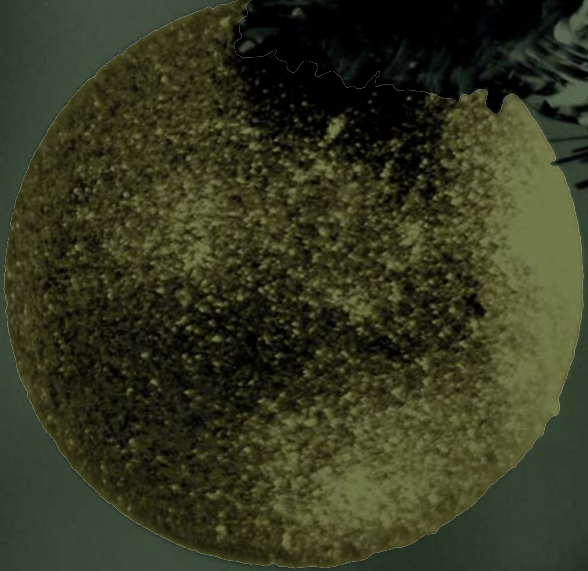


# llbvoices

The company newspaper of LLB Group  
No. 117 | December 2023



“Content is the  
Philosopher’s Stone,  
that turns all it  
touches into Gold.”





# Contents

<b>Editorial</b>	5
<b>The art of visual imagery</b>	6
<b>We are counting on you!</b>	7
<b>LLB's Portfolio Management: A portrait</b>	8
<b>Follow your order – Improving collaboration</b>	10
<b>Baking Christmas treats ...</b>	12
<b>New horizons: A look at our innovations</b>	14
<b>“LLB Helping Hands”</b>	16
<b>Using the sun as a power source</b>	17
<b>Personal highlights, key points, and a note of thanks</b>	18
<b>Passion and excellence – Values shared by LLB and a top athlete</b>	20
<b>Travel tips for Dubai and for the United Arab Emirates</b>	21
<b>Christmas traditions</b>	22

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To all active and retired employees

## Editorial

# Dear colleagues

The year is gradually ending, time for us to pause and review the past months. I'm impressed once again by everything we have achieved this year in furthering LLB's successful progress: the LLB Group's best annual and interim business results for over ten years, the communication of a new corporate strategy for the Swiss market, as well as key preparations for our entry into the German market, a modern uniform brand for the whole LLB Group, and the successful renaming of Bank Linth LLB AG as LLB (Schweiz) AG. In addition, we have made further progress in the successful implementation of LLB.ONE, wiLLBe, sustainability, the investment funds platform, and much more. We can be proud of attaining so many key milestones together.

In this special Christmas edition of "LLB Voices", we are going to look back on a few of the year's highlights and look forward to some of the exciting, new themes and projects in the coming year. It's again clear in this edition of our magazine what makes the LLB Group so successful, namely, you our employees, who live the LLB's values every day and make it one of the most trustworthy banks in the world. On behalf of the Group Executive Board, I would like to sincerely thank you all for your commitment and dedication.

I hope you will enjoy the articles and reports in this edition. I take this opportunity to wish you and your loved ones a joyous holiday season and a happy new year.



**Gabriel Brenna**  
Group CEO



# The art of visual imagery

The creation of a compelling visual identity is of decisive importance in enabling a brand to be firmly fixed in peoples' minds. But how can such visual imagery be successfully designed? The answer lies in capturing a "moment of trust".

By Remo Gmür

Instead of restricting ourselves to a rigid sequence of images, we produce living spaces, which serve as versatile backdrops for various themes. Our brand new LLB corporate imagery is characterised by humaneness, positivity, and the highest quality. It focuses strongly on the lifestyle of our valued clients. Every picture exemplifies authenticity and freshness – the capturing of a moment, informal and natural, in a predetermined living space.

The visual style is characterised by a warm aura, natural light, and a limited range of colours reflecting a green emphasis and clear contrasts. The protagonists are clearly in focus while the background details remain indistinct. The subject persons do not look directly at the camera, they are shown from a natural perspective, and their clothing is fashionable and appropriate.

