



BANK FRICK

Crossover Finance

The enterprising bank
Family-run | Digital | Personal



Founded

1998

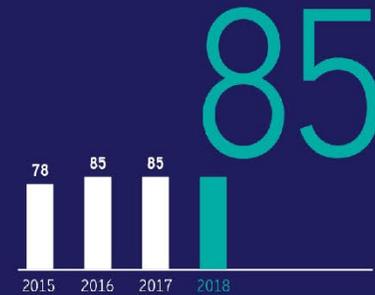
Work force



Share capital
in CHF m

25

Equity
in CHF m

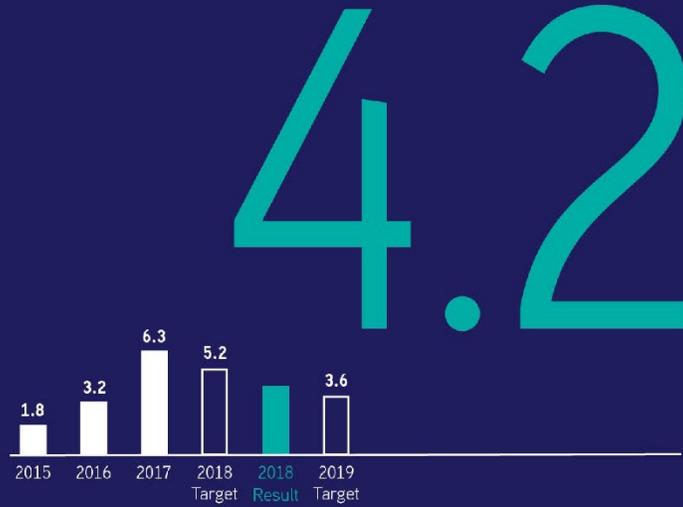




Cost Income Ratio in %



Profit in CHF m



Return on equity in %





Balance sheet total

in CHF m



Assets under management

in CHF m



Net new money

in CHF m





Leverage Ratio

in %



Tier 1 capital ratio

in %



Liquidity Coverage Ratio

in %



*Regulatorisch gefordert



BANK FRICK

Owner

Kuno Frick Family Foundation

65%

Net 1 UEPS
Technologies, Inc.

35%

Board of Directors



Dr. Mario Frick
Chairman



Roland Frick
Vice-Chairman



Rolf Jermann



Herman Kotzé



Michael Kramer



Management Board



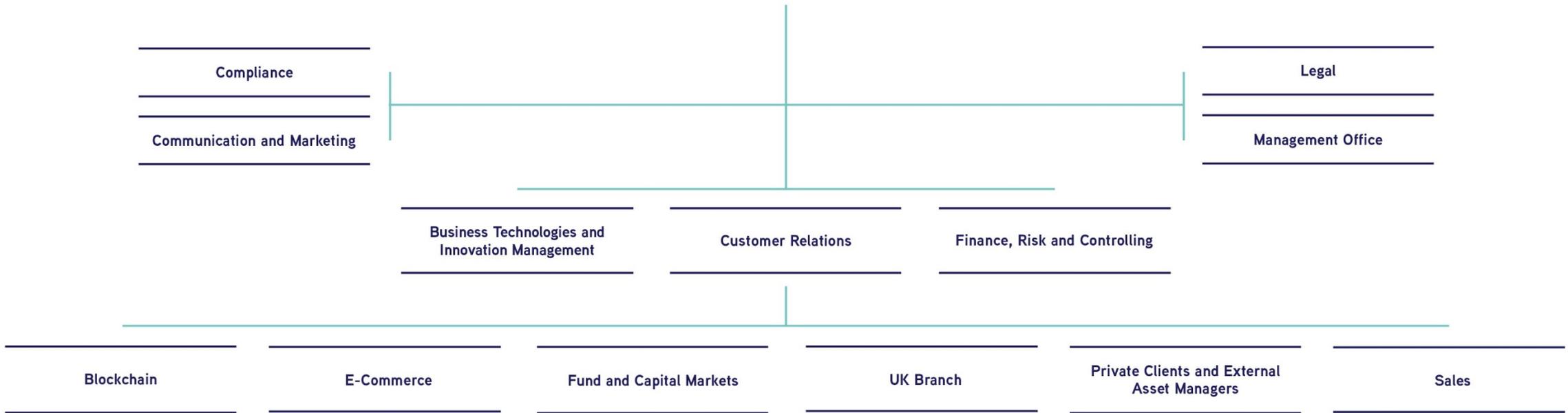
Michael Dolzer, COO
Since 2012 at Bank Frick



