

llbvoices



Content

3	Editorial
4	Introduction online magazine
6	New members of the LLB Board of Directors in focus
10	Financial coach
13	Business women after work talk
15	Project Compass: Interview with Stephan Rügger
19	Design Thinking
22	Review of Group Night
27	Greetings from Dubai
30	Means of travel payment
32	Time travel in Salzburg
36	Travel tips lake Zurich region
39	Commitment with impact
41	Feedback

Editorial

Dear Colleagues,



Digitalisation has already had a noticeable impact on our world, and it is also a major focus for LLB. Against this backdrop, I'm thrilled to welcome you to the LLB Group's first digital employee magazine.

The format isn't the only thing that's new – the name is, too. But one thing hasn't changed: "LLB Voices" will continue to provide you with the latest news about LLB. And it will feature plenty of personal stories, too. In this edition, we take a trip to visit our colleagues in Dubai, where Piyush Bhandari shows us what his typical working day looks like in the desert city. We also direct our gaze to Switzerland, where our newly elected board members, Nicole Brunhart and Christian Wiesendanger, are based.

In an interview for the magazine, they introduce themselves and tell us what they are looking forward to in their new roles. But before you dive in, be sure to watch the personal message from our Chief Digital & Operating Officer Patrick Fürer.

I hope you enjoy exploring the new "LLB Voices"!

Gabriel Brenna
Group CEO



[› Go to the video](#)

Revealed: the new name of our digital in-house magazine

The Editorial Team is proud and delighted to officially announce the new name of our freshly christened in-house magazine.

By Elena Betz

First and foremost, a big thank you to everyone who took part in our naming contest and submitted their creative suggestions. The response was overwhelming, and selecting a winner from the many fantastic ideas was quite a challenge.

After carefully considering all of the suggested names, we are delighted to announce the winner. From now on, our in-house magazine will be called "**LLB Voices**".

The credit for this name goes to Thomas Kuster. Congratulations, Thomas – we hope you enjoy your hot air balloon ride!



Thomas Kuster is happy about the voucher for a balloon ride.

The name won us over with its significance and its ability to reflect the diversity of our workforce. "LLB Voices" will speak for each and every one of you, representing your opinions, your experiences and your stories. This in-house magazine is intended not just to keep you abreast of the latest developments, but also to spotlight your contributions and ensure your voice is heard.

New: We're going digital ...

The new name also symbolises the start of a fresh journey. "LLB Voices" will now appear three times a year in digital form. The online magazine will be available on the intranet and will be published in March and June. And we're also thinking of publishing a special themed issue every September. We are thereby providing an engaging digital reading experience with a variety of content such as articles, videos, picture galleries and audio content. Our aim is to offer a broad spectrum of content that caters to your individual tastes. Expect interesting articles, relevant info from the LLB Group, and exciting stories.

... but there'll still be a traditional print version

While we'll be concentrating mainly on our digital version, we'll also be publishing a printed issue every December. This is a special treat for all those who prefer the feel of a glossy magazine in their hands. We'll be sure to conjure up something special for each issue – you won't be disappointed!

Of course, our retired employees will also still have access to both the print and digital versions of "LLB Voices".

And we'll also be involving our international locations more to ensure they're given a voice as well. Like the Nostalgia issue, our in-house magazine will also be published in English to foster a sense of unity throughout the Group.

Let's embark on this exciting new journey together and make "LLB-Voices" something truly amazing.

We look forward to receiving your feedback at communications@llb.li

Spotlight on the LLB's new board members: an insight into their thoughts and plans

At this year's annual general meeting, two new members were elected to the LLB Group's Board of Directors: Nicole Brunhart and Christian Wiesendanger. Both have a wealth of experience and expertise that will contribute to the further growth and success of the LLB. In the following interviews, they talk about their thoughts, their goals and what they are most looking forward to in their new role.

By Elena Betz



Christian Wiesendanger and Nicole Brunhart

What makes the LLB special to you?

Nicole: The LLB embodies all the values and principles that I hold dear and firmly believe in. As a Liechtensteiner and the daughter of a long-time LLB banker, I've been familiar with the Bank since I was a child. I admire how the Bank successfully blends tradition and innovation. And I also appreciate its transparency and fairness towards clients. Having been in charge of pricing at an asset management firm, I'm very interested in fee models.

The LLB is leading the way here with its transparent and client-oriented models. I've also been very impressed by the LLB's commitment to sustainability. As a mother and godmother, I often think about how our behaviour today will impact the future. With its ACT-26 strategy, the LLB has sent out a clear and relatable message. I believe this is crucial to safeguarding our long-term future.

Christian: The LLB has a strong culture, an excellent reputation and an exciting business model with the Private and Corporate Clients Division in Liechtenstein and Eastern Switzerland and the International Wealth Management Division. These factors, coupled with its considerable size, provide solid foundations for further organic growth.

How do you plan to contribute as a board member?

Nicole: After going to school in Vaduz and taking an interesting course of studies at uni, I gained valuable experience in the finance industry through various roles in strategic consulting and asset management. In the last few years, sustainability has also been a big part of my work. As a member of the board, I'm really looking forward to applying my strategy development expertise in the area of asset management and wealth management, as well as drawing on my operational experience gained as part of the management team of a global financial infrastructure company.

Christian: I'm looking forward to supporting the growth of the LLB Group with my extensive expertise from 20 years in bank management and in Swiss and international wealth management in particular.

How do you assess the potential of the LLB, particularly in terms of market expansion in Switzerland?

