



CORPORATE PRESENTATION

BENDURA BANK
BENDURA BANK AG · LIECHTENSTEIN



BENDURA BANK AG

TRANSFORMING COMPLEXITY INTO TAILOR-MADE SOLUTIONS

With its highly qualified and motivated employees and assets under management of around 3.5 billion Swiss francs, BENDURA BANK AG ranks among the largest banks in the financial centre of Liechtenstein.

ABOUT US

BENDURA BANK AG, founded in 1998, is a fully licensed bank headquartered in Gamprin-Bendern in the Principality of Liechtenstein. As a financial services enterprise, we offer affluent entrepreneurial families and wealthy private customers tailor-made financial services, including asset management, investment advisory services and the issuance of securities, along with the initiation and administration of investment funds. Our independence, professionalism and outstanding language skills are the foundation of our success.

ABOUT LIECHTENSTEIN

The Principality of Liechtenstein is a small state in Europe which exhibits unique qualities as a location for businesses based on its geographic location, its domestic and foreign politics and its legal and economic framework. The combination of its close relationship to Switzerland and its membership in the European Economic Area (EEA) offers a broad and interesting landscape for financial services providers, industry, trade and investors.

INTERNATIONAL APPROACH

One of our company's most important assets is its international and multicultural approach. Our aim is to always be able to communicate with our clients in their native language. Our client advisor teams cover two dozen languages.

HONG KONG & VIENNA

The bank has had a representative office in Hong Kong since 2018. Over the past 5 years, BENDURA BANK AG has been successful in further developing its reputation in Asia. To capitalize on this momentum, the bank acquired 100% of the shares of the Hong Kong-based "Challenge Capital Management Limited" in November 23. The company has since been renamed BENDURA WEALTH MANAGEMENT (HONG KONG) LIMITED with the aim of offering clients in Asia a broader range of local services.

BENDURA Service GmbH, based in Vienna, has also been added to the portfolio of the internationally oriented private bank and supports the company in numerous administrative and operational areas.



BENDURA BANK AG

ORGANISATION & MISSION

Our aim is to do everything to be your uttermost personal advisor for your wealth and values.

ORGANISATION

Personal support, individual advice, prudent action, strict risk control, reliability and seriousness are at the core of our business philosophy, which our experienced client advisors implement with care and passion. Constant action in the interests of our clients is promoted by a deliberately flat hierarchy, which entails short decision-making paths.

MISSION

We are committed to a long-term vision and a responsible approach, leveraging our unique expertise, business capabilities and insights to unlock new opportunities for our clients. In addition, our extensive network helps to exploit business opportunities in international markets.

CEO Dr. Markus Federspiel



BENDURA BANK AG

OUR SERVICES

BENDURA BANK AG develops custom-made financial services for wealthy entrepreneurial families and affluent private individuals.

The product range of BENDURA BANK AG includes asset management, investment advice, issuer services and loan financing. Our independence combined with absolute discretion and our remarkable linguistic competencies form the basis of our client relationships.

WEALTH MANAGEMENT

BENDURA BANK AG develops a holistic investment strategy in accordance with the clients' preferences and objectives such as expected return and risk capacity. The strategy is implemented by the bank's investment experts and adjusted continuously in line with changes to market conditions. Assets are broadly diversified based on the bank's market assessment. Depending on the client's profile, the focus may be an attractive income over the long term and a broad diversification of risk.

INVESTMENT ADVICE

Experience has shown that some clients prefer to take the investment of their wealth into their own hands and only draw on a bank for advice and the exchange of ideas. This advisory service is built on a full understanding of the client's asset situation and individual expectations. A personalised

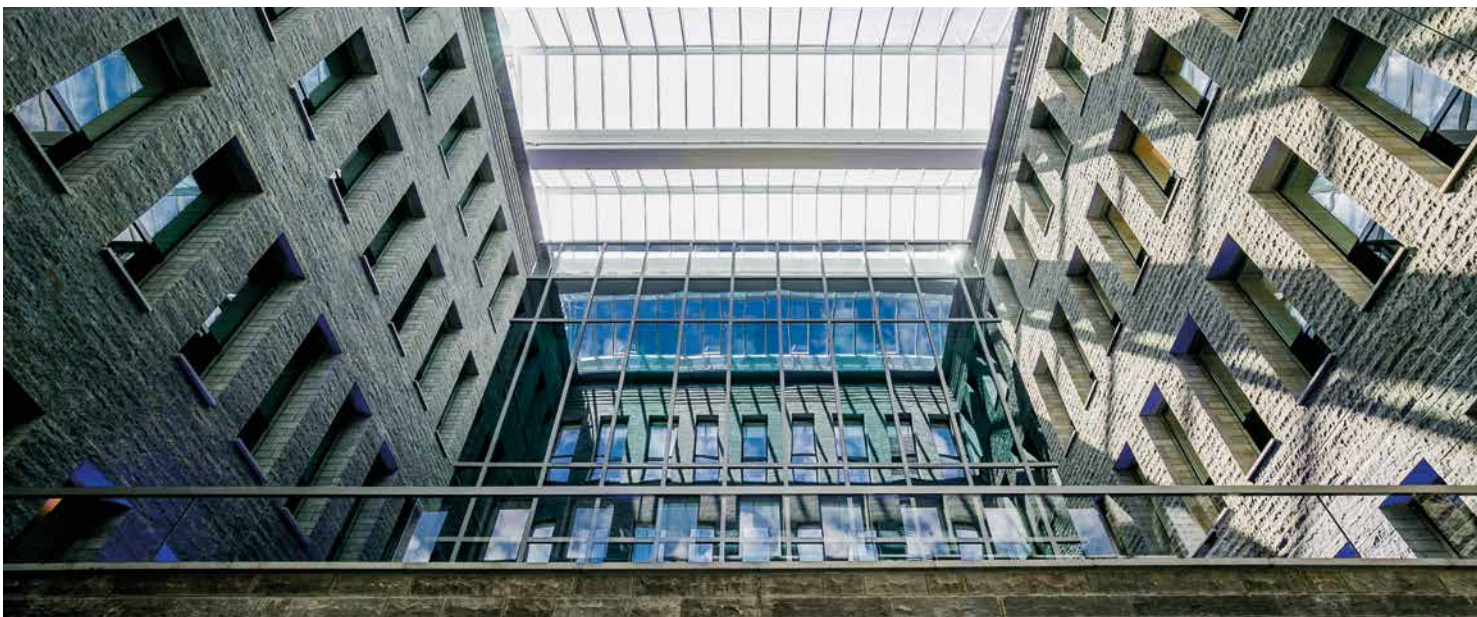
investment strategy tailored to the client's own profile is devised based on this analysis and our bank's market assessment. This strategy sets out the framework for the investment options that the bank's advisors shortlist for the client. However, the client always has the final say on investment decisions.

