

llbvoices



Content

3	Editorial
5	Project Zeitpolster
8	LLB Banking app reloaded
10	Employee satisfaction as a success factor
13	What is Cybersecurity
15	Interview with Jousry Abdel-Khalek
19	Tips and Tricks
21	Travel recommendations
30	Crew Night
33	LLB Schweiz: Organisational adjustment
36	Go wild, go Stuttgart: LLB trainees on tour
39	Sustainable support for thousands of people
41	The LLB talent factory
44	Recruiting talent together – your contribution counts
46	Opening ceremony of LLB in Germany

Editorial

Dear Colleagues

In this issue of "LLB Voices", we're celebrating the warm months after a rainy spring and focusing on the positives.

You are all at the heart of LLB: your passion, commitment and creativity help us to jointly chart a path towards success. I'd like to take this opportunity to thank you for your commitment. But we also want our words to be followed by deeds – by what we're demonstrating with the actions linked to the employee survey.



For me, one highlight over the last few weeks was our lake trip together on the MS Sonnenkönigin. I was delighted to welcome so many of you on board and to have time to get to know you in person. You can find the most beautiful pictures in this issue of "LLB Voices". At the end of May, we also celebrated the official opening of our new locations in Germany at a special venue: the Alte Oper in Frankfurt. It was a great evening with great people.

This issue also offers fascinating, gripping interviews with René Zwicky, Jousry Abdel-Khalek and the project Zeitpolster.

In this vein, I hope you enjoy reading it and wish you a beautiful and sunny summer.

Yours faithfully

Gabriel Brenna
Group CEO

Welcome address by Christoph Reich, Group CFO



> [Click here for the video](#)

“Today, I can help. Tomorrow, somebody helps me.”



LLB's Future Foundation is now helping to fund Zeitvorsorge Liechtenstein, an association providing care for older people. In the course of this funding, we found out that a former LLB employee is actively involved in the association's Zeitpolster project: Cornelia Märki.

By Simone Bürzle

Cornelia, you are a retired LLB employee. Please tell us a bit about yourself. How long did you work at LLB? In which business areas? And what are you doing now that you're retired?

In 40 years at LLB, I didn't just experience one business area (laughs). I started in the loan department, and my last job was with Bruno Schranz in Fund Services. I've been retired for four years now, and I have to say – it feels good! I'm enjoying it to the fullest! I still remember my transition to retirement very well. Just doing nothing for a moment. I love the outdoors and enjoy sport, so I'm out and about a lot. But after a while, I realised that it would be nice to have a more relaxed responsibility again.

LLB's Future Foundation now supports Zeitvorsorge Liechtenstein, where you are an active helper. What exactly is Zeitvorsorge, and what goals does the association pursue?

Zeitvorsorge Liechtenstein – or “Time Provision Liechtenstein” – was founded in 2020 with the aim of counteracting the looming shortage of skilled care personnel through the “Zeitpolster” – or “Time-Cushion” project. With the support of helpers, older people are enabled to stay in their own homes for

as long as possible. The idea is for civil society to help itself. In the spirit of: Being active is the best provision. Help today – benefit tomorrow.

What exactly does the Zeitvorsorge project look like?

Many older people live alone and need help with smaller tasks. Even their own children can't be expected to do everything these days. The hours I invest now are credited to my "account", and I can draw on those hours again later in life when I might need help. But even people who don't yet have an "account" can also request support and pay a small contribution.

What personal experiences have you had during your time as a volunteer that have had a particular impact?

There have been quite a few. It's incredible how different worlds collide. Sometimes it's a person who has dementia and tells you the same thing, full of enthusiasm, thirty times in a row. Or someone who has cancer and I drive them to hospital. They have one thing in common: gratitude – they are all so incredibly grateful – and a desire for company.

I also have very fond memories of people who, sadly, have died in the meantime. Of course, this is something everyone is confronted with at some point. One acquaintance of this kind turned into a friendship, which has now developed into a very special bond with family members. It's a special relationship: You get closer to other people again. Just like in the old days, when you were quick to help your neighbour and a basis of trust developed – in a relaxed, natural way.

What significance does the Zeitpolster project have for the community, and what might possible tasks look like?

There is a very wide range of possible tasks. For example, I like to go for walks with people with dementia, or join them for coffee and cake in a café and have a good time. This is also a relief for the families of those affected. I also do a lot of driving. Many older people are no longer able or allowed to drive. But there are also tasks such as feeding cats, mowing lawns, hanging pictures, or simply providing company. At first I thought to myself, this is a great thing – I'm investing now, and when I'm older and need help myself, I'll receive help in return without feeling guilty. But now I do it simply because I love doing it. People are so welcoming, full of warmth and gratitude.

How is this work received by the public? What's your impression?

I simply notice a great deal of appreciation from the people I help. Zeitpolster really took off last year. More than 200 helpers spent more than 3,000 hours last year on small and large tasks. More and more people are making use of Zeitpolster – and not just older people.

What role does the support of LLB's Future Foundation play for your association?

As an association, we are always happy to receive financial support. All the more given that Zeitpolster would like to continue to get by without public funding. We also receive donations from private individuals and are grateful for any support. This also enables us to organise events for helpers, or training for helpers who care for people with dementia.

And one final question: Do you miss LLB a bit? We heard you still occasionally come for a visit?

To be honest – no (laughs). I can say it's a different life, and I enjoy the freedom I now have in retirement. But I still like to pop in for lunch from time to time and visit my former work colleagues. I also meet up with two other former LLB employees every Wednesday. The three of us go on excursions, walk in the Ruggeller Riet, visit a museum, or simply go shopping. My time at LLB has led to friendships that are still part of my life today. It's simply a good feeling.

Future Foundation

Zukunftsstiftung

llb¹⁸⁶¹

LLB's public-benefit Future Foundation was established in 2011 to mark the company's 150th anniversary. Its purpose is to fund future-oriented social and environmental projects by individuals and organisations. Funding in the social sphere is awarded especially to projects that provide a sustainable improvement to the living and working conditions of people and that strengthen their individual responsibility. In the environmental sphere, special importance is attached to environmental sustainability. The Future Foundation is also a member of the network of the Association of Liechtenstein Charitable Foundations (VLGS).

Find out more about the Zeitpolster project here: <https://www.zeitpolster.com/li/>

LLB Banking app reloaded: A look behind the scenes

An ambitious project was launched under the name “Mobile Hybrid”, which has now reached a preliminary high point with the rollout of the new LLB Banking app.

By Tobias Schlömer

The goal of the technical project was to develop a Mobile Banking app that is functionally and technically equivalent to Online Banking, but based on the wiLLBe platform. This meant adopting the same design components, programming language, technical substructure, and functions to the greatest extent possible, so as to make development more efficient.

It quickly became clear that simply adopting the Online Banking screens would not be enough. Adaptations to the form factor of mobile devices were necessary, and improvements also had to be incorporated into Online Banking.

The project team gathered broad feedback from clients, took existing requests for changes into account, and collected new input. Although the scope changed over the course of the project, the goal remained constant: “One platform, one front”.

The challenges in detail

In addition to the technical implementation, three areas were especially challenging: the basic design of the architecture, the UI/UX design of the individual components and views, and the business analysis. Three team members from these areas give a first-hand report on their contribution:

Markus Gnann, Overall UX concept



“The challenge was to ensure a consistent experience for Mobile and Online Banking. This was especially difficult, given our aim of achieving standardisation even though our clients’ needs vary greatly and we already provide a wealth of functionality. During the design phase, I developed an information architecture that is suitable for both Mobile and Online Banking.

