



Sustainability at LGT

2013 to 2014





A look inside the Princely Collections: The illustrations in this publication depict studies of natural objects by Franz Anton von Scheidel.

For more than four hundred 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 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 as imagery to accompany what we do. For us,

they embody precisely those values that form the basis for a successful partnership with our clients: a long-term focus, skill and reliability.

Illustrations: Franz Anton von Scheidel, details from "Depictions of conchiliae in watercolor after Johann Carl Megerle von Mühlfeld (1765–1840)," late 18th century.

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Contents

- 5** Editorial
 - We think and act in generations
- 6** Our understanding of sustainability
 - Our corporate culture has a long-term focus
- 8** Measures in the economic area
 - We manage LGT responsibly
 - We foster dialog with our partners
- 10** Investing sustainably
 - We take responsibility as investors
- 16** Measures in the ecological area
 - We protect the environment and climate
 - We procure sustainably
- 22** Measures in the social area
 - We take responsibility as employers
 - We are committed to society
- 32** Facts and figures
 - Our memberships
 - Our key performance indicators at a glance
 - Report profile
 - International presence
- 36** Risk note/disclaimer

“The family-managed, simple and stable ownership structure of LGT allows us to pursue a long-term and thus sustainable corporate strategy, and at the same time to make decisions quickly and independently.”

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

We think and act in generations



Guiding LGT with a long-term focus: H.S.H. Prince Philipp von und zu Liechtenstein (left) and H.S.H. Prince Max von und zu Liechtenstein (right).

Dear Client

We believe that our company's success relies on our ability to focus on the long term, both for our business activities and our investment solutions. Our goal is to support our clients over the long run and even across generations.

As a family company, it is important to us that our children and grandchildren inherit an environmentally, socially and economically healthy world. We are working to achieve this on a number of levels, from using energy sparingly in our banking operations to carefully choosing our suppliers and offering sustainable investment solutions to our clients. We are also involved in a large number of associations, organizations and networks, working with other companies to make a contribution to sustainable development.

This second sustainability report explains the sustainability goals we have set ourselves, how we want to approach these and what concrete measures we have implemented over the past two years.

A handwritten signature in blue ink, appearing to be 'P. von L.'

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

A handwritten signature in blue ink, appearing to be 'M. von L.'

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

Our corporate culture has a long-term focus

A long-term perspective and the principles of sustainability are at the heart of our corporate culture and ownership structure. As a family-run business, we have efficient leadership and organizational structures that allow us to make decisions quickly and independently, and to establish a long-term corporate strategy. In other words, we're not interested in short-term gains. Instead, we think and act with a long-term outlook.

We have enshrined this commitment in our Code of Conduct. We understand sustainability to mean creating and preserving lasting values for our clients, our company and society. We therefore take great care in our business activities to reduce our environmental footprint and to have a positive impact on society.

Objectives for 2020

Doing business sustainably

- We want to be a leading private bank that integrates sustainability criteria into its product range and business activities.
- We want to incorporate sustainability criteria into our investment activities in all asset classes.

Commitment to society and employees

- We want to make a strong commitment to positive development in society.
- We want to help reduce global poverty.
- We want to be a leading employer.

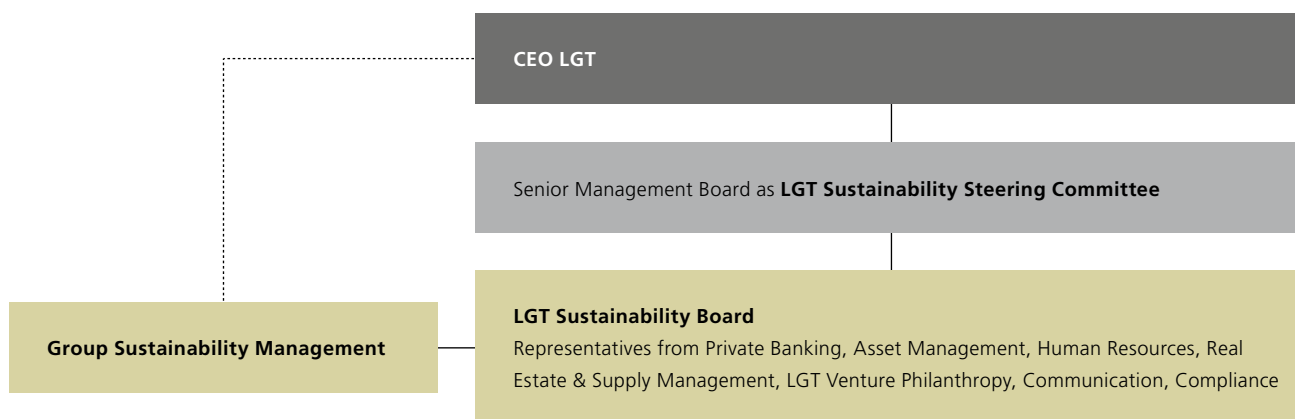
Protecting the climate and resources

- We want 80 percent of our energy to come from renewable sources by 2020.
- We want to establish a systematic supplier risk management framework.
- We want to monitor and account for CO₂ emissions within our core business.

Organization

The Sustainability Board works with the CEO of LGT to set the strategic direction and define our sustainability goals. This international steering committee meets twice a year

and consists of decision-makers from Private Banking and Asset Management as well as all relevant Group functions. Group Sustainability Management implements the measures in cooperation with the relevant departments.



Important topics

In discussions with our stakeholders, we have identified the following topics as linchpins of sustainability for LGT:

- Doing business sustainably: LGT's significance for the financial center of Liechtenstein
- Compliance: combating corruption, money laundering and terrorist funding
- Risk and governance: data security, data protection, responsible corporate governance
- Employees: values, motivation, lifelong learning, work-life balance
- Core business: ESG¹ screening policy for sustainable investments, integration of ESG criteria into all asset classes, impact investing and philanthropy
- Commitment to society: create value-added for society, support less privileged people
- Suppliers: environmentally friendly and socially responsible production methods, responsibility in the supply chain
- Combating climate change and protecting natural resources: renewable energy, energy efficiency, CO₂ neutrality

¹ ESG = Environment, Social, Governance (environmental and social responsibility, good governance principles)

We manage LGT responsibly

LGT believes that responsible corporate governance is essential to gaining and reinforcing the trust of clients and other stakeholders. Therefore, it is managed according to the principles of separation of powers (Board of Trustees, Group Executive Committee, executive boards of the companies) and of checks and balances. Management principles and behavior are clearly defined and are taken into account when evaluating and compensating employees. Although LGT is family-owned, we follow international standards for publicly listed companies in the disclosure of financial and other material information. We are regularly rated by Moody's (current rating for LGT: A1) and Standard & Poor's (current rating for LGT: A+).

Code of Conduct: a shared system of values

Responsible corporate governance also means that we fully comply with all applicable laws, regulations and rules in the countries where we work and do not tolerate any violations. This is also enshrined in the Code of Conduct. The Code of Conduct formalizes our entire value system and defines the corresponding ethical and professional standards that everyone must adhere to. We regularly ensure that our employees are familiar with the principles in the Code of Conduct. This is part of our sustainability-driven strategy. The Code of Conduct is binding for all employees and members of the Board of Trustees and the Board of Directors.