ISSUER SERVICES

By offering paying agent services for bonds and shares to small and mid-sized companies, BENDURA BANK AG provides an exclusive niche product. Independently thereof, we can also offer listing agent services for bonds on the Vienna MTF. Furthermore, we act as a depositary for investment funds.

LOAN FINANCING

BENDURA BANK AG offers its clients financing solutions to cover short-term liquidity needs and to finance real estate. When clients need short-term liquidity to finance an investment, a Lombard loan is a potential alternative to selling securities. In addition, we also assist our clients in the financing of their real estate. Our experts are pleased to develop tailored financing solutions.



OUR SERVICES

WEALTH MANAGEMENT

Wealth management, which includes both investment advice as well as asset management, represents the core business of BENDURA BANK AG. We construct optimal investment strategies with the dual goals of inflation protection and growth of capital.

The successful investment of assets is a major challenge in today's rapidly evolving financial markets.

Our clients choose between a discretionary or advisory mandate, and benefit from BENDURA BANK's extensive expertise and a wide range of investment services.

DISCRETIONARY MANDATES

A discretionary mandate means that you delegate investment decisions to the bank and benefit from our extensive experience and expertise.

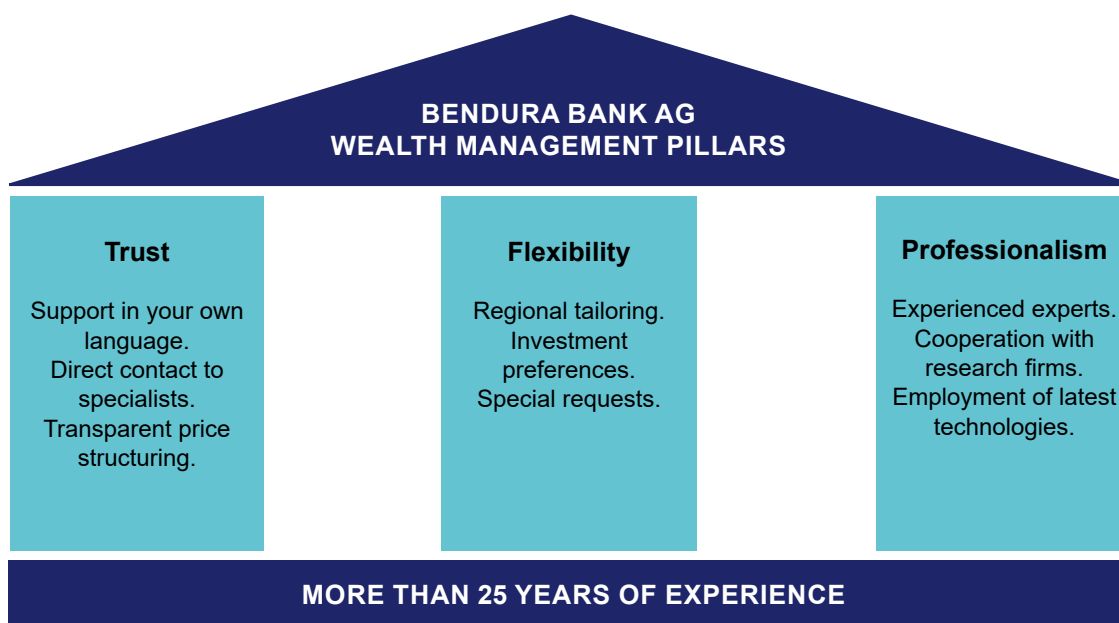
Before you hand over the reins to our investment experts, your BENDURA BANK AG advisor will help you define the best strategy and profile to match your return expectations, risk tolerance and investment horizon.

After defining the strategy and details of the mandate, our portfolio managers take over the work for you. In fact, with a discretionary mandate, the day-to-day investment decisions are left to BENDURA BANK AG's team of experts while the clients are relieved of all administrative tasks.

ADVISORY MANDATES

Experience demonstrates that some clients, with both the time and necessary expertise, want to be actively involved in managing their investments. These customers use their bank as a sparring partner to challenge and complement their ideas and perceptions.

Our clients can choose between two products, the BENDURA Advisory Consult Mandate, advised by the Relationship Manager, and the BENDURA Advisory Expert Mandate where our experts provide additional support.



INVESTMENT PROCESS



Regardless of the choice made, we help our clients become even more successful and achieve their financial goals.

Whether you use a discretionary or advisory mandate, the factors for successful investing are the same. To ensure the best possible result, we structure our investment process according to the following four steps.

MARKET RESEARCH

Analysis of the current market situation with regard to economic, technological, social and political development.

ASSET ALLOCATION

Our bank's investment committee defines the appropriate strategic and tactical measures on a monthly basis in cooperation with our research partners.

PRODUCT SELECTION & OWN PRODUCTS

There are thousands of investment instruments available. However, with our best-in-class process, the product selection committee ensures that only the best find their way to the customer's portfolio.

IMPLEMENTATION

Our portfolio managers consistently implement tactical mandate decisions. In addition, mandate monitoring and adjustments are among important tasks for our experts.

CLASSIC STRATEGIES

OBJECTIVE	INVESTMENT STRATEGY	DESCRIPTION	EQUITY ALLOCATION	RISK PROFILE	INVESTMENT HORIZON
Preservation of value	Interest income	Exclusively fixed income	0%	Low risk	1 – 3 years
Preservation of value with moderate growth	Income	Emphasis on fixed income	up to 25%	Moderate risk	3 – 5 years
Preservation of value with medium growth	Balanced	Balanced across fixed income and equity instruments	up to 50%	Medium risk	5 – 7 years
Medium to high growth	Growth	Emphasis on equities	up to 70%	Medium to high risk	7 – 9 years
High long-term growth	Capital gain	Exclusively equities and equity-like instruments	up to 100%	High risk	9 – 12 years

In addition to our classic strategies, which have over a decade of proven results, we offer a comprehensive range of unique strategies tailored to the special preferences of our diverse customer base.

