



Half-year 2023 results presentation

26 July 2023
Zurich

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Alternative performance measures and Reconciliations: This presentation and other communications to investors contain certain financial measures of historical and future performance and financial position that are not defined or specified by IFRS, such as “net new assets”, “Assets under Management”, “revenue margin”, “operating profit”, “cost/income ratio”, “Liquidity Coverage Ratio”, “Loan/deposit ratio”, “Return on tangible equity”. These alternative performance measures (APM) should be regarded as complementary information to, and not as a substitute for the IFRS performance measures. The definitions of APM used in this presentation and other communications to investors, together with reconciliations to the most directly reconcilable IFRS line items, are provided in the section headed “Alternative performance measures” of the Half-year report 2023 available at www.efginternational.com/ch/investors/financial-results

Highlights

Giorgio Pradelli
Chief Executive Officer

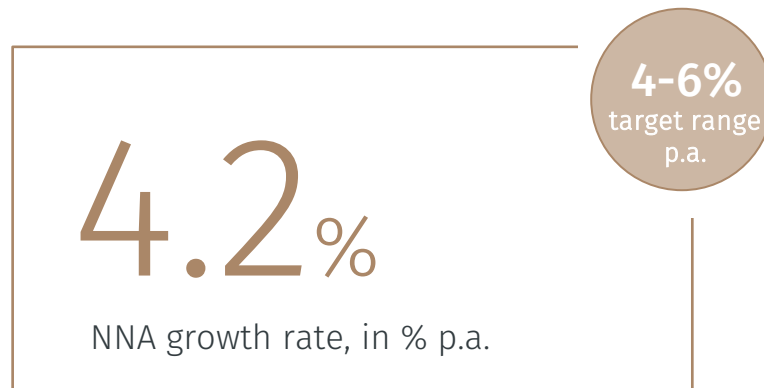
A large, stylized number '01' in a brown, rounded font. The '0' is a simple oval shape, and the '1' is a vertical bar with a diagonal top stroke. The number is positioned on the left side of a large, light grey rounded rectangle that occupies the right half of the slide.

Resilient business model drives record performance



Record profitability

- Resilient and diversified business model combined with strong and liquid balance sheet
- Record operating performance in 1H23 and further generation of operating leverage with operating income up 20% and expenses up 11%; RoTE of 17.8%



Rebound in growth momentum

- NNA of CHF 3.0 billion in 1H23 representing ninth semester of positive NNA with strong rebound in NNA achieved in 2Q23
- AuM increased to CHF 146.5 billion at end-June 2023

Investing in future growth: Seizing strategic opportunities

75

new CROs in 1H23

50-70
ambition
p.a.

Strong hiring momentum

- Hiring CROs and other talent across functions and regions; breakeven expected within 18 to 24 months
- Achieving scale organically in key strategic markets
- Increased competitive market position and recognition



CHF 36-40 million capex
p.a. by 2025¹

by
2025

Digital acceleration

- Clear investment plan within our digital strategy
- Digital acceleration supporting revenue growth, optimising efficiency and strengthening resilience
- Key priorities in 2023: further improving CX / UX and operational efficiency

¹ See EFG's Investor Day presentation from 12 October 2022 on page 58

Financial performance

Dimitris Politis
Chief Financial Officer & Deputy CEO

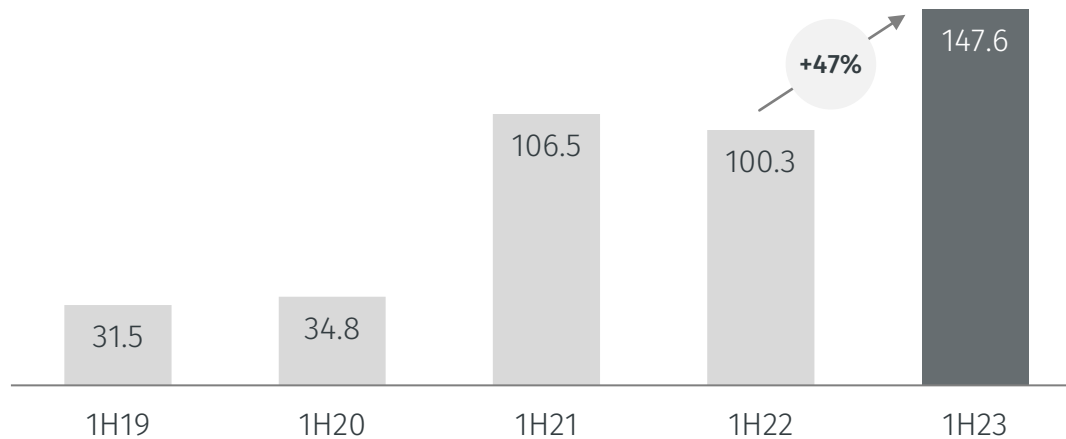
02

Another step change in profitability – Revenue outperformance coupled with investments for growth



Net profit up +47% vs. 1H22

Evolution of IFRS net profit in CHF mn



	1H19	1H20	1H21	1H22	1H23
RoTE (%)	5.4%	5.0%	14.0%	12.7%	17.8%
EPS* (CHF)	0.11	0.12	0.33	0.30	0.45

* Basic EPS

Key drivers

- Revenue outperformance, supported by higher interest rate environment
- Taking the opportunity to invest in future growth:
 - Increase in costs arising from one-off, up-front hiring costs for new talent
 - Investment in digital delivery channels
- Strong operating leverage results in improved CIR at 72.1%
- RoTE of 17.8%, at the higher end of the 2025 target range

Strong operating performance leads to record profitability – Actively investing in future growth



Business development

- NNA of CHF 3.0 bn, annualised growth rate of 4.2%, marking a strong acceleration in business development in 2Q 2023
- AuM at CHF 146.5 bn at 1H 2023
- 75 CROs have been hired, signed and approved – expected to support future growth starting in 2024



Profitability

- Record net profit of CHF 147.6 mn, up 47% year on year
- Return on tangible equity at 17.8%
- Revenue margin increased significantly to 100 bps (+27 bps yoy), supported by higher interest rates, increased client activity in currencies and a positive contribution from the life insurance portfolio
- Further operating leverage (revenues: +20%, costs: +11%) drives strong increase in profitability
- Cost-income ratio improves to 72.1%, a decrease of approximately 6 ppts vs. 1H 2022
- Significant investment in new hires: up-front hiring costs create a ca. 3% drag on cost-to-income ratio
- Continued investment in digital delivery channels: 1H 2023 P&L includes a one-off charge of CHF 21 mn to impair assets no longer useful following technology upgrades



Capital & Liquidity

- Strong capital position - CET1 ratio at 17.3%, Total capital ratio at 21.2%
- Gross capital generation at 220 bps in 1H 2023, net at 150 bps
- Buyback programme to offset the dilution from employee incentive plans
- LCR at 203%

Financials summary



In CHF mn	1H23	2H22	1H22	Variation vs. 1H22	Variation vs. 2H22
Revenue-generating AuM (bn)	146.5	143.1	155.8	-6.0%	2.4%
Net new assets (bn)	3.0	2.5	1.7	+76.5%	+20.0%
Net new assets growth rate (%)	4.2%	3.2%	2.0%	+2 pp	+1 pp
Revenue margin (bps)	100	91	73	+27 bps	+9 bps
Operating income	724.8	666.1	603.9	+20.0%	+8.8%
Operating expenses	527.7	497.9	477.1	+10.6%	+6.0%
Operating profit	197.1	168.2	126.8	+55.4%	+17.2%
Net profit	147.6	102.1	100.3	+47.2%	+44.6%
Cost/income ratio (%)	72.1%	74.0%	78.1%	-6 pp	-2 pp
Return on tangible equity (%)	17.8%	14.1%	12.7%	+5 pp	+4 pp
Basic EPS (CHF)	0.45	0.30	0.30	+50.0%	+50.0%
Diluted EPS (CHF)	0.44	0.29	0.28	+57.1%	+51.7%
CET1 ratio (%)	17.3%	16.6%	14.8%	+0.7 pp	+2.5 pp
CROs	638	654	652	-14	-16
FTEs	2,882	2,828	3,003	-121	+54

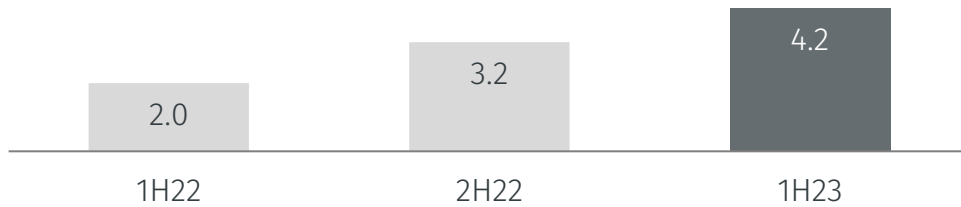
Strong progress towards 2025 financial targets