The living spaces produced so far cover themes such as "at home", "outdoors in the forest", the sports of horse-riding and bicycle-racing, as well as "an art gallery". We have completed the photo shoots for our employer branding – you have seen the results on pages 2 and 3 of this magazine. At the end of October, we photographed various scenes at the business premises of our corporate clients and, in addition, there are photos of our business locations, all featuring our new logo.

Our objective: to capture positive, confidence-inspiring, and emotional moments and to integrate them in our photo database.



You can find even more insights into our visual world on pages 2–3 of this issue of "LLB Voices".

# We're counting on you!

It's definitely no secret any longer that recruiting the right people for the company in the highly competitive employment market is a real challenge. That's why, when recruiting new personnel, we would like to use your networks!

By Laura Romano

We need to use new and alternative methods of recruiting new employees. One of these alternative methods is our referral programme, which has already helped us to make 160 successful recruitments since 2018. A referral programme encourages existing employees to recommend potential candidates for vacant positions. If the recommendation leads to a successful recruitment, we thank the employee who made the recommendation with a reward starting from 2,500 Swiss francs.

An employee recommending someone to us knows exactly what kind of person we are looking for and who would fit in at LLB. Furthermore, employees, who actively participate in the referral programme, feel that they are identifying with, and making a contribution to the company because they are acting as LLB ambassadors.

## **David Gabathuler, joined LLB on 1 March 2023 as a UI/UX Designer**

Lukas Oberholzer told me about a job that was advertised in the UI/UX Department and urged me to apply for it. Besides listening to Lukas's positive descriptions, I carefully read the career page on the LLB website. I was particularly impressed and attracted by the Code of Conduct and the values described in it because LLB stipulated even stricter requirement than those proscribed by law. In the end, that induced me to apply for the job.

I think that the referral programme makes it easier to find qualified staff because this kind of candidate is not one of many applicants but someone

who has been recommended by an employee. And here the personal aspect of whether a candidate would fit in the team and suit the corporate culture is also of great importance. I could well imagine that, in this way, people are attracted who might not be reached through conventional job advertisements.

## **Cedric Kind, joined LLB on 1 April 2016 as a Relationship Manager**

I have already recommended four people from my personal network and three of them were successfully recruited. I'm pleased to recommend LLB because I think it is a very attractive employer with an excellent reputation and the whole package feels right. The referral programme acts an incentive to take a good look at your personal network to find suitable candidates – because, as an LLB ambassador, I myself have to be convinced by the person I am recommending. After all, it could reflect on me.



David Gabathuler



Cedric Kind

# LLB's Portfolio Management: A portrait

For decades, our Portfolio Management has focused on the careful appreciation of our investors' hard-earned money. Led by Markus Falk, our portfolio managers administer these assets every day with great dedication and elan. Even more reason, therefore, to provide a brief portrait of these "investment wizards".

By Hendrik Idema  
(in an interview with Simon Blaas)

Our portfolio management concept offers our clients numerous investment strategies, each presenting them with a choice of equity portions ranging between zero and 100 percent, and many different implementation options. Irrespective of whether investors are security conscious or investment opportunists, a made-to-measure strategy can always be designed for them along and across our investment policy. With their economic analyses, corporate analyses, and security recommendations, our ASM financial analyses form the basis on which the portfolio management team implements LLB's investment policy, the design of model portfolios, the monitoring of investments and risk control. Our relationship managers are responsible for providing clients with comprehensive care, strategy advice and reporting.

The Portfolio Management team supports the relationship managers in formulating individual investment proposals, making client visits, and supplying individual reporting and competition comparisons. In addition, they organise an "LLB market impulse" once every quarter and report on the positioning and performance of portfolio investments. During their daily work, our colleagues monitor contractual spreads, internal guidelines, and any existing restrictions. Further-

more, they conduct portfolio rebalancing measures, make reinvestments, and manage corporate actions. Implementing tactical decisions made by the investment committee forms an integral part of their activities. Based on the tactical decisions, the concrete weightings of asset categories within the portfolio are determined, whereby the strategic allocation forms the bandwidth for over, under and neutral weightings.