The goal was for it to be familiar yet flexible enough so that its use would be intuitive on any device. Numerous applications were analysed, best practices applied, user tests conducted, and the concept reviewed on an ongoing basis. I am proud that the initial designs we developed in the early phase have proven to be robust and still serve as the guide for implementation.”

Markus Gnann, Overall UX concept

"It was important for our design team to create an environment that makes the complexities of Online Banking simple and understandable for all of our clients. We wanted to meet the demands of the modern digital age while taking into account the needs of our existing users. The LLB rebranding, which took place in the middle of our development phase, was a challenge – we had to make a lot of adjustments to the half-finished app.

Nevertheless, this also allowed us to set new accents in the design of the user interface and still remain recognisably LLB. What I especially like about the new Mobile Banking is the simple and clear bottom navigation and the fresh new user interface."

Patrick Feurstein, Business analysis

"The work together in the project with everyone involved went very well, even though many different issues had to be discussed. The work was open, client-oriented, and results-oriented. Especially the changeover to just one app for all business units was challenging from a technical point of view. But the efforts paid off:

Our clients can no longer confuse the apps and only have to install a single one. Scanning the mosaic is replaced by push notifications. Other advantages are the 'mobile only' activation and the fact that almost all Online Banking functions are now available on mobile phones. Almost every screen and every view has been adapted or completely redesigned. In this way, we have laid the foundations for many more years of successful e-banking development."

Employee satisfaction as a success factor



We've claimed the top spot in the Swiss Arbeitgeber Award (Swiss Employer Award) – but, of course, there's always room for improvement. Over the course of several workshops, Group management and employees analysed the relevant topics; these topics have already been showcased on the intranet.

We spoke to Group CEO Gabriel Brenna and asked him how important employee satisfaction is and what impact it has on a company's success.

By Cornelia Zeh

Gabriel, why do you think it's important to respond to the results of the employee survey, despite securing the top spot?

First of all, we can be proud of where we stand. In principle, our employees give us good marks: this means that we've done a lot of things right in the past. Nevertheless, we can still make improvements in various areas. And why is this so important for our success? Because our employees are our most important success factor. As a fully service-driven company, the quality of our employees is a key factor that sets us apart from our international competitors. That's why it's important for us to be able to attract the best talent to LLB, support these individuals and retain them in the long term.

How is this different compared to an industrial enterprise?

A manufacturing company really sets itself apart via its product innovations and the uniqueness of its products. In banking, success lies in the trust of our clients and the quality of our services and advice. That's a big difference. But I think having motivated and satisfied employees is crucial for every company.



“The quality of our employees and their satisfaction make a difference.”

Gabriel Brenna, Group CEO

Let's talk about “Work and Leisure”: during the workshop, some employees said there were too many projects and too few resources. In your opinion, how would it be possible to counter this?

Indeed, lots of activities and projects are running in parallel and our resources are sometimes somewhat squeezed. This is also something we want, to a certain extent, so we can achieve our strategic objectives and increase our efficiency and profitability. But the key question revolves around what we can do better. I see two main areas here:

First, prioritising topics – we need to focus even more on the really urgent, important tasks and have the courage to say “no” or “later”, too. This starts with us in Group management. Second, efficient collaboration – how can we simplify our processes and collaborate more effectively? Every now and then, we are a bit too bureaucratic and inefficient.



The Swiss Arbeitgeber Award (Swiss Employer Award) is also good advertising for attracting new employees. But it's just as important to retain existing talent?

I see LLB as a company that embodies values with which our employees identify. LLB offers a working environment characterised by collegiality, positive spirit, respect and integrity. Employee satisfaction is important to us – because we recognise the importance of this and not because it's a marketing tool.

Group CEO Gabriel Brenna is delighted with the positive results of the employee survey

We want to improve ourselves wherever it is useful and possible to do so, and we are open to forging new paths. That said, employee satisfaction and economic reality must be linked to each other.

Let's look to the future. The buzzword “new work” is on everyone's lips. How flexible does an employer have to be – for example with regard to new working time models?

The pandemic taught us that working from home isn't a death sentence for efficiency. Before 2020, no one would have thought that working from home would be normal. On the one hand, working remotely increases the flexibility with which work, family and leisure can be reconciled. On the other hand, it also places more demands on managers and collaboration within the team. Each model has its pros and cons.

In principle, however, we should remain open to new working time models and see if they make sense for us.

Further workshops on the employee survey will be held in August. What are your expectations of these workshops, and what role do employees play in them?

Employees play a central role. The first round of these workshops took place in December. Our goal was to get direct input from employees so we could better understand crucial topics. Now it's about not just discussing problems, but finding tangible solutions. Over the next few workshops, we want to test out the initial thoughts and ideas, generate new ideas and gather feedback from employees as to whether we are on the right track.

May we take a look at your responses to the employee survey? What did you consider critical?

I also find "Work and Leisure" very important and, unsurprisingly, it is the top topic. But I'm also concerned by the ever-increasing complexity of our processes. Some of this is due to external regulatory requirements, but this doesn't really explain the whole issue. This is precisely why we founded our cultural journey with the aim of "acting as if it were your bank". We need to be open and solution-oriented and think outside the box more. We still have a lot of potential in this respect.

However, I gave better marks for "Internal Communication" and "Workplace and Equipment".

What's next, in specific terms?

We are in the process of finding a solution, and our ideas will be expanded and reflected on with our employees in August. We would like to define concrete measures for the three topics by the end of the year. Our goal? Less is more. This means that we don't want to action 100 measures: we'd prefer to roll out a smaller number of good ones. We'd like to be on track in this regard no later than the Group Forum 2025.

Follow-up measures

Various improvements across the three areas of "Work and Leisure", "Internal Communication" and "Workspace and Equipment" will be rolled out by the Group Forum 2025. Further workshops with employees are also scheduled for August to discuss the measures planned.

You can find all the information about the follow-up measures on the [intranet](#).

