

## General information

### **1. St.Galler Kantonalbank AG (SGKB)**

Established in 1868, SGKB is a universal bank with regional roots that is licensed and supervised by the Swiss Financial Market Supervisory Authority, headquartered in Bern (Swiss Financial Market Supervisory Authority FINMA, Laupenstrasse 27, 3003 Bern, Switzerland). The Canton of St.Gallen is the majority shareholder. The Canton of St.Gallen is liable for all liabilities of SGKB should its own funds not prove sufficient ("government guarantee"). Subordinated loans and the equity capital are excluded from the government guarantee.

SGKB is organised in the form of a stock corporation under Swiss private law. It is registered in the cantonal commercial register and listed on the SIX Swiss Exchange.

Like all banks and securities traders in Switzerland, SGKB is a member of esisuisse. The esisuisse association provides the deposit protection required by the Swiss Banking Law. Under this deposit protection, client deposits with Swiss bank branches are protected up to an amount of CHF 100,000 per client (and bank). Medium-term notes that are deposited with the issuing bank in the name of the depositor are also deemed to be deposits. All relevant information concerning the deposit protection system is available at [www.esisuisse.ch](http://www.esisuisse.ch).

Further information on the organisation and structure of SGKB is provided in the annual report, which can be accessed on our website [www.sgkb.ch/de/ueber-uns](http://www.sgkb.ch/de/ueber-uns) (in German) or requested from us.

### **2. Communication language and media**

The client can communicate with SGKB in German without any limitations. In principle, the contract language is also German. At its own discretion, SGKB may offer the client the possibility of fully or partially communicating in other languages, especially in English, and provide client documents in these languages.

SGKB usually communicates in writing. Within the context of e-banking, SGKB also provides a secure and confidential digital communication method.

Orders can be placed in writing, digitally in e-banking, by telephone and, of course, in direct personal conversations.

Further information on the various contact options are provided on our website at [www.sgkb.ch/de/ueber-uns/kontakt](http://www.sgkb.ch/de/ueber-uns/kontakt).

Please feel free to contact your advisor if you have any questions concerning this information.

St.Galler Kantonalbank AG, St.Gallen, October 2020