During the build up phase of an investment strategy, our innovative "Stepped investment" is the showpiece of our portfolio management. Thanks to the "anti-cyclical accelerator", which kicks in whenever there is a 10 percent price fall in







the MSCI World index, we invest exactly then when one's gut feeling would speak against an investment. During the market crash in March 2020, we were able to trigger the anti-cyclical accelerator four (!) times within a calendar month.

An investment in our portfolio management strategies always ensures an optimal relationship between risk and return, as well as a planned and compliant investment strategy.

**Did you know** that fund-supported asset management strategies are free for LLB employees? Including during the current investment plan promotion with an immediate credit voucher of up to CHF 2,000. So, what are you waiting for? Contact your relationship manager today.



# Follow your order – Improving collaboration

A key factor in caring for our clients is ensuring that our internal processes are well coordinated with each other.



Andrea Raich, LLB Payment Processing, explains the interrelations in payment processing to Mathias Müller and Natalia Weyringer, both from LAT.



Johannes Wolf and Marc Gehrig.

By Aude Latreille

The Follow your order programme involves the staff of the Group Shared Services Department getting to know their colleagues in the front divisions. The aim is to improve collaboration and to better understand the challenges facing each other to enhance cooperation. Learn more in the following interview.

## **What induced you to participate in the Follow your order programme?**

*Johannes Wolf:* At a workshop on the subject of “How can we be successful together in the future?” at the beginning of the year, we identified three core themes including “Within the group set up a close, personal exchange of ideas and experiences”. I went to Marc with this idea.

*Marc Gehrig:* I was really enthusiastic about Johannes’s idea. I’m convinced that, despite the continuing progress of digitalisation, collaboration is the key factor in achieving business success. We can have the best products, services, and processes, but without a well functioning collaboration between the front and back offices we will not be successful.

## **What are the benefits for clients?**

*Johannes:* Our maxim is: We are all jointly responsible for the efficient functioning of our business and only when our processes run smoothly can we deliver our services to our clients promptly and in the appropriate quality. Thanks to our exchange of ideas and experiences with Marc and his team, we have taken a major step towards fulfilling this maxim. And even while we strive to

improve efficiency and quality we don't forget to enjoy ourselves and have fun in our work.

*Marc:* The bank benefits from increased agility and flexibility. If you know each other personally and each other's concerns, collaboration is more pleasant and efficient.

**What's the next step with the programme?**

*Marc:* The programme is continuing. It is open to everybody in the LLB Group who wishes to learn about banking operations and who wants to make personal contacts and improve their own efficiency. We are currently examining the possibility of integrating the programme in the onboarding process for people joining the company.

## Feedback from participants in the programme



"We were not only able to discuss challenges and unclear issues, but also able to resolve them on the spot."

**Emanuel Hirscher**



"In summary, I can say that, thanks to the programme, our collaboration has improved. We now work together more effectively for the benefit of the bank."

**Hannah Bernsteiner**

# Baking Christmas treats...

It's Advent and the typical aroma of cinnamon, mandarins and gingerbread is everywhere. To make this special time a little tastier for you, we'd like to present two delicious recipes to you.

## Cranberry-Macaroons

---

### Ingredients

(for 60 macaroons):

120 g soft butter

50 g powder sugar

salt

150 g flour

25 g cocoa powder

4 drops bitter almond extract

40 g chocolate flakes

60 g dried cranberries

(or alternatively dried apricots)

3 egg whites

1 tsp lemon juice

150 g sugar

130 g finely ground almonds

200 g cranberry jam

(or cranberry sauce)

### Baking instructions

Mix the butter, sugar, and a pinch of salt.

Knead well 150 g flour, 20 g cocoa powder and four drops of almond extract.

Allow the dough to cool for two hours in clingfilm.

Roll out the dough into several portions of 3 mm thickness on a floured surface and cut out discs with a diameter of 4 cm.

Place the cutout discs on a baking tray and sprinkle them with chocolate flakes.

Bake the discs in a preheated oven at 180°C on the second rack from the bottom for 8 minutes (fan oven: 7 minutes at 160°C).

In the meantime, chop the cranberries, add the egg white, a pinch of salt, lemon juice and sugar and beat until firm.

Carefully fold in the almonds and chopped cranberries.

Fill the almond mixture in an icing bag having a medium-sized nozzle.