Nicole: I think it's great that the LLB has decided to redefine its strategy for Switzerland and build upon Bank Linth's history and potential. The Swiss market is not only one of the most important ones for private banking, but also offers us opportunities in corporate banking. The LLB aims to position itself here as a local, competent and fair partner, which I find extremely positive. I also think that we can appeal to many investors with an affinity for sustainability with our willBe offering and our sustainable positioning.

Christian: The LLB has already laid solid foundations, and there is considerable scope for further growth. With its excellent reputation and the established retail and corporate banking of the former Bank Linth, the LLB is perfectly positioned to continue growing in Switzerland, especially in the area of wealth management. Our reputation as a trustworthy and competent partner for wealth management will help us attract new clients and enhance our market presence.

What do you think will be the biggest challenge for the LLB in the coming years?

Nicole: There are indeed a number of major challenges, but they can also bring opportunities. If we divide the challenges into external and internal areas, at an external level I see the geopolitical situation, cyber risks, changing regulatory frameworks and advancing digitalisation as significant challenges for all of us. Especially in the area of digitalisation, it is of great importance to be close to clients and to offer different models that meet their needs.

Internally, we as the LLB have recently started implementing numerous innovations and expansion projects. These measures are important and right, but require a lot of commitment from our organisation and our staff. On behalf of all my colleagues, I would therefore like to express my heartfelt gratitude for the willingness of our staff to embark on this journey together with us.

Christian: I think one of the biggest challenges will be to strike a balance between greater digitalisation and further growth, especially in international wealth management, while also making sure that we preserve our unique corporate culture. After all, our culture has played a vital role in the Bank's outstanding reputation.



Nicole Brunhart, Thomas Russenberger, Chairman of the Board Georg Wohlwend, Christian Wiesendanger, Leila Frick-Marxer and Vice Chairman of the Board Richard Senti (from left).

What are you most looking forward to in your new role?

Nicole: As a Liechtensteiner, I am deeply honoured and delighted to be serving in this capacity for a Liechtenstein institution, especially the LLB, due to my personal connection with the Bank. It is also an opportunity for me to give something back to the country. And I am equally excited about coming back to Liechtenstein more, seeing my family and catching up with old and new friends.

But above all, I'm looking forward to working with my fellow board members and the employees at the LLB, some of whom I've known and respected for a long time and others I've just recently met.

Christian: I am most looking forward to working with the Board of Directors and getting to know my new colleagues at the LLB better.

What are your main strengths?

Nicole: My academic background and professional experiences, along with the influence that certain individuals have had on me in life, have allowed me to gather valuable strategic and operational insights and develop as a person. I believe the LLB can benefit from my energy, passion, personal experiences and practical specialist expertise.

Christian: Firstly, my curiosity and my desire to understand things, be it people or concepts. Secondly, my ability to see the bigger picture in a strategic sense. And thirdly, my desire to put plans into action.

Who would you most like to be stuck in a lift with?

Nicole: There are many fascinating candidates out there. But if I had to choose one, I'd pick Elon Musk. I'd like to hear his views on the future of banking products and how client behaviour might evolve.

Christian: Even after 24 years of marriage, I would still choose my wife. Or maybe one of my classic cars – though that might also be the reason why the lift got stuck.

What do you still want to tick off your bucket list?

Nicole: There's so much I still want to do. I'd love to go on an African safari with my family and see wild animals in their natural habitat.

Christian: Passing on what I've learned in life, travelling – especially in South America – and finally understanding the concept of quantum gravity in my original subject of physics.



Group CEO Gabriel Brenna with Christian Wiesendanger, Nicole Brunhart and Chairman of the Board Georg Wohlwend

Financial coach – promoting financial literacy among young people

We are actively committed to the financial education of children, which is why we have launched the financial coach initiative. As the oldest bank in Liechtenstein, we see it as our duty to teach young people about responsible money management. Marie Müller from the Group Sponsoring & Live Experience Marketing Team is closely involved in the project and was happy to answer some questions about this unique initiative.

By Bernhard Lendi



How did this new educational initiative come about?

Recognising that financial literacy is rarely, if ever, addressed in the school curriculum, we felt compelled to take action. We're firm believers that sound money management is a skill that should be taught, given its importance to leading a responsible and debt-free life. And saving for the future is particularly important in this sense.



Katrin Gerster

"It's nice to see how receptive the teachers are and how eager they are to participate in our pilot project."



Samuel Kaiser

"I was sold on the idea from the beginning, and I love sharing my knowledge with the younger generation."

How does financial coach work?

Financial coach is aimed at fourth- and fifth-year primary school pupils. We offer classroom sessions and a 90-minute learning programme, which also includes games to make it more fun. The pupils are taught about basic economic principles and how to manage money properly. The course is delivered by our colleagues, Katrin Gerster and Samuel Kaiser, who explain the content in a clear and engaging way that resonates well with the young audience. We have developed this educational programme in collaboration with the Liechtenstein Bankers Association.



Chantall Boso

“The kids are all ears. They hang on our every word, get involved and ask great questions.”



Fabienne Sprecher

“We were thrilled with the positive feedback. It would be fantastic if we could also get teenagers or adults interested in what we're offering.”

Why is the LLB championing this cause?

We believe we have a social responsibility to support young people when it comes to questions about money and finance. We are the first and so far the only bank in Liechtenstein to actively promote financial literacy among the younger generation. We believe that a well-educated youth holds the keys to our future. With financial coach, we want to contribute towards making this vision a reality.



Katrin Gerster and Samuel Kaiser at the first implementation of the financial coach in Eschen.

How has the programme been received by the schools?