We provide regular training to our employees, particularly on the topic of due diligence (anti-money laundering and terrorist financing). This also includes combating corruption, extortion and bribery and complying with international sanctions. These training courses are mandatory for all employees.

New regulatory challenges

In recent years, regulation on cross-border financial services has become increasingly tight. This development poses significant challenges to all banks in terms of adapting, reconfiguring and monitoring processes and workflows.

Tax issues are increasingly coming to the fore in cross-border regulation and international conventions, contracts and agreements. In 2013, the government of the Principality of Liechtenstein affirmed its commitment to the global OECD standards on tax cooperation. Liechtenstein was thus one of the first countries to commit to the automatic exchange of information (AEI). LGT is currently meeting the technical requirements to introduce AEI by the deadline of January 1, 2016.

A large number of EU regulations also need to be implemented, in particular relating to investor protection and anti-money laundering. By implementing international standards, we are offering support in the fight against white-collar crime. We have implemented extensive internal checking and monitoring processes to detect and prevent money laundering, corruption and terrorist financing.

We foster dialog with our partners

LGT holds regular discussions with its various stakeholders. These are interest groups, organizations and people who are directly or indirectly affected by LGT's business activities, or who directly or indirectly affect LGT. We place great value on positive cooperation with these groups.

Our primary stakeholders include our clients, owners and employees. We also regularly meet with associations, authorities and suppliers, and maintain contacts within science, non-governmental organizations and the general public. We are also actively involved in a number of industry associations.

We use the following channels to communicate with and provide information to our stakeholders: face-to-face discussion as the most important medium; online channels such as the LGT website (www.lgt.com) or the LGT finance blog (<http://finanzblog.lgt.com/>), where we publish information and opinions from our specialists; and written communication, for example press releases, annual reports and information leaflets.

Periodic employee surveys

Happy employees and a good working environment are important to LGT. From time to time, we use Group-wide surveys to assess how happy our employees are with their work, career development opportunities, team, direct supervisors and the company management, and to give them an opportunity to suggest where improvement is needed. The results are clearly communicated to our employees and are used to define and implement improvement measures.

The results show that employees strongly identify with LGT.

Our last survey conducted in October/November 2013 saw 74 percent of employees participate. The results were outstanding. They showed that employees strongly identify with LGT, are happy with their working environment and like working for LGT. For example, 87 percent of employees are proud to work for us and 90 percent would choose to work for LGT again. Employees rated their overall happiness with their working situation highly, with scores ranging from 8.1 to the maximum of ten points.

We take responsibility as investors

LGT is also committed to the principles of sustainability in its core business, Private Banking and Asset Management. Group-wide, we do not invest in any companies involved in manufacturing, storing or delivering controversial weapons such as nuclear bombs, land mines, cluster bombs or munitions, or biological and chemical weapons.

As early as 2003, we enshrined a clause on responsible investment in many of our investment programs. This enables us to rule out investments involving significant risks in terms of environmental and social responsibility and good governance (ESG). In 2008, we joined the UN Principles for Responsible Investment (UN PRI) Initiative. Since then, its principles have been our guidelines for further incorporating ESG criteria into our investment process.

Annual survey as a basis for further progress

In early 2013, we conducted a survey of our hedge fund managers and European private equity managers in order to assess how they were integrating ESG criteria into the investment process. All our private equity and hedge fund managers were involved in the ESG Report 2015.

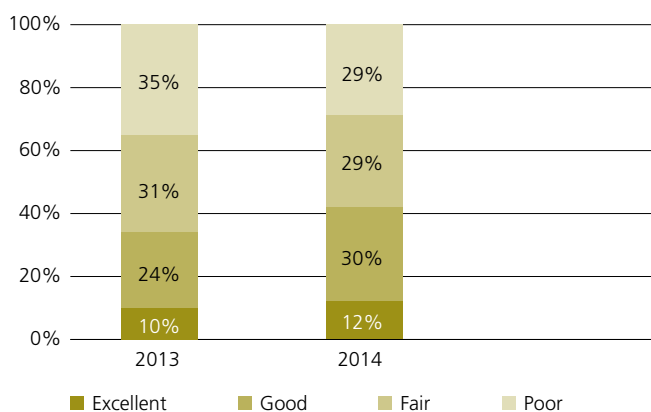
Thanks to our ESG expertise in the areas of private equity and hedge funds, we are able to thoroughly assess our managers' progress. The annual survey helps us to identify managers who have performed excellently in integrating ESG criteria and serve as best practice examples for us. We also learn which managers are not yet systematically taking ESG criteria into account, or are failing to do so to a sufficient degree, and can engage in dialog with them. We believe that these measures have enabled us to push the investment industry a step forward in terms of integrating ESG criteria and that we can make further progress in the future.

Our investors integrate the survey results into their risk management processes or use them for external reporting to pension fund managers, the UN PRI and other stakeholders. They also gain a better understanding of long-term risks in their portfolio.

Results from the ESG Report 2015

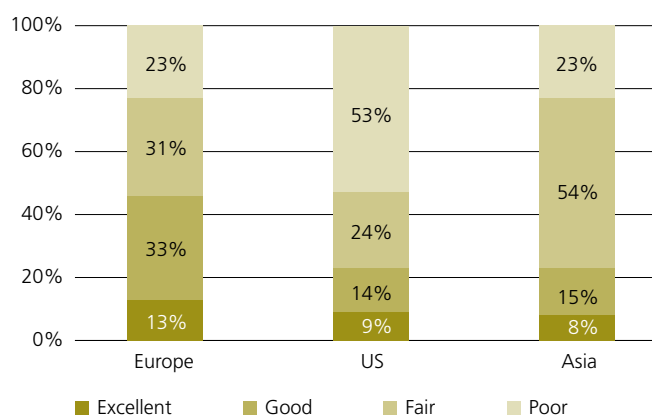
The analysis shows that 42 percent of the European, US and Asian private equity managers surveyed have implemented well-developed ESG processes and thus achieved the “excellent” or “good” rating. By way of comparison, the prior-year figure was 34 percent.

Improvement in ESG ratings globally



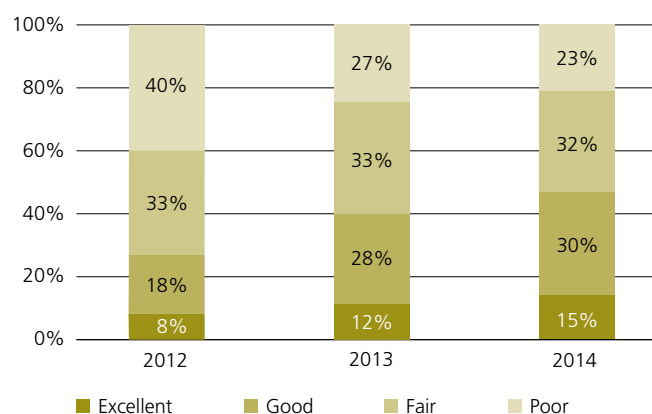
The survey also highlighted the differences between European, US and Asian managers when it comes to integrating ESG criteria into the investment process. For example, US and Asian managers integrate ESG criteria to a lesser degree as their European counterparts. Only nine percent of US managers achieved the top rating of “excellent” in contrast to 13 percent of European managers.