BENDURA CLASSIC

The BENDURA Classic strategy represents the proven way to allocate private clients' assets globally with the highest possible risk-adjusted return.

EMERGING OPPORTUNITIES

In the special mandate offered, the regional focus is primarily on the emerging markets regions, in contrast to the classic strategies, and is only offered in the reference currency USD.

The special strategy BENDURA Emerging Opportunities was designed for clients who want to focus on the growth of the global emerging markets in the context of a globally diversified portfolio. The strategy allocates about half of the investments

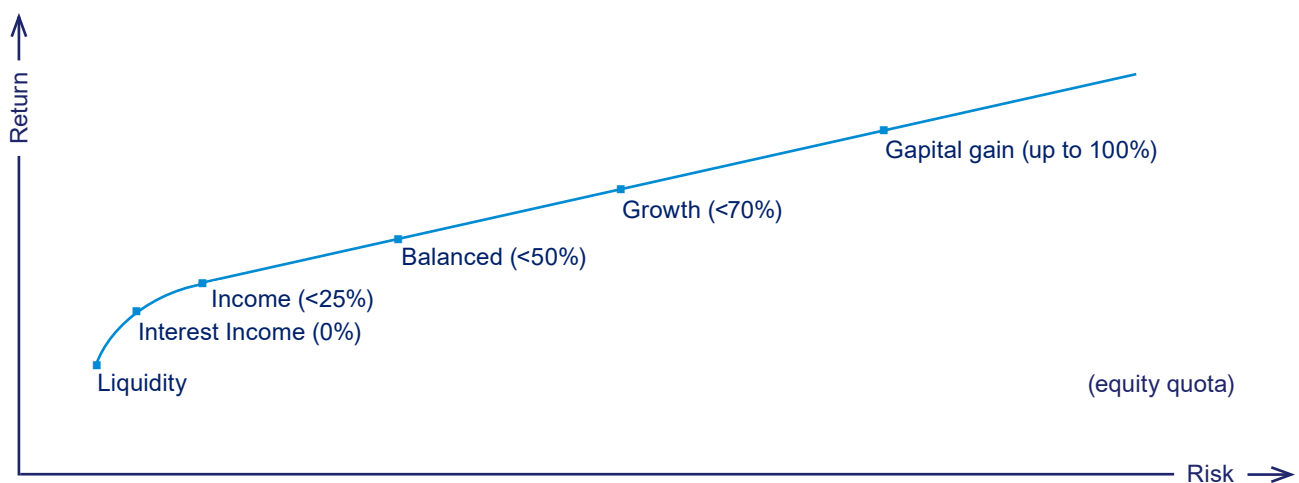
to emerging markets. As a result, slightly higher volatility and return ratios can be expected compared to the classic strategy at the same risk level.

YOUR BENEFITS

Thanks to extensive collaboration with major industry leaders in research and asset management, our clients get the best of both worlds at BENDURA BANK AG; the style and flexibility of a fine investment store combined with the level of service of a leading private investment bank. We seek to establish a long-term investment relationship with our clients. As a result our focus is on widely diversified portfolio solutions that consist exclusively of the best investment products available in the market.

REPORTING

We publish a monthly newsletter on current market developments and prepare a detailed quarterly portfolio report on the performance of your financial investments. In regular meetings with your advisor, we review your objectives and requirements as well as the chosen investment strategy.



OUR SERVICES EXECUTION ONLY

Execution Only is the best investment solution for clients preferring to monitor the financial markets, making investment decisions independently and tracking portfolio development on their own. We merely execute the purchase and sale transactions in accordance with our clients' orders.

TRADING

Our team serves and advises internal and external clients around trading issues and handles all orders independently of the asset class. For professional clients we offer direct access to our traders on an execution-only basis.

TRADING VENUES

BENDURA BANK AG has access to all listed trading venues via our broker network, which are

direct market members and are able to access their broker network for non-member markets. Moreover, BENDURA BANK AG uses other or unlisted trading venues in cases where there is a clear client advantage, or when it is not perceived as a disadvantage.

In other words, emphasis is on the best possible execution for our customers. BENDURA BANK AG is fully MiFID II compliant (Markets in Financial Instruments Directive II) and reports trades accordingly.

PROCESS OF A CLIENT ORDER



*Smart Order Routing is a system that analyses all exchange quotes in order to achieve the best possible execution according to our Best-Execution-Policy.

WE EXECUTE IN FAVOUR OF OUR CLIENTS

- Equities and Exchange Traded Products (ETPs)
- Bonds (primary and secondary market)
- Structured products
- Exchange Traded Derivatives (ETDs)
- Forex (Spot, Forwards, SWAPs)
- Funds (primary market)
- Precious metals
- Deposit (fix and call)
- Fiduciaries (fix and call)

Amid the turbulence of the financial markets, we rely on open product platforms and individually managed mandates.



OUR SERVICES

ISSUER SERVICES

By offering paying agent services for bonds and shares for small and mid-sized companies, BENDURA BANK AG is providing an exclusive niche product. Furthermore, we act as a depositary for investment funds.

We accompany issuers for years, from the idea to the end of their project. Our specialised Issuer Services team guarantees a qualified, continuous and rapid support.

PAYING AGENT FOR SHARES AND BONDS

BENDURA BANK AG has many years of experience as a paying agent for shares and bonds and, in this context, is one of the few niche providers for small and medium-sized companies. Clients receive support with the technical setup, dematerialisation and processing of their bond and share issues. In the case of bonds, the paying agent also takes care of the technical execution of interest payments, redemptions, conversions of bonds or other capital actions. The bonds are deposited with the central

securities depository (CSD) as uncertificated securities or in the form of global certificates, meaning that they are converted into dematerialised securities ("intermediated securities").

Dematerialisation is the conversion of bonds into electronic securities. These dematerialised financial instruments can be transferred to other banks via securities settlement systems (SIX SIS, Clearstream, Euroclear, etc.). Dematerialisation is a prerequisite for the electronic settlement of OTC trade in these financial instruments or for listing. In the case of shares, dematerialisation is the conversion of shares into electronic securities. This enables the shares to be traded and transferred electronically. This process can also be carried out for existing joint-stock companies which have so far had physical share certificates.