The project is still in the pilot phase. Two school classes from Unterland have already attended our sessions at the Eschen branch. The success of our initiative and the positive feedback from the pupils have encouraged us to keep forging ahead with it. In addition to covering more school classes from Unterland, we are also planning to roll out the programme in Oberland, where the sessions will be held at our Vaduz branch.

More information about the topic

Two of our apprentices worked with the aha youth association to record a podcast episode on the topic of financial education.

Have a listen for yourself!

The podcast is only available in German.

[AHA Backstage #43: Geld](#)

LLB: the bank for women in business

This year's LLB Business Day Award will be presented on 27 September to a woman who has made a remarkable career comeback after a break. Inspiring role models can be nominated before 30 June. Following April's packed-out After Work Talk for women in business, this is another event where the LLB will present itself as an attractive employer that is committed to diversity and equal opportunities.

By Gernot Bilz

The After Work Talks for women will now be held regularly as LLB networking events. They will centre around keynote speeches on interesting topics for female leaders and will also serve as a platform for the winners of the LLB Business Day Award in future. This award is being presented by Natalie Flatz, Head of International Wealth Management at the LLB, during the Business Day for Women at Vaduzer-Saal this year. It will go to a woman who has made a successful comeback after a lengthy break. Nominations can be submitted by email to info@businessstag.li before 30 June.



The substantial interest in our networking events for women in business demonstrates that the LLB is truly committed to diversity and equal treatment.

Natalie Flatz, Head of International Wealth Management at LLB

Women and prejudices

At the first After Work Talk for women in business, on the topic "Unconscious bias: Through which glasses do we see the world?", Dr Ines Hartmann from the University of St.Gallen's Competence Centre for Diversity and Inclusion (CCDI) impressed around 60 female networkers from the business world with a keynote speech on the importance of unconscious biases. According to the CCDI's Co-Director, these biases affect our ability to make rational and fair decisions. On the other hand, they also help to make quick decisions. "It is important that we aren't too quick to pigeonhole people," emphasises the scientist. "Women are more likely to be disadvantaged by biases in leadership positions and on their way to the top. One of the reasons is that most leadership teams still tend to be male-dominated, and they unconsciously prefer individuals who are similar to them."



At the LLB's After Work Talks, women in business come together for keynote speeches and networking.

Women's business forum

In contrast, the Business Day for Women, being held on 27 September in Vaduz, will be female-dominated. The LLB Business Day Award is being presented there for the seventh time. Speakers include the investor and philanthropist Carolina Müller-Möhl, as well as Katharina Mayer, founder of the startup Kuchentratsch, a social bakery in Munich where grandmas and grandpas bake and sell around 700 cakes together every week.

The LLB has been supporting Liechtenstein's most important networking event for women since 2017, including with the presentation of the LLB Business Award. Each year, around 30 candidates from Liechtenstein, neighbouring Switzerland, and Vorarlberg apply.

LLB: equal opportunities for everyone

The LLB has been committed to diversity among its employees for years already. A diverse workforce, in which everyone enjoys equal opportunities, gives the LLB access to a large pool of talent with complementary skills and experiences. The LLB in Liechtenstein has been awarded the "We pay fair" label by the University of St.Gallen (HSG) for its commitment to pay equality between men and women. A daycare centre, as well as attractive remote working, part-time work and holiday arrangements, are further pillars of the LLB's diversity efforts. In particular, these measures are intended to make it easier for female employees to return to work with a modern employer.

Important dates and links for women in business

- ◆ 27 September 2023: Business Day for Women, Vaduz www.businessstag.li
- ◆ The world of work at the LLB: www.llb.li/karriere
- ◆ HSG Competence Centre for Diversity and Inclusion (CCDI): www.ccdi-unisg.ch

Setting sail with a clear goal

A compass – the image being used to symbolise our strategy update for the Swiss market. And there couldn't be a more fitting image, as “implementing it certainly requires a sense of adventure,” says Stephan Rüeegger, Strategy Team Leader.

By Cornelia Zeh

On 2 May, the LLB Group announced the strategy for the Swiss market together with Bank Linth. Bank Linth is playing a pivotal role in it, as the services in the private and corporate clients, private banking and EAM business in Switzerland will be expanded based on its strengths. A Strategy Team has been formed to implement the strategy and is being led by Stephan Rüeegger. We caught up with Stephan to find out more.

Stephan, first of all, congratulations on your additional role as Strategy Team Leader. An exciting job, for sure. What do you think the biggest challenges will be?

Bank Linth makes a substantial contribution to the LLB Group's result. We want to increase this contribution – and that is our starting position.

We need to distinguish between two aspects: “run the bank” (i.e. our current day-to-day operations) and “change the bank” (i.e. where we are heading in the future). I believe that balancing these two is undoubtedly one of the biggest challenges, alongside the time factor. Some issues also require a certain amount of preparation time and thorough clarification before we can even start to look for solutions, let alone communicate them. Here, too, I ask for the patience of all our employees.



Stephan Rüeegger, Strategy Team Leader

In terms of our day-to-day operations and existing clientele: How exactly do we achieve this balance that you mentioned?

There are, of course, some issues that are difficult to define or for which an immediate solution has to be found. As before, operational matters will still need to be coordinated with the line managers or the Board of Management. But if an issue is relevant to the future, it must be coordinated in the Strategy Team.

Of course, a practical solution sometimes needs to be found right away, even if we know it might have to be changed again in the course of implementing the strategy. This calls for flexibility from all of us.

It is important that employees talk to someone from the Strategy Team if they have any doubts or are unsure about anything. We will look into these issues individually and prioritise accordingly.