Net new asset growth

NNA growth (annualised)
in %

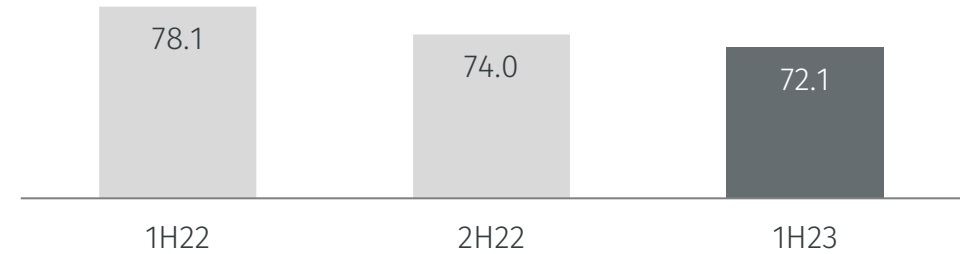
4-6%
per
annum



Cost/income ratio

Evolution CIR
in %

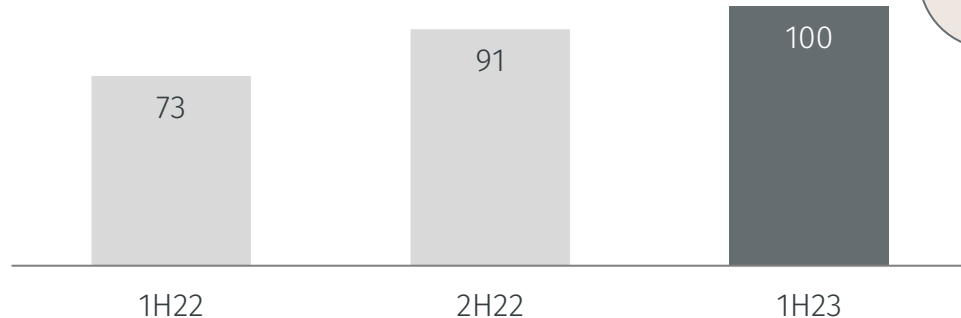
69%



Revenue margin

Evolution RoAuM
in bps

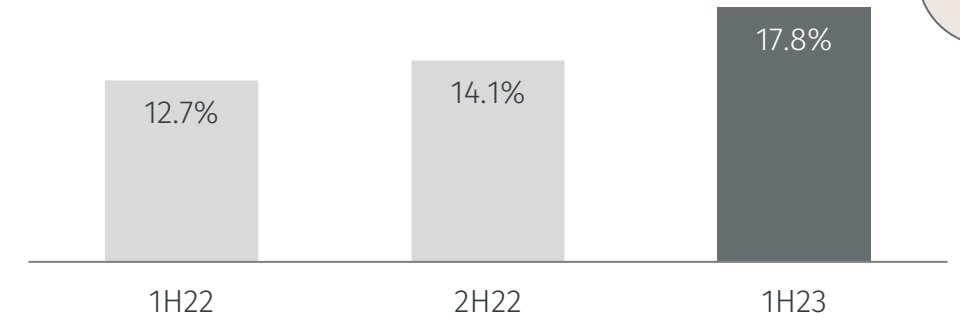
85 bps



Return on tangible equity

Evolution RoTE
in %

15-18%



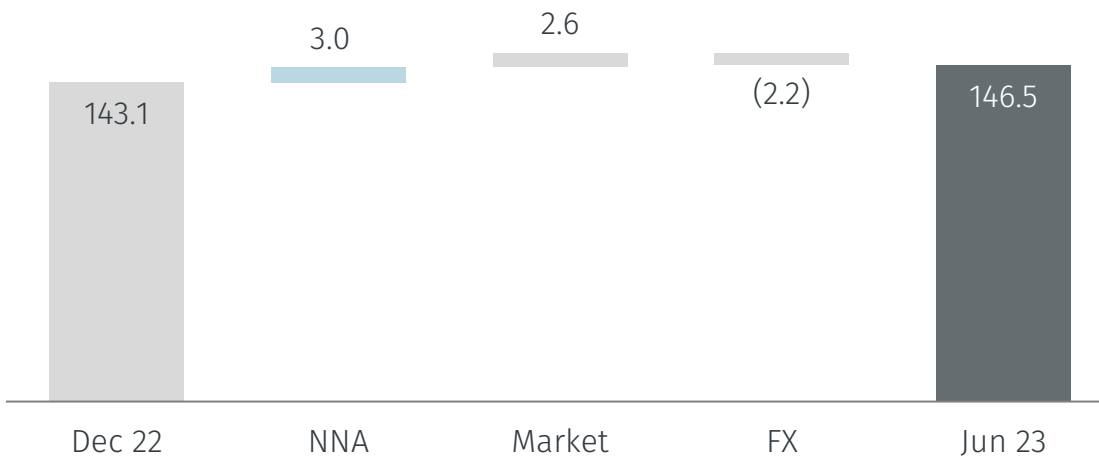
Note: All financial target metrics now are valid for IFRS reported metrics (please refer to "Alternative performance measures" in the Half-year Report 2023)

NNA growth of 4.2% in 1H 2023



1H23 annualised NNA growth at 4.2%

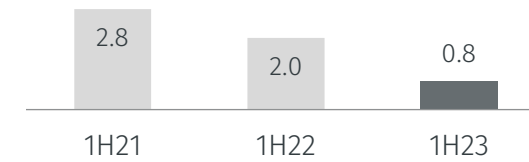
Revenue-generating AuM evolution
in CHF bn



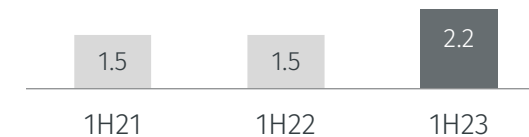
- Strongest NNA performance in the last 3 semesters
- Normalisation of NNA growth in 2Q23 after slow start in 1Q23
- Annualised NNA growth in 2Q23 well above target range (4-6%)
- Strong NNA pipeline for 2H23 in place, deleveraging likely to continue