There is huge potential for danger

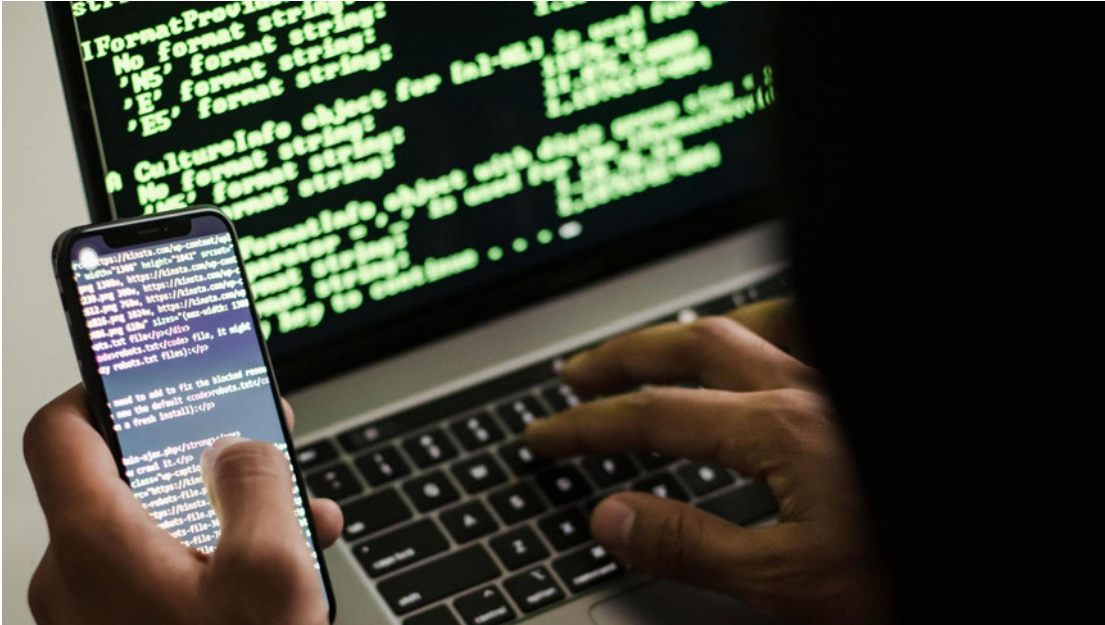
Question: what do you need to rob a bank? Previously, the answer would have been “a plan, a gun and a nylon stocking”. Now, you need a plan and a few ones and zeros. After all, the biggest risk of being attacked is now no longer to be found lurking at the counter, but through cyberattacks on the net. LLB, too, has to face up to this new danger.

By Berit Pietschmann

The number of cyberattacks has increased rapidly over the last twenty years, especially when compared to the era before the pandemic. According to the International Monetary Fund (IMF), the volume of cyberattacks has almost doubled since 2020. Almost a fifth of the cyber incidents reported in the last two decades come from the financial sector, with banks being the most frequent targets. The Head of the Business Risk Management business unit and Group CISO at the LLB Group, Jousry Abdel-Khalek, has also noted this trend: “In principle, our financial centre is not yet as badly affected as the American or Swiss financial centres, for example. But we have noticed an uptick over the last few years and months. We’ve picked up on more activities across all our channels, such as mobile and online banking.”

The largest American bank, JP Morgan, has published an impressive figure in this regard: it sees up to 45 billion suspicious cyber events – every day. Fortunately, attacks aren’t as common among the LLB Group, as we aren’t in cyber criminals’ sights as much as large international financial institutions. Ultimately, however, it doesn’t necessarily matter how many attacks there are, but how successful they are. Jousry therefore has mixed feelings about LLB’s activities on social media, too: “We’ve been very active on social media in recent years. I can understand why. It makes sense, because it makes our brand more significant and boosts our visibility. Of course, though, greater visibility puts us on criminals’ radar more.”

In its [latest financial stability report](#) the IMF warns that supposedly small attacks can also have major consequences. As a result, many experts see the cyber threat as being the biggest risk of all to the financial system. The industry is particularly vulnerable, as trust is one of the most important currencies in this domain: if clients’ trust is lost due to a serious attack, the worst-case outcome could be a bank run.



The number of cyber attacks has risen sharply in recent years. Banks are particularly attractive targets.

While the threat of cybercrime has increased so much in recent years, there is little information available about specific incidents. For this reason, the IMF also expresses regret that many companies affected by the issue keep cyber incidents under wraps due to the stigma associated with them. The downside: this silence makes it difficult to share information and makes life even easier for criminals. "It would be really important to get more information in this regard. That's why LLB is a member of various associations and networks so we can benefit from their know-how and cooperation", explains the Head of BRM.

In addition, the LLB Group's "Cyber" Group project has undertaken a great deal of work in recent years to increase the bank's ability to respond in the event of a cyberattack and to introduce new processes for continuous vulnerability analysis. This has been a success: "When the systems now behave unusually, an alarm goes off. This allows us to intervene much earlier, whether in the case of unusual network activities or even when we are attacked."

Of course, it's even better if our systems aren't attacked in the first place. When it comes to naming where our security situation is most at risk, the risk expert has a clear answer: "Human beings are our biggest vulnerability. We're all emotional and social beings. This also means that we're sometimes too friendly and can be taken by surprise." To this end, it's enough if you open the door to a person you don't know or pass on information that was not intended for disclosure. What can we do about this? "Constantly provide information, raise awareness and run training until everyone understands how important this topic is."

In addition to the material damage done, a successful cyberattack could also tarnish the bank's reputation: "We have a good reputation on the market as a secure and reliable bank. Building a reputation like this is difficult, but holding onto it is even harder. It's easy to lose it."

That's why it's so crucial for us all to be vigilant and careful when handling data and disclosing information.

“Act as if it were your own data”



According to the International Monetary Fund, one in five cyberattacks is now directed at the financial sector. This entails the risk of enormous damage – both material and intangible alike. That is why Head of Business Risk Management Jousry Abdel-Khalek and his team work day in, day out to ensure that LLB escapes unscathed. In this interview, he explains how this works.

By Berit Pietschmann

Jousry, can you briefly introduce yourself and your team?

I joined the LLB Group as Head of the Business Risk Management unit and Group CISO in January 2020. The unit is divided into three parts – operational risk, data protection & outsourcing and information & cyber security – and is home to a total of fifteen employees. You can also find in-depth information about our area and our remit on the [intranet](#).

Organisation



JP Morgan has published figures stating that it is affected by billions of cyberattacks every day.

What about us?

We're noticing an uptick in the financial centre of Liechtenstein. One explanation might be that hackers are looking for new victims. JP Morgan, UBS and the like are now on a good footing security-wise. The attacks are therefore now being directed at smaller financial institutions and other sectors, such as industry.

What exactly happens when an attack on our systems is detected?

For example, we are notified by the department (say, by a client adviser) that the incident has taken place. And, depending on the situation, we will then take appropriate countermeasures. If it's a broad-based attack, we also respond in broad terms. If, conversely, it was a targeted incident, defensive measures are put in place at that exact spot. Further bodies, such as the police, will be involved if appropriate. As a private institution, we aren't entitled to actively hunt down criminals or to infiltrate other systems. We are entitled to (and do) protect our systems and clients by sealing ourselves off.

Cybercrime isn't a new phenomenon: hackers already had plenty of time to perfect their skills and their methods. How can we counter this as a relatively small unit?

Of course, the attackers are one step ahead of us. But we try to avoid letting them get too far in front, to the extent that we can. That said, the resources and capacities that the big players, particularly state attackers, have at their disposal are huge and varied.

So, are we left totally unprotected and defenceless?

Let me put your mind at rest: no, of course not. We can still do a great deal. For example, by developing secure applications, testing our systems and asking ourselves over and over again: can we do things even better? Or by employing ethical hackers to use so-called red-teaming ambushes to attack our systems and thus reveal potential vulnerabilities. Furthermore, thanks to our membership of various associations and networks, we can benefit from their know-how, size and cooperation.

It's not uncommon for malware or similar to be sent to companies via e-mail and cause immense damage. How do you rate this means of communication? Is it a blessing or a curse?

Honestly? I'd like to see a lot less e-mail being sent and, instead, more one-to-one conversations – whether that's a phone call or going for a coffee. After all, with every e-mail not sent and every attachment that goes unopened, the risk of data ending up in the wrong hands is reduced.

What's the biggest vulnerability in our security environment?