Place a quarter of a teaspoon of jam in the middle of each disc.

Squeeze the almond mixture onto the discs.

Bake for a further 15 minutes as above.

Leave to cool and then sprinkle with some cocoa.





### Bake like our Executive Board!

With the speculaas recipe from this year's Christmas video.

## Speculaas biscuits

### Ingredients

270 g spelt flour  
150 g raw cane sugar  
1 pinch of salt  
2 teaspoons speculaas spice  
(alternatively: 1/2 teaspoon each  
cinnamon, cloves, cardamon)  
1 pinch of baking powder  
100 ml milk  
100 g butter  
200 g flaked almonds  
Some flour to knead the dough.

### Baking instructions

Take all the dry ingredients (flour, sugar, salt, baking powder, and the spice) and mix well in a bowl.

Add 50 ml of milk and the butter and mix everything by hand or using a mixer to a smooth dough.

Wrap the dough in clingfilm and refrigerate for about one hour.

Preheat the oven to 200°C or 180°C fan oven.

Cover the baking tray with baking paper and spread the flaked almonds over it.

Remove the dough from the refrigerator and roll it out on a lightly floured surface to a thickness of about 3 mm.

Cut the dough into equal-sized right angles using a ruler and a pizza cutter.

Take a speculaas mold or a Christmas biscuit cutter and carefully press the biscuits into the mold or cut them out with the biscuit cutter.

Using a knife or cake server carefully place the speculaas biscuits on baking tray over the almonds.

Coat the biscuits with the remaining milk.

Bake in the oven for about 8-12 minutes while ensuring that the thin biscuits do not burn.

After they have cooled, brush off the excess almond flakes from the edges of the biscuits.

Store the biscuits in an airtight biscuit tin to keep them crisp and fresh.



## Tipp

Rub your finger here over the paper to smell the fine aroma of our Christmas treats.

# New horizons: A look at our innovations.

The closing of a year marks not just an ending, but also a new beginning. We asked our colleagues which products and services had been remodelled or introduced in 2024. Here is a brief overview.

By Cornelia Zeh

User behaviour is constantly changing so our colleagues in the LLB.ONE programme keep a close eye on developments and continue to drive digital transformation within LLB. However, there are also many innovations to be described in other LLB areas. Here are a few of the current projects.

## The advisory centre of the future and CRM

The team developing the advisory centre for the future has continued its successful progress of the previous year and, in collaboration with the CRM team, introduced a new CRM (Customer Relations Management) system. The new CRM system represents a major advance in the harmonisation of processes throughout the

entire LLB Group and will enable client calls to be dealt with across the Group companies in future. In addition, a change over to new, innovative telephony software will take place soon. Progress is also being made with the development of active distribution.

## Introduction of LLB Daily

Our current daily banking business offering is regarded as being too complicated and no longer fit for modern requirements. Our colleagues have taken on the challenge of improving this situation in Value Stream Banking Basic. As part of our KEO cultural journey, client behaviour was analysed on the basis of their use of products, and current weak points were determined by surveying relationship managers. In addition, the project team questioned over 1,000 clients about product



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### LLB Flex

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where and how you like

**CHF 9.90 / month**



### LLB Light

Cashless – your digital  
companion in everyday life

**CHF 4.90 / month**

## Georg Wohlwend visits Group IT

At the end of September, Board of Directors Chairman Georg Wohlwend paid a visit to Group IT at its offices. He wanted to meet the IT management team to be fully briefed about the latest IT developments.

During the visit, various important subjects relating to IT organisation and the ongoing implementation of IT strategy were discussed. Several exciting new developments were demonstrated during his visit, illustrating how Group IT is continually working on innovations to provide modern solutions for our clients, and for LLB employees. In addition, Group IT presented several new features, which enable it to successfully manage complexity while maintaining and enhancing service stability. As Georg Wohlwend acknowledged:

"I'm impressed by the progress that Group IT has made since my last visit two years ago. The staff do an excellent job, and I can only encourage the team to keep following this path."