**Strategy for the Swiss market – the key points:**

The private banking and corporate clients business and the business with external asset managers will be expanded, building upon Bank Linth's strengths. The private clients business will remain a central pillar. Bank Linth's market area is being expanded with two new locations in Zurich and St.Gallen. As part of the rebranding, the LLB Group will operate under the umbrella brand "LLB".

Can you give us some examples of issues that you're currently working on as a priority?

The top priority was to establish and coordinate the basic structure of the Strategy Team. This was necessary before we could start the implementation process. Some of the things we're planning will take a long time to prepare.

We are working intensively on infrastructure and recruitment issues. For example, we have already received some applications after the strategy communication. And we've also started planning the two new locations in Zurich and St.Gallen, of course. It sounds simple: we're opening two new sites. But it's more complicated than most people might think. We need to think about how these locations will be integrated into the current operations in a legally compliant way. Thus, you can see that there are a lot of issues and requirements for which we first need to do all the groundwork. Just as the world continues to turn, the project will continue to evolve and will therefore keep influencing the implementation of our strategy as we go along.

Do any of the issues overlap with ongoing Group projects?

Absolutely. One of these is the LLB.ONE programme, as it will influence how we work in the future.

There are also some overlaps in the client streams. Here, it is important that we develop a clear target operating model (TOM) that regulates the work between the individual segments on the one hand, and between Bank Linth and the LLB in Liechtenstein on the other.

There are also some overlaps related to rebranding. And for Bank Linth, the name change also has to be coordinated with the rebranding efforts. These are just some examples of crossovers between different areas.



“We have a unique opportunity to shape our future.»

Stephan Rüeegger

Let’s talk about the Strategy Team. How is it composed?

The project is currently divided into ten streams. Four of these are dedicated to the four client segments “Direct Clients”, “Private Banking”, “Corporate Clients” and “External Asset Managers”.

Two other streams are “Recruitment” and “People and Change Management”. In the latter, the aspects of running the bank and changing the bank converge. In this stream, we actively address uncertainties, resolve open questions raised by employees, and also consider their professional development aspirations.

In the “Marketing & Communication” stream, the marketing strategy for the Swiss market is being developed in line with the rebranding of the LLB Group and the umbrella brand “LLB”. The new LLB (Schweiz) AG will obviously be positioned differently in Switzerland than LLB in Liechtenstein. This needs to be taken into account. The “Renaming” stream specifically deals with the name change of Bank Linth LLB AG to LLB (Schweiz) AG.

The “CFO” stream relates to the overall bank management. But other questions are also clarified here, such as how we can grow our corporate clients business and finance it.

In the “Locations and Infrastructure” stream, the focus is not just on the existing locations but also on the launch of the two new sites in Zurich and St.Gallen.

The Steering Committee consists of representatives from the Group Board of Management and the Bank Linth Board of Management, who approve important decisions and set the direction.

These individual streams will not work in isolation – many issues will be dealt with across different streams. And depending on the issue, different employees will be involved in the individual streams.

What do you think are the most important changes for Bank Linth?

The biggest change for Bank Linth is the transition from a local / regional bank to a larger institution with locations in Zurich and St.Gallen. For us, this means that we are not only expanding geographically, but that we will also be addressing a client base with different needs in the future.

We have to rethink our entire positioning – including the client segments that are new to us – but without neglecting our existing and most important segments.

We are about to embark on a journey together. Is there anything else you’d like to share with us?

We are venturing into unknown territory together. I find that exciting. I can sense a lot of energy – that’s encouraging. Of course, there are also moments of frustration, I understand that. Ultimately, we all want to get ahead. But things don’t always progress at the desired or expected speed, or it

sometimes requires an unplanned change of course. You have to be able to deal with these setbacks, or learn how to deal with them. It really is a journey. Columbus also set sail with a goal but without knowing exactly where he'd end up or what he would find there. Nevertheless, he set sail and was convinced that there was something to discover there and that the voyage would be successful.

Unlike Columbus, we have a clear goal in mind, and we work out the way to get there in the Strategy Team. I am convinced that if we all pull together, we will be successful. And every single employee is important. Because only with all of them will the implementation of the strategy be a success.

Design Thinking: transforming ideas into solutions

Our Young Talents are eager and driven university graduates who are given the chance to experience the world of the LLB and take their first steps on the career ladder.

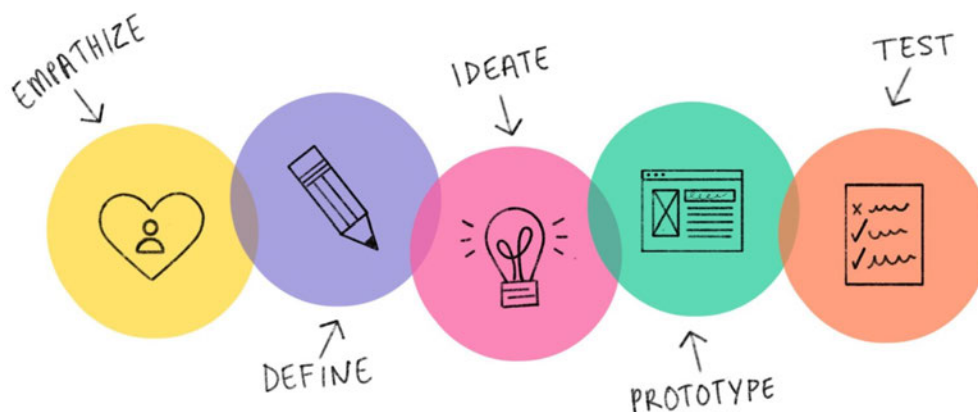
By Cornelia Zeh

Over a period of one to one-and-a-half years, these young professionals work in various departments and areas within the LLB. Be it Private Banking, Asset Management, Corporate Development or Compliance – they don't just learn about these different areas, but also take on responsibility. During this programme, they also learn more about the design thinking process and use the method to develop innovative ideas for new products and services for the LLB Group.