Edi Wögerer, CEO
Since 2000 at Bank Frick



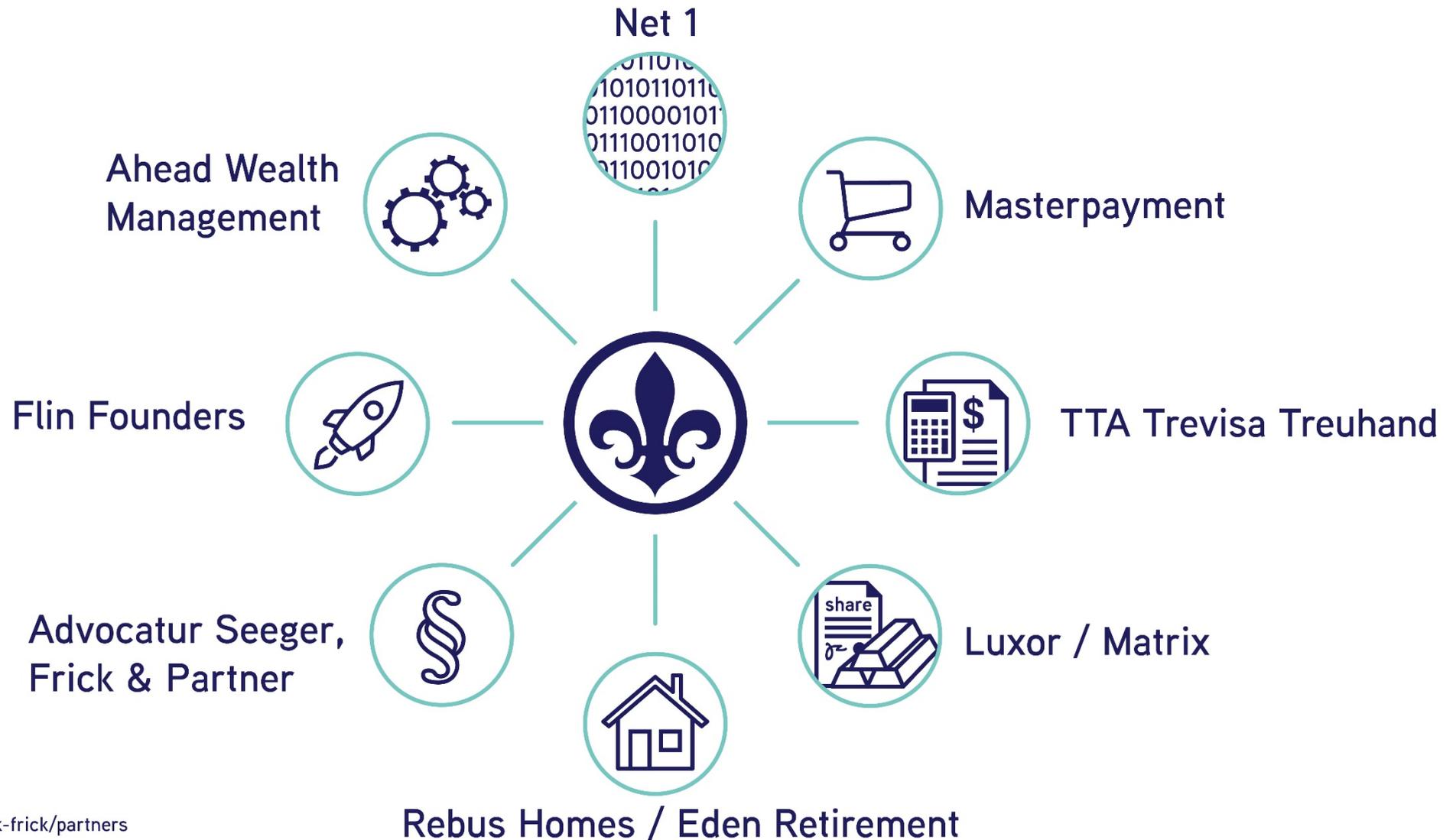
Melanie Mündle, CFO
Since 2006 at Bank Frick