Group CDO Patrick Fürer also expressed his pleasure at the ongoing IT activities, and at the great interest shown by the Board Chairman in technology subjects.



package contents, pricing and communication. The feedback obtained resulted in the creation of our new LLB Daily offering: LLB Pro, LLB Flex and LLB Light, which is easy to understand and covers all client requirements. Furthermore, as the first bank in Liechtenstein, we are going to abolish booking fees completely. Starting on 1 January 2024, our private clients will receive a product package appropriate for them based on their user behaviour. All LLB employees will receive the LLB Pro all-round comfort package free of charge.

### **Further development of digital services**

Our existing Mobile Banking app will become a mobile version of our Online Banking programme. In addition to new functions, the new version's

design will be adapted in line with our new brand. Further improvements will be made as part of LLB.ONE.

Our goal is to enable clients to utilise our services when and where they want. For this reason, we are expanding our self-service possibilities and introducing a digital onboarding process for the first group of clients. In parallel, a call money self-service option will be available through willBe. The Financing Value Stream is focusing on corporate clients. Following the introduction this year of loan quotes in the digitally supported advisory service, in the coming year, a mortgage loan self-service option will be available.

# “LLB Helping Hands”



The complete “LLB Helping Hands” and LSEP crew smiling after a hard day’s work in Bendern. f. l. t. r. Jürgen Kühnis, Luca Karau, Lina Dornier, Ronnie Studer, Simona Lampe, Marina Gunsch, Michael Rusch, Melanie Vogt, Jürgen Zeittlberger, Antonia Pipal, Patrick Peglau, Elias Kindle, Martina Freund and Jasmina Kudra.



Work should also be fun, as Melanie Vogt demonstrates.

This year for the first time, the LLB Group organised a social volunteering project for its employees. In September, we spent a day supporting the Liechtenstein Society for Environmental Protection in Liechtenstein.

By Simone Bürzle

Normally, a day in the office is defined by the sound of keyboard clicks. But not on one Friday in September: laughter, perspiration and hard physical work characterized our social volunteering day in Bendern.

In driving rain at a perceived temperature of five degrees, the “LLB Helping Hands” successfully mastered their first deployment at the Weinberg on the church hill in Bendern. We were highly motivated and ready to lend a hand to support the Liechtenstein Society for Environmental Protection (LSEP), whose aim is to represent and actively promote the interests of nature and the environment.

There was a great deal to do to preserve biodiversity, for example, the construction of stone heaps and clumps of branches, as well as sand islands as refuges for insects and reptiles. This benefits not just our little friends, but in turn, thanks to them, the soil receives extra nutrients.

“Talking about sustainability is a first step. But in the end, it’s deeds that count. It’s great that LLB has enabled us to work together here and thus gain valuable experience” said Michael Rusch, Senior Compliance Officer, and participant in the event. With this in mind: deeds do speak louder than words, and although we were all wet through, it was worth it.



# Using the sun as a power source

LLB is a company that takes its responsibilities seriously and contributes to environmental and climate protection. This includes using a climate-friendly energy supply.

By Cornelia Zeh

Sustainable supplies of energy are required in future. LLB has therefore already switched over to 100 percent green energy in Liechtenstein and Austria, and a 93 percent green supply in Switzerland. But LLB is not stopping there: by installing photovoltaic solar panels, solar energy can be generated without additional CO<sub>2</sub> emissions. Solar panels are already in operation at the headquarters of LLB Schweiz in Uznach and on our buildings in Eschen and Wuhr House in Liechtenstein. In autumn 2023, a further photovoltaic unit was installed on the roof of the Äule building in Vaduz.

Not every building is suitable as a location for a solar panel unit. In a first step, suitable roof and facade surfaces must be located. An annual simulation is conducted when installing every photovoltaic unit, during which the number of sunny days and the angle of the sun are calculated. The results of this simulation are used to determine how much electricity the unit can potentially supply. This simulation revealed that the solar panel unit in Eschen, for example, could generate an annual supply of 52,000 kWh, corresponding to 260,000 driven kilometres with an electric car; meaning that CO<sub>2</sub> emissions would be reduced by approx. 18 tonnes per year.

A particular beneficial feature of the unit on our Wuhr House is that, on sunny days, it can be operated completely self-sufficiently between approx. 9 a.m. to 5 p.m. This photovoltaic unit produces enough electricity for 165,000 kilometres with an electric vehicle, or 33,000 kWh. In this case, we save 12 tonnes of CO<sub>2</sub> annually.