What is design thinking?

Design thinking is a sequence of work stages that allows a team to solve a fundamental problem innovatively or come up with a new invention. It involves considering as many perspectives as possible, particularly those of (future) users. The process alternates between creative techniques and analysis phases. In other words, design thinking is a creative innovation process in which client-centric solutions and ideas are generated by a team that is as diverse as possible.

Design Thinking Process



But above all, design thinking requires one thing: an open-minded and constructive attitude. Our Young Talents, split into two dynamic teams, tackled design thinking head-on in order to demonstrate this openness and creativity in action.

Pitch No. 1: SmartStart



With a clear goal to become the number one in the region, we ventured into bold territory: young people. Welcome to the design thinking project “SmartStart”.

The SmartStart Project Team’s target audience were young adults. The idea was to get them interested in the topic of investing while also making a regional contribution towards the financial literacy of the younger generation. The team developed a guide in close collaboration with the Private Banking and Basic Advisory teams. They also developed a complete concept, from client acquisition (form with landing page) to sale (subscribing to an LLB fund with a starting credit of CHF 100). In addition, this detailed project involved gathering feedback from Marketing, Sales Management and Basic Advisory, clarifying various issues with Legal and creating a pricing concept.

Details of this pitch can be found on the [Intranet](#).

Pitch No. 2: LLB Liquidity Manager



We used the design thinking approach to develop the Liquidity Manager. The client can see their unused liquidity in the tool and invest it in a personalised and sustainable way. The Liquidity Manager is promoted in the online banking system and refers the user to existing LLB products.

The Liquidity Manager Project Team has developed a tool that shows clients the potential returns they could earn. The client’s unused capital over the past twelve quarters is shown in the tool as a graph. Unused capital is defined as the lowest private account balance in the period minus a safety buffer of CHF 20,000. This unused capital is then suggested to the client as a possible investment, with example calculations for potential returns based on the choice of investment and the horizon. The client can choose between a savings account, a fixed-term / time deposit or a fund. If they decide to invest, they are directed to the respective product in e-banking.

Details of this Pitch can be found on the [Intranet](#)

What’s next?

Both projects were presented to the management and all interested employees. It is nice to see that all of the solutions will continue to be developed collaboratively with the specialist departments.

For the SmartStart project, the feedback is currently being incorporated into the concept, and a client list is being created. These clients will be contacted during a pilot phase in mid-August. Congratulations to the team for their great work!

The Liquidity Manager Team is working on an order form for IT. At the same time, further LLB employees are being asked for feedback on the solution. The implementation is scheduled to start in early 2024.

It is great to see an idea slowly evolve into an actual product. We are excited to see what becomes of these two projects and we wish the teams all the best.



Our Young Talents from left to right: Fabian Bartholet, Timon Abramovic, Martina Freund, Joschka Kleinmann, Laura Marie Kerber, Robin Forster, Simone Bürzle, Hakan Genisel, Lina Madlener, Florian Alt, Valeriya Grytsay, Heinrich Wittek-Saltzberg, Sophie Veigl, Jan Gutjahr

Night of our LLB superheroes

“Night of our superheroes” – that was the surprise theme of this year’s Group Night. The LLB is an employer with sensational staff who accomplish a lot, tackle challenges head-on and look to the future with courage – just like superheroes! Reason enough for us to celebrate our employees.

By Bernhard Lendi

The Group Night took place on Friday 2 June at Vaduzer-Saal, against a backdrop of glorious summer weather, exquisite food and fantastic show acts. It was attended by around 850 employees – a new record. A few snapshots of the event can be seen below. One thing’s for sure: those who weren’t there really missed out.



Good mood at the aperitif



Gabriel Brenna welcomed the employees...



...and with the song “Heroes” by David Bowie the evening was opened atmospherically.



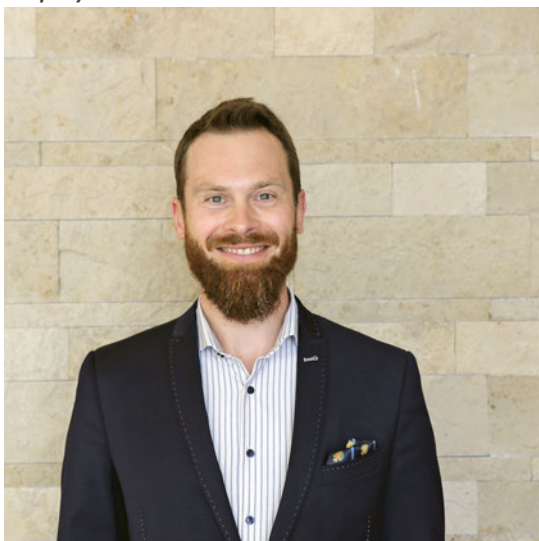
from left: Dieter Benz, Mark Walser and Sonja Hofstetter

Sonja Hofstetter, Project Manager in the Group Sponsoring & Live Experience Marketing department, is the person responsible for the LLB Group's biggest event. She makes up the core team together with Mark Walser and Dieter Benz. They can count on many hard-working helpers and external partners. Efficient, calm and collected, Sonja always stays on top of things. And she knows as soon as the Group Night is over, it's time to start planning the next one – and she's already got lots lined up. You can all look forward to the next Group Night in 2024.

