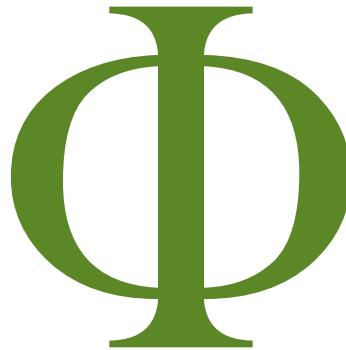


## The golden number



## Growth is the future

**T**he LLB Group is continuing to grow – as a bank for people and businesses, as an investment fund powerhouse and as an asset management specialist. The LLB Group is growing in a targeted, dynamic, sustainable and profitable manner.

Nature shows us the way, so does art and architecture. Examples and patterns, on which well-proportioned growth is based, inspired us to utilise the golden ratio as a theme for the Annual Report 2018. The symbol for the golden number is the Greek letter “phi”, the 21st letter of the Greek alphabet. Phi is a universal number having the value 1.6180339... The geometry of all organic structures is based on this golden ratio (or golden number).

Wherever one takes a closer look, one discovers everywhere the same numbers, angles, pentagons, spirals and patterns – for example, in the horn of the Alpine ibex, in the polyhedrons of the artist Hanna Roeckle, in the stalk of the cow parsley plant, in the decorations on the Sheikh Zayed Grand Mosque in Abu Dhabi. The pictures in this report show growth based on the golden number.

Video statements at:  
[ar2018.llb.li/growth](https://ar2018.llb.li/growth)



How does a pioneer become  
a powerhouse?

The growth boosts  
our strength.



## Fund powerhouse in the FL-A-CH region

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**Natalie  
Epp**  
Head of Division  
Institutional Clients

**T**he LLB Group is making a name for itself as a fund powerhouse in the FL-A-CH region. In Liechtenstein, it has been playing in the top league as a pioneer for over 20 years. In Switzerland and

Austria, it has been well positioned for continued sustainable growth since 2018. The model is unique. From Vaduz, LLB accesses the key EU market. From Vienna, it multiplies its reach. And from Zurich, it provides its clients with access to the largest offshore asset management and fund market in the world.

Video statement at:  
[ar2018.llb.li/funds-powerhouse](https://ar2018.llb.li/funds-powerhouse)



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The higher the temperature in spring, the faster the horns of the alpine ibex grow. Two rings are added each year. Growth follows the law of harmony and the golden ratio.

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What brings people  
together?

Where there is diversity,  
there is culture.



## Everyone is part of the whole

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**Bernd  
Moosmann**

Head of Group Human  
Resources

**W**hen people embody the same values, a unique identity is created. People from 38 nations work at the LLB Group. Together, they bring our corporate culture to life. By acting

according to our values of “integrity, respectfulness, excellence and pioneering”, they set the kind of positive energy free that makes all the difference. Growth means development at LLB, and diversity under one roof is a guarantee for quality and innovative power. Everyone is part of the whole, as the whole is part of the individual.

Video statement at:  
[ar2018.llb.li/corporate-culture](https://ar2018.llb.li/corporate-culture)



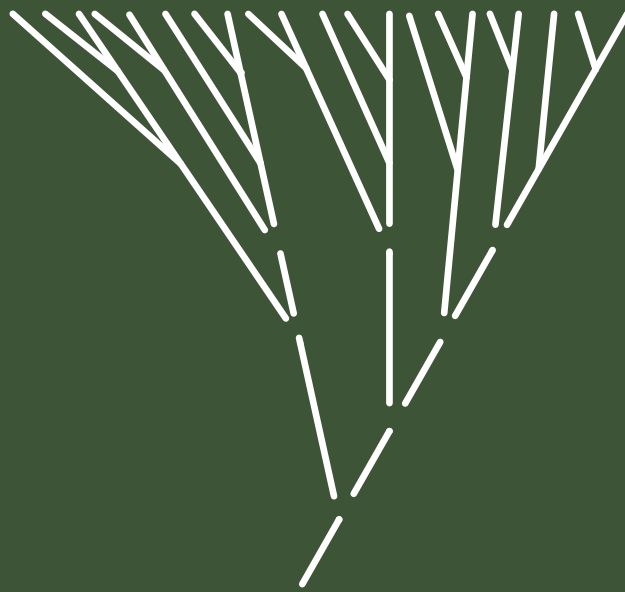
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Hanna Roeckle  
Polyeder / Polyhedron  
Gemini Green  
Lacquer on GFP  
125 × 99 × 99 cm  
Göttlich Golden Genial,  
Museum for  
Communication Berlin,  
2016 / 2017

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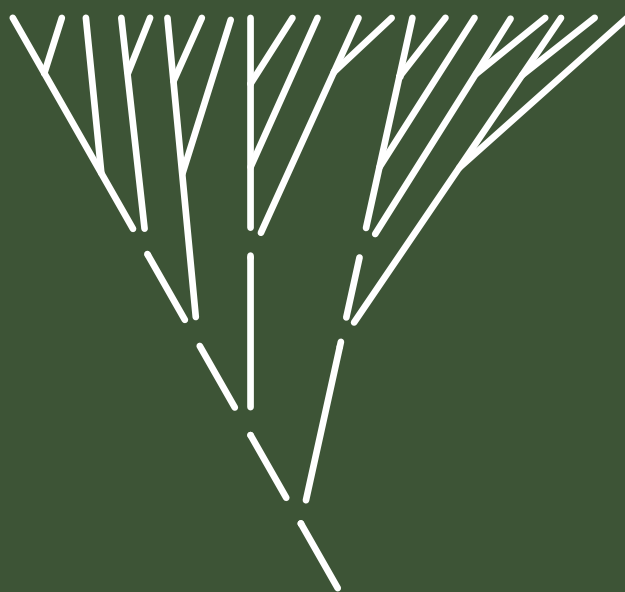






What makes banking  
contemporary?

In communicating at all levels  
lies the power.



## In Dialogue: online as well as offline

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**Tobias  
Schlömer**  
Head of Group Multi  
Channel Management

**I**n the banking of the future, the intelligent combination of technology, empathy and knowledge will make the difference. Clients will decide themselves when, how and where they contact their bank. The

LLB Group is responding to this with a coordinated interplay of the various communication channels. The bank branches represent the bridge between online and offline services. Multi-media self-service will be the standard, but with key questions, people will want answers from other people.

Video statement at:  
[ar2018.llb.li/online-offline](https://ar2018.llb.li/online-offline)





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"The structural design of the cow parsley plant repeats itself in the smallest and largest details. The self-similarity of the branches corresponds to the golden ratio. If one focuses on the cluster of flowers, one sees the overall shape of the plant."

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What makes a good partner?

Unique experiences  
connect.



## Growing partnership in the Middle East

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Daniela  
Leithe

Head of Legal &  
Compliance Middle East

**A**l Wasl is the Arabic word for “connection/link” – the LLB Group's solution in the Middle East. The LLB Group has been committed to Dubai and Abu Dhabi as business locations for over

10 years, here connectedness is reflected in the close partnership with clients. Proximity, stability and a long tradition of private banking allow trust to grow. The same language and unique experiences connect, innovative investment solutions make sense – this creates valuable partnerships.

Video statement at:  
[ar2018.llb.li/middle-east](https://ar2018.llb.li/middle-east)





Half a millennium ago, Arab builders were already creating patterns utilising the golden ratio that never ends. The flower of life decorates the floors, ceilings and windows of the Sheikh Zayed Grand Mosque, which opened in Abu Dhabi in 2007.