These solar panel installations are a further step in implementing LLB's sustainability strategy.



The solar panel unit on the roof of Äule House commenced operating at the end of October.



View from above: our photovoltaic unit on the roof of the bank branch building in Eschen

# Personal highlights, key points, and a note of thanks

“What were your personal highlights in 2023?” and “What priorities and key points do you have for 2024?” We put these two questions to the members of the Executive Board because, in our view, a Christmas edition of “LLB Voices” would not be complete without a review of the year and a preview of the next one. One thing was particularly important to all the Board members: they especially want to thank all of you for your great dedication and commitment to LLB.



## **Patrick J. Fürer, Group CDO**

My highlight was the new call money option with wiLLBe. This drew attention to us well beyond our region and brought us many new clients. The new investment fund platform in Austria and the ground-breaking ceremony at Campus Giessen were also highlights. In the coming year, our division will focus on the digital transformation of the LLB Group within the scope of ONE, wiLLBe and many other projects, as well as maintaining a constantly high level of operational stability and efficiency.

## **Natalie Flatz, Head International Wealth Management Division**

Whether it was the challenges posed by the war in Ukraine, or the realisation of the largest IT project since the migration to Avaloq, or the changes within the team, my highlight in 2023 was our staff, who do their best every day. This combined with numerous distribution initiatives in all business areas, the digital progress in the account-opening process achieved with ONE, as well as the introduction of the new investment fund platform, forms the basis for our broadly-based, future growth.



### **Gabriel Brenna, Group CEO**

For me, LLB's new, uniform branding was one of the best highlights of 2023 and an important milestone in our ACT-26 strategy. Our clients should see us as one of the most trustworthy banks in the world because we live up to our values every day and fulfil our brand promise: "LLB – Your partner for values-based banking". Next year, despite all the initiatives, it is important to me that we take enough time to further anchor our cultural journey in our DNA under the motto "act as if it were your bank".

### **Christoph Reich, Group CFO**

The repositioning of LLB Schweiz was a milestone for me in 2023. I'm convinced that we shall be even more successful operating under the uniform LLB brand. In 2024, we shall strive to maintain the balance between growth, opportunities and risks at Group CFO and, therefore, make an active contribution to our vision of being "one of the most trustworthy banks in the world". Accordingly, we must actively and efficiently implement the new credit approval standards, the administrative regulations for the protection of public funds and other regulatory projects, which distinguish us as a provider of sustainable financial services.

### **Urs Müller, Head Retail and Corporate Banking**

I am very pleased with the positive spirit shown by our staff. The communication of our strategy for the Swiss market together with René Zwicky, who is an ideal successor to David Sarasin, is certainly one of my highlights of 2023. For 2024, the opening of the three new business locations in Germany is a key point for me, as well as the consistent implementation of our strategy for Switzerland with the new business venues in Zurich and St. Gallen. And, right at the start of next year, I'm looking forward to the introduction of LLB Daily.

# Passion and excellence – Values shared by LLB and a top athlete.

To enable a professional career and top-class sport to be combined, training programmes for apprentices with special requirements are needed.

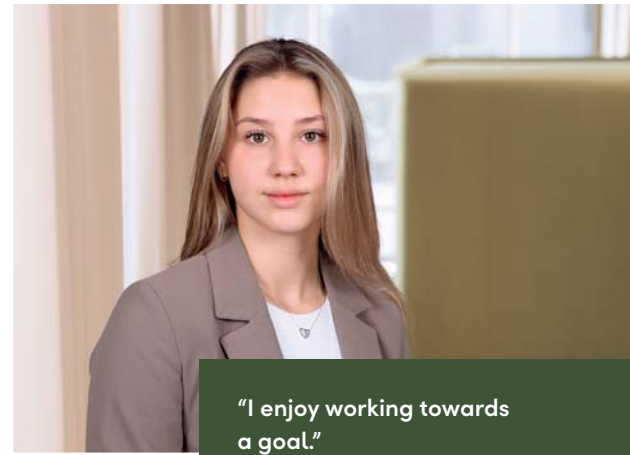
By Anja Schlup-Feichtinger

The variety of different people from diverse backgrounds makes a company innovative and successful. By enabling top athletes to complete an apprenticeship as bankers, we enrich our employee pool and promote career perspectives after the end of a sports career.