ISSUER SERVICES
SERVICE IS OUR ISSUE



As a paying agent for shares, BENDURA BANK AG takes care of the technical processing (delivery of shares to shareholders via the clearing systems) of the shares and other capital actions (dividend payments, notifications to shareholders, etc.). The only prerequisites for using paying agent services are opening an account and establishing a paying agent agreement. BENDURA BANK AG also offers to function as a domestic paying agent in Liechtenstein for foreign funds.

ADVANTAGES

- Quick and uncomplicated access to capital
- Transparent and fully compliant transactions
- Affordable and depositable
- Bankable assets, easy to transfer

DEPOSITARY FOR INVESTMENT FUNDS

In most continental European countries, investment funds must deposit their assets with a custodian bank. The depositary also has the task of supervising the activity of the fund and its fund managers in the best interests of the fund's investors. We act as a

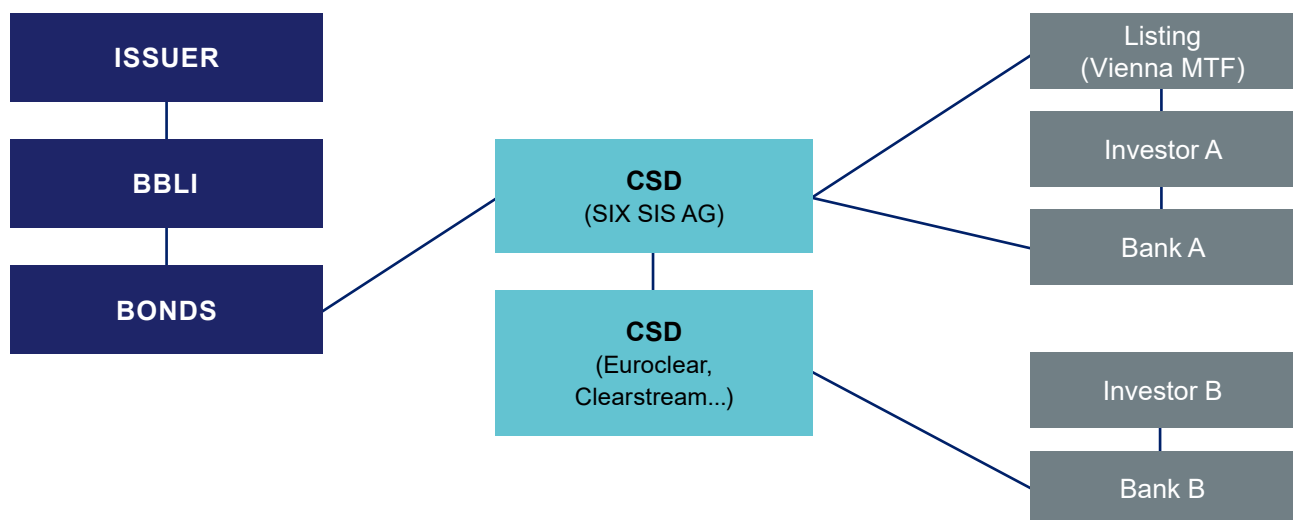
depository for both investment funds pursuant to the Liechtenstein Investment Undertakings Act (IUA) and the EU/EEA harmonised fund types UCITS and AIF.

LISTING AGENT SERVICES

We can offer listing agent services for bonds that are separate from the function of a paying agent for bonds. Thanks to our good working relationship with the listing team at Wiener Börse AG, our clients can be admitted to listing for the Vienna MTF in a swift and simple procedure for an attractive fixed price.

The Vienna MTF is an exchange-regulated market operated by Wiener Börse AG as a multilateral trading facility (MTF). Securities which are not admitted to listing on the official market are included in trading in the Vienna MTF. The Vienna MTF is an excellent listing venue for issuers of debt securities which do not require listing on a regulated market but still wish for listing on a well-known stock exchange.

STRUCTURED BOND CREATION



CSD: Central Securities Depository

OUR SERVICES

LOAN FINANCING

To cover short-term liquidity needs, BENDURA BANK AG offers its clients Lombard loans as an alternative to the sale of securities. We are also delighted to support you in financing of the real estate of your choosing.

LOMBARD LOANS

If clients need short-term liquidity to finance an investment, a Lombard loan is a possible alternative to selling securities. The amount of the Lombard loan depends on the lending limits of the individual securities, which are determined separately. BENDURA BANK AG grants Lombard loans starting from CHF 150,000 (or the equivalent in Euro or USD). By taking a Lombard loan, clients avoid paying the transaction costs incurred for a short-notice sale and subsequent purchase of their securities. Clients also avoid the risk that they might sell their securities at an unfavourable moment and purchase them again later. Lombard loans can be available at short notice, as only a loan agreement and a deed of pledge are required.

LOAN AGREEMENT

For hedging of short, medium or long-term liquidity requirements, we provide loans with different maturities.

DEED OF PLEDGE

The pledge serves as a guarantee for any claims that the bank is subject to from the pledgers and debtors for whatever legal reason (capital claims, interest, provisions, costs, bailments etc.).

ADVANTAGES LOMBARD LOANS



TERMINATION

A termination of the Lombard loans is possible by both parties at any time.

PLEDGING

The loan to value (LTV) depends on the appropriate asset class:

ASSET CLASS	LTV (MAX.)
Liquidity	95%
Bonds	90%
Shares	60%

If the loan is currency-congruent with the collateral, the valuation of the pledged securities/funds may be increased.

CREDIT FORMALITIES

The Lombard loan can be made available at short notice. A loan agreement and a pledge is all that is required. If BENDURA BANK AG has these documents signed, the bank can arrange the corresponding transfer on the same day.



MORTGAGE LOANS

We are happy to help our clients finance their dream property. In the domestic market as well as the DACH region (Germany, Austria, Switzerland), BENDURA BANK AG mainly focuses on residential property when providing this service.

Mortgages are granted from CHF 500,000 (or its equivalent in Euros), for terms up to 20 years. The financing is based on the Swiss model, in which the first mortgage amounts to two thirds, or up to 67%, of the purchase price and the second mortgage is between 67% and 80% of the purchase price. The first mortgage loan is not repaid – only the interest is paid. The second mortgage loan is repaid over 15 years.