What it takes to cater for the crowd of guests:

- ◆ 3'950 appetisers
- ◆ 60 kg of prawns
- ◆ 100 kg of meat
- ◆ 630 kg of vegetables and side dishes
- ◆ 1'700 desserts in a glass
- ◆ 85 kg of berries
- ◆ 1'500 pastries
- ◆ 524 bottles of water
- ◆ 97 litres of fruit juice and lemonade
- ◆ 246 coffees
- ◆ 349 bottles of wine and Prosecco
- ◆ 1'236 litres of beer
- ◆ 1'156 long drinks
- ◆ 650 working hours: catering staff on-site, plus preparation and clearing up

Employee testimonials



“The Group Night provides an opportunity to mingle and socialise with colleagues from other departments in a laid-back setting.”

Franz Spindler, Group Reporting, Vaduz

“The Group Night is a firm fixture in my calendar. It's an opportunity to see the whole LLB family again, which I really enjoy.”



Elke Zausnigg, Human Resources, Vienna



“The atmosphere at the Group Night was amazing, and it was cool to spend some time with my teammates outside of work.”

Kjetil Eberle, Institutional Partners, Vaduz

“A heroic evening with a lively atmosphere, delicious drinks and great music – the perfect evening to bust some moves on the dance floor.”



Janinne Mendes, Assistant Board of Management, Vaduz



"The LLB Group Night event gives me a great opportunity to meet my colleagues in person. We share and talk about travel plans, hobbies, family etc. which helps me connect to and know my colleagues better. As always, the decoration, food and music were unique. The theme 'Night of the Superheroes' and the speech from our CEO were very empowering."

Ramya Acharya, Client Support Team, Dubai

Superheroes for your office

Would you like a superhero cardboard cutout for your office? We're giving away these cool props. Contact us at sponsoring@llb.li by **20 July**. First come, first served! Once we've got back to you, you can pick up your personal hero and soon have one of eight superheroes standing proudly in your office.



Greetings from Dubai



The same company, but a different country, a different language, a different culture. How similar or different is working life at the LLB in the Middle East compared to back in Europe? We were curious to find out, so we asked Piyush Bhandari, Head of Private Banking ME - GCC + NRI, Dubai.

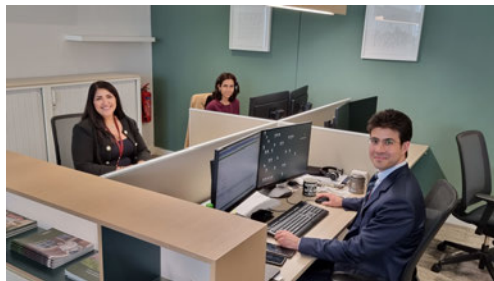
By Berit Pietschmann

For 55-year-old Piyush, a typical workday starts at 9 a.m. Since many clients aren't yet available at that time, he uses the first few hours of the day to take care of some routine administrative, reporting or compliance tasks. Meetings are also a regular part of his routine at Burj Daman, occupying many hours in his weekly schedule. His team has welcomed three new members in recent months, so a lot of time is also dedicated to onboarding them. Piyush is helping them get to grips with their new roles. The workday in Dubai should actually finish at 6 p.m. But because many client meetings aren't held until the evening, it often goes on longer.



Piyush Bhandari (far right in the picture) at the team meeting.

The building – a skyscraper, as you’d expect in Dubai – is shared with other companies from the financial industry. The premises itself aren’t much different from the ones in Vaduz or Uznach, for example. There’s an open-plan office with workstations for the team, along with several small meeting rooms and a larger one. The team leaders have their own offices, divided by a glass wall. Completing the setup is a small kitchen.



Of course, the heat can be an issue, especially when you’re working all day. Temperatures in Dubai can rise as high as 50 degrees Celsius during the summer. How do you cope with that? Piyush reveals the three main strategies: “Drink plenty of water, have the air conditioning on and, if possible, avoid going outside.”

This is also why the staff tend to drive to work or to client meetings. The average commute for the LLB team in the bustling metropolis takes between 15 and 20 minutes. “Dubai has a good public transport system. But you can’t really use it – it’s too hot to walk to or from the nearest stop. You can only really do that in the winter,” explains Piyush. And he should know. After all, he’s been living in the desert city for 30 years now.



Once a year, Piyush invites his team for a shared dinner. Their families are also welcome. In fact, Piyush's wife insists on it. "She says that, otherwise, we'd only be talking about work all evening," he laughs. She's probably not wrong, either. The evening is also sure to feature two of Piyush's favourite things: homemade cocktails and culinary delights from his native country, India.



Piyush regularly visits Vaduz. What's the most noticeable difference for him between here and Dubai? "In Liechtenstein, work is mostly about deadlines, routines and discipline. In Dubai, things tend to be a bit more laid-back. It's neither better nor worse, just different. It's what you'd expect from two different cultures." But there are no cultural differences between the two locations when it comes to the LLB's values. These values are also what convinced the finance specialist to join the LLB more than ten years ago instead of going to work for another bank: "People are appreciated here. Everyone is kind and respectful towards each other. That's something you don't really see very often at Asian or US banks."

My travel payment methods



Every year, we pack our suitcases and head off on a well-deserved holiday, whether by plane, car, camper van, bike or any other means. But a successful trip requires careful planning and preparation. One important aspect of this is choosing the best way to pay for things abroad. We've traditionally relied on cash, but is this form of payment even still practical in today's age? And what are the pros and cons of the different travel payment methods? Here are a few tips for your holiday.