BANK FRICK

Partner – Crossover Finance





BANK FRICK

Crossover Finance

Liechtenstein The location



WTO



UNO



Council of Europe



Schengen

EU/EEA four freedoms



Free movement of people



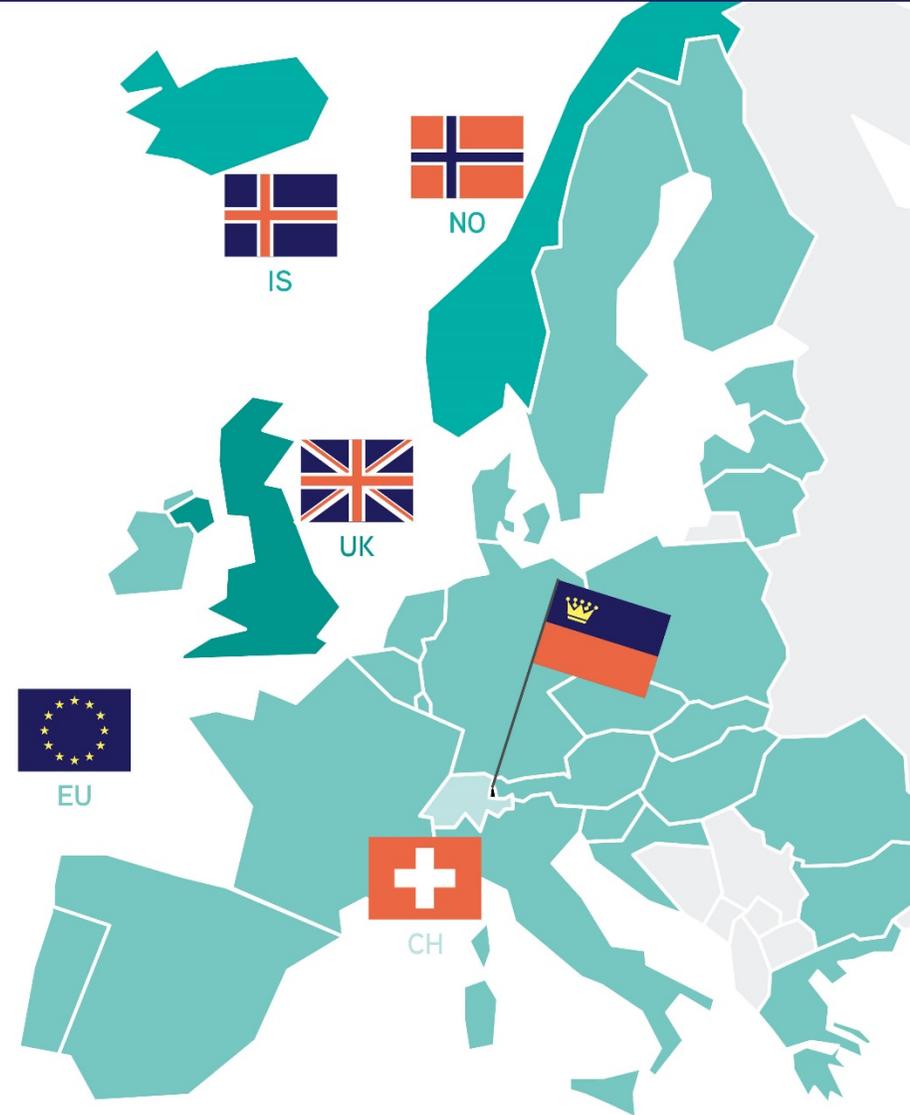
Free movement of goods



Free movement of services



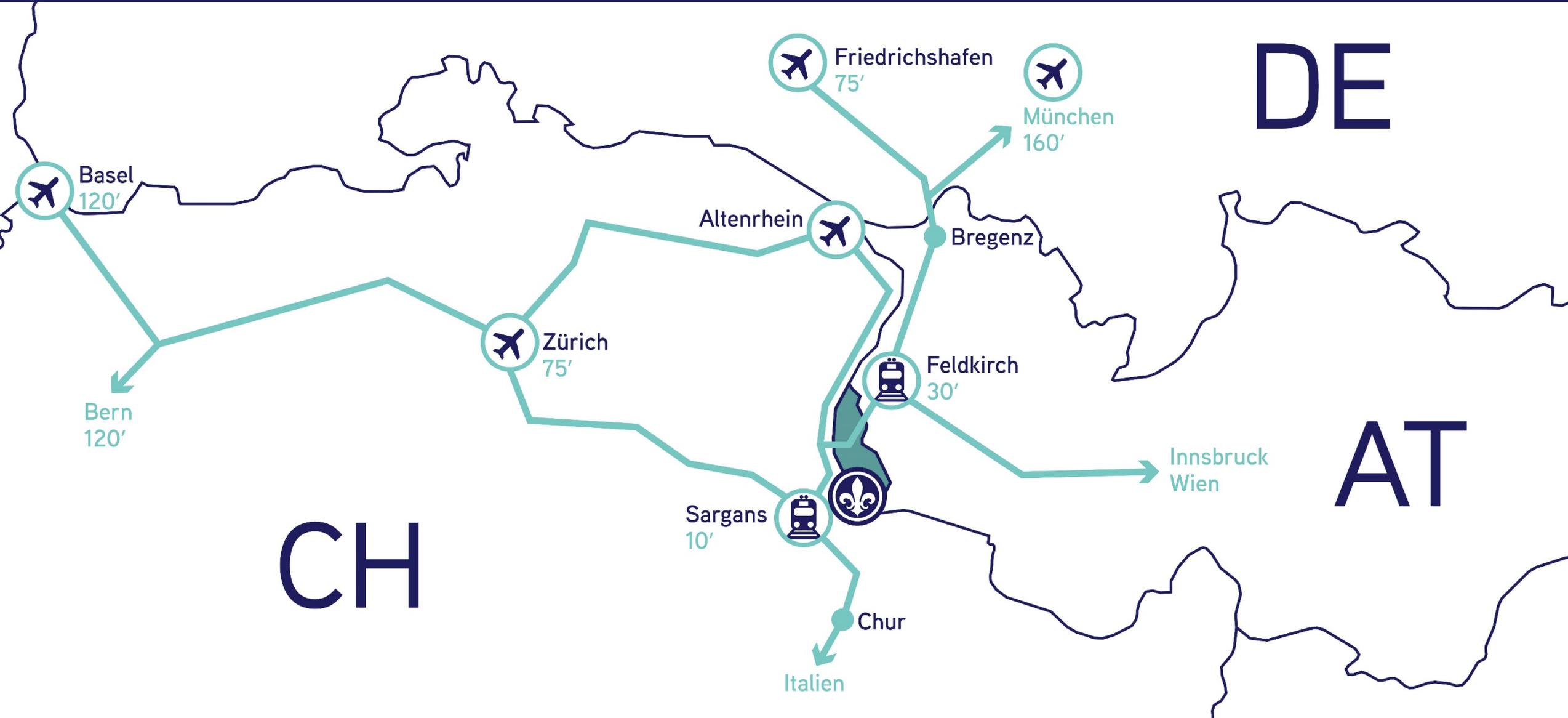
Free movement of capital





BANK FRICK

Liechtenstein – The location II





BANK FRICK

Crossover Finance

Liechtenstein The financial center





BANK FRICK