OUR AFFORDABILITY CALCULATION

In order to keep your property sustainable even in the case of rising interest rates, we calculate with a calculatory interest rate of 5% p.a. The calculatory ancillary costs have a flat rate of 1% of the real estate value. These include inter-alia the ongoing expenses for heating, water, sewage, electricity, maintenance and repairs.

The calculatory interest, the ancillary costs and a possible amortization (for a 2nd mortgage) may not exceed 1/3 of your gross income.

LENDING LIMITS

The loan to value (LTV) depends on the type of property:

PROPERTY TYPE	LTV (MAX.)
Single-family and multi-family houses	80%
Apartments	80%
Developed construction land	70%
Office Buildings	70%
Holiday properties	67%
Luxury/unique properties	60%
Commercial and industrial objects	50%

REQUIRED DOCUMENTS

A self-disclosure of the borrower is required for the assessment of a potential mortgage loan. The validation of the sustainable achievable income as well as the asset and debt situation is checked on the basis of suitable evidence such as:

- Audited financial statements
- Tax returns and assessments
- Wage statements
- Account statements
- Land register extracts etc.

PROPERTY VALUATION

The asset valuation for residential property is based on the market value and is determined using the net asset value method. For investment properties, on the other hand, the capitalised earnings value is used. The valuation of construction land takes current market conditions into account. Luxury and unique properties are valued by accredited property valuers.

MONEY MARKET MORTGAGE

In the money market mortgage, the interest rate is based on a basis rate (LIBOR/EURIBOR/SARON/ESTR) and the margin. The interest rate is newly set at the end of each quarter. For this purpose, the current basis rate is rounded up to the nearest 1/8% and the bank's margin is added. In case of a negative basis rate, the bank's margin is set as the interest rate.

You choose the money market mortgage, if you want to participate in the current interest rate and would like to keep the possibility to change the mortgage into a fixed-rate mortgage.

FIXED-RATE MORTGAGE

For the first mortgage there is the possibility of a fixed interest.

Choosing the fixed-rate mortgage allows clients to hedge against expected higher interest rates in the future. The hedge allows to plan safely and carefully.

Our relationship managers are looking forward to meeting with you for a personal interview.

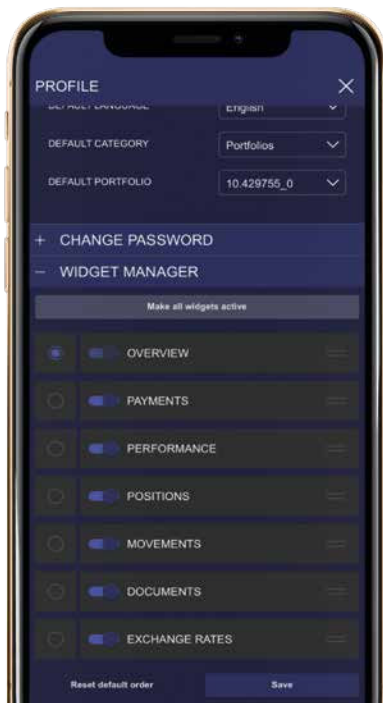
OUR SERVICES

BENDURA MOBILE BANKING

Banking in one hand. The BENDURA Mobile Banking enables you to get an overview of your assets quickly, simply and everywhere.

BENDURA MOBILE BANKING

Clients can choose between Touch ID and Face ID for even quicker access. After having logged in, a clear and user-friendly overview not just of your assets, but also everything connected to it, e.g. movements, pending transactions, performance and more will appear. Furthermore, the BENDURA Mobile Banking allows you to rearrange the interface by simply moving the relevant widgets to a different position or hiding them completely.



Checking your account balance and executing transactions with just a few swipes and clicks is easy in the BENDURA Mobile Banking.

The state-of-the-art BENDURA Mobile Banking also comes with a desktop version for even better access. As a result, it works perfectly on a notebook or PC. In order to guarantee a high security standard,

the BENDURA Mobile Banking login process is carried out through a 2-phase authentication. The high security standard is granted through a personal password and the authentication code, which is changing every 30 seconds and generated in the application itself.

Once a client chooses to establish their personal BENDURA Mobile Banking, we provide them with the login details and assist them with the enrollment process in order to give them the full BENDURA Mobile Banking experience. Display is available in all of the ten languages listed on the “facts and ownership page” of this presentation.



ADVANTAGES

- Fast payments with QR-Function
- User-friendly interface which can be customised
- Asset overview in one hand
- Secure and always connected

We are looking forward to providing not only a high end digital service, but also strengthening the personal relationship with our clients.