It's clear: human beings are our biggest vulnerability. We're all emotional and social beings. This also means that we're sometimes too friendly and can be taken by surprise. It starts with me guiding someone I don't know through a locked door. Once inside, criminals have already overcome their first hurdle. A second point is that we want social interaction, we talk to each other. Of course, it's important that I pay attention to what I'm saying and to whom I'm saying it. Data security doesn't just start with our laptops.



Jousry Abdel-Khalek and his team protect LLB from online threats

What can we do about this?

Constantly provide information, raise awareness and run training until everyone understands how important this topic is. When providing information and data, always check whether the recipient is authorised to receive it.

The multi-year "Cyber" Group project is also a testament to the importance of data security within the LLB Group. This has now been completed. How did it go and what is your conclusion?

One key objective of the project was to increase our ability to respond in the event of a cyberattack. In addition, new processes for continuous vulnerability analysis were to be defined and introduced. I can say that we've succeeded in this: thanks to the project, we've significantly increased our cyber defence capacity through technical measures. When the systems now behave unusually, an alarm goes off immediately. This allows us to intervene much earlier, whether in the case of unusual network activities or even when we are attacked. For instance, the fact that we've really taken a step forward in this regard was also shown during the last "planned" red-teaming session, when we were able to defend against the attack much sooner and much better.

Does that mean this is all done with?

No, of course not. Cyber security is a process that can't be wrapped up in a single project. Every activity or attack gives us the chance to scrutinise our processes and measures so we can respond to future issues better. Further measures are also being rolled out, such as advanced pentest activities.

At present, we can say, of course, that we've been spared from major attacks so far. Do we really need to expend all this effort?

This question can be answered quickly if we take a look at what, in the worst case, could happen to us in the event of a severe cyberattack: one scenario, for example, would be that our payment system is attacked by ransomware, a kind of encryption software, and we lose our data integrity. This would mean that we'd be excluded from payment transactions and would no longer be able to make payments. This would have serious consequences for Liechtenstein itself. Another possible scenario would be an actual data theft, with the stolen data then appearing on the dark net. Of course, this would be associated with an immense loss of trust. So is the effort really worth it? Definitely!



Jousry's tips for preventing cyberattacks: Inform, sensitise and educate

Have we fallen victim to cases like these?

No, luckily not. That said, our clients have been the targets of attacks, such as via phishing or similar.

If a genie gave you one wish, what would it be?

I would like every single one of us to take a much closer look at how we handle data: in other words, does XY really need to receive this data in order to fulfil their tasks? Maybe a leaner collection of information, without an assortment of co-recipients in CC, would suffice? And vice versa: do I know the sender and am I expecting their e-mail? Or, drawing on our culture journey KEO: act as if it were your own data.

Beware cyber risks

In 2023, three main types of threats caused headaches for cyber security managers around the world: malware, ransomware and phishing.



By Berit Pietschmann

Malware attacks

The term malware encompasses all kinds of damaging software. Malware is used to infiltrate, damage or disable computers, computer systems, networks and devices. In a malware attack, cybercriminals often take control of some of the system functions.

Ransomware attacks

Ransomware is a form of malware that can be used to encrypt files or block access to a system or device. Once the malware has been installed, cybercriminals demand the payment of a ransom from their victims to release access to the system.

Phishing attacks

This form of attack is usually the most well-known as it affects the end-user side and impacts our daily lives. Thanks to the latest technologies and the use of artificial intelligence, cybercriminals have perfected their techniques, whether by faking the voice of a friend during vishing or by smishing attacks via SMS or WhatsApp.

And how do the hackers get into the system or obtain sensitive data?

Correct – they often do so by e-mail. To protect yourself from such attacks, we have summarised the most important basic rules for handling e-mails securely.

What should I always do whenever I receive an e-mail?

Verify the sender. That is, hover your mouse over the sender's name in the e-mail header and see if the address displayed there matches the (alleged) sender.

What should I pay attention to before opening e-mail attachments?

Before opening attachments, always question whether it makes sense for you to receive them. In other words, had you agreed with the sender that they would be sending this document? If in doubt, please ask again.

What should a password never contain?

Names of family members, pets or similar.

What should a password always contain?

Special characters. Password managers can help you generate secure codes.

Pro tip

Often, an in-person conversation is better than an e-mail. This is because there is zero risk of sending data in error or opening attachments that could literally turn out to be a gateway to the abyss.

The most important cybercrime updates can also be found in the monthly [security news](#) bulletin from the Business Risk Management team on the intranet.

First-hand travel recommendations



The "LLB Voices" editorial team would like to share their favourite travel destinations and best travel experiences with you. Browse through our insider tips and get inspired for the upcoming summer holidays. Whether Switzerland, southern Europe, or even Canada – we wish you a great summer, no matter where it takes you.

Curzútt / Ponte Tibetano Carasc

By Anja Koeder

Why: Ticino flair, sporting activities, a good dose of culture, slowing down, culinary delights, views

Your starting point: Monte Carasso (222 m), to the west of Bellinzona

Your activity: hike up to Curzútt (600 m) or take the cable car; visit the Romanesque San Bernardo church with its frescoes (14th/15th century); cross the 270 m long Tibetan suspension bridge on foot; discover stone houses, dry stone walls, and an old mule trail; take lots of breaks, enjoy the view

Your physical well-being: backpack picnic, Guesthouse-Restaurant Curzútt (regional wine, Ticino prices)

Your time commitment: day trip

How to get there: public transportation recommended, very limited parking on site



View from Ponte Tibetano Carasc

The Algarve – a paradise on the Atlantic

By Elena Betz

The Algarve in the south of Portugal offers golden sandy beaches and turquoise waters. In Sagres, the westernmost point of Europe, you can enjoy impressive sunsets and a fresh sea breeze. There are crystal-clear grottos that seem almost surreal and hidden bays that invite you to go kayaking. The Benagil cave, nestled on the south coast in one of the region's most impressive rock formations, is one of the Algarve's top sights.

Charming coastal villages provide the perfect backdrop for tasting fresh fish straight from the cutter – the cataplana, a traditional stew, is a must. An excursion into the back country leads through orange groves and olive fields and offers picturesque views.

The Algarve is a perfect place for relaxation and adventure and is waiting to be discovered – full of hidden treasures in the southernmost part of Portugal.



The different beaches of the Algarve: dreamy bays, romantic dune landscapes and ochre-coloured sandy beaches

Galicia, Spain

By Laura Romano

My travel recommendation is Galicia, a region in the north-west of Spain, an ideal destination for surfers. In addition to the fantastic waves, the region also offers breathtaking landscapes and a multitude of pristine beaches with crystal-clear water – even though the Atlantic can only be endured for a short time without neoprene. Galicia is also home to the historic city and pilgrimage destination of Santiago de Compostela. The breathtaking cathedral and charming old town, a UNESCO World Heritage Site, are especially worth visiting. Galicia offers the perfect mix of nature and culture, which I very much enjoyed. With its proximity to the sea and green meadows, the region also offers a culinary diversity that rounds off a trip to the region.



Galicia: romantic sunsets and breathtaking landscapes

Taormina, Sicily

By Angélique Hasler

Taormina, a picturesque gem in Sicily, offers a perfect mix of ancient history and natural beauty. Spectacularly situated above the Ionian Coast, it has stunning views of the sea and Mount Etna.

My personal highlights include: a visit to the ancient Greek theatre, a boat trip to Isola Bella, and a quad bike tour on Mount Etna. The island also offers many culinary highlights.