Our partner school, the United School of Sports (USOS), offers a four-year sport apprenticeship for commercial trainees, whereby the first two years of training are spent completely at training college and the third and fourth apprenticeship years in a company. After completing their training, a third of the graduates continue to pursue a career in sport combined with a part-time job. Others decide in favour of a professional career, a mixture of both or other options.

To reach the top, passion and excellence are essential. To counter the shortage of specialists in our industry and others, one solution is to employ bankers having a top-class sports background.

Cosima Wildberger seized the opportunity to do a such a sport apprenticeship. She joined LLB Schweiz in August. Let's let Cosima tell the story herself.



**"I enjoy working towards a goal."**

"My name is Cosima Wildberger and I'm 17 years old. I discovered my passion for volleyball when I was twelve. Nothing has captivated me more than this sport. I especially appreciate the team spirit in volleyball. I enjoy working together towards a goal and then reaching it. And, of course, I can use these experiences and competences effectively in my daily work.

My training at LLB Schweiz is a perfect combination of top-class sport and professional training.

LLB stands for values, which I myself share. Banking business has always interested me, and I'm convinced that the training to become a qualified banker will provide me with a sound foundation for my future."

# Travel tips for Dubai and the United Arab Emirates



Immerse yourselves in the history of Abu Dhabi at the Heritage Village.

Dubai and the United Arab Emirates are full of contrasts: glittering skyscrapers, quiet deserts, vibrant shopping centres and exquisite local cuisine. Nadia Tazneem provides a few travel tips for every taste.



## For families

The iconic Dubai Mall not only offers a wide range of shopping possibilities, it's also the home of many attractions such as the Dubai Aquarium and the underwater zoo, the Dubai ice-skating rink and KidZania. It's a great place to spend a day with your family.



## For history enthusiasts

Dubai and the United Arab Emirates have a rich history, and there are several historical sites worth exploring. Some notable sites include Al Fahidi Historic District, Dubai Museum, and the Heritage Village in Abu Dhabi.



## For gourmets

Dubai and the United Arab Emirates offer a wide variety of culinary experiences. Be sure to try traditional dishes such as shawarma, falafel, hummus, and local Emirati dishes like machbous and harees.



## For the adventurous

Experience the desert with dune buggy rides, camel riding, sandboarding and quad driving. These activities are guaranteed to boost your adrenalin levels. Or parachute from a plane and enjoy the breath-taking view.

## Nadia Tazneem

**I live in:**  
Dubai

**I come from:**  
Singapore

**Profession:**  
Relationship  
Manager

**Joined LLB in:**  
April 2023



**"Your life does not get better by chance; it gets better by change."**

Jim Rohn

# Christmas traditions

Every year, around the middle of November, the Christmas rush starts again. The traditions and festivities differ from country to country. We have spoken to our colleagues to find out how Christmas and new year are celebrated in other LLB countries. And we can tell you this: tasty food and drink, as well as family and friends are part of the celebrations everywhere.

## Schwabian Christmas customs ranging from “Heiligen Morgen” (Christmas morning) to “Christbaumloben” (praising the Christmas tree)

By Elena Betz

“Heilige Morgen” on 24 Dezember is a happy prelude to the main event, originally intended as an opportunity to empty barrels and casks. Nowadays, many people meet in the town centre to drink a toast to Christmas.

After Christmas, people enjoy the long-standing tradition of “Christbaumloben”, praising the Christmas tree. The rules are simple: admire and praise the beautiful tree! The praise offered not only gladdens hearts, it also opens the schnaps bottle! Christmas in the company of others is the nicest way to celebrate. So therefore: the more the merrier.

