

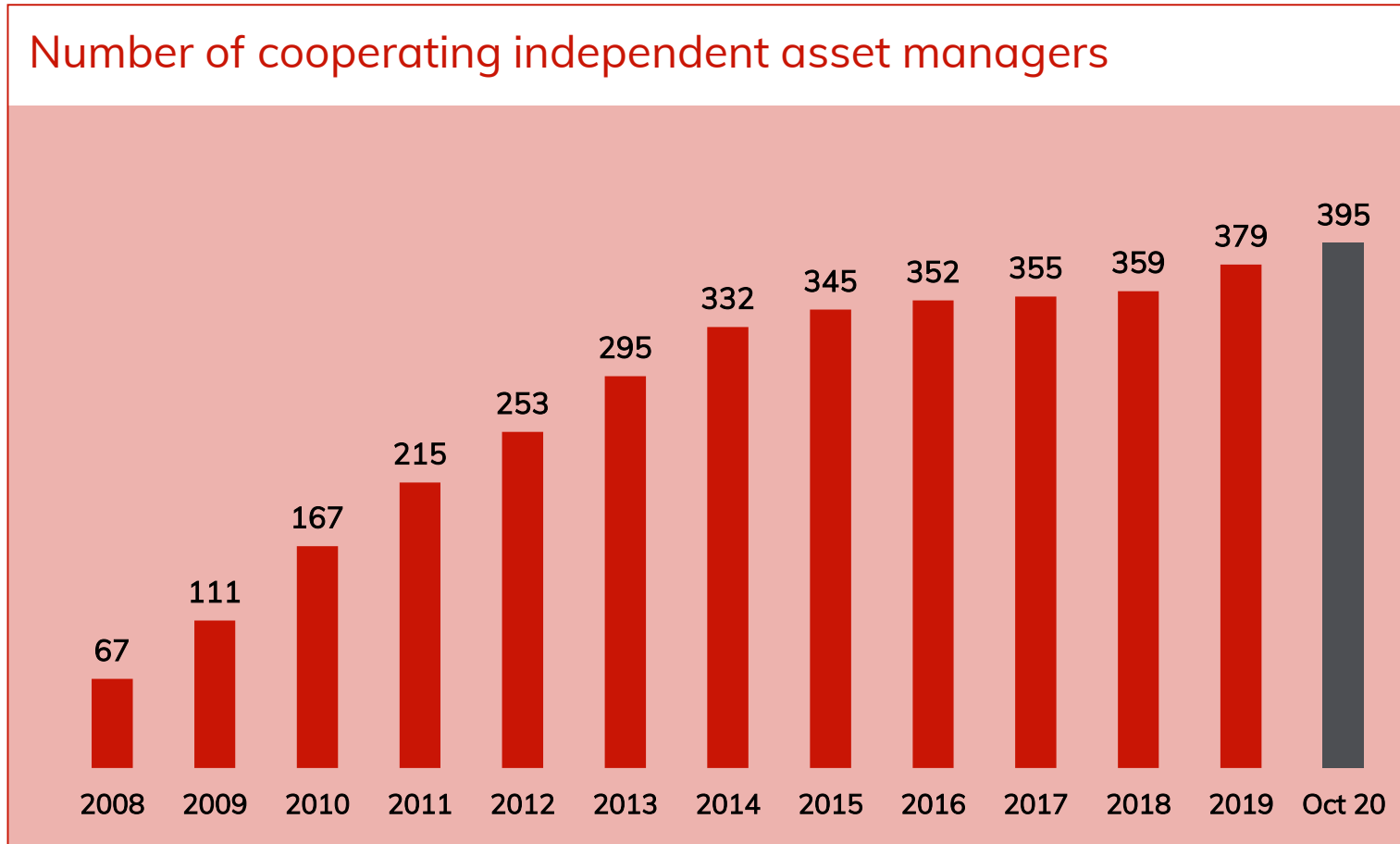


V BANK
Die Bank der Vermögensverwalter



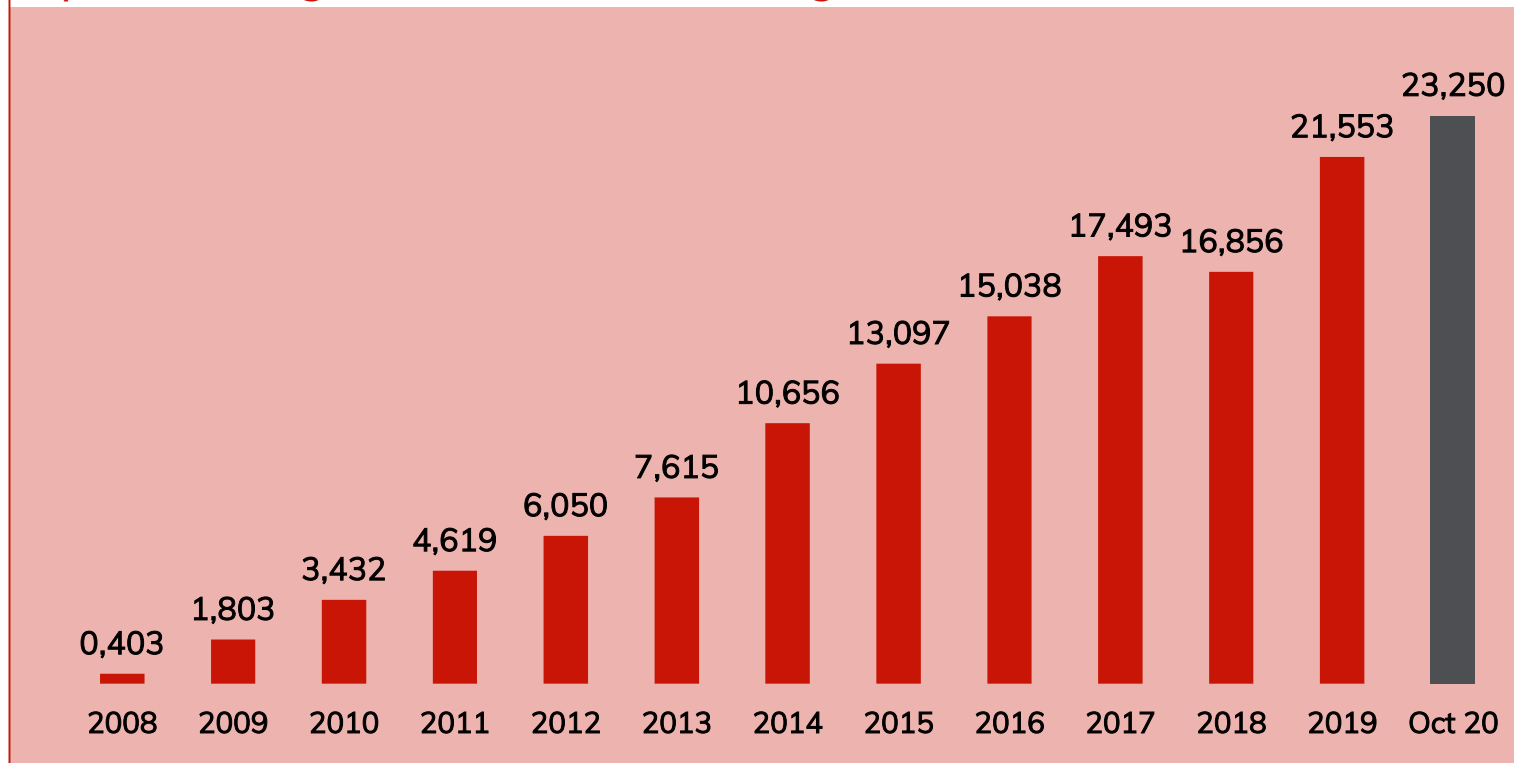
Security and Trust

Market leader in terms of market penetration



Assets under custody

2019 was already a record year. In the first nine months of 2020 operational growth was even stronger.