NNA growth levers

Existing CROs
in CHF bn



New CROs¹
in CHF bn

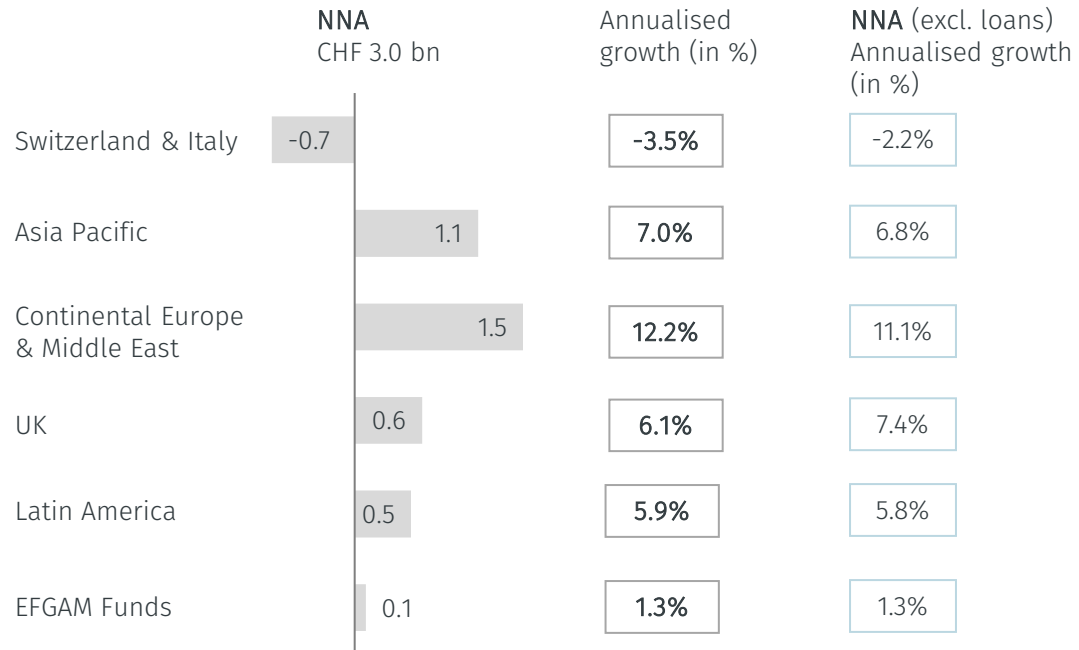


¹ Hired since 01 January 2021

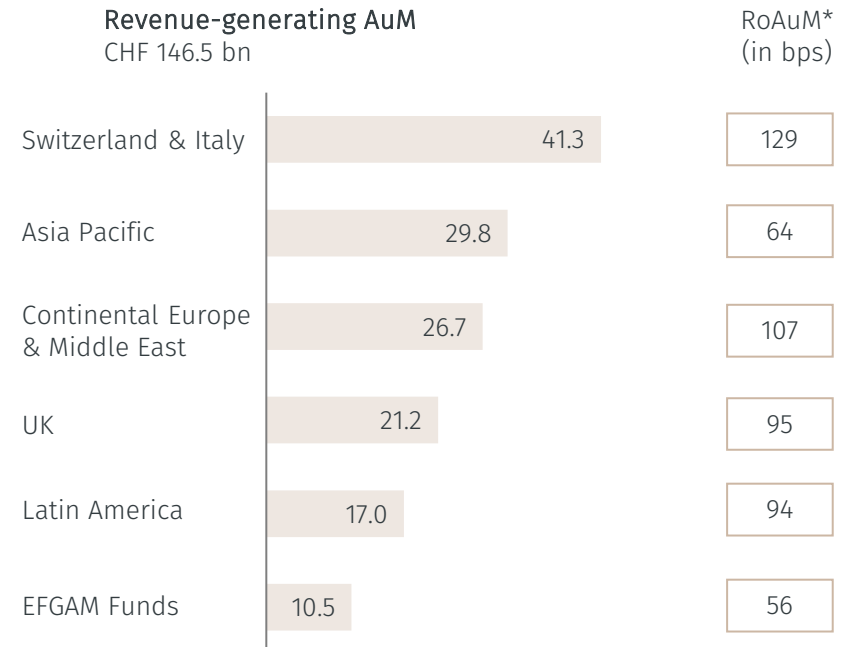
Substantial NNA growth across regions



Regional business development



AuM breakdown

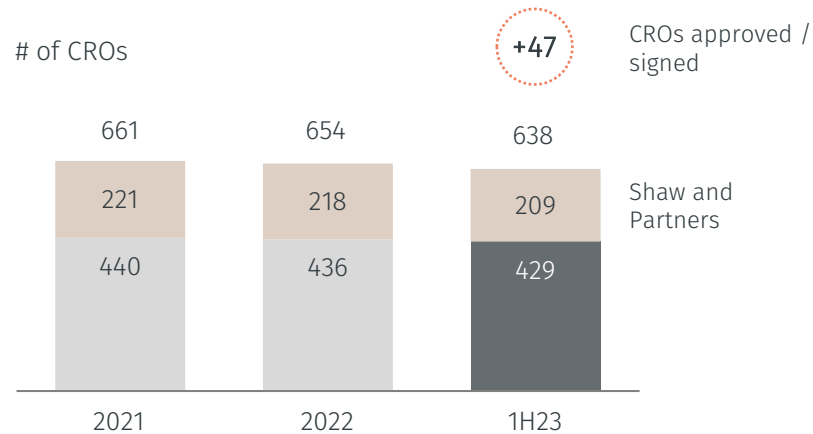


*Including Global Markets & Treasury contribution

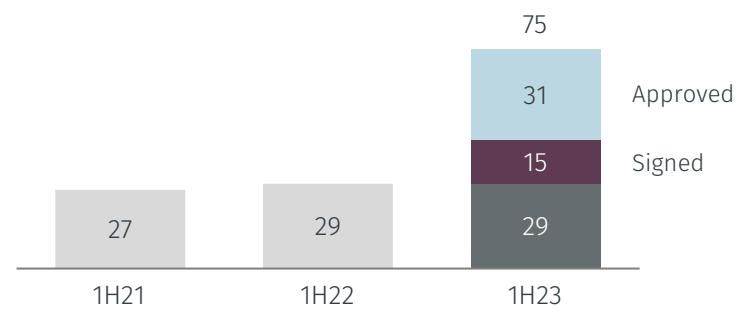
EFG positioned as an attractive employer of choice – Very strong CRO hiring momentum



CRO evolution



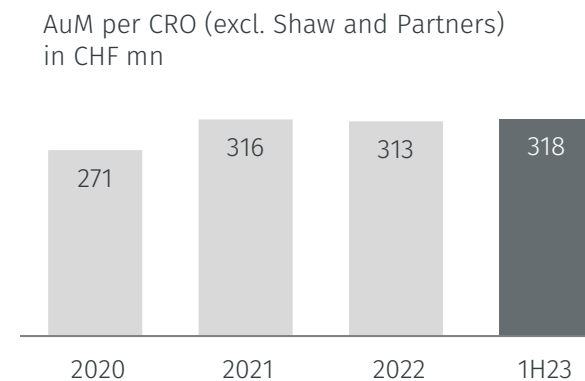
CRO additions



Key developments

- Strategic hiring opportunity triggered from market dislocation
- On-boarding high quality, experienced CROs, mostly in teams, with sizable portfolios and substantial business cases
- Gross hiring ambition (50-70 CROs p.a.) in 2023 already exceeded

Continuous performance improvements for existing CROs



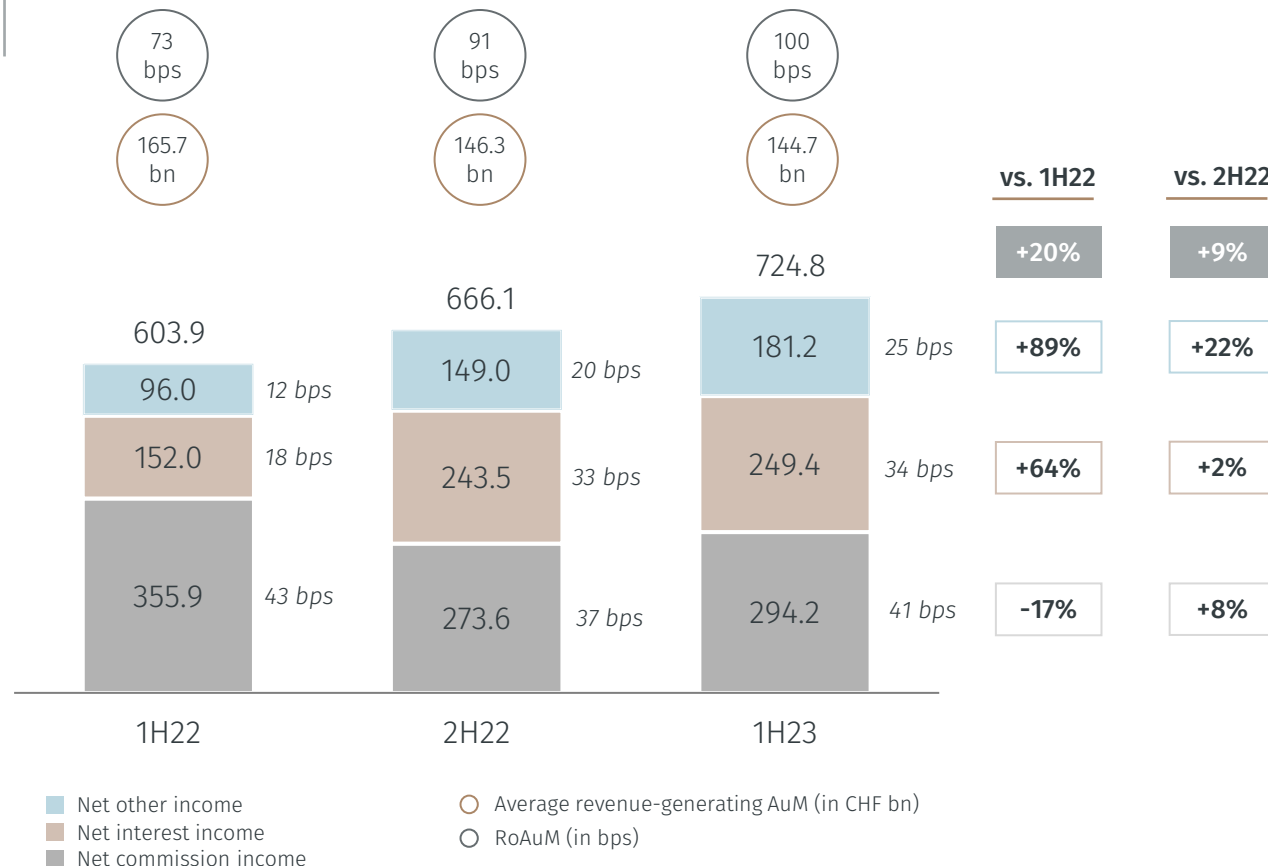
Note: excluding Shaw and Partners and CROs hired in the reported period

Revenue margin at 100 bps – Rebound in commission margin vs. 2H 2022



Substantial increase in operating income

Operating income
in CHF mn



Key highlights

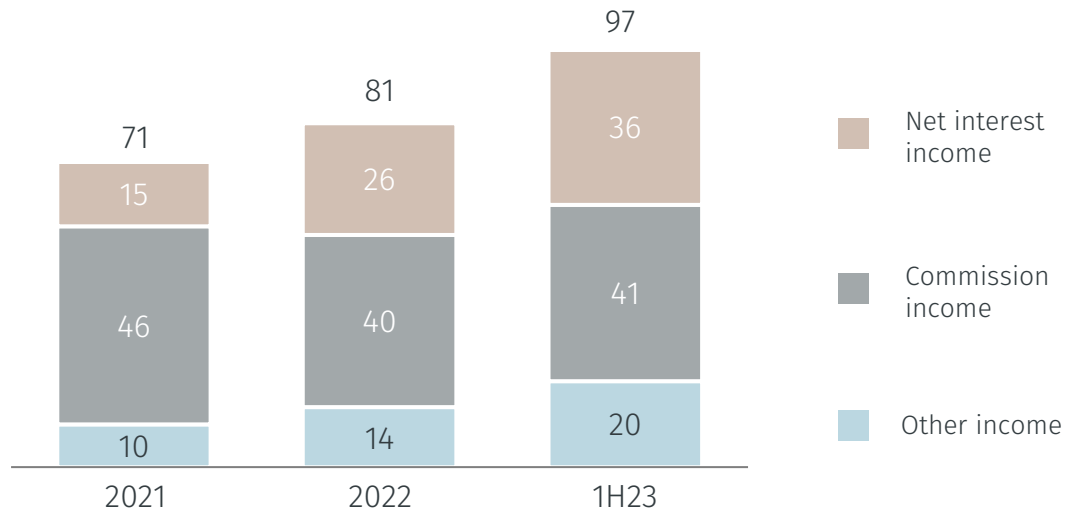
- Significant increase in NII vs. 1H 2022, driven by interest rate environment. 1H 2023 NII at same levels as 2H 2022
- Commission margin increased by 4 bps vs. 2H22 on higher client activity
- On a like-for-like basis (excl. impact of disposal of A&G in July 2022), net commission income decreased by 10% year on year
- Continued strong client-driven FX trading results
- Positive life insurance results and settlement in 1H23 – contribution of approximately 3 bps in the revenue margin
- Revenue margin (excl. loans) at 114 bps