TRANSFORMING COMPLEXITY INTO TAILOR-MADE SOLUTIONS



LIECHTENSTEIN

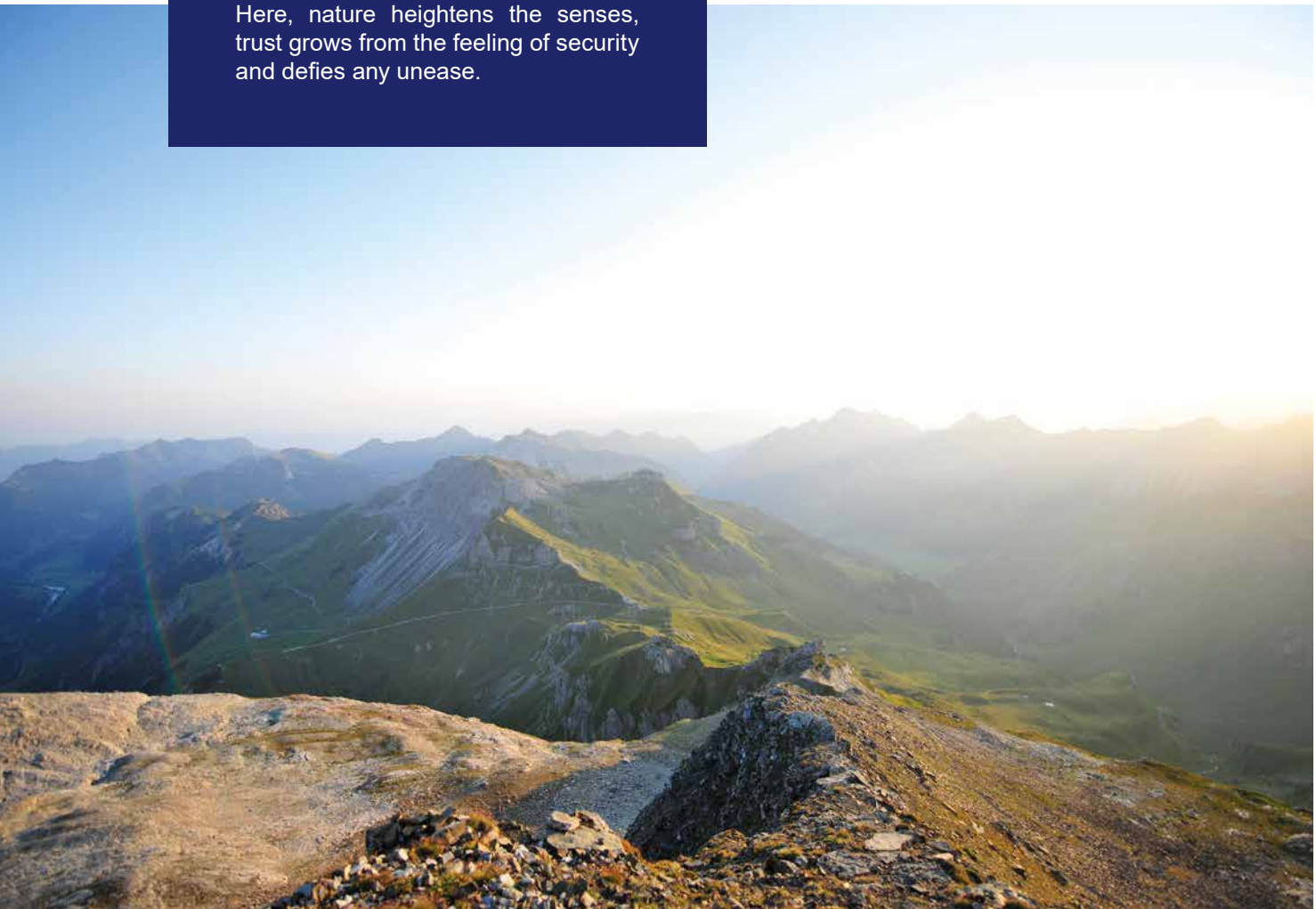
AN ATTRACTIVE LOCATION

The Principality of Liechtenstein is home to a specialised, strong, internationally interconnected and stable financial centre. Its close links with Switzerland and membership in the European Economic Area (EEA) pave the way for wide-ranging and appealing areas of activity for industry, business, finance and foreign investors.

FACTS OF LIECHTENSTEIN

Land area	160 km ²
Inhabitants	39,000
Capital	Vaduz
Currency	Swiss Franc

Here, nature heightens the senses,
trust grows from the feeling of security
and defies any unease.



LIECHTENSTEIN LOCATION

The Principality of Liechtenstein is situated in the middle of Europe, embedded between Switzerland and Austria on the Alpine Rhine. Liechtenstein is the sixth-smallest state in the world. The country is a constitutional hereditary monarchy on a democratic and parliamentary basis. The head of state is Prince Hans-Adam II von Liechtenstein. The Princely House of Liechtenstein is one of the oldest aristocratic families in Europe.

ECONOMY

Liechtenstein is one of the most highly industrialised states in the world, with a strong financial centre and an innovative high-tech country. Liechtenstein, as member of the European Economic Area (EEA) with free access to Europe and at the same time being linked to Switzerland in a Customs and Currency Union, is in a unique position to provide financial services. Liechtenstein is also one of the very few AAA-rated countries worldwide.

The Principality of Liechtenstein is a stable, broadly diversified business location with around 4,300 active companies. The country provides almost as many jobs as residents. More than half of the people employed in Liechtenstein are cross-border commuters.

FINANCIAL SECTOR

The financial sector is the third largest economic sector and generates more than one-third of state revenue. Alongside industry, manufacturing and other services, the financial sector is one of the main pillars of the national economy. It is an important and attractive employer, with an extraordinarily large share of highly qualified employees. They are among the largest purchasers of goods and services in Liechtenstein. Many small and medium-sized businesses in Liechtenstein benefit from their role as suppliers for the financial sector.

LOCAL ADVANTAGES OF LIECHTENSTEIN

- Stable social, legal and economic situation
- A high level of political continuity and stability
- Liberal economic policy
- Liberal company law
- Moderate company taxation, flat tax 12.5%
- Sound fiscal policy of public budgets
- Strong Swiss franc as legal tender
- Flexibility, fast decision-making
- Considerable financial power of the publicly managed pillar
- Banking law that puts privacy first
- AAA country rating by Moody's and Standard & Poor's
- Niche products, which are Europe-compatible

Liechtenstein is an attractive business location with a well-developed infrastructure. Most people in Liechtenstein work in the services sector, closely followed by the industrial and manufacturing sector. In the services sector, it is largely Liechtenstein's banks and trusts that have helped the country to achieve a high standard of living. When it comes to manufacturing and industry, Liechtenstein specialises in high-tech products in the fields of machine building and food products.



HONG KONG THE FINANCIAL CENTER IN ASIA

Our Representative Office and subsidiary BENDURA BANK WEALTH MANAGEMENT (HONG KONG) LIMITED allows us to further foster growth in the pulsating Asian markets.

REPRESENTATIVE OFFICE

Our Hong Kong Representative Office was established in the second half of 2018. The office is situated on the 19th floor of the International Commerce Centre (ICC) in West Kowloon. The location is not only perfectly centred with access to local transport but also directly connected to the Hong Kong Airport Express station, bringing international business partners from one of the world's busiest airports to our office within 20 minutes. Furthermore, ICC is conveniently connected to the Hong Kong High Speed Rail Station, offering maximum comfort for our partners from Mainland China as well.

The establishment of our representative office in Hong Kong was a crucial strategic step. We aim for organic growth by promoting Liechtenstein's renowned high-end banking services in the Hong Kong market and by benefiting from the strong basis we have created through local networking over the past years.