Liechtenstein – The financial center I



Free movement
of services



Free movement
of capital



Passporting





Currency



Employees

6000

✓ OECD

✓ AIA

✓ FATCA



Double taxation
agreements

19

TIEA

27

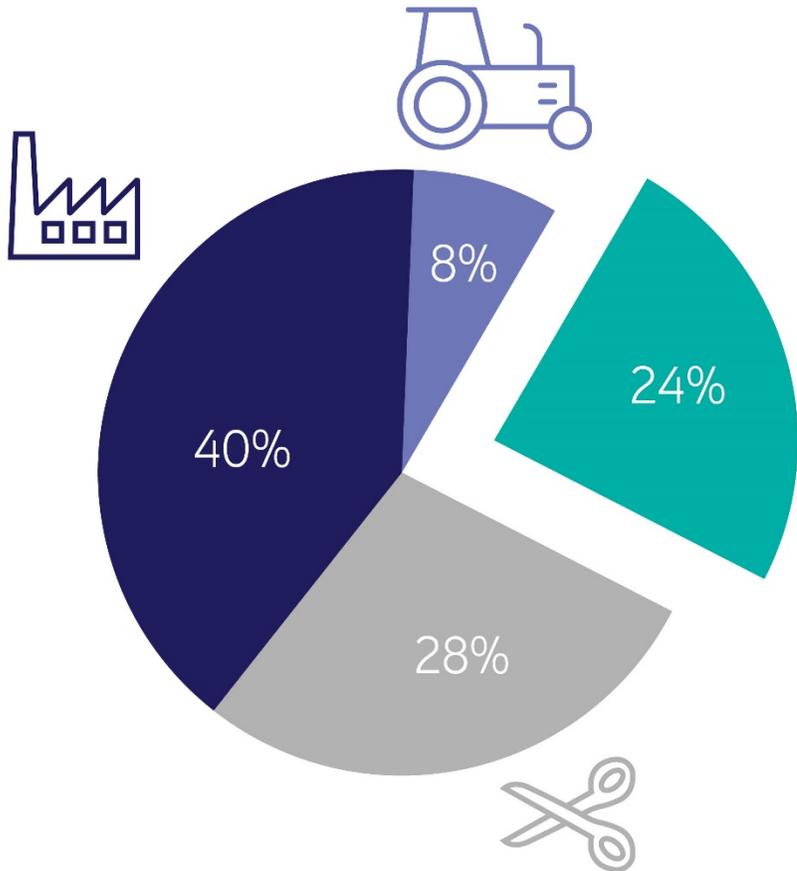


FMA

Financial Market Authority
Liechtenstein



Gross value added



Tier 1
in %

21,3



Financial
industry

First bank in
Liechtenstein

1861

S&P-Rating

AAA

S&P-Outlook

Stable



BICRA
Banking Industry
Country
Risk Assessment



BANK FRICK

Crossover Finance

Liechtenstein For enterprises





Free movement
of people



Free movement
of goods



Free movement
of services



Free movement
of capital

Market potential

500 m
customers





Rule of law



Public revenue
quota
in %

22

Flat tax
in %

12,5

Unemployment rate
in %

< 3

Administration



Number of enterprises

> 4500

Enterprises in Liechtenstein





BANK FRICK

Crossover Finance

Landstrasse 14
9496 Balzers
Liechtenstein

+423 388 21 21
bank@bankfrick.li
www.bankfrick.li