Focus on revenue margin evolution and drivers – Acting to increase commission margin



RoAuM

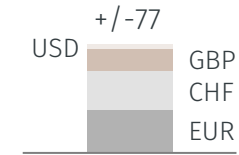
in bps – excl. life insurance portfolio



NII sensitivity to rates is now limited

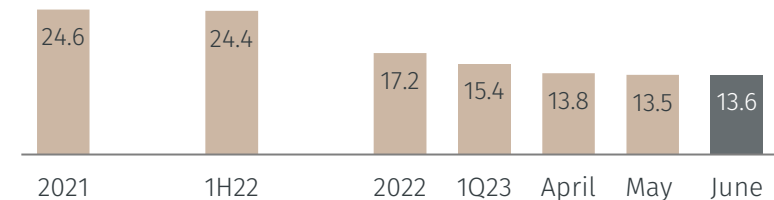
NII sensitivity¹ for additional 100bps increase / decrease in interest rates

in CHF mn



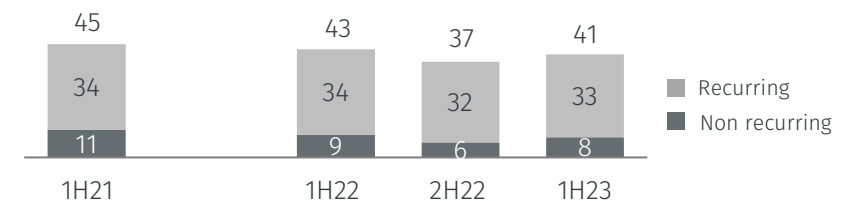
Deposit evolution: conversion tailing off

Sight deposits (in CHF bn)



Recurring vs. transaction commission margin

Revenue split (in bps)



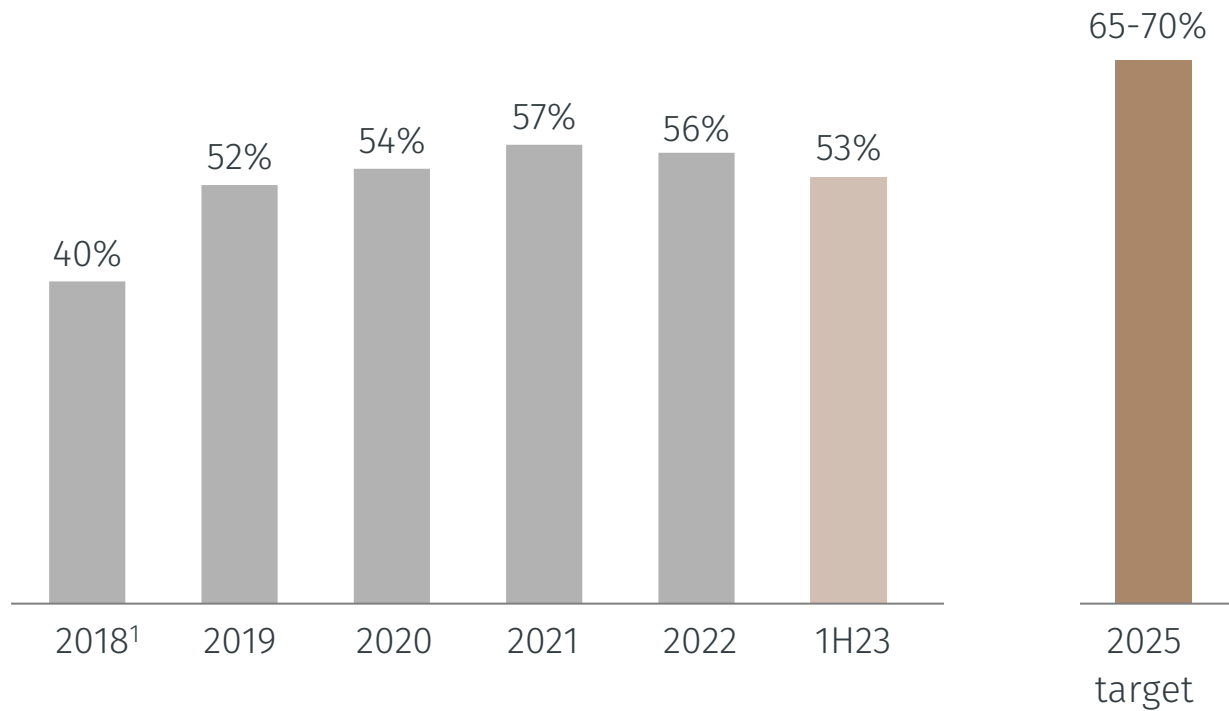
¹ Full annualised impact of incremental NII, static simulation, assuming no change in client behaviour

Strengthening EFG's content capabilities



Evolution of mandate penetration

Penetration of advisory, discretionary mandates and funds as % of AuM, excluding loans and IAM business



¹2018 includes IAM business

Key developments

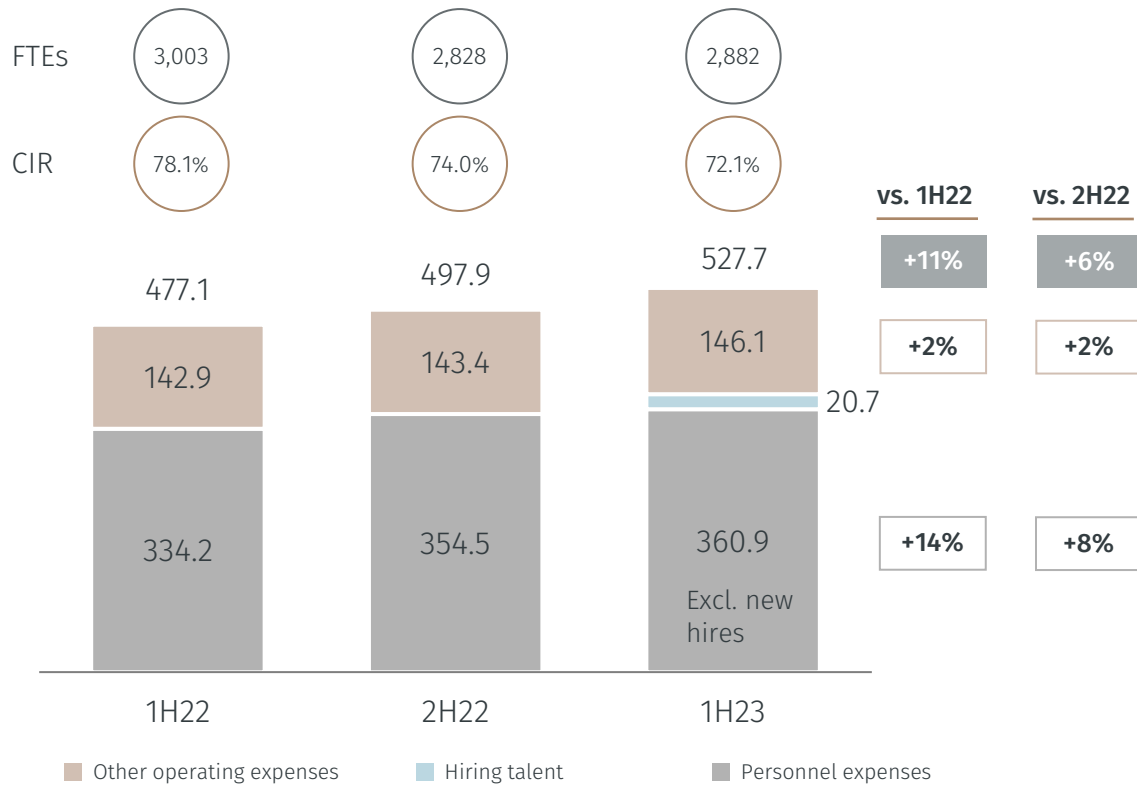
- 1H23 mandate penetration level negatively impacted by a reduction of discretionary mandates as a result of market developments in 2022
- Strategically upgrading people and content to deliver high-value services
- Focus on increasing mandate penetration to drive improvements in recurring revenue margin
- Relaunch of EFG's new Discretionary Solutions and Advisory Solutions (July 2023)

Further improving efficiency, while investing in growth – Cost-to-income ratio improves to 72.1%