My recommendations: a granita with brioche for breakfast, then a pasta alla norma – at the Cottanera winery, for example, including a tasting of the estate’s own wines – or a pizza in Taormina’s old town at Villa Zuccaro. To round off the culinary experience, be sure to leave room for the many typical Sicilian dolci such as cannoli, le minne di Sant’Agata, torte di mandorle, etc.

If you have an evening flight home, you can also pass your time at the market in Catania.



Taormina: a jewel of ancient history and natural beauty

El Cotillo, Fuerteventura

By Hendrik Idema

Desert, tranquillity, sandy beaches, and wind. A paradise on Fuerteventura for switching off, away from the all-inclusive bunkers. The small fishing village offers a large selection of fish restaurants (of course) and an atmosphere that invites you to slow down. Thanks to the still vibrant fishing tradition, there are daily deliveries of fresh fish, served in the evening at the local restaurants.

The beaches are covered with pearly white sand, without any noisy beach clubs nearby. The only thing you hear are the grains of sand that are always shimmering for you, and the pages of your book that are filled with sand as soon as you open them. So, put down your book, put on your sunglasses, and enjoy the endless view!



Pearly white sandy beaches are one of the hallmarks of Fuerteventura

Graubünden: Patgific*

By Cornelia Zeh

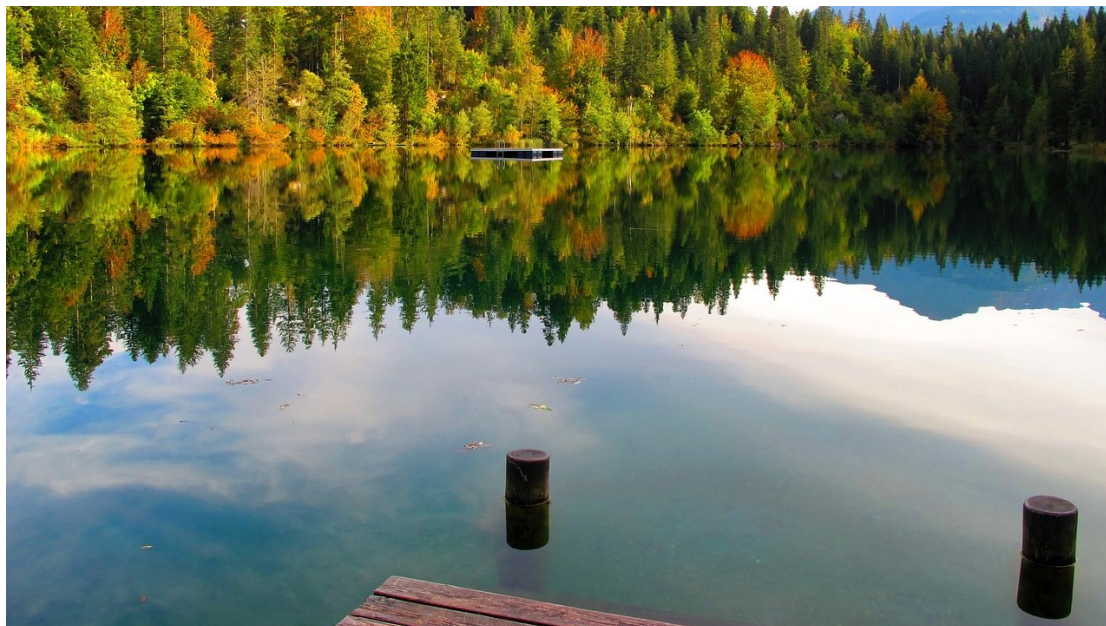
Welcome to the fabulous canton of Graubünden, where the mountains are so majestic that even the ibexes are jealous! If you're tired of the sand between your toes and are looking for a summer adventure off the beaten track, Graubünden is just the right place.

How about a refreshing dip in picturesque [Lake Cresta](#) near Flims? But be careful: The water is so clear you might think you're jumping straight into a bottle of mineral water. Or are you more in the mood for a thrill? There are about 1,000 mountain peaks in Graubünden that will make your heart beat faster – like at the [Pinut via ferrata](#) near Fidaz. But again, be careful – even though it's a fascinating nature experience, it's not for the faint-hearted.

All of these adventures will make you hungry and thirsty – but don't worry. Graubünden also has plenty of culinary delights to offer. Visit the [old alpine hut in Brigels](#) and listen to Julian Cathomas talk about the traditions of the past. His stories are accompanied by simple menus that he cooks just like in the olden days: over a wood fire.

So pack your hiking boots, sunscreen, and your good mood and immerse yourself in the summer magic of Graubünden.

* The Romansh word "patgific" means slowing down and the art of enjoyment.



Lake Cresta, a picturesque bathing lake in the Grisons mountains

Brittany, France

By Bernhard Lendi

Vive les vacances! Heading west, towards the sunset, is a liberating feeling. Where better to experience this than in Finistère, the end of the world. Myths, druids, dolmens, and menhirs as far as the eye can see. Crime thriller fans follow in the footsteps of detective Georges Dupin and discover gems in the most remote corners of Brittany. Will a pack of wild boars happen to come around the corner, pursued by Obelix, who is feeling a little peckish? The country between the English Channel and the Atlantic offers wonderful culinary delights. It's the perfect place for fans of oysters and crustaceans of all kinds as well as galettes and crêpes – ideally accompanied by a cider. Vegetables such as artichokes thrive in the mild climate.

What's the best way to get there? Airports and train lines are in short supply – connoisseurs rely on their own car and are unbound. Brittany makes anyone happy who dreads package tours and likes to get to know the country and its people on their own. The impressions of enjoying the sunset from a cliff in Finistère will stay with you for a long time. Nothing but the view into the sea, towards the sun – at the end of the world.



The coasts of Brittany are a popular holiday destination

Vancouver, Kanada

By Steffen Sturm

In about 12 hours from Zurich or Vienna, you can cross the Atlantic and the North American mainland and disembark on the Pacific coast. Vancouver is a modern city in the middle of expansive nature, with a skyline dominated by bright blue glass skyscrapers. Plan about 3 or 4 days for sightseeing, taking in not only the city centre but also the waterfront promenade between Canada Place and Bayshore West Marina, Stanley Park, English Bay Beach, the lively Granville Island Public Market, and the chic Coal Harbour and Yaletown districts with their typical architecture. Outside the city, excursions to Vancouver Island, whale watching boat tours, sightseeing flights on a seaplane, and a road trip to Whistler, the famous winter sports resort, are very much worthwhile.



Vancouver, a vibrant city on Canada's west coast

Ship ahoy!

That was Group Night 2024.

By Bernhard Lendi

At 6.30 pm on the dot, it was "Cast off!" and the LLB Group employees set sail on board the MS Sonnenkönigin. Although the weather was not quite as favourable as desired, this did not dampen the good mood of the numerous employees from Geneva to Vienna and from Düsseldorf, Frankfurt, Munich, Uznach and Vaduz to Dubai.

The most modern and largest passenger ship on Lake Constance can accommodate around 1,000 people and radiates an unrivalled dignity with its sublime appearance. As a location for a meet and greet, a cosy evening with work colleagues, sumptuous catering and music, there is probably no better place than chugging across the Swabian Sea and enjoying the sunset.

