | 25.4 | 8.4 | 8.2 | 9.5 | 20.9 |
| Depreciation, valuation adjustments and provisions | -2.7 | -6.6 | -2.1 | -3.6 | -5.8 |
| Income taxes | -3.0 | -0.7 | -1.0 | -0.7 | -1.9 |
| Net profit | 19.7 | 1.1 | 5.1 | 5.2 | 13.1 |
| Total assets | 1'634.3 | 1'714.0 | 1'627.3 | 1'311.3 | 1'236.2 |
| Total liabilities | 1'513.6 | 1'602.0 | 1'510.8 | 1'192.1 | 1'115.1 |
| Total shareholders' equity | 120.7 | 111.9 | 116.5 | 119.2 | 121.1 |
| Return on shareholders' equity | 16.9% | 0.9% | 4.5% | 4.4% | 10.9% |
| Tier 1 capital ratio | 20.5% | 22.0% | 21.4% | 22.6% | 20.5% |
| Total capital ratio | 20.5% | 22.0% | 21.4% | 22.6% | 20.5% |
| Total client assets | 3'672.4 | 3'685.7 | 4'050.2 | 3'587.4 | 3'291.1 |
| Net new money | -173.9 | 202.6 | 81.6 | -235.6 | -164.0 |
| Employees, as full-time equivalents (FTE) | 132.8 | 132.8 | 131.5 | 133.1 | 129.1 |
| Operating income per FTE, in CHF 1,000 | 441.5 | 300.5 | 295.1 | 313.5 | 426.8 |
| Average personnel expenses per FTE, in CHF 1,000 | 163.5 | 166.0 | 161.6 | 170.5 | 177.1 |
| Commission margin, in basis points | 66.2 | 56.8 | 59.5 | 51.0 | 55.3 |
| Cost/Income ratio | 54.5% | 79.0% | 79.0% | 77.1% | 62.6% |

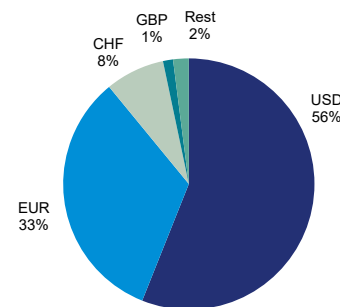
Client assets by asset class



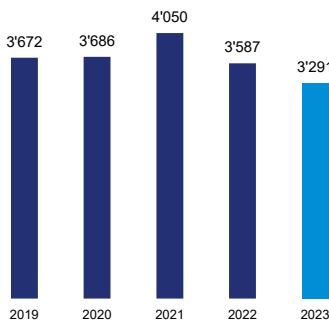
Client assets by region



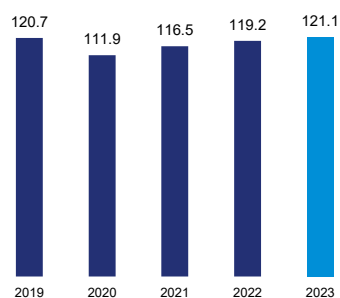
Client assets by currency



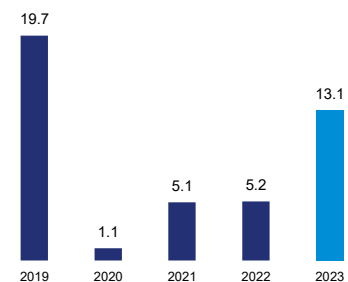
Total client assets, in CHF million



Shareholders' equity, in CHF million



Net profit, in CHF million



The 2023 Annual Report can be downloaded in PDF format from our website at www.bendura.li/en.