Increase in personnel expenses reflects growth investment

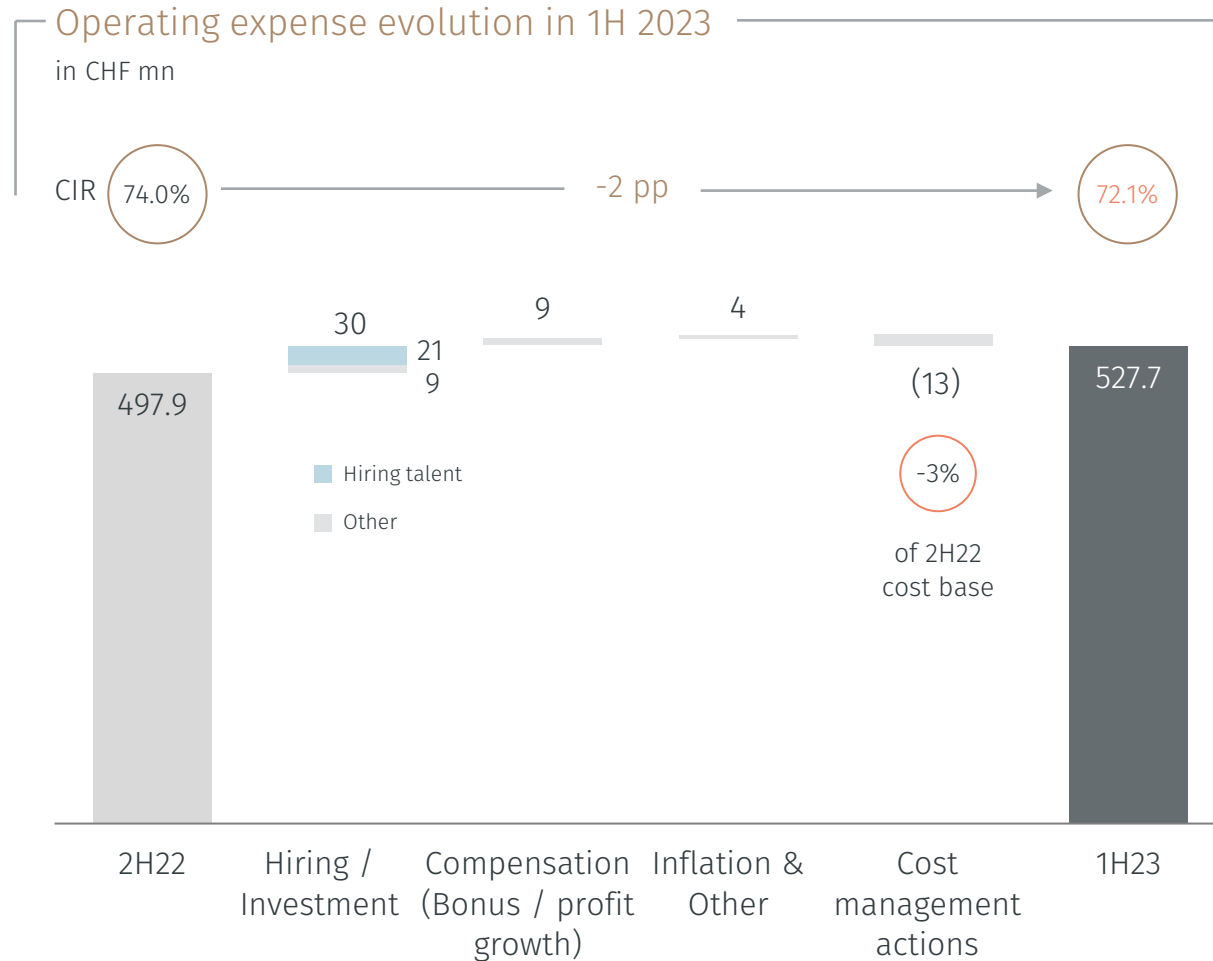
Operating expenses
in CHF mn



Key highlights

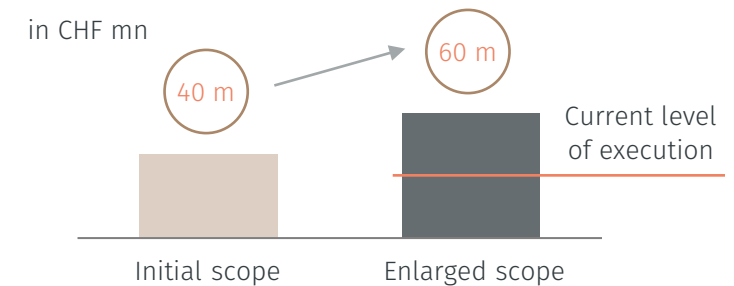
- Cost-to-income ratio improves to 72.1%: a 6 ppt improvement vs 1H 2023
- Increase in operating expenses is driven by investing for future growth
 - Increase in personnel expenses vs 2H 2022 reflects upfront one-off investment in hiring talent
 - Other operating expenses in line with 1H22 and 2H22

Actively managing costs – Expanding cost management actions to CHF 60 mn



Key drivers

- Upfront one-off hiring cost for new talent
- Higher accruals for variable compensation (on higher profits)
- Ongoing rigorous cost management efforts
- Expanding the Simplicity cost management scope¹ to CHF 60 mn (previously CHF 40 mn) by 2025



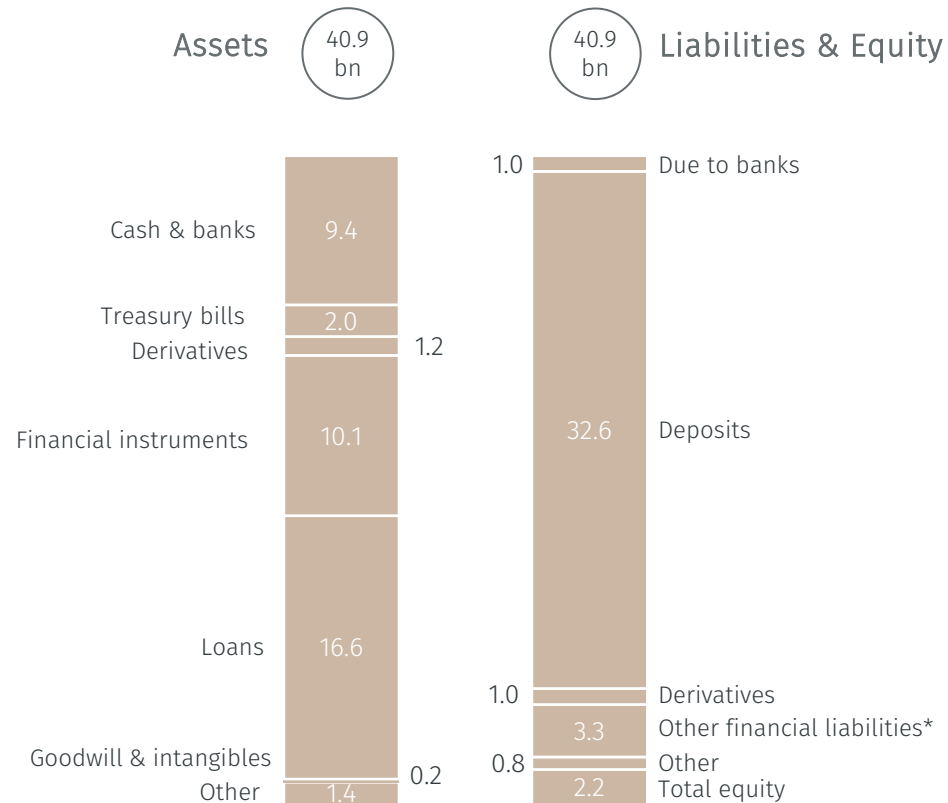
- One-off P&L charge of CHF 21 mn to impair assets no longer useful following technology upgrades in context of digital strategy

Strong balance sheet, with ample liquidity – Launching new share buyback programme



Balance sheet highlights

in CHF bn



* Including financial liabilities at amortised cost (structured products funding)

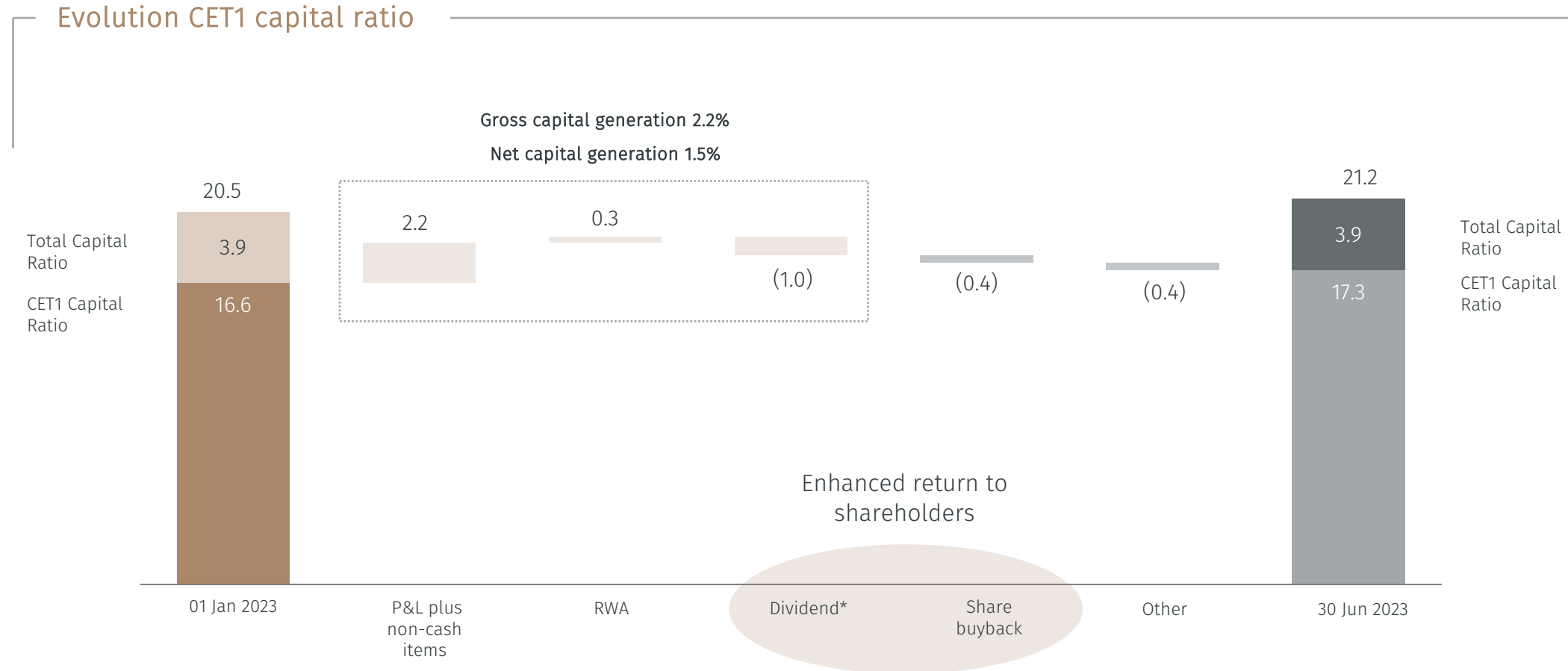
Key metrics

	31 Dec 2022	30 June 2023
CET1 capital ratio (%)	14.7% / 16.6%*	17.3%
Total capital ratio (%)	18.6% / 20.5%*	21.2%
RWAs (CHF bn)	9.0 bn	8.8 bn
Leverage ratio (FINMA) (%)	3.8% / 4.2%*	4.6%
Loan/deposit ratio (%)	44%	46%
Liquidity coverage ratio (LCR) (%)	205%	203%
Net stable funding ratio (NSFR) (%)	168%	189%