ESG rating by region



The number of European managers rated as “excellent” or “good” increased from 26 percent in 2012 to 45 percent in 2014.

Change in European managers from 2012 to 2014



The ratings for hedge fund managers showed a slight improvement over the past twelve months. We have awarded the “excellent” rating to three hedge fund managers for the first time.

The ESG Report 2015 (covering 2012, 2013 and 2014) by LGT Capital Partners can be downloaded from the following link: www.lgtcp.com/en/about-us/esg

Range of sustainable products

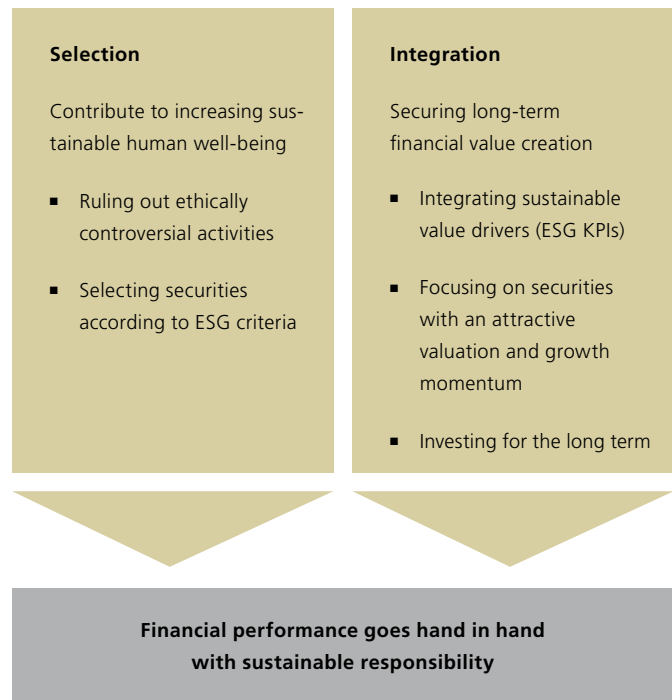
Since 2009, LGT has offered sustainable equity, mixed and bond investment funds, the LGT Sustainable Investing Funds. For investments in these funds, we analyze ESG criteria as well as financial company data. Our aim is to identify companies that contribute to a sustainable improvement in human well-being and also to long-term financial value creation.

In the first step, we use a selection process to eliminate illiquid stocks and bonds, as well as companies that generate their earnings from tobacco, gambling, arms or pornography, or which are involved in child labor.

For government bonds, we eliminate countries that have not signed the Nuclear Non-Proliferation Treaty (NPT) and the international conventions banning landmines and cluster munitions. In addition to this, we analyze the level of corruption using data from Transparency International.

We also use an ESG indicator set to identify attractive investment opportunities. This analysis method enables us to compare companies from different sectors and regions, to eliminate the worst ESG scores and to concentrate on positive investment opportunities.

The second step, integration, combines a fundamental analysis with an in-depth sustainability analysis to identify long-term investment opportunities. The resulting stock selection forms the basis for our sustainability funds.



ESG integration across all asset classes

Since late 2014, we have conducted a combined financial and ESG analysis for all equity and bond investment funds. This allows all our clients to benefit from the ESG expertise that we have developed for our LGT Sustainable Investing Funds.

Exercising our voting rights

We proactively exercise our voting rights for all our equity funds. Our decisions are based on internal regulations as well as Swiss and international corporate governance rules such as the principles of the UN PRI, which we have implemented in coordination with Institutional Shareholder Services Inc., a shareholder consultancy.

Sustainability in commodity investments

Investments in commodities have grown significantly over the past ten years. At the same time, interest in sustainability has also increased in this sector. Investors increasingly want to know about the production processes and how their investment behavior affects spot and forward market prices. LGT has studied these effects and published its findings in a position paper. This paper states that, in principle, investments in the forward market do not experience any damaging effects. However, when it comes to commodities, it is important to comply with the standards set by the UN PRI. LGT meets these standards in the direct investment sector and is working with Commodity Club Switzerland and leading universities on a research project to develop them further.

Study by LGT Capital Partners and Mercer on ESG in alternative investing

In collaboration with Mercer, LGT Capital Partners conducted a study of 97 institutional investors from 22 countries with the title Global Insights on ESG in Alternative Investing in 2014. According to the survey, the majority of investors surveyed (76 percent) consider ESG criteria when allocating alternative investments. 57 percent of the investors believe that considering ESG criteria has a positive impact on the risk/return profile and only nine percent see a negative connection.

You can find more information at:
www.lgtcp.com/joint-survey-ESG

“We feel taken seriously as partners”

Since 2012, LGT has been successfully managing a sustainable equity mandate for the largest pension fund in Austria.

Retirement provisions are a key social issue in Austria. As in many other countries, they are built on a three-pillar principle. Within the second pillar – occupational pension provision – pension insurance funds have been managing and investing members’ contributions since 2003. Sustainability is an important part of this system: seven of the ten pension insurance funds always follow sustainable principles when investing the money saved with them. VBV – Vorsorgekasse AG is playing a pioneering role in this regard, as the first company to establish an ethics committee and define clear criteria for sustainable investments. It is also the pension insurance fund with the best returns on investment over the long term. Chairman Heinz Behacker does not see any conflict between ecological management and economic success: “Since the company’s inception, we have combined comprehensive corporate responsibility with maximum economic efficiency. This is also evident in our performance figures.”

A convincing investment approach

VBV assigns specifically defined mandates to external asset managers for the majority of the money entrusted to it. While searching for a specialized asset manager for a sustainable, global equity portfolio, Heinz Behacker first became aware of LGT at an industry event in 2011: “The portfolio solution presented by LGT was not specifically focused on sustainability. However, I thought that their proactive approach to investment was innovative and very interesting in the way it matched our needs,” says the head of VBV. With his interest piqued, he asked LGT’s Martina Meister, who is responsible for supporting institutional clients from Austria, whether LGT also managed

sustainable portfolios. “Doing business with the largest pension insurance fund in Austria was a huge opportunity for us,” says Martina Meister. “I showed Mr. Behacker that we have gained significant experience in sustainable investment through managing other investment funds and man-



Seeking both performance and sustainability:
Heinz Behacker, Chairman of VBV – Vorsorgekasse.

Developing a sustainable investment solution for VBV – Vorsorgekasse: LGT's Christian Scherrer and Martina Meister.



dates. In addition, our proprietary sustainability approach allows us to offer real added value." This approach is based on a holistic consideration of sustainability criteria and fundamental data from conventional financial analysis, resulting in the evaluation of securities that are both financially successful and meet sustainability requirements.

Heinz Behacker decided to invite LGT and other institutional asset managers to a pitch presentation. LGT's investment style, which represented the perfect complement to the pension insurance fund's existing equity portfolio, ultimately won over the ethics committee. "What tipped the balance for me were the team, LGT's clear investment process and its many years of proven, relevant success," says Heinz Behacker. LGT was given an equity mandate in excess of EUR 25 million, with the task of investing the capital safely and profitably in accordance with VBV's ethical, social and environmental investment principles.