- ◆ 31 bottles Prosecco
- ◆ 191 bottles of white wine
- ◆ 89 bottles Red wine
- ◆ 1'763 bottles of beer
- ◆ 1'126 Longdrinks
- ◆ 813 l mineral water
- ◆ Circa 30 kg of fish
- ◆ Circa 205 kg of meat
- ◆ 1'815 desserts

Experience the highlights of the Crew Night



> [Click here for the video](#)

Click through the pictures and look back on the wonderful evening:





LLB Schweiz: Organisational adjustment

In May of last year, the strategy for the Swiss market was announced for LLB Schweiz. In May of this year, LLB Schweiz employees were informed of the next steps in the implementation of the strategy: The sales organisation will be set up efficiently in line with the strategic orientation. The reorganisation affects the Retail & Corporate Banking division within LLB Schweiz with its Private Banking, Corporate Clients, and Direct Clients business areas. We spoke with René Zwicky, CEO of LLB Schweiz, about the background to this reorganisation.

By Cornelia Zeh

René, you've been CEO of LLB Schweiz for almost six months now. What experiences have you already gathered?

What's new for me is always being in the spotlight. My new "label", CEO of LLB Schweiz, means that I receive many external enquiries that have to be responded to very quickly and in a targeted way, but that also have to be prioritised. And above all, this means taking advantage of the right opportunities and involving the right contact persons.

A year ago, LLB Schweiz announced its plans for the Swiss market – what has happened since then?



René Zwicky has been in charge of LLB Switzerland for the past six months

We have been able to recruit experienced and motivated employees in the Zurich and Eastern Switzerland markets who are eager to make our exciting brand even better known and more successful. We have also recently communicated some organisational adjustments, so that we can respond in an even more targeted way to the needs of our clients and position ourselves even more successfully for the future.

In May, you announced the new organisational structure of LLB Schweiz. What does it look like?

We are combining Private Banking into a single segment, providing our clients with even more needs-oriented support in the form of mortgage financing experts, strengthening the regions with qualified direct client advisors on site, and focusing on the main needs of our clients in the core segments with the expertise of specialist advisors.

By adapting our structures, we can use our resources more effectively.

How is this new structure aligned with our strategic goals?

We are focusing on the core needs of our clients in the growth segments of Corporate Clients and Private Banking, relying on the strengths and skills of our employees.

In the important foundation of our banking business, Direct Clients, we are increasing our local advisory expertise at our banking locations, making ourselves more visible and closer to the market. We are still very happy to advise more digitally savvy clients from our central location in Uznach.

With this structure, we are also demonstrating our clear commitment to the regions and locations already communicated. We are progressing in an evolutionary – not a revolutionary – way, developing in the direction of the performance promises we have made in the individual segments.

What are the next steps over the coming months in terms of strategy implementation?

Opening and increasing our presence in the Zurich and St. Gallen markets, implementing recruitment in the EAM business after our final definition of the target markets, and implementing organisational adjustments in the core regions.

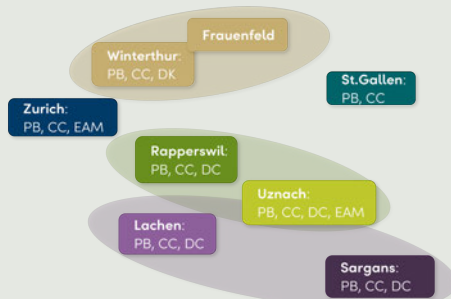
Implementation starting 1 July 2024

In each client segment, the focus is on the respective core competencies: in Private Banking on investments, in Direct Clients on basic products and standard investment products, and in Corporate Banking on liquidity management and corporate financing. These segments are supported by teams of experts, including specialist advisors for loans, investment advisory services, portfolio management, and financial planning.

In our Direct Client business, clients can choose between consultation in person, by phone or e-banking, and self-service.

In concrete terms, this means:

- ◆ The Private Banking I and Private Banking II departments will be merged under “Private Banking”.
- ◆ A new “Financing Experts” team will be created to manage all loans from the Private Banking and Direct Clients business areas.
- ◆ The banking locations will be grouped into five management regions:
 - ◆ Zurich region
 - ◆ Winterthur / Thurgau region
 - ◆ St. Gallen region
 - ◆ Obersee / Linthgebiet region
 - ◆ Ausserschwyz / Sarganserland region
- ◆ At each banking location, one person will be appointed as location manager who, in addition to their role, will be responsible for LLB representation and market presence at the respective location.
- ◆ At the locations in Uznach, Rapperswil, Sargans, Lachen, and Winterthur, Direct Client advisors will provide on-site support for walk-in clients.



Central sales units:

- Financing Experts (new) *
- Investment Advisors
- Financial planners
- Service Direct
- Advice Direct (new also decentralised)
- Service centre / Sourcing & Operations
- Sales management

* Financing experts will also be on site in a decentralised manner.

Go wild, go Stuttgart – LLB trainees on tour

Like every year, our trainees went on a trip this year. This year's destination was the German state capital of Baden-Württemberg – Stuttgart. The city, known as the heart of Swabia and the capital of the Swabian automotive industry, offered our trainees a multifaceted programme.

By LLB trainees

When the LLB Young Talents set off on our eventful journey, a call for freedom and fun rang out in the streets of Stuttgart. From 17 to 20 April 2024, we explored the city on an exciting scavenger hunt, honing our skills and our team spirit. But what should visitors to the home city of Porsche and Mercedes never leave out? A visit to the Porsche Museum, of course, which offered an insight into automotive history. We felt the adrenaline rush at laser tag, and we enjoyed the view from the TV tower – rain included. At Stuttgart's Wilhelma Zoo in Bad Cannstatt, we encountered exotic animals – but the cramped conditions made us reflect on how animals are kept. We tested our minds and teamwork skills in an escape room. The activities offered a change from learning and strengthened our cohesion as a team.



Our apprentices spent some exciting days in Stuttgart



The apprentices on their way to the Porsche Museum



Racing fans get their money's worth at the Porsche Museum – but not only them



Lasertag puts speed and skill to the test



Wilhelma is one of the most visited zoos in Germany



The botanical garden at Wilhelma inspires with its magnificent flowers



A little refreshment in between

Sustainable support for thousands of people



For seven years already, LLB has been promoting sustainable drinking water as part of the "DRINK & DONATE" project. The donations – CHF 60.00 per employee per year – are used for sustainable water projects in less privileged parts of the world.

By Michael Verling

"DRINK & DONATE" is a public-benefit association based in Vaduz and Zurich that promotes the consumption of our local high-quality tap water instead of bottled branded water. The consumption of one litre of branded water requires between 1.1 and 2.5 decilitres of mineral oil for production, transportation, distribution, etc., depending on where the water is produced and transported. In contrast, in our region we have the very best drinking water straight from the tap. Already since 2017, LLB in Liechtenstein has been providing its employees and clients with high-quality tap water and has helped thousands of people to have a sustainable supply of drinking water.

Expansion of drinking water system in Mozambique

The ORATTA project, which we supported in 2023, expands drinking water systems in the south-east African country of Mozambique. In the five affected districts of Cabo Delgado, half of the population has no access to clean drinking water, and only one in five people use sanitary facilities. Schoolchildren often miss part of their school day because they have to walk to faraway watering places and relieve themselves somewhere in the bushes. The consequences are severe diarrheal diseases that can even lead to death. Moreover, girls often stay away from school during their

menstruation or stop attending school altogether when they start their first period because they have no access to hygiene products or lack water for hygiene at school.