- Share buyback of 4.4 mn shares in 1H23 to fund employee incentive plans
- Launch of share buyback programme for up to 6 mn shares in the next 12 months, subject to regulatory approval

*As of 01 January 2023

Capital evolution: The strongest capital position in recent years



* Ordinary dividend and AT1 dividend

Highlights of 1H23 results



1

Another step change in profitability

2

Actively investing in future growth

3

Strong and confident progress towards 2025 financial targets

Outlook and strategic priorities

Giorgio Pradelli
Chief Executive Officer

A large, stylized number '03' is centered on the slide. The '0' is a simple, thick brown oval. The '3' is also thick and brown, with a curved top and a horizontal bar. The number is positioned over a light gray vertical bar that runs down the right side of the slide.

2025 strategic plan: Sustaining profitable growth, achieving scale



Drivers of sustainable profitable growth



Clients

Client-centric approach, leveraging unique CRO model



Simplicity

Improving operating leverage via simplification

Growth accelerators and differentiators



Content innovation

Enhancing quality and enriching product offering to drive profitability



Digital acceleration

Embracing digital experiences and driving technological scalability



EFG's people

Fostering a culture in which people thrive and create value for our clients

Consistent financial performance



NNA growth

Continued revenue growth and diversified revenue streams



EPS growth

Consistent delivery of increasing profitability

Core foundation



Compliance and risk management

Robust compliance and risk management framework



Operational and financial resilience

Strong balance sheet and quick adaptability

Executing strategy with a dual focus

Business development



Clients

Optimising performance by leveraging unique client-centric approach and ongoing focus on simplicity



Simplicity



Business transformation



Content



Digital



People

Continued transformation and investments to meet evolving client needs and to become more scalable and visible

Resilience



Foundation

Ensure operational and financial resilience

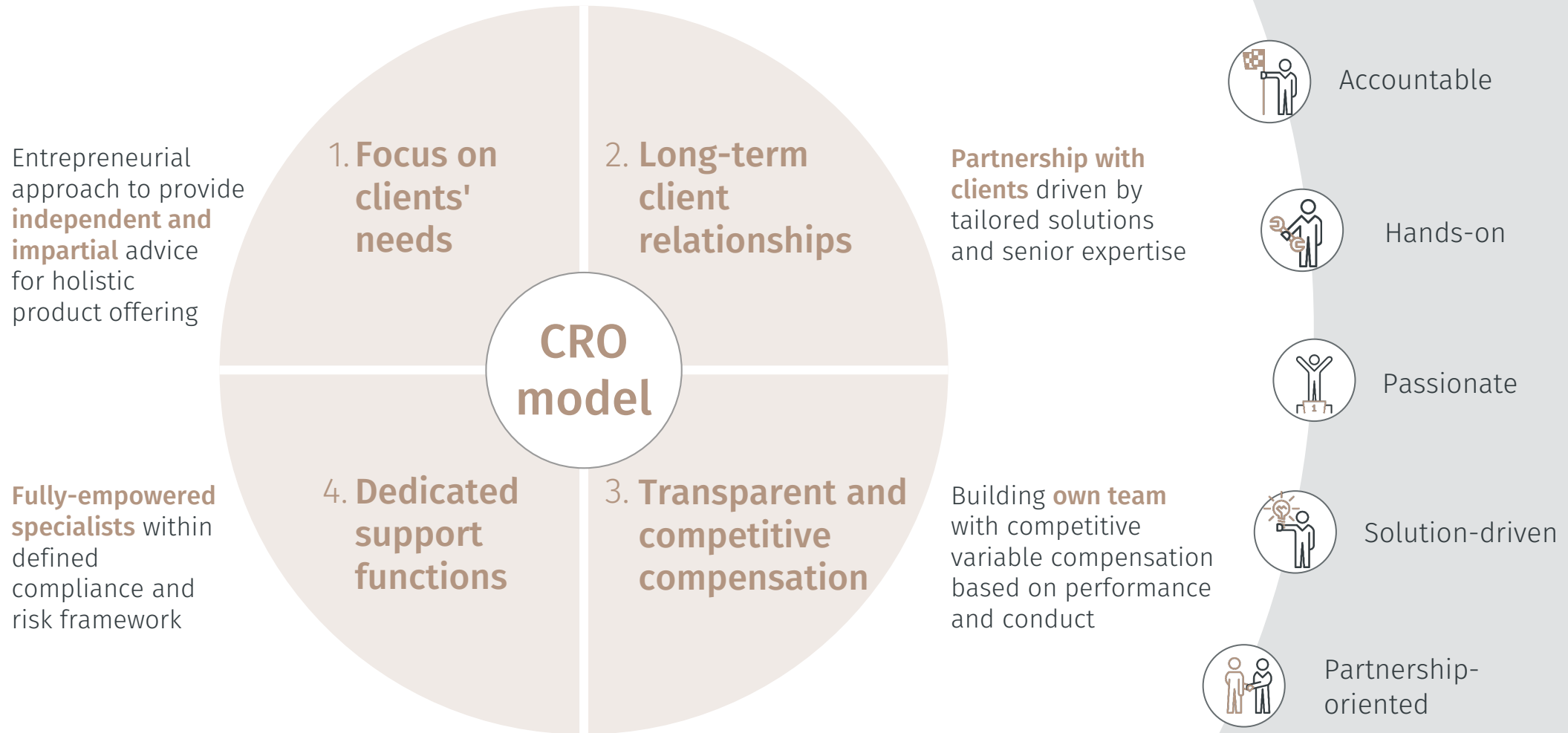
Superior service and first-class client solutions

Attractive home for CROs and employer of choice for talent

Consistent financial performance

Superior service and people: Unique approach to create value and meet client needs...