Constant development process in dialog

At LGT, Christian Scherrer and a team of five analysts took on the main responsibility for the VBV equity portfolio. Thanks to the clearly defined processes and criteria for sustainable investment to ESG standards, Christian Scherrer and his team were able to develop and implement a customized investment solution for VBV within a very short period of time. The partnership was productive for both parties: "Intensive dialog with the client and its advisers enabled us to consistently develop the mandate as well as our sustainability process. For example, we can now critically examine company supply chains in a much more systematic manner using defined sustainability criteria," says Christian Scherrer.

Positive results

Almost four years have now passed since LGT was given the mandate. The partnership with VBV is working out well, which has led to the portfolio being expanded. The investment volume now amounts to more than EUR 60 million. A high point – and a genuine challenge – for Martina Meister and Christian Scherrer came in 2014, when the fund being managed for VBV was certified with the Austrian Ecolabel. Heinz Behacker also extended his congratulations on this occasion, taking stock of the positive results: "The portfolio's performance has met all our expectations, while our sustainability approach has been implemented successfully and is continually being improved. We are also very happy with the client care. To sum up: we feel taken seriously as partners." ◆

Leading pension insurance fund

Established in 2002, VBV – Vorsorgekasse AG is the largest of Austria's ten pension insurance funds. It provides support to a third of all employees, employers and self-employed people in Austria in matters relating to mandatory occupational pension provision and manages an annual premium volume of around EUR 400 million. VBV is a trailblazer and trendsetter for sustainable investment in Austria and has been awarded several national and international prizes for its efforts.

More information: www.vorsorgekasse.at

We protect the environment and climate

LGT is committed to protecting the environment and climate on many levels. We hold regular meetings with our stakeholders on a range of topics, for example promoting a low-emission economy and improving transparency in the supply chain.

Environmental management approach

The principles and requirements for the environmentally friendly use of resources are enshrined in our Code of Conduct. Our objectives for operational environmental management include using natural resources sparingly, reducing paper consumption and waste as well as supporting climate protection measures. We regularly review the long-term outlook for these measures by assessing our accomplishments and compliance with external requirements.

Climate protection and greenhouse gas neutrality

LGT's climate protection strategy is based on the three pillars of operational optimization, substitution and compensation. We have been CO₂ neutral since 2010.

Operational optimization

We aim to conserve resources at all LGT locations, to consistently strive toward more sustainable building management, to increase the energy efficiency and to reduce our burden on the environment. Because our business operations require the most energy, we are focusing on measures to improve energy efficiency at the larger LGT locations. We have also renovated the infrastructure of our Service Center in Liechtenstein. Across

the Group, we communicate via video conferencing wherever possible to cut down on travel. All of these measures helped us to reduce our energy consumption by six percent between 2013 and 2014.

Substitution

By 2030, we want all our LGT locations globally to purchase the energy from renewable sources. Therefore, we are increasingly turning to renewable energy sources such as hydropower, wind energy and photovoltaics instead of fossil fuels.

Since 2014, our locations in Liechtenstein have been fully powered by electrical energy from renewable sources. In December 2013, we installed a photovoltaic system at our Barenden location in Liechtenstein. This uses sunlight to produce around 200 MWh of power per year, all of which is used to meet our energy needs. It also powers the electrical vehicle charging stations that we installed for our employees and clients in 2014.

Compensation

We offset our CO₂ emissions from our buildings' energy consumption and significant amounts of our business travels through a small-scale hydropower project in Southwest China, developed by South Pole Carbon Asset Management Ltd.

LGT's direct energy consumption (in megawatt hours)	2014	2013	2012
Electricity	10 501	10 754	10 592
Heating energy	2 588	3 094	3 343
Total energy	13 089	13 848	13 935
Total energy per FTE¹	6.6	7.5	8

¹ Full-Time Equivalent

In 2013, greenhouse gas emissions fell to 2 479 tonnes of CO₂ equivalent, down 15 percent on 2012. In 2014, they increased on the previous period by four percent to 2 575 tonnes of CO₂ equivalent. Greenhouse gas emissions per employee were 1 348 kilograms in 2013, a decrease of 20 percent on the prior year. This figure dropped a further four percent to 1 292 kilograms in 2014.

The main driving forces behind the change in greenhouse gas emissions were the number of air miles traveled and the level of heating energy consumption in the buildings.

Reinvesting gains from CO₂ levies in the Swiss Climate Foundation

Since 2012, LGT has donated the amounts reimbursed from CO₂ levies to the Swiss Climate Foundation. The foundation brings together 25 major and medium-sized service enterprises from Switzerland and Liechtenstein to help protect the climate. In 2013 and 2014, it awarded some CHF 5 million to support more than 330 efficiency programs and innovative projects in Switzerland and Liechtenstein. Supporting efficiency initiatives and promoting innovation will help to decrease CO₂ emissions over the next ten years by more than 100 000 tonnes.

Further measures for improving operational ecology

The refurbishment of LGT's Geneva branch was completed in late 2014. The outside of the building was given an energy-efficient facelift and the building technology was fully updated. We heat and cool the building with water from the lake, a natural and renewable energy source.



Systems such as photovoltaic and solar water heating help to cut CO₂ emissions.

Encouraging new perspectives

We encourage our employees to take a critical look at the way their actions affect clients, business partners, the environment and society. We use an incentive scheme to promote the use of public transport at a number of locations. Owing to increasing demand from clients and employees, we installed charging stations for electric cars at our locations in Liechtenstein in 2014.

LGT's CO ₂ emissions	2014	2013	2012
CO ₂ emissions in tonnes	2 575	2 479	2 931
CO ₂ emissions in kilograms per FTE	1 292	1 348	1 677

We procure sustainably

LGT also considers sustainable criteria when purchasing office materials, gifts for clients and promotional gifts. It is important to us that these products comply with our sustainability principles from manufacturing through to disposal or recycling. Our suppliers must comply with the ten principles of the UN Global Compact that LGT has also signed. These include adopting high occupational health and safety standards, observing human rights, preventing child labor and corruption and using natural resources sparingly. We are gradually integrating these procurement guidelines into the agreements with our business partners.

Between 2012 and 2014, we increased the proportion of sustainably sourced office materials from 26 to 77 percent. Over the same period, the proportion of sustainable gifts for clients and promotional gifts rose from 29 to 53 percent.

Supplier Agreement

We introduced a mandatory Supplier Agreement for our suppliers in 2013. This sets out our requirements in terms of ecological and social standards, including the observation of human rights and labor law in line with the International Labor Organization (ILO). By signing the Supplier Agreement, our suppliers undertake to ensure that their suppliers also comply with the provisions of the UN Global Compact. We regularly conduct audits to ensure that the Supplier Agreement is observed. In 2014, we ended a relationship with one supplier due to non-compliance with the criteria.

Dialog with suppliers

Transparency across the entire supply chain is becoming increasingly important to the general public. We, too, want to meet these requirements. In order to raise awareness for this issue among our suppliers and show them best practice examples, we invite them to a Supplier Day once a year. We thereby hope to build stable, long-term partnerships.