Dr. Markus FEDERSPIEL, CEO
BENDURA BANK AG

There are currently two employees at the representative office in Hong Kong, who operate it in accordance with the license issued by the Hong Kong Monetary Authority in August 2018 to establish a local representative office. This general marketing and networking activities are possible. The team in Hong Kong is successfully expanding the bank's brand awareness on the local market. Direct communication with a personal touch is the key to this success. Trust forms the core of client relationships, which must be built over time through ongoing personal contact.

The past has proven that geographical diversification is one of the most important success factors for the preservation and growth of family wealth over generations. To achieve this in practice, our presence in Hong Kong provides the perfect gateway to our headquarters, where client assets are booked and managed in Liechtenstein, one of the safest countries with the highest rating: AAA.



In addition to providing general information about the bank and its services, our presence in Hong Kong enables us to connect potential clients with our head office in Liechtenstein, where client relationships are managed by our employees in the client's native language. The presence in Hong Kong is not involved in banking transactions or advisory services. Having a platform for marketing in Hong Kong offers significant advantages in understanding market needs and bridging the time difference.

Having staff on the ground gives the bank first-hand information about trends and developments in Asia. This is crucial for recognizing changes in customer expectations and enables us to proactively shape the Bank's offering. The Bank's expertise in the market is not only attractive for our local partners, but also for non-Asian clients. For example, with our first-class network, a European entrepreneur looking to expand their business in Asia can be referred by us to local specialists, accelerating the success of their mission.

Hong Kong is also home to our parent company, Citychamp Watch & Jewellery Group Ltd. We have long-standing relationships with the Asian market and have employed native Mandarin and Cantonese speakers for many years. This language expertise helps us to strengthen our local presence.

BENDURA WEALTH MANAGEMENT (HONGKONG) LIMITED

Hong Kong is Asia's undisputed hub for HNWI's and UHNWI's when it comes to private banking and wealth management. The city has a long tradition as one of the world's leading financial centers and enjoys an excellent reputation. For these reasons, wealthy families in Asia manage both their international business structures and assets in Hong Kong.

In order to further expand its local service offering, BENDURA BANK AG acquired 100% of the shares in Hong Kong-based Challenge Capital Management Limited on November 23, 2023. The company has since been renamed to BENDURA WEALTH MANAGEMENT (HONG KONG) LIMITED and holds the licenses of the Securities and Futures licenses under the Securities and Futures Ordinance (SFO) to carry out the following regulated activities: Type 1 (dealing in securities), Type 2 (dealing in futures contracts), Type 4 (advising on securities), Type 6 (advising on corporate finance) and Type 9 (asset management). With this platform, we have the unique opportunity to offer our clients in Asia securities trading, advisory and asset management services with a local point of contact.



BENDURA BANK AG HONG KONG REPRESENTATIVE OFFICE

Unit 1905, Level 19
International Commerce Centre
1 Austin Road West, Kowloon
HONG KONG

CITYCHAMP WATCH & JEWELLERY GROUP LTD

BENDURA BANK AG is a subsidiary of Citychamp Watch & Jewellery Group Ltd., a luxury goods company traded on the Hong Kong stock exchange.

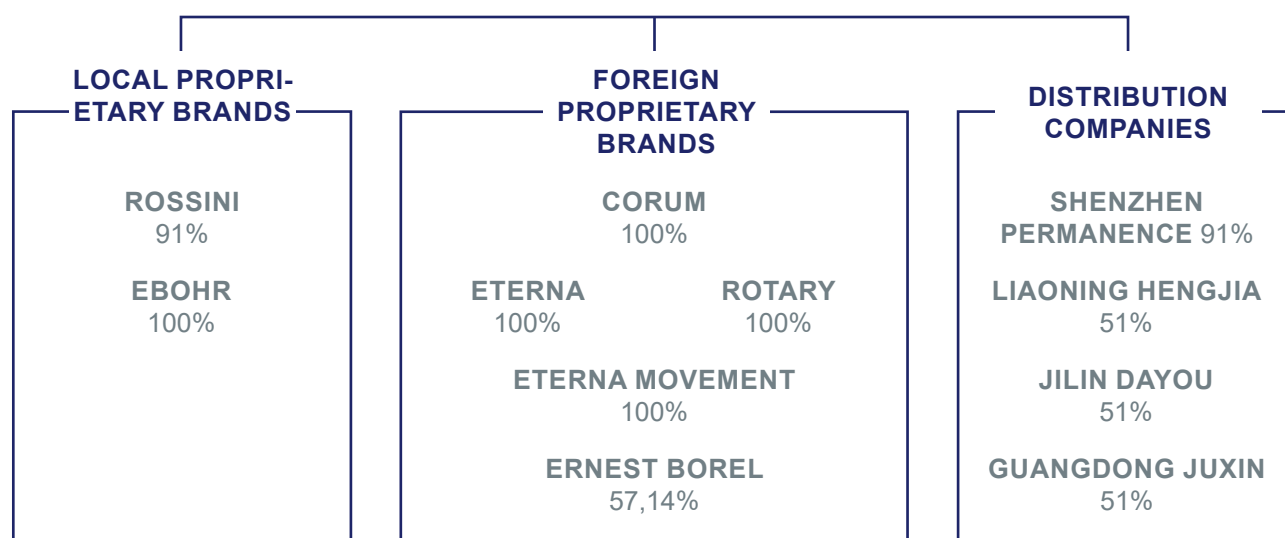
**BENDURA
BANK**
89,19%



BANKING & FINANCIAL BUSINESS

**CITYCHAMP WATCH &
JEWELLERY GROUP LTD**

WATCH & TIMEPIECES BUSINESSES



CITYCHAMP WATCH & JEWELLERY GROUP

Citychamp Watch & Jewellery Group Ltd is a publicly listed company on the Main Board of the Stock Exchange of Hong Kong since 1991. The head office is in Kowloon, Hong Kong. Citychamp Watch & Jewellery Group Ltd distributes products in over 10,000 points of sale globally. The business model covers the entire value added chain.

WATCH AND TIMEPIECE PRODUCTS

The group possesses proprietary brands, highlighted by Rossini and Ebohr, which both manufacture and sell their own industry-leading branded watches throughout China. The group also possesses renowned global watch brands such as Corum, Eterna, Rotary, Dreyfuss & Co and J&T Windmills. The group is also committed to exploring distribution business of the non-proprietary brands. Currently, Citychamp is distributing over 25 international brands in Beijing, Chongqing, Fujian, Guangdong, Henan, Jilin, Liaoning, Shenyang, Sichuan, and other major cities in Mainland China.