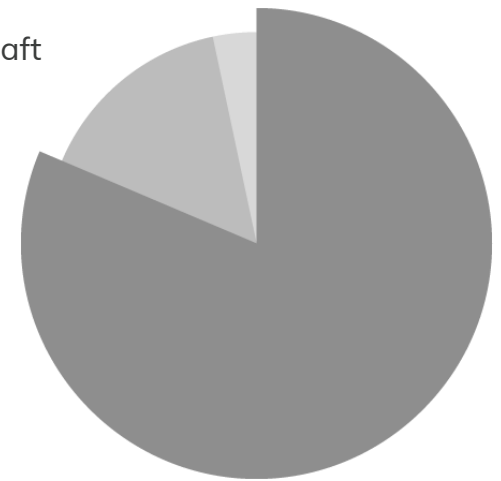


in million €

Up-to-date information for clients and business partners

- V-BANK has a **simple, low-risk and transparent business model**. As the first bank for independent asset managers we exclusively focus on that customer group only. Contrary to other banks and savings banks, **we do not engage in risky business transactions**. We do not deal **for our own account** (market rate risk), and we do **not offer our own products** (placement and liability risks)
- Our **credit business** is limited to Lombard loans against securities.
The volumes are low and the loan criteria very conservative (no evidence of impairment)
- As a new bank, the V-BANK is **free of any bad debts**
- **Independent asset managers and family offices** hold about 82.2 % of the share capital in „their“ bank. Thereof the FS V-Bank Holding GmbH holds 47.9 %. Furthermore W&W Gesellschaft für Finanzbeteiligungen GmbH, a subsidiary of the founding investor
- **Wüstenrot & Württembergische AG**, directly holds 15.0 %. Furthermore the **V-BANK management and employees** have a stake of 2.8 % in the bank

- 82.2 % Independent asset managers and family offices
- 15.0 % W&W Gesellschaft für Finanzbeteiligungen mbH
- 2.8 % Management and employees



as of 31 March 2020

Up-to-date information for clients and business partners

- The transparent and low-risk **V-BANK business model** and the fact, that we are definitely free of „bad debts“, **is honored by the market**. Every day book-entry transfers of renowned big banks demonstrate the trust placed in us
- The V-BANK is **growing dynamically**. **2019 assets under custody increased by 4.7 billion Euros (gross)**. Currently* the V-BANK administers client funds amounting to **23.3 billion Euros**. We cooperate with more than 400 independent asset managers and single family offices. Therefore we are leading in terms of market penetration
- The **V-BANK business model is a growth model**. Given the current market environment and the massive loss of confidence on the part of customers in classic financial service providers – especially banks -, the market share of independent asset managers will continue to grow.
- Our total bank deposits and our equity is invested absolutely conservatively and with a short maturity (current* duration of 1.09 years) (**matching securities**). Only first-class issuers and any time liquid products (floaters, bonds issued by the German states, state guaranteed enterprises, etc.) are selected
- Regulatory **liquidity requirements** are exceeded by about 138 %* (Liquidity Coverage Ratio)
- The V-BANK has a **core capital ratio** of 13.9 %*. Thus it is **significantly above the standard** in the international comparison of banks. The liable own capital is freely disposable at any time and, therefore, a genuine additional risk buffer
- The V-BANK is a member of the Deposit Protection Fund of the Federal Association of German Banks. Thus account balances amounting to 8.179 million Euros per client are secured

* as of 31 October 2020

Bank rating

<p>A+ A A-</p>	<p>high credit rating</p>	<ul style="list-style-type: none"> - ABN Amro (Bethmann Bank) (A) - DAB Bank/BNP Paribas (A+) - HSBC Trinkaus & Burkhardt (AA-) - UBS (A-) - V-BANK (A)¹⁾
<p>BBB+ BBB BBB-</p>	<p>good credit rating</p>	<ul style="list-style-type: none"> - Deutsche Bank (BBB+)
<p>BB+ BB BB-</p>	<p>Satisfactory credit rating</p>	

¹⁾ GBB Rating as of October 2020; Current rating in each case

Contact Information



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