... embedded in EFG's values

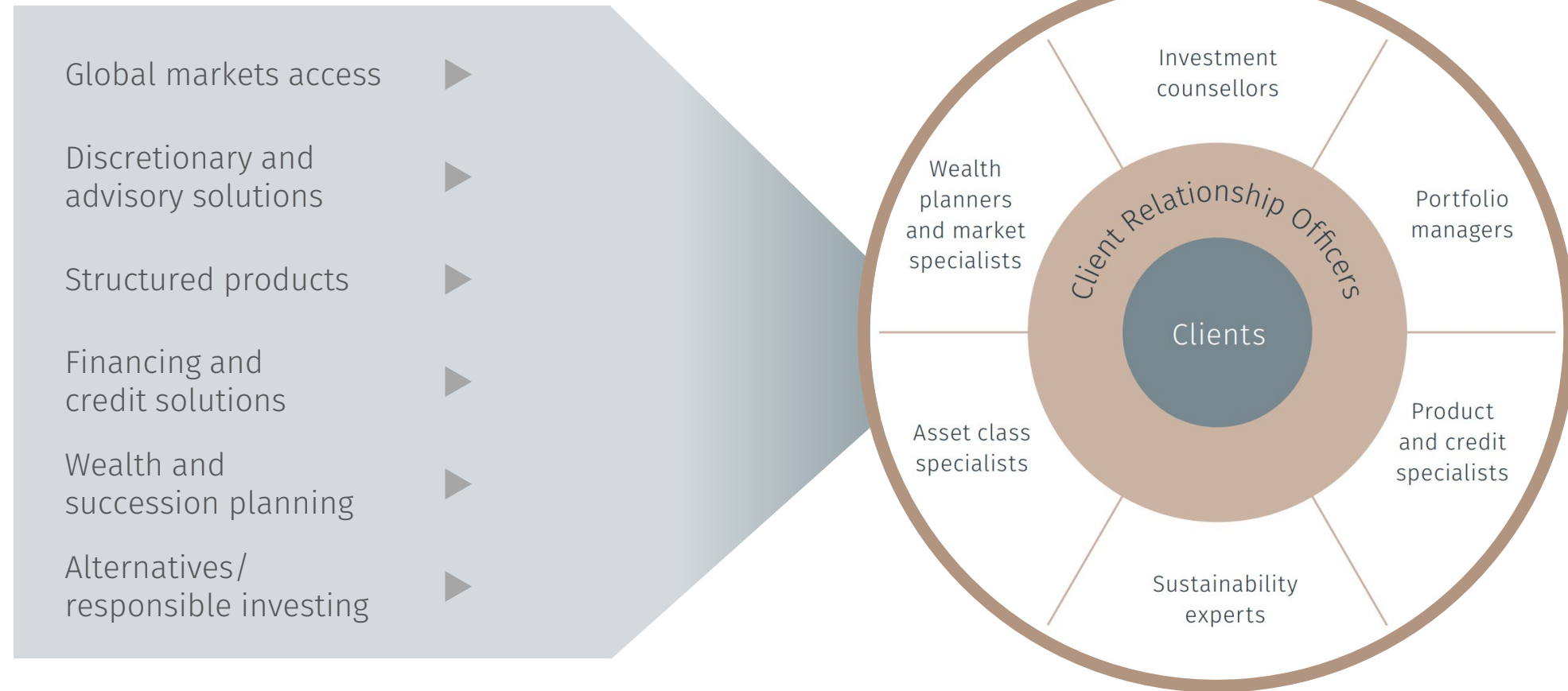


Note: CRO refers to Client Relationship Officer

First-class client solutions and content: Enhanced quality and enriched offering



Holistic product offering








EFG's products and services

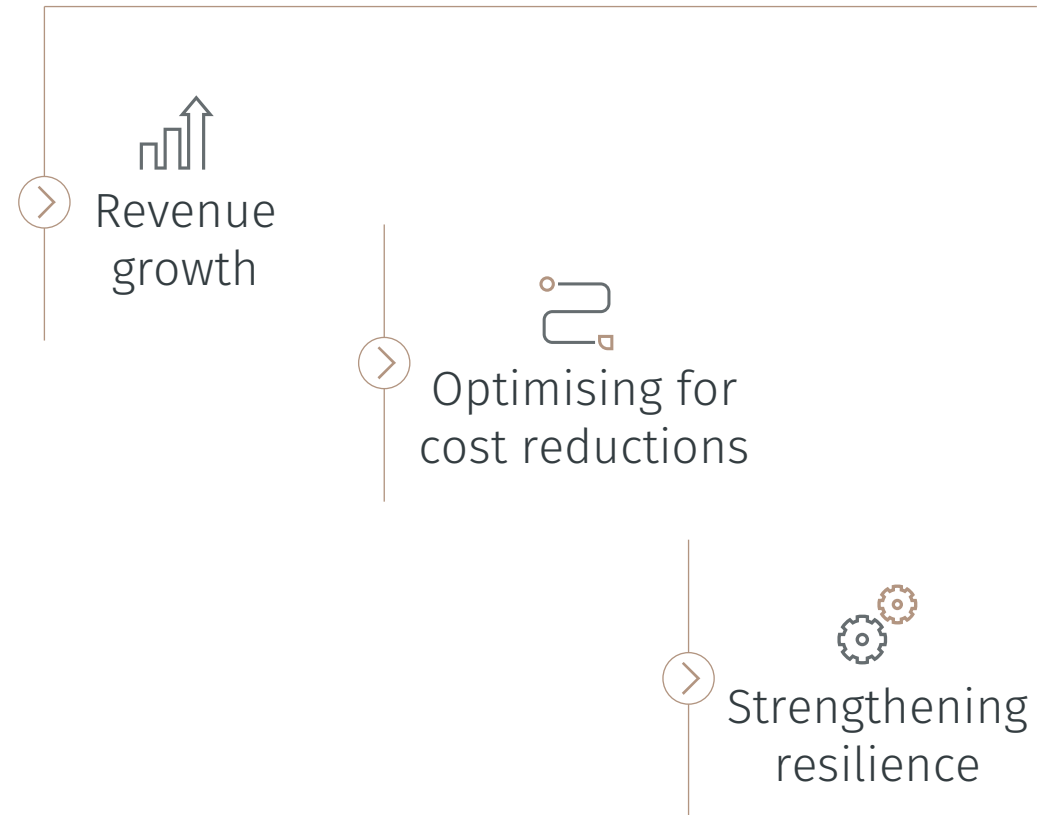


Digital solutions: Acceleration to drive revenues and efficiency

5-pillar digital strategy...

-  Client, user and CRO experience
-  Value from data
-  Efficiency and simplicity
-  Core banking platform
-  Cybersecurity

...directly impacting key business metrics



Strong start to the new planning cycle with record profitability



Financial targets	2025 targets	1H23 reported
NNA growth	4-6% p.a. ¹	4.2% p.a.
Revenue margin	85bps	100bps
Cost/income ratio	69%	72.1%
RoTE	15-18%	17.8%

Capital management framework		
CET1 management floor	12%	17.3%
Dividend payout	50%	n.m.

¹ Compound Annual Growth Rate (CAGR) over the period 2023-2025

1H23 key takeaways



We entered the new planning cycle from a **position of strength**



Record performance in 1H23 is testament to **EFG's ability to execute its strategy throughout the cycle**



Strong start to the new strategic cycle and **investments in future growth** further increase our **confidence** in our ability to achieve our 2025 targets

A large, stylized version of the EFG logo. The letters 'E', 'F', and 'G' are rendered in a dark grey, bold, sans-serif font. A prominent red square is placed above the letter 'F', overlapping its top bar and extending slightly to the left.

Appendix

044

Income statement (IFRS)



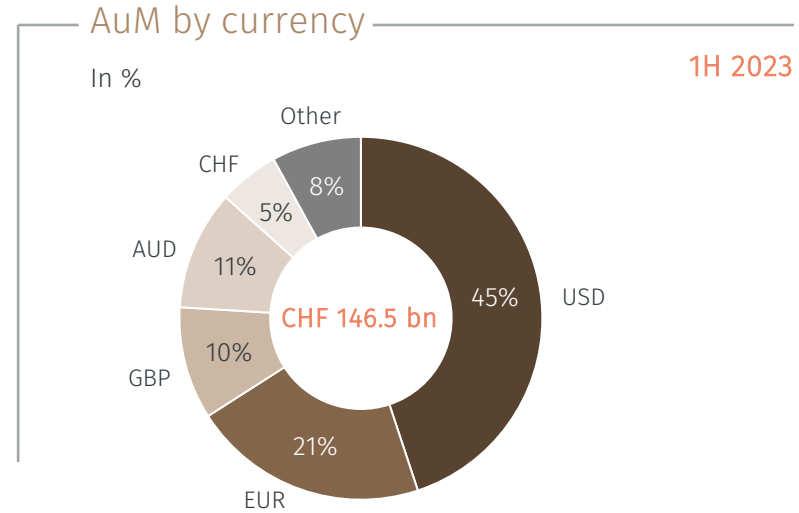
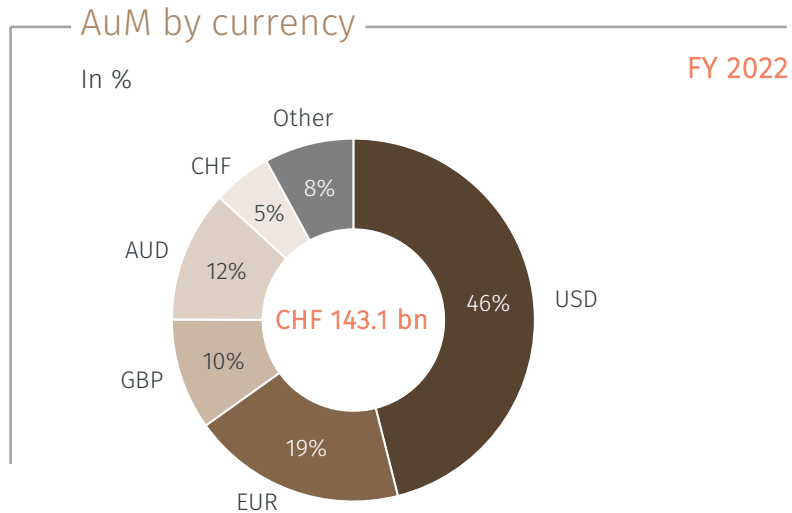
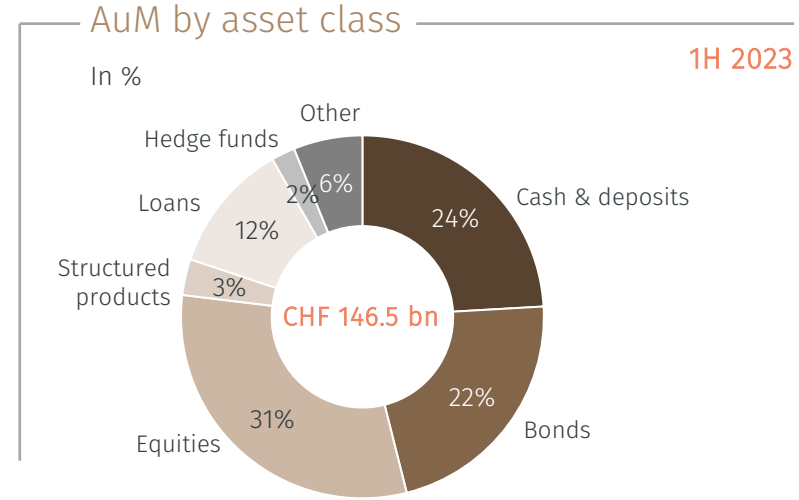
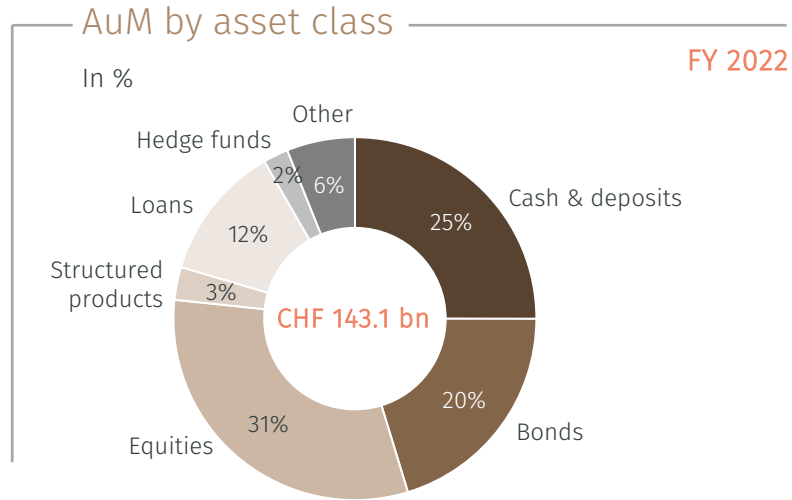
In CHF mn	1H23	2H22	1H22	2H21	1H21
Net interest income	249.4	243.5	152.0	132.1	127.2
Net banking fee & commission income	294.2	273.6	355.9	382.4	374.1
Net other income	181.2	149.0	96.0	110.8	128.0
Operating income	724.8	666.1	603.9	625.3	629.3
Personnel expenses	(381.6)	(354.5)	(334.2)	(345.2)	(345.8)
Other operating expenses	(106.2)	(103.0)	(100.6)	(105.0)	(89.6)
Amortisation of tangible fixed assets & software	(35.0)	(35.4)	(37.0)	(36.6)	(34.2)
Amortisation of acquisition related intangibles	(4.9)	(5.0)	(5.3)	(5.2)	(6.3)
Total operating expenses	(527.7)	(497.9)	(477.1)	(492.0)	(475.9)
Operating profit	197.1	168.2	126.8	133.3	153.4
Impairment on intangible assets other than goodwill	(20.8)	-	-	-	-
Provisions	(5.1)	(46.3)	(8.7)	(94.2)	(19.8)
Loss allowances expense	(1.9)	(3.9)	1.0	73.4	(0.7)
Profit before tax	169.3	118.0	119.1	112.5	132.9
Income tax expense	(21.7)	(15.9)	(17.5)	(9.2)	(22.3)
Net profit	147.6	102.1	101.6	103.3	110.6
Non-controlling interests	0.0	0.0	(1.3)	(4.0)	(4.1)
Net profit attributable to equity holders of the Group	147.6	102.1	100.3	99.3	106.5
Basic earnings per share (CHF)	0.45	0.30	0.30	0.30	0.33
Diluted earnings per share (CHF)	0.44	0.29	0.28	0.28	0.31