By Angélique Hasler

Cash

In many countries around the world, cashless payments are becoming the norm. In the Nordic countries in particular, you hardly even need cash anymore. That's why the LLB now only offers British pounds, US dollars, euros and Swiss francs. All other currencies can be ordered through Swiss Bankers. Because these foreign currencies are ordered through a third-party provider, LLB employees no longer benefit from staff exchange rates or fee-free orders. When abroad, it is therefore recommended to obtain foreign currency from an ATM and to use the VISA debit card for payments whenever possible.

VISA debit card

To avoid any payment complications, check in "my cards" (online and mobile banking) whether geoblocking has been activated for your holiday destination before you go away. If not, activate it online and then deactivate it when you get back.

It's also a good idea to turn on push notifications for card payments made abroad. This way, you'll be notified about the transaction and the amount immediately after using your card. In the worst case, you can block the card and / or order a new one online or in the mobile banking app. Important: If you order a new VISA debit card, it will be sent to the cardholder's address.

Paying with your VISA debit card is the cheapest and most convenient option. Payments made in shops and restaurants or online are free of charge worldwide. And within Europe, the interbank exchange rate is applied when making purchases in the local currency rather than the card currency. When overseas, always select the local currency as the billing currency, as this is definitely the better option.

Cash withdrawals from foreign ATMs are not free for employees. There is a charge of CHF 5 per withdrawal. Here, too, be sure to charge the amount in the local currency.

Mobile payment methods

Mobile payment methods such as Apple Pay, Google Pay and other e-wallets are becoming increasingly popular. The VISA debit card can already be used with Samsung Pay and should also be supported by Apple Pay from summer 2023. Google Pay users will have to wait until autumn 2023.

Users of both Apple Pay and Google Pay can add the LLB credit card as a payment method.

Credit card

One of the biggest benefits of using a credit card to pay for things abroad is that it is accepted worldwide and you're guaranteed a replacement card within 48 hours no matter where you are. The primary card is free for employees. However, charges are always converted and billed by the credit card provider in the card currency.

Travel Cash card

Since the introduction of the VISA debit card, many people no longer even need a credit card. But if you still want some emergency funds or a backup in case you lose your VISA debit card, we recommend the Travel Cash card. If the card is lost or stolen, it will be replaced free of charge worldwide, along with any balance left on it. LLB employees can put funds onto the card free of charge. Important: The card cannot be topped up directly in the app. The Travel Cash card is available in CHF, EUR and USD.

We strongly advise using the card's app, as it offers many additional features, such as the ability to activate specific countries, unlike the VISA debit card, which can only be activated for whole regions. Push notifications can also be enabled.

Overall, the world of travel payment methods is changing. Greater digitalisation and the introduction of innovative technologies are offering travellers and holidaymakers new ways to pay. The best thing you can do to protect yourself is to always check your transactions. It is therefore important that you use the corresponding payment apps (credit card app, Swiss Bankers app, LLB mobile banking app, etc.), so that any unauthorised or incorrect transactions can be detected promptly..

No matter which travel payment method you choose, the most important thing is to enjoy your trip to the fullest and create some unforgettable memories. So, have fun packing and enjoy your well-deserved break – whether you're using traditional cash, our VISA debit card, or a mobile payment method.

A journey through time together in Salzburg

Salzwelten, Mirabell Gardens, Mozart's birthplace: In April this year, the apprentices from the LLB and Bank Linth went on a trip to Salzburg together. They were curious to know: Would a baroque old town still be enjoyable in the rain? And what surprises were in store from the third-year trainees who organised the apprentice camp? The travel report by Laurin Stocker and Luisa Geiger revealed: this excursion to Austria was both exciting and challenging for the apprentices.

By Luisa Geiger and Laurin Stocker

Day 1: It was exhausting

We were really looking forward to the four days in Salzburg. Our journey began on Wednesday morning, when we took the train from Buchs to Salzburg. On reaching our destination, we ate pizza so we'd have plenty of energy for what lay ahead in the afternoon: a scavenger hunt through the city. In pouring rain, we were sent from Mirabellplatz to the Nonntal district and back to Linzergasse, before eventually arriving at our hotel completely drenched. After changing into dry clothes, we went out to dinner at Fuxn, a traditional Austrian restaurant. When we got back to the hotel again, we all tiredly fell into bed.

Day 2: An exciting tour

On the second day, we took the bus and train to Salzwelten in Hallein. This salt mine, one of the oldest in the world, has been turned into a show mine. Instead of opting for a normal guided tour, we first took a small train down into the mine. The different salt chambers were connected by long, steep slides, and we even went on a boat ride through the underground cavities. On returning to Salzburg in the afternoon, our creativity was put to the test. We had the opportunity to showcase our social media skills with a video challenge at Mirabell Palace. The results can be seen on our Instagram page at [@llbminizuakunft](#).

After the challenge, we sharpened our teamwork skills by completing some tricky tasks in an escape room. In the evening, we enjoyed multiple courses of Austrian cuisine at the Augustiner Bräu tavern.



Our apprentices visiting the Salzwelten

Day 3: Visiting the LLB in Salzburg

On Friday, we visited LLB Austria in Salzburg, where we received a warm welcome from Ludwig Paischer and Thomas Menneweger. They gave us some interesting insights into how things work at the Salzburg office. We then enjoyed a guided tour and lunch at Hohensalzburg Fortress under sunny skies. In the afternoon and evening, we apprentices were left to our own devices.



Our apprentices with their colleagues in Salzburg

Day 4: Mozart is a must

We concluded our stay in Salzburg with a visit to Mozart's birthplace. Following this, we set off on our journey home with some great memories of our experiences and encounters over the four days. We all agreed: Salzburg was even better than we'd expected. The Organising Team also did a fantastic job – and the infamous Salzburg drizzle wasn't as bad as they say!