## Swiss Christmas: Fondue and chocolate

By Cornelia Zeh

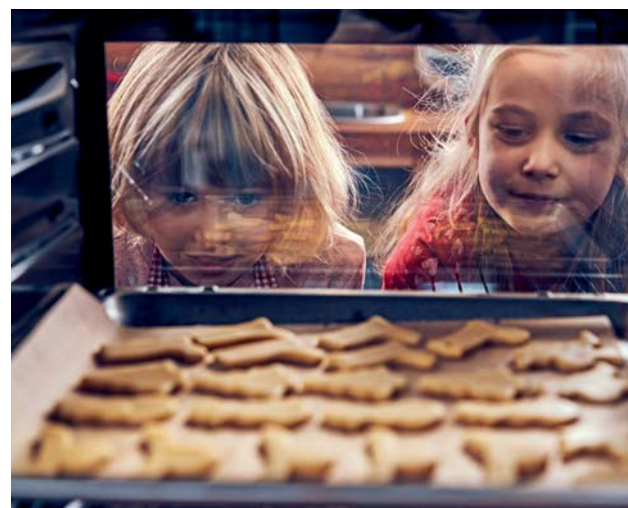
For a joyous Christmas, we Swiss need two key ingredients: Fondue and chocolate. In Switzerland, it’s almost obligatory to eat Fondue at Christmas. Regardless of whether the Fondue is made with cheese or “Fondue Chinoise”: we get together with family and friends around the steaming pot. And then there are the wonderful Christmas markets everywhere with their enticing aroma of mulled wine and chocolate.

In other countries, Santa Claus pays a visit at Christmas; in Switzerland we are visited by “Samichlaus” with his servant “Schmutzli” on 6 December. If the children have been well behaved and can recite a nice verse, they are rewarded with nuts, chocolate, and mandarins. If the children have not behaved well, Schmutzli has a word or two with them.

## Austrian Christmas: Biscuits at Christmas mass

By Markus Sturn

During the Christmas holiday period, we Austrians like to become “Krümelmonstern” (biscuit addicts). It’s not that Christmas biscuits are something especially Austrian, but we have nicer names



Baking Christmas biscuits and decorating the Christmas tree together are essential parts of Christmas.

The editorial team  
wishes you a  
Merry Christmas  
and a Happy  
New Year

for them. Who could resist treats with names such as “Vanillekipferl”, “Zwickerbusserl” or “Hausfreund”? See what I mean?

On Christmas Eve, when everyone has over-eaten biscuits and other delicacies, and after the Christmas gifts have been unpacked, many Austrians make their way to Midnight Mass. The children also go along. And afterward, on the way home, there is “Vanillekipferl” as a small reward.

### Liechtenstein’s “Neujohrs-Awüscha”

By Simone Bürzle

In Liechtenstein, this time of year is marked by the aroma of mulled wine, chestnuts, and roasted almonds. When it becomes darker in the late afternoon and the family holidays are getting closer – then it’s almost time for the “Neujohrs-Awüscha”: “I wünsch dr a guats neus Johr, dass lang läbscht, gsund blibsch und in Himmel kunscht”. Or translated: “I wish you a good new year, that you live a long life, stay healthy and get

to heaven”. On 1 January, the children visit their relatives and express these new year wishes in the hope that they will be rewarded with a “Füfliber” (five-franc coin). And the older generation don’t go empty handed, for them there is always the traditional new year’s schnaps: “Uf a guats Neus!” (To a happy new year!)

### A warm season in Dubai

By Liza Saleh Farah

While I’m counting the days to Christmas, we are enjoying warm weather.

As children, at Christmas, we gathered round the tree, watched Christmas movies, sang Christmas carols, and ate biscuits baked by my mother. For the whole month, we were busy with the preparations for this special day. I can still remember waking up on 24 December and smelling the my mother’s famous stuffed turkey. She spent the entire day preparing our favourite meal for the evening. The time passed quickly and we waited only for the whole family to sit at the table to celebrate Christmas Eve. One happy memory was when the doorbell rang and my brother, who had travelled all the way from Australia, surprised my mother. That was the happiest Christmas that I ever had when my whole family came together to celebrate the festival.

However, Christmas in Dubai is fantastic. There are so many Christmas markets, where one can buy Christmas gifts and a few souvenirs to take home for loved ones.



Christmas tree and palm trees: It is summer in Dubai at Christmas.

**ilb**<sup>1861</sup>