Balance sheet highlights



In CHF mn	31 December 2022	30 June 2023
Cash & banks	11,584	9,363
Treasury bills	3,055	1,992
Derivatives	1,796	1,223
Financial instruments	9,128	10,095
Loans	16,748	16,572
Goodwill & intangibles	239	211
Other	989	1,590
Total assets	43,538	40,901
Due to banks	923	1,039
Due to customers	34,035	32,592
Derivatives	1,643	1,039
Other financial liabilities	4,087	3,275
Other	785	773
Total liabilities	41,473	38,718
Total equity	2,065	2,183
Total equity & liabilities	43,538	40,901
CET1 ratio (%)	14.7% / 16.6%	17.3%
Total Capital ratio (%)	18.6% / 20.5%	21.2%
Leverage ratio (%)	3.8% / 4.2%	4.6%
LCR (%)	205%	203%
Loan/deposit ratio (%)	44%	46%
Net stable funding ratio (NSFR)	168%	189%

AuM evolution



Segmental analysis 1H23



Performance summary (in CHF mn)	Switzerland & Italy	Continental Europe & Middle East	Americas	UK	Asia Pacific	Investment & Wealth Solutions	Global Markets & Treasury	Corporate	Elimination	Total
Segment revenues	237.2	127.4	68.5	87.2	85.0	61.7	40.8	17.0	-	724.8
Segment expenses	(133.4)	(84.4)	(56.5)	(66.9)	(75.8)	(56.2)	(25.1)	(24.5)	-	(522.8)
Total operating margin	103.8	43.0	12.0	20.3	9.2	5.5	15.7	(7.5)	-	202.0
IFRS net profit	92.1	36.7	10.8	17.9	7.8	4.9	13.7	(36.3)	-	147.6
AuMs (in CHF bn)	41.3	26.7	17.0	21.2	29.8	48.0	-	-	(37.5)	146.5
NNA (in CHF bn)	(0.7)	1.5	0.5	0.6	1.1	0.1	-	-	-	3.0
CROs	129	99	69	60	281*	-	-	-	-	638
Employees (FTEs)	320	214	157	187	298	288	91	1,327	-	2,882

* of which 209 CROs relate to Shaw and Partners

Segmental analysis 1H22



Performance summary (in CHF mn)	Switzerland & Italy	Continental Europe & Middle East	Americas	UK	Asia Pacific	Investment & Wealth Solutions	Global Markets & Treasury	Corporate	Elimination	Total
Segment revenues	165.6	101.7	42.3	76.1	85.0	72.2	74.1	(13.1)	-	603.9
Segment expenses	(118.7)	(93.5)	(43.4)	(59.5)	(72.7)	(52.0)	(22.4)	(9.6)	-	(471.8)
Total operating margin	46.9	8.2	(1.1)	16.6	12.3	20.2	51.7	(22.7)	-	132.1
IFRS net profit	41.9	6.9	(1.2)	13.9	10.6	18.1	45.0	(33.6)	-	101.6
AuMs (in CHF bn)	41.7	34.5	16.5	22.1	30.7	46.7	-	-	(36.5)	155.8
NNA (in CHF bn)	(0.1)	1.1	0.4	0.0	0.5	(0.3)	-	-	-	1.7
CROs	139	90	63	64	296*	-	-	-	-	652
Employees (FTEs)	323	388	144	183	298	289	90	1,288	-	3,303

* of which 221 CROs relate to Shaw and Partners

Segmental analysis 2H22



Performance summary (in CHF mn)	Switzerland & Italy	Continental Europe & Middle East	Americas	UK	Asia Pacific	Investment & Wealth Solutions	Global Markets & Treasury	Corporate	Elimination	Total
Segment revenues	193.7	92.5	60.0	78.5	81.6	67.4	99.4	(7.0)	-	666.1
Segment expenses	(134.0)	(74.2)	(54.5)	(58.7)	(67.4)	(60.8)	(31.8)	(11.5)	-	(476.0)
Total operating margin	59.7	18.3	5.5	19.8	14.2	6.6	67.6	(18.5)	-	173.2
IFRS net profit	47.4	14.9	3.8	17.8	12.5	5.8	59.4	(59.5)	-	102.1
AuMs (in CHF bn)	42.3	24.5	16.1	20.1	30.2	46.9	-	-	(37.0)	143.1
NNA (in CHF bn)	1.5	2.1	0.1	(0.5)	0.0	(0.6)	-	-	-	2.5
CROs	140	90	66	59	299*	-	-	-	-	654
Employees (FTEs)	329	204	146	180	304	284	90	1,291	-	2,828

* of which 218 CROs relate to Shaw and Partners

Update on Life Insurance Exposures (I)



Life insurance related portfolios

- Legacy exposures acquired more than 10 years ago
- Outright portfolio carried at fair value (marked-to-model, Level 3) for IFRS accounts – small size of portfolio introduces substantial P&L volatility
- Synthetic portfolio carried at fair value for IFRS accounts. Limited P&L volatility through hedging

Longevity risk

- Significant risk in the portfolios due to the impact of longevity (premium payment increasing with age)
- Assumptions are derived by external life settlement underwriters based on the specific medical history
- Regular in-depth reviews of the accuracy as well as developments due to general and individual trends are assessed and incorporated if material

Premium / Cost of insurance risk

- EFG reached a settlement with Transamerica (2021) and John Hancock (2023)
- Legal cases against AXA and Lincoln progressing with strong legal basis. All claims are proceeding as anticipated by EFG. Based on the current status, EFG remains in a strong position for prevailing in its claims

Interest rate risk

- Hedged since February 2018

Year	Outright portfolio	
	Death benefits received (USD mn)	Net Cashflow (USD mn)
2012	73.0	17.8
2013	91.7	22.4
2014	93.2	21.9
2015	52.3	(22.6)
2016	83.6	(5.5)
2017	57.4	(41.9)
2018	117.2	8.8
2019	157.3	38.2
2020	227.9	67.0
2021	304.4	153.0
2022	151.9	26.3
1H 2023	151.1	98.0

Update on Life Insurance Exposures (II)



Outright portfolio	<ul style="list-style-type: none">▪ Direct holding of life insurance policies for 138 insureds (2022: 156) of an average age of 93.9 years▪ Life expectancy: 3.6 years	<ul style="list-style-type: none">▪ Death benefit: CHF 907.4 mn▪ Carrying value: CHF 487.5 mn▪ YTD 2023 premium: CHF 48.1 mn▪ Operating income CHF 22.0 mn
Synthetic portfolio	<ul style="list-style-type: none">▪ Direct holding of life insurance policies + hedge instruments mitigating most of the risks, for 56 insureds of an average age of 90.9 years▪ Life expectancy: 4.3 years	<ul style="list-style-type: none">▪ Net death benefit: CHF 38.2 mn▪ Net carrying value: CHF 17.3 mn▪ YTD 2023 net premium: CHF 2.2 mn▪ Operating income CHF (0.5) mn