Our apprentices at the birthplace of Mozart



Joya Dubs, first-year apprentice Bank Linth

"The tour of Salzwelten in Hallein was fascinating. We ventured deep into the salt mine and learned about the history of salt and how it is mined."

"We had an awesome time together in Salzburg and experienced so much. What I enjoyed most about the apprentice camp was spending time with the Bank Linth apprentices."



Nadine Vogt, second-year apprentice LLB



Samuel Schreiber, third-year apprentice LLB

"My highlight of the camp was the visit to LLB Austria. Ludwig and Thomas from LAT gave us an exciting glimpse into their offices and activities. It was a great opportunity for us to share ideas, which I found very interesting."

Travel tips for the Lake Zurich region



Welcome to Rapperswil-Jona, the “Town of Roses” on the upper shores of Lake Zurich. Here, you’ll find a unique blend of culture, attractions, hiking trails and outdoor activities amidst a Mediterranean holiday atmosphere.

By Micheal Zehnder

Lake Zurich highlights for:

Families: Insel Lützelau



Lützelau Island, the smaller of the two islands on Lake Zurich, provides a wonderful opportunity to experience island life and create some lasting memories with your family. You can set up camp with your kids and savour the island's beautiful nature up close. A special highlight on Lützelau is the live music every Thursday, which provides a harmonious backdrop to your idyllic island retreat.

insel-luetzelau.ch

Gourmets: Restaurant Frohberg



The view here is spectacular all year round, whether in spring, summer, autumn or winter. Let your gaze wander over the shimmering waters of Lake Zurich and admire the majestic Rapperswil Castle while enjoying the local cuisine.

www.frohberg.ch

Thrill-seekers: Alpamare



If you're seeking thrills and adventure, be sure to visit Alpamare, the largest water park in Switzerland. Located in Pfäffikon, right by the beautiful Lake Zurich, it promises a truly exhilarating experience!

www.alpamare.ch

Peace-seekers: A bike ride around Obersee



Hop on a bike and explore the stunning surroundings of Obersee, the upper section of Lake Zurich. As you pedal along the causeway, you'll come across numerous serene spots inviting you to stop off and soak in the scene. One of these special places is the barbecue spot in Bollingen, situated right by the lake. Enjoy a well-deserved rest here and take in the magnificent mountain views.

History enthusiasts: Rapperswil's old town and its majestic castle



The heart of Rapperswil-Jona beats in its historic old town. The bustling Friday market is held here every week, enticing visitors with its regional delicacies. From the main square, 53 steps lead up to the castle, which offers a stunning panoramic view of the surrounding lakes and mountains. Encounter fallow deer at Hirschpark and enjoy the intoxicating scents of the rose gardens.

www.rapperswil-zuerichsee.ch/de/besuchen/oeffentliche-stadtfuehrungen



Michael Zehnder

- ◆ **I live in:** Rapperswil-Jona
- ◆ **I come from:** Rapperswil-Jona
- ◆ **My role:** Service Centre Team Leader
- ◆ **At Bank Linth since:** June 2007
- ◆ **My favourite quote:** "Whether you think you can, or you think you can't – you're right." (Henry Ford)

Making a difference

As part of the Group-wide sustainability project, there will be a focus on social commitment in 2023. The LLB Group will offer social volunteering for the first time.

By Paul Friedrich

Sustainability is not just in the LLB's DNA – it is also a core element of our ACT-26 strategy. We already uphold sustainable standards in all areas of our business – whether in our diverse range of products and services, our infrastructure or our procurement practices. We are now planning to introduce social volunteering, which will give every employee the chance to make a valuable contribution.

What is social volunteering?

Social volunteering involves employees supporting sustainable projects directly at ground level. Instead of the traditional approach of donating money, we'll be rolling up our sleeves and giving the most valuable thing we have: our time and effort. With the new initiative **LLB Helping Hands**, we will actively support pilot projects in Liechtenstein, Switzerland and Austria, each with a different focus ... but all with a meaningful purpose.



There will be a designated contact person in each country to oversee the planning, organisation and implementation of these pilot projects. Our Social Team currently consists of three people: Antonia Pipal (Liechtenstein), Yannik Ilkow (Switzerland) and Paul Friedrich (Austria).

How can you get involved?

Getting involved is easy. Our Social Team will keep you in the loop about the projects in your country and how to sign up. Spaces for the pilot projects are limited, but we still encourage everyone to apply. If you don't get a spot this time, don't worry – you'll have the chance to get involved in the next project day. But be sure to speak to your manager before applying.

Will I be given the day off for it?

Yes, the Board of Management has decided to free up some time for these pilot projects.

Do I need any specific skills?

No, the projects are selected in a way that allows everyone to participate. A little enthusiasm and a passion for charity work are all you need.

When does it start?

The project days are expected to take place in August or September. We are still planning the specific details. Once everything has been finalised, the Social Team will provide you with all the relevant information.

Feedback on “LLB Voices”



How did you like the first edition of “LLB Voices”?
What do you find particularly good – where can we improve?

Tell us what you think and send us an email to communications@llb.li.

The editorial team is looking forward to your feedback!



From left: Elena Betz, Angélique Hasler, Anja Koeder, Laura Romano, André Hilla, Steffen Sturm, Bernhard Lendi, Cornelia Zeh, Hendrik Idema

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Front Page

The cover shows the band Joe Dibritto, who entertained the employees at the Group Night 2023.

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