PROPERTY DEVELOPMENT & INVESTMENT

Citychamp Watch & Jewellery Group Ltd is a shareholder of Citychamp Dartong Company Ltd. The shares are listed on the Shanghai Stock Exchange in the Mainland China, which is engaged in developing properties in several cities across China. At the same time, the group has recorded stable rental returns from investment properties in Guangdong Province and Hong Kong.

www.citychampwj.com/en/

Kwok Lung HON entered the financial services business in 2016 with his acquisition of BENDURA BANK AG. He is the primary owner and Chairman of the Board of Directors of Citychamp Watch & Jewellery Group Ltd. and Chairman of Citychamp Dartong Company Ltd. Mr HON and his wife hold the majority interests in these companies, which are listed on the Hong Kong and Shanghai stock exchanges.

CHAIRMAN – KWOK LUNG HON

Kwok Lung HON was born in 1955 in the Fujian region, halfway between Hong Kong and Shanghai. First, he moved to Singapore with his parents. A self-made industry tycoon, Mr. Kwok Lung HON built up a property empire in the early 1990s and is chairman and majority shareholder of Citychamp Dartong Company Ltd, Shanghai. Over ten years ago, he acquired the Chinese watch brands EBOHR and Rossini, later going on to add their Swiss counterparts Eterna, Rotary and Ernest Borel as well as the luxury brand Corum.

Kwok Lung HON business acumen is reflected in his former membership of the 12th National Committee of the Chinese People's Political Consultative Conference. Mr. HON is awarded the Bronze Bauhinia Star (BBS) for his outstanding contributions to the support service for the underprivileged groups, including new arrivals, ethnic minorities, elderlies and low-income families, to help them integrate into the society.



BENDURA BANK AG CONTACT

Our experienced experts (please scan the QR code) are looking forward to answer your questions and provide you with professional and individual advice.



BENDURA BANK AG

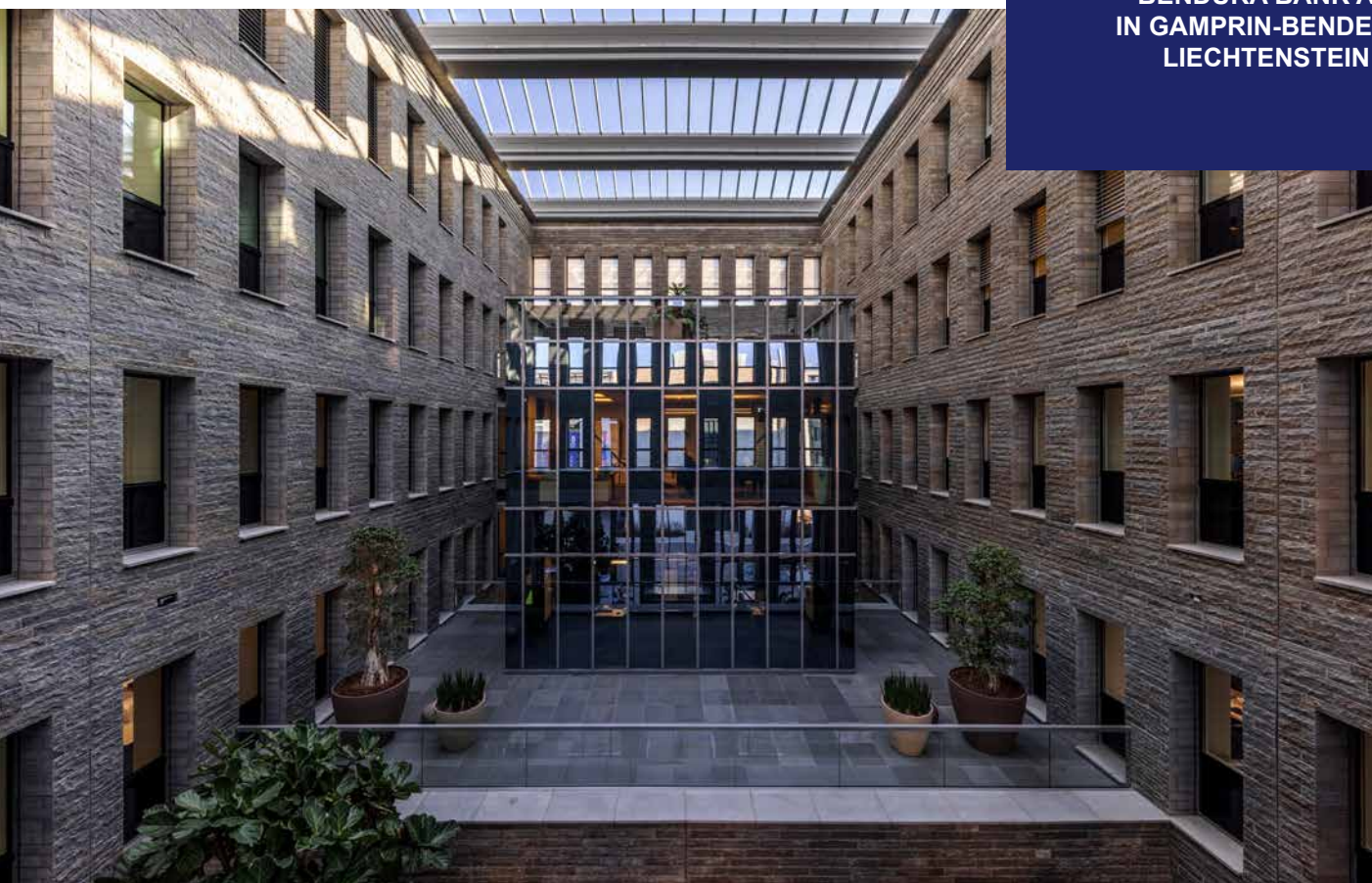
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Of course, you can also contact us directly by telephone or by email.
We are looking forward to provide you with our advice.

**INTERIOR VIEW OF
BENDURA BANK AG
IN GAMPRIN-BENDERN,
LIECHTENSTEIN**





BENDURA BANK

BENDURA BANK AG · LIECHTENSTEIN

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