Franz Anton von Scheidel, detail from "Depictions of conchiliae in watercolor after Johann Carl Megerle von Mühlfeld (1765–1840)," late 18th century



Heating, cooling and ventilating without any CO₂ emissions: inside LGT's completely refurbished Geneva branch.

"Scoring a hat trick"

Environmentally sustainable building management: LGT sets new standards for sustainability in the renovation of its Geneva branch.

On November 24, 2014, the day finally arrived. As more than 18 months of refurbishment came to an end, the first 70 of LGT's 120 or so employees in Geneva moved into their new offices at Rue du Rhône 21. The large feature windows give staff and clients alike a fantastic view of nearby Lake Geneva. However, the lake is more than just pretty scenery: around 50 meters below the surface of the gray-blue water, the temperature sits at four to eight degrees Celsius all year round. Amazingly, this is warm enough to heat LGT's Geneva branch using high-power heat pumps during the winter and cool enough to keep the building at a comfortable temperature during the summer. This technology harnesses shallow geothermal energy, generated by the difference between the temperature at the earth's surface and that in its upper layers or in lakes.

Geothermal energy is a cost-effective option for LGT that will also help to reduce CO₂ emissions. "This environmentally friendly energy source and other energy-saving measures will enable us to meet all our heating, cooling and ventilation needs without using fossil fuels," says Christof Schmid, the building owner's representative for the project, who kept a close watch on the whole planning and implementation phase along with Geneva branch head Eric Schnewly. The Geneva branch is the first of LGT's buildings to have been fully refurbished in accordance with the provisions of the climate protection strategy drawn up by the Group in 2010.

Renovation instead of demolition

LGT became the owner of the Geneva office in 2009 when it acquired Dresdner Bank's Swiss business. The building

was in rather poor condition and the best solution moving forward would have been to demolish it and start afresh. However, this was not an option as the 1960s-era construction was a listed building. Therefore, LGT chose to refurbish the whole building to the very exacting Minergie standards for redevelopment, implementing a comprehensive set of measures in order to achieve this goal. The climate protection measures included integrating the renovation work with the Geneva-based geothermal energy project GeniLac and installing a photovoltaic system on the flat roof, with the energy it produces being fed into the public grid. Care was also taken to minimize CO₂ emissions even during the refurbishment period. In particular, this meant keeping the transport routes as short as possible for the materials used. For example, Italian and French limestone – similar in appearance to marble – was used instead of marble from Brazil or India, even though the latter is much cheaper. In addition, local companies and craftsmen from the Lake Geneva region were used for all the building work instead of contractors from France or Italy.

It was clear from the very outset that environmentally friendly refurbishment comes at a price. There were many points in the project where a tricky decision had to be taken between a more eco-friendly or a more cost-effective solution. In these situations, Christof Schmid, who previously worked for a large hospital company, grew to appreciate the benefits of a bureaucracy-free family-owned company with short decision-making paths: “Our owners wanted the new Geneva office to symbolize the way in which LGT implements its sustainability goals in building management while attaining the highest standards in terms of quality and aesthetics. These goals must be reached in a consistent manner, with consideration also being given to the costs wherever possible. The degree of freedom afforded to the project team in the day-to-day construction work and the speed with which the management made decisions enabled us to minimize the construction time and therefore cut costs.”

A view of the lake for everyone

LGT’s objective was not only to create an energy-efficient, sustainable building, but also to offer its users a pleasant, healthy and inspiring working environment. To this end, sound-absorbing floor and ceiling coverings were used, along with a lighting concept based on energy-saving LED lamps that mimic natural light even in the evenings. When it came to considering the working environment, the visual aspect was also important to Eric Schneuwly. Large open spaces bathed in sunlight will give clients and staff

an almost completely unobstructed view of Lake Geneva. The head of the Geneva branch is delighted with the new head office: “We have really scored a hat trick here: stylish rooms with a fantastic panoramic view for a unique client experience, optimum eco-friendly solutions, and workplaces that will boost the well-being of our employees.” ♦



Responsible for an environmentally friendly renovation: Christof Schmid, Head Real Estate and Supply Management (left), and Eric Schneuwly, Branch Manager Geneva.

Energy from the lake

According to a study conducted by Eawag, a research institute of the two Swiss Federal Institutes of Technology, geothermal principles could be used to unlock more than 60 gigawatts of potential heat energy in Switzerland’s largest lakes. This is equal to the output of around 60 nuclear power plants. The geothermal energy project GeniLac, with which LGT is also involved, uses water from Lake Geneva to provide commercial complexes in the city center and Geneva Airport with heating and cooling energy. The lake water is used directly for cooling, with the buildings being connected to a network of pipelines that transport and distribute the water from the depths of the lake. These buildings can also be heated using high-power heat pumps.

We take responsibility as employers

Assuming social and environmental responsibility is an important part of our corporate culture. We count on employees who identify with our values and make a long-term commitment to our clients, whom we often support across several generations.

Our employees are the most important factor in our company's success and only qualified, motivated and enthusiastic people deliver a top performance. We value our employees' commitment and provide them with an attractive, safe and healthy working environment. Classic virtues and values such as reliability, respect and integrity are an important part of our corporate culture and are anchored in our Code of Conduct.

Education and training

LGT supports its employees through internal and external education and training opportunities, including courses on personality development, social skills, leadership skills, entrepreneurial thinking and action and professional and methodical expertise.

We invest more than CHF 2 100 per employee annually in education and training. Our relationship managers complete a certification program developed specially for LGT in order to develop their advisory and professional expertise and meet our stringent quality standards for advisory. By late 2014, 156 of 163 nominated relationship managers had successfully completed this training course and earned their certificate.

Professional expertise alone is not enough to guarantee a successful career trajectory. Therefore, we also place great importance on developing our employees' personalities. Established in 1995, the LGT Academy Foundation (renamed the Liechtenstein Academy Foundation in 2010) offers our employees various programs in the area of holistic personality development, i.e. for the integrated development of the mind



The LGT Academy's training courses are held at Freudenfels Castle on Lake Constance. Rowing is one of the morning activities.

and body. Some 800 employees have attended these programs and made use of the follow-up services offered by the Liechtenstein Academy, such as regular motivational lectures, the interactive online platform and the internal training course.

Introduced in 2014, the LGT Vitality health management initiative complements these employee development measures, helping our staff to preserve and improve their health and performance. Getting enough exercise, enjoying a healthy diet, maintaining mental fitness and getting enough rest are all vital to this goal. LGT Vitality covers the four areas of exercise, nutrition, relaxation and attitude. As part of an early initiative, our employees were given a pedometer. With this simple measure, we motivated more than 50 percent of our workforce to add more conscious exercise into their daily routine.

Promoting talent

Our training of the next generation is a long-established and important part of our employee development. As a certified training bank (in accordance with guidelines issued by the Swiss Bankers Association), we are committed to providing young people with an entry into professional life that is based on practical experience and is varied. Our programs address the professional and personal development of young people, as well as the social aspects of vocational training. We employ around 90 percent of our apprentices after they have completed their apprenticeship.

Every other year, we offer five university graduates the opportunity to complete an 18-month Graduate Program which allows them to develop their personal skills and knowledge with the goal of taking on a specific function.