The ORATTA project supported the expansion of drinking water facilities in Mozambique in 2023



In some regions of the country, large parts of the population have no access to clean drinking water. Children are particularly affected



Around 50,000 people will benefit from the HELVETAS project, which is supported by the LLB

This is where the HELVETAS project supported by LLB comes in: by building and repairing small water systems in the communities, by educating the population about hygiene and health, by equipping schools with water supply and sanitary facilities, by training craftspeople in the construction of latrines, by training the water and hygiene commissions of the communities, and by training the public authorities and private companies with regard to water infrastructure projects. In total, about 50,000 people – especially children, young people, and women – will benefit from this project.

We are proud of the fact that we have already provided many thousands of people in Benin, Ethiopia, Madagascar, Tanzania, and Mozambique with sustainable access to drinking water and sanitary facilities. This is true to our slogan “From the country, for the country” – but understood a bit more globally.

The LLB talent factory

Martina Freund began her career at LLB as part of the Young Talent Programme. An experience that she describes as educational and impressive. Today, no longer a “Young” Talent, but still working for LLB, she gives us insights into her journey.

By Simone Bürzle

Martina, you started at LLB as a Young Talent. How would you describe that time in three sentences?



My time as a trainee at LLB was a very educational and impressive time. I had the opportunity to contribute to many projects, ranging from small to large, and in a wide variety of business areas of the bank, from sales management to sustainability and IT architecture. I got to know many great people and departments, which significantly deepened my understanding of the overall processes and structure of LLB.

Martina Freund started her career at the LLB as a young talent

What skills and competencies were you able to develop or improve during that time?

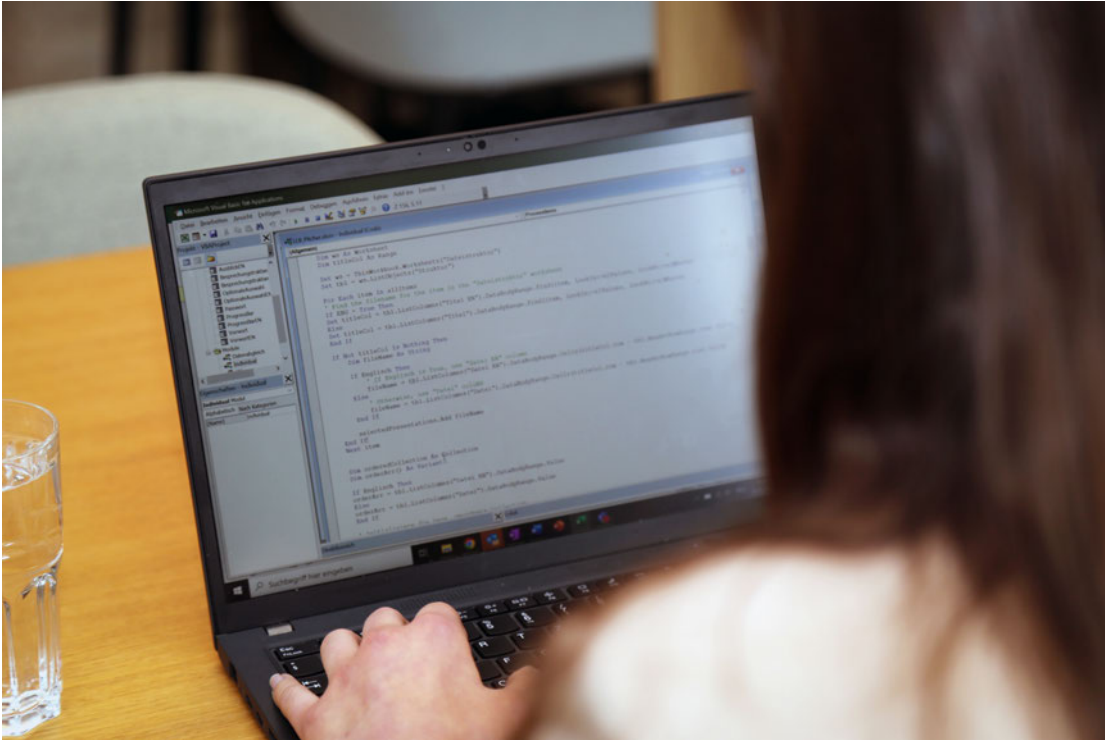
I was able to develop and improve many skills, especially my understanding and skills in project management and process optimisation. I was also able to expand my general banking and financial knowledge through my involvement in a wide range of specialist areas. My network within the bank also grew through my traineeships and rotations.

What was the biggest project you were involved in as a Young Talent that has stuck in your mind? And how did you contribute to it?

The most defining project for me was the development of the LLB Pitcher. I was significantly involved in all stages from technical realisation to final implementation.

What exactly is the LLB Pitcher?

The LLB Pitcher enables our client advisors to create individually tailored, but nevertheless standardised, sales presentations for initial contact with clients. The program is based on VBA code in Excel and uses an extensive database of over 200 slides incorporating LLB’s corporate design. These presentations cover a wide range of topics, including the advantages of the Liechtenstein financial centre, an introduction to our bank, and our extensive range of products and services.



The LLB pitcher is based on an idea from Martina

As a Young Talent, how did you end up becoming the architect of the LLB Pitcher?

I took on the role of architect of the LLB Pitcher during my time in the Group Corporate Development department, when I attended a meeting with sales management. With Patrick Siebert and Michael Rosenberger, we discussed how to improve and standardise sales documents. There was already the idea of creating a modular system, but no concrete implementation existed, especially given that the prices for available systems on the market ranged from CHF 200,000 to CHF 2 million.

With my basic knowledge of the VBA programming language, I saw the possibility of implementing a solution using Excel. I created a prototype, which I presented at one of the following meetings. The positive response made it clear that we would develop this prototype into a complete solution. And so the project began – the LLB Pitcher.

Are there any particular successes or milestones that you are especially proud of?

I can think of three moments in particular. First, I was very pleased to see how well the first prototype was received by Michael and Patrick and that they even presented it to the Board of Management shortly afterwards. This was a huge motivator for me, reinforcing my conviction that we could really make a difference with the Pitcher. Another highlight was the pilot phase, during which we received valuable and constructive feedback from the teams led by Hendrik Idema, Hendrik Breitenstein, and Manuel Schir. This feedback enabled us to put the finishing touches on the Pitcher. Last but not least, the success after the launch was overwhelming: Already in the first week, more than 150 presentations were created with the Pitcher. The continually high usage – about 80 presentations per week – confirms that the Pitcher has become a valuable tool for our daily work.

Are you still involved in the project?

Yes, I'm still the contact person for technical questions about the LLB Pitcher, and I'm working on its further development. We have now also implemented the Pitcher template in English for our colleagues in the Middle East. We are currently expanding the service for LLB Österreich.

Now you're no longer a Young Talent. Where can you currently be found at LLB – and why there, specifically?

After my time as a Young Talent, I decided to join the Institutional Banking division. Here, I'm getting to know the world of institutional business, one of the core businesses of the bank. This is a fantastic contrast to my previous activities, since I never worked in a front office during my time as a trainee.

What advice would you give your younger self if you were a Young Talent again?

Take every opportunity you can to get to know different areas of the bank, through different traineeships or rotations. The experience you gather in different departments is incredibly valuable in gaining and understanding different perspectives within the bank, as well as in grasping and questioning the complexity of LLB from one end to the other.

