



Reasons for Bank von Roll AG

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- Bank von Roll Ltd. is a FINMA-licensed Swiss bank and a clear niche player with one single business area: **classic asset management without the risks connected to commercial lending activities**. Bank von Roll Ltd. is thus a real alternative to the large banks. Operating only in Switzerland for an international clientele and with no branches in foreign jurisdictions due to risk considerations.
- **Bank von Roll Ltd. has no commercial lending activities** (no commercial lending business, no mortgage business and no investment banking activities). Consequently, the bank has **virtually no risks on its balance sheet**.
- The quality of Bank von Roll Ltd. is reflected by the **high Tier 1 ratio of over 30% in relation to the regulatory requirement of 10.5%**. The Tier 1 ratio, i.e. core capital ratio, indicates the financial stability of a bank. This is done by comparing its creditable core equity to its total risk-weighted assets. The higher the ratio, the better.
- **Bank von Roll Ltd.'s investment style**, with a focus on physical gold (stored within the bank itself), is based on three pillars for all asset classes:
 - Quality
 - Liquidity
 - Transparency
- This is the reason why Bank von Roll Ltd. will never invest directly in banks as part of an asset management mandate, as bank balance sheets of large financial institutions are not transparent enough.
- Thanks to a **manageable structure**, Bank von Roll Ltd. offers quick decision-making processes and is agile: a competitive advantage over larger players.