Diversity and equal opportunities

LGT offers equal employment and promotion opportunities to all employees, regardless of their gender, age, religion, nationality, ethnicity, sexual orientation, marital status, physical ability or other characteristics protected by local law. LGT also consciously employs people aged over 50 and offers its employees the opportunity to retire flexibly from the age of 57 (58 at some locations). Partial retirement with a reduced working week is also possible.

LGT respects its employees and recognizes different opinions, perspectives and cultural practices. In 2014, LGT employed people from more than 50 countries.

Headcount statistics of LGT	2014	2013	2012
Headcount			
Headcount (full-time equivalents)	1 993	1 839	1 748
Full-time headcount	1 796	1 666	1 587
Part-time headcount	197	173	161
Apprentices	26	30	30
Graduates	5	8	9
Bank entry at high school graduate level	7	7	7
Key performance indicators			
Average years of service in years	8.8	8.8	8.6
Average age in years	41.7	41.5	41.4
Diversity and equal opportunities			
Number of nationalities	51	47	49
Share of women in total workforce in percent	38.6	37.4	36.6

We are committed to society



One of LGT VP's portfolio organizations, KFI, guarantees Philippine cocoa farmers stable prices and helps them grow high-quality cocoa beans.

We want to contribute to economic and social development in our business regions and create lasting values for society, particularly by providing financial and personal support in emerging and developing economies. We regularly assess our achievements and collaborate with external stakeholders to set new objectives.

LGT Venture Philanthropy

The imbalance in the distribution of wealth, income and development opportunities has become much more acute in virtually every country over the past two decades, with widespread poverty remaining one of the main challenges facing the world today. LGT Venture Philanthropy (LGT VP) was set up in 2007 by H.S.H. Prince Max von und zu Liechtenstein in order to make a substantial contribution to alleviating social problems and to offer LGT clients an attractive range of investment opportunities that have a major social impact. LGT VP

aims to invest capital so as to improve the prospects and livelihoods of socially disadvantaged people in an effective, efficient and sustainable manner. This approach is based on investing in organizations that not only support these people but also display significant development potential.

Successful implementation of the investment approach and of the overarching social objectives requires a high standard of strategic, financial and operational management, both at LGT VP and in the portfolio companies. LGT VP employs tried-and-tested tools and processes from the private equity and venture capital industries, some of which have been adapted to bring them in line with the overarching social objectives. An investment in an organization is preceded by an in-depth three-to-nine-month process of analysis and assessment. Underpinning the investment and financing structure is a business plan developed jointly with the management team of the relevant organization, which sets out the most important strategic, financial, social and operational objectives. Most LGT VP investments take the form of equity or mezzanine capital. LGT VP also supports non-profit organizations with donations provided they work in areas that are not suited to for-profit organizations and this support does not hamper more efficient solutions from the private sector. LGT VP supports and oversees portfolio organizations principally through an active role on the Supervisory Board, and it is not directly involved in the daily operational management. However, most portfolio organizations receive additional operating support from experts, known as ICats, who are recruited via LGT VP in consultation with the organization for assignments lasting at least one year.

Award-winning impact investing

LGT VP has won the following awards in recognition of its work:

- | | |
|------|---|
| 2014 | Sustainable Investment Award in the category "Best Social Impact Investor" |
| 2014 | Global Wealth Award Highly Commended in the category "Best Philanthropy Offering" |
| 2013 | ESG Leaders Award in the category "Best Impact Investor" |

In addition to supporting organizations in areas where they require additional capacity, ICats also promote information-sharing and close coordination between portfolio organizations and LGT VP. More than 100 experts have worked in the portfolio organizations since LGT VP was established.

As an investor with a long-term focus, LGT VP strives to achieve sustainable development for its portfolio organizations. Part of this process involves providing access to alternative financing options if they make successful progress. Capital repatriation and capital gains on successful investments are therefore achieved either through refinancing or by selling an organization.

LGT VP has invested USD 42 million in portfolio organizations since its inception, with one third of this sum coming from clients and two thirds from the Princely Family. As at the end of 2014, the LGT VP portfolio consisted of 46 organizations in Latin America, Africa, India, South-East Asia, China and Europe. They mainly work in education, healthcare and sanitation, renewable energy, communications technology and agriculture and have reached more than five million disadvantaged people with their services, products and schemes.



By the end of 2014 the LGT VP portfolio organization M-Kopa Solar enabled already 80 000 African households without electricity to buy affordable mini solar plants.

Employee Volunteering Program

We want our actions to have a lasting effect on society. For this reason, we forge sustainable partnerships with non-profit organizations working within a region to meet local needs. These include HPZ, a remedial education center in Liechtenstein; the organization Drahtesel, which creates new prospects for the long-term unemployed; and the self-help organization Procap, which supports handicapped people in Switzerland.

The Employee Volunteering Program (EVP) serves as a platform through which employees can volunteer with one of these partner organizations. This voluntary work brings social benefits, as well as helping to boost employees' social skills and their understanding of people from other cultural environments and people with disabilities. Over the past two years, around five percent of our employees have volunteered with our partner organizations.

Bicycles for Africa

The third Bicycles for Africa campaign organized by LGT in September 2014 gave the people of Switzerland and Liechtenstein another opportunity to demonstrate their goodwill – more than 500 used bicycles were donated and prepared for transport to Africa by some 25 LGT employees. Since its foundation in 1993, the Drahtesel organization has collected more than 125 000 bicycles under its Bicycles for Africa initiative.



Employee Volunteering: LGT staff preparing old bicycles for transportation to Africa.

LGT Award for Social Engagement

In 2014, LGT bestowed the LGT Award for Social Engagement for the very first time. The prize, worth CHF 50 000, is intended to provide long-term support to charitable organizations in Liechtenstein and recognize their commitment to society. The first LGT Award for Social Engagement went to Hilfswerk Liechtenstein. The organization, which has been active for more than 25 years, has around 165 volunteers who regularly collect and distribute aid supplies and donations free of charge to those in need in Liechtenstein and Eastern Europe.

LGT Young Soloists

LGT is also a sponsor of skiing and equestrian sports as well as the arts and culture. The LGT Young Soloists are a group of young talented string soloists. LGT supports these musicians by giving them opportunities to perform as soloists even while they are still in training, thereby advancing their musical careers. Since their debut in summer 2013 at the LGT Global Forum at the City Palace in Vienna, the LGT Young Soloists have thrilled audiences in Europe and Asia with their fresh and inspiring approach to music. The ensemble is led by internationally renowned violinist Alexander Gilman.



LGT Young Soloists:
a project supporting
talented young
string players.



Helping his pupil with schoolwork: Jerald Lim, LGT Graduate (right).

“Playing is a great way to break the ice”

Employee Volunteering: Jerald Lim spent two months coaching students from disadvantaged backgrounds in Singapore as part of the LGT Graduate Program.

Children across Europe are well-acquainted with little Maya the Bee, the cartoon character who spends her time buzzing around, helping others to learn and overcome hurdles together. The Evergreen Bees Mentoring Programme (EBees) for disadvantaged young people is somewhat reminiscent of Maya: the idea is for children to benefit from the knowledge and experiences of young adults, learn with them and overcome challenges together

with them. This idea also appealed to Jerald Lim. And so, as part of the LGT Graduate Program, the 31-year-old joined EBees as a coach and mentor. EBees focuses on improving the academic foundation and developing positive characters of primary school-aged children ranging from ten to twelve years of age. Putting the “big bee helps little bee” motto into practice, Jerald Lim provided volunteer support for disadvantaged children living in Singapore.