Would you recommend the Young Talent Programme not only for the young talents themselves, but also for the departments, and why?

Most definitely, both for the talents and for the LLB departments. For the talents, the programme offers a unique opportunity to learn a lot in a short period of time. It also allows them to create a strong network within the bank, starting with the Young Talents Group. The accompanying Young Talents Weeks contribute to personal and professional development.

The departments can also benefit greatly from the Young Talent Programme. The Young Talents bring a breath of fresh air, new ideas, and external perspectives. Through their rotations in different departments, the Young Talents have the opportunity to build up comprehensive LLB knowledge.

Recruiting talent together – your contribution counts



The battle for talent is increasingly intense – also at LLB. You, our employees, play a crucial role in attracting new talent. Not only can you discover new talent, but you can also benefit from our referral programme.

By Laura Romano

It's no longer a secret that there's a shortage of specialists and that this will become even more acute in the coming years. The ageing population, the retirement of baby boomers from the labour market, and the changing demands of younger generations in terms of work and life will make it even more difficult to recruit new employees. As LLB, we can work together to counteract this and you, our employees, can actively help to attract new talent. But how? Here are three simple ways you can support us in our recruitment efforts:

1. Referral programme – you are our ambassadors

Your positive experiences with LLB and sharing these experiences with friends and acquaintances can inspire potential candidates to become part of LLB. You can convey an authentic picture of the working environment, the company values, and LLB in general. As a thank you, you can receive a small reward for a successful referral. Find out more about the [referral programme](#) on the intranet.

2. Social media – actively support us on social media

Social media is important for our employer branding and recruitment. Social media helps us to advertise job vacancies and strengthen our corporate image, enabling us to attract potential candidates. You can easily contribute to increasing our reach and visibility. Be active on social media and share posts – especially those related to job openings – with your network on LinkedIn and the like. Are you feeling unsure about how to use social media? Our marketing department offers regular training courses on how to present yourself professionally on LinkedIn – a good place to start.

3. Evaluation portals for companies – provide insights into LLB

Many applicants find out about companies in advance on platforms such as Kununu and Glassdoor. You can contribute to providing transparent insights into LLB with “anonymous” ratings and comments. We are already doing very well, receiving the Top Company label from Kununu in 2023 with a score of 4.3, which makes us one of the top 5 companies on the platform. Please continue to rate us so that we can provide positive insights.

After recruitment, colleagues naturally also play a crucial role. It is important to support new employees so that they quickly settle in and feel comfortable at LLB.

Looking back at the opening ceremony of LLB in Germany



The opening ceremony of LLB in Germany took place at the imposing Alte Oper in Frankfurt am Main on 28 May 2024. The historic setting of the opera house, built between 1873 and 1880, provided the perfect backdrop to celebrate the tradition and excellence embodied by LLB.

By Elena Betz

A total of 120 guests celebrated the official opening in Frankfurt together with colleagues from Germany; Gabriel Brenna, Group CEO; Urs Müller, Head of Retail & Corporate Banking; Martin Heutschi, Head of Private Banking Liechtenstein; and many more. The evening included interesting presentations by renowned experts. Prof. Dr. Hans-Werner Sinn, former President of the ifo Institute and Professor Emeritus at LMU Munich, spoke on the "Orgy of borrowing, inflation, and weak growth". Dr. Christian Waigel, lawyer and Honorary Consul of the Principality of Liechtenstein, answered the question "Why Liechtenstein? – from a German perspective".



“The opening of our banking locations in Germany against the magnificent backdrop of the Alte Oper marks the beginning of an exciting new chapter for LLB. I could hardly imagine a better setting for this occasion. Not only are LLB and the opera connected by the address – Am Opernplatz; both institutions can look back on a long tradition and are an impressive example of how tradition and innovation can be combined successfully.”

Gabriel Brenna, Group CEO

LLB in Germany

Frankfurt is one of three new locations that the LLB opened at the beginning of 2024. At the new locations in *Munich*, *Frankfurt* and *Düsseldorf*, we offer German clients first-class investment advice and asset management with a total of around 40 employees. LLB's first-time expansion into Germany supports the growth ambitions we have set as part of our ACT-26 strategy.



“Many colleagues have done a tremendous job laying the groundwork over the past year. It was therefore a special pleasure for us to honour this work and to celebrate the start of another chapter in the history of LLB at this wonderful location – the Alte Oper. I am grateful for the opportunity to take on this mission. As a banker, it's not often the case that you can shape a bank's first market entry together with such a strong team. I very much appreciate the trust that has been placed in us, and it feels incredibly good to be part of the LLB team.”

Thomas Henk, Manager Branch Office Germany

Impressions from Frankfurt



The Alte Oper in Frankfurt am Main became the dreamlike backdrop for the opening ceremony of the LLB in Germany



Berit Pietschmann charmingly hosted the evening



Financial experts among themselves: Group CEO Gabriel Brenna and economist Prof Dr Hans-Werner Sinn



Dr Christian Waigel, Honorary Consul of the Principality of Liechtenstein, spoke on the topic "Why Liechtenstein from a German perspective?"



Prof Dr Hans-Werner Sinn is one of Germany's best-known economic experts



Our motivated team is working feverishly to make LLB even better known in Germany



Our current management team in Germany: Thomas Henk, Matthias Luck, Jochen Schindler-Nagy and Michael Walich



The masterminds behind the German expansion: Thomas Henk, Martin Heutschi, Natalie Flatz, Gabriel Brenna, Urs Müller

A parting gift

As a souvenir of the evening, all guests received a bottle of Liechtenstein Gin – with and without alcohol. They also received the recipe for the welcome drink, the Cucumber Collins and the Clean Cucumber, so that they can relive this moment at home.

Cucumber Collins

- 4 cl Liechtenstein Gin
- 2 cl lemon juice
- 1 bar spoon of cane sugar
- 3 slices of cucumber

Pour the Liechtenstein Gin into a shaker with the lemon juice, sugar, and ice cubes, shake well, and pour into a highball glass. Top up with soda and decorate with the cucumber slices.



As a small souvenir, all guests were given a Liechtenstein gin – with or without alcohol as desired

Clean Cucumber

- ◆ 4 cl Liechtenstein Zero
- ◆ 2 cl lemon juice
- ◆ 1 bar spoon of cane sugar
- ◆ 3 slices of cucumber

Pour the Liechtenstein Zero into a shaker with the lemon juice, sugar, and ice cubes, shake well, and pour into a tumbler. Top up with soda and decorate with the cucumber slices.

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Front Page

The cover picture shows the exuberant atmosphere at our Crew Night 2024.

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Page 3, 11: Daniel Ospelt
Page 5, 15, 17–18, 41, 42: Simone Bürzle
Page 8, 9: Roland Korner
Page 10, 21: pxhere
Page 16, 35, 44: LLB
Page 14, 19, 23: pexels
Page 22: Anja Koeder
Page 24: Laura Romano
Page 25: Angélique Hasler
Page 26: Hendrik Idema
Page 28: Bernhard Lendi
Page 29: Steffen Sturm
Page 31–32: Daniel Gassner
Page 33: Jessica Francisco
Page 36–38 : LLB trainees
Page 39–40: Drink & Donate
Page 46, 48–49: Martin Joppen
Page 27, 50: Pixabay

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