Playing helps with learning

"The children came to the Teck Ghee Youth Centre after school," recounts Jerald Lim. "Before getting down to work, we usually played some computer or board games. That was a good way to break the ice and start a conversation with the pupils." Following this relaxing kickoff, the pupils study English, math and science for around an hour and a half. The pupils also work on school assignments at the youth center. "For some children, all the mentor needs to do is check the answers, others need more help," explains Jerald Lim. "If that's the case, the pupil works on the homework together with the coach." Generally, one adult mentors one pupil. This strong focus on individual needs and the close attention paid to the children are part of the EBees concept. "It's a lot of work to provide one-to-one mentoring. But experience shows that this is the best way to help these children," says Jerald Lim after his two months with the EBees project. After the 90 minutes of studying, it is time for some enrichment activities such as music or sports, which help the children clear their minds. This change of pace has proven highly effective in motivating the children and is always well-received by the pupils after the strenuous studying.



Fun and games are all part of the mentoring program.

Understanding others

The young people from disadvantaged backgrounds participating in the EBees program face a number of challenges in their day-to-day lives. One of these is learning English as they may speak more of their mother tongue at home with their parents or grandparents. The city-state is home to different ethnicities and nationalities, where – similar to Switzerland – four official languages are used for verbal communication. English, Chinese, Malay and Tamil are the city-state's official languages. Because a large proportion of the Chinese population can trace their heritage to southern China provinces such as Fujian and Guangdong, a number of southern Chinese dialects such as Hokkien and Cantonese can be commonly overheard in everyday life, especially among the older generations. In an effort to promote the use of Mandarin Chinese, there has been a so-called Speak Mandarin Campaign launched by the government in the past. In addition to his mother tongue, Mandarin, Jerald Lim speaks two southern Chinese dialects – Teochew and Hokkien – at home while mastering English as the lingua franca at work. He also speaks some French thanks to his undergraduate university exchange program. "To be bilingual or, even better, multilingual, is a clear factor for success in Singapore – I would go as far as to say that it's a must," says Jerald Lim speaking from his own experience. One of his goals was therefore to get his pupils enthusiastic about languages during his time at EBees.

"Character development is just as important as knowledge."

Jerald Lim

It is not just because of the academic results that individual support is considered a key priority for the EBees project. The volunteers also serve as mentors, and are on hand to do more than just offer their pupils academic tuition. They also encourage good social skills and try to help shape the children's conduct. "Some of the children can be rowdy at times, especially the boys," says Jerald Lim. "If they misbehave or affect the learning of others, the mentor needs to intervene and serve as a role model, exercise a corrective influence and lead by example. Setting an example of polite and proper behavior for his pupils was therefore just as important to Jerald Lim as sharing his knowledge with them. "Cultivating good characters in these children will bring them further in their personal and working life," says Jerald Lim with conviction. ▶



A tried-and-tested methodology: children and young people benefit from the knowledge and experience of young adults.

The limits to what is possible

Jerald Lim's multicultural experiences from the international environment at LGT Bank Singapore, and his regular interaction with overseas colleagues were also highly valuable for the children in the EBees project. For instance, he was instrumental in bridging communication gaps between the children and a young Australian volunteer. However, the amount of knowledge that he was able to share with the children during his work with the program was limited, notwithstanding the two months he spent there. "As a mentor, my goal was to make a difference to the children I work with in that short period of time. More could have been achieved to help them with their schoolwork and mold their characters if given more time." Jerald Lim's overall assessment of the program is nevertheless very positive. He was particularly struck by the children's proactive attitudes. Despite their relatively modest backgrounds, they are always cheerful and want to make something of their lives. "Young children are the future pillars of our society," Jerald Lim says quoting a common Chinese saying. "Thanks to the employee volunteering opportunity offered by LGT, I was able to make a small contribution to shape the next generation of young Singaporeans." ◆

LGT Employee Volunteering Program

Through the Employee Volunteering Program (EVP), LGT encourages its employees to get involved with selected organizations focusing on education, the environment and social issues. Participation in the program ranges from occasional commitments through to long-term involvement in projects. To date, over 120 employees have participated in the program. Since 2012, the EVP is also part of the Graduate Program for university graduates. As part of a "social week," graduates can gain experience in a different social environment and broaden their range of experience through interaction with people from a variety of backgrounds.

<http://www.carecorner.org.sg/ys.html>

<http://slprojecthuc.weebly.com/ebees-programme.html>

“For us, sustainability means conducting our activities in a socially responsible manner and with a long-term, holistic view.”

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

Our memberships

LGT is involved in numerous international associations, organizations and networks in order to make a contribution to sustainable development. The most important memberships are:

UN Global Compact

The United Nation's corporate social responsibility network and a voluntary initiative to promote the social engagement of businesses. Companies commit to recognizing, supporting and implementing the UN Global Compact's ten principles in the areas of human rights, labor, the environment and anti-corruption.

www.unglobalcompact.org

This sustainability report from LGT serves as a progress report under the United Nation's Global Compact.



UN Principles for Responsible Investment (UN PRI)

This network of international investors, supported by the United Nations, promotes responsible investment and strives for exemplary corporate governance in constructing portfolios according to ESG criteria.

www.unpri.org



CDP – Driving sustainable economies

This independent, non-profit organization champions the reduction of greenhouse gas emissions and promotes sustainable water use by businesses and cities.

www.cdproject.net



European Sustainable Investment Forum (Eurosif)

Europe-wide network and think-tank. Its mission is to promote sustainability through European financial markets. Members include institutional investors, financial service providers, academic institutes, trade unions and non-governmental organizations (NGOs).

www.eurosif.org



Forum Nachhaltiger Geldanlagen (FNG)

Industry association promoting sustainable investment in Germany, Austria, Liechtenstein and Switzerland.

www.forum-ng.org



Eurosif, jointly with FNG, awards the transparency logo for sustainable mutual funds, among them LGT's sustainable investment funds.



Swiss Sustainable Finance (SSF)

Central information point for all questions relating to sustainable financial services in Switzerland. The association unites providers of financial and other services, investors, universities and higher education institutions, the public authorities and other organizations, with the aim of promoting sustainability principles in all financial services and making Switzerland a leading center of sustainable finance.

www.sustainablefinance.ch



Asia Corporate Governance Association (ACGA)

This independent, non-profit organization promotes the implementation of sustainable corporate governance practices in companies and authorities throughout Asia and supports the long-term development of Asian economies and capital markets.

www.acga-asia.org



Verein für Umweltmanagement und Nachhaltigkeit in Finanzinstituten e.V. (VfU)

Network of financial services providers from Germany, Austria, Switzerland and Liechtenstein. Since 1995, the association and its members have been working to develop and implement innovative and sustainable solutions for financial services providers with the aim of encouraging the financial sector to contribute to sustainable development.



The Swiss Climate Foundation

An association of various major service enterprises from Switzerland and, since 2012, also from Liechtenstein. It has supported some 900 SME projects to the tune of CHF 12.75 million since being established in 2008. Since 2012, LGT has donated its net gains from redistributed CO₂ levies to the Swiss Climate Foundation.

www.klimastiftung.ch



Profawo

The aim of this non-profit organization is to provide professional childcare service solutions to complement family-based care and offer advice when needed to its members about balancing family and career.

www.profawo.ch



Our key performance indicators at a glance

		2014	2013	2012
Economic (page 8 ff.)				
Financial indicators				
Assets under administration	CHF m	128 795	107 319 ²	102 118
thereof client assets under administration	CHF m	125 786	104 501 ²	99 448
thereof LGT's Princely Portfolio	CHF m	3 009	2 818	2 670
Total operating income	CHF m	1 010	895	957
Group profit	CHF m	165	139	214
Appropriation of Foundation earnings and dividends	CHF m	-100 ¹	-100	-206
Group equity capital after appropriation of Foundation earnings and dividends	CHF m	3 354	3 216	3 084
Total assets	CHF m	35 533	28 312	27 099
Ratios				
Tier 1	%	18.4	21.3	21.5
Cost/income	%	75	77	65
Rating³				
Moody's		A1	A1	Aa3
Standard & Poor's		A+	A+	A+
Ecological (page 16 ff.)				
Total energy consumption	MWh	13 089	13 848	13 935
Electricity	MWh	10 501	10 754	10 592
Heating energy	MWh	2 588	3 094	3 343
Paper consumption	Tonnes	156	125	96
of which FSC paper	%	100	100	100
of which 100% recycled paper	%	70	71	61
Waste	Tonnes	247	262	258
Water consumption	m ³	21 572	19 941	38 666
CO ₂ emissions	Tonnes	2 575	2 479	2 931
Social (page 22 ff.)				
Headcount (FTEs)		1 993	1 839	1 748
of which women	%	38.6	37.4	36.6
Part-time headcount		197	173	161
Number of apprentices		26	30	30
Average years of service	Years	8.8	8.8	8.6
Training costs per employee	CHF	2 126	2 178	2 010

¹ Proposed² Adjusted for reclassified special mandate³ LGT Bank Ltd., Vaduz

Report profile

The LGT sustainability report has been published every other year since 2012. This report, the second of its kind, documents key sustainability performance for the 2013 and 2014 financial years and, unless stated otherwise, relates to LGT Group. Each financial year begins on January 1 and ends on December 31. The structure of this report is based on the internationally recognized guidelines of the Global Reporting Initiative (GRI).

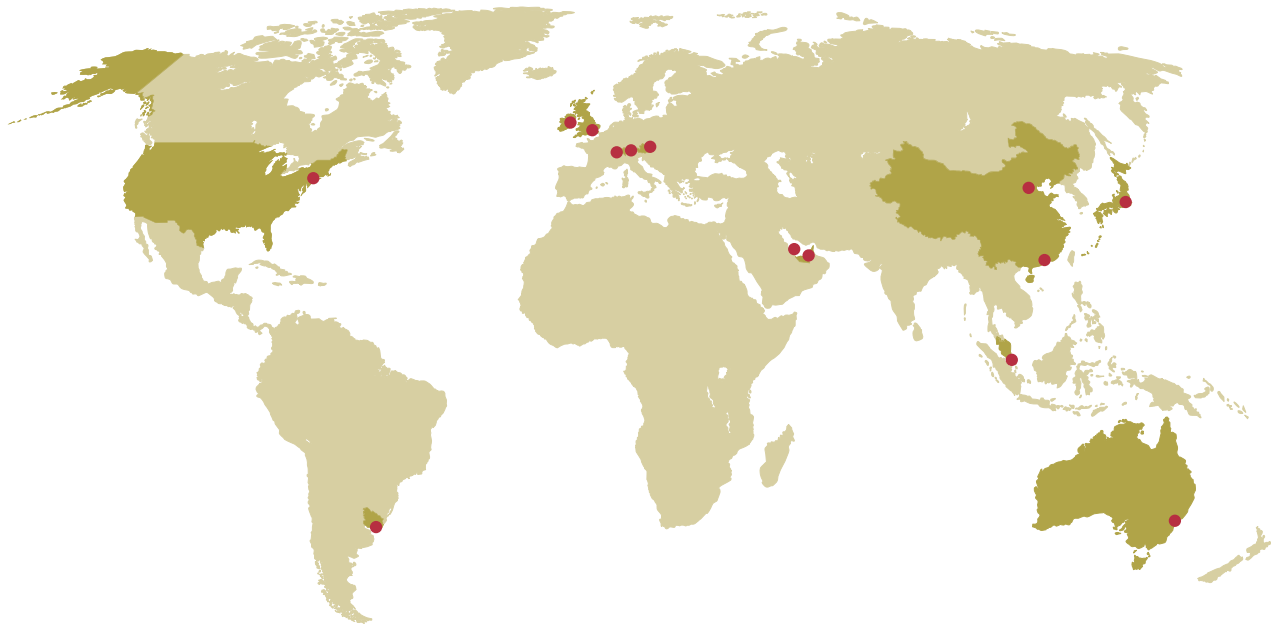
The key performance indicators listed in the report were mainly collected from database extracts available across the Group. Location-specific key performance indicators, such as environmental data in particular, were prepared by the local contacts for the relevant departments. There are comparative values from the previous periods for most of the data.

The German association Verein für Umweltmanagement und Nachhaltigkeit in Finanzinstituten e.V. (VfU) standard for environmental reporting of April 2011 forms the basis for the calculation of emission values.

The report can be downloaded from www.lgt.com as a PDF file. The guidelines of the Global Reporting Initiative can be downloaded from www.globalreporting.org.

This report contains forward-looking statements based on expectations and assumptions. Various factors may cause the actual results to deviate from these estimates.

International presence



Europe

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

Asia

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

Australia/Oceania

Australia, *Sydney*

America

United States, *New York*
 Uruguay, *Montevideo*

Middle East

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

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



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Franz Anton von Scheidel, detail from "Depictions of conchiliae in watercolor after Johann Carl Megerle von Mühlfeld (1765–1840)," late 18th century

LGT Bank Ltd.

Herrengasse 12, FL-9490 Vaduz
Phone +423 235 11 22, info@lgt.com

LGT Bank AG**Zweigniederlassung Österreich**

Bankgasse 9, A-1010 Vienna
Phone +43 1 227 59-0, lgt.austria@lgt.com

LGT Bank (Switzerland) Ltd.

Lange Gasse 15, CH-4002 Basel
Phone +41 61 277 56 00, lgt.ch@lgt.com

LGT Bank (Hong Kong)

Suite 4203, Two Exchange Square
8 Connaught Place Central, Hong Kong
Phone +852 2868 0201, info@lgt.com

LGT Bank (Singapore) Ltd.

3 Temasek Avenue, #30-01 Centennial Tower
Singapore 039190
Phone +65 6415 3800, lgt.sg@lgt.com

LGT Group Foundation

Herrengasse 12, FL-9490 Vaduz
Phone +423 235 11 22, lgt@lgt.com
UID: CHE-208.624.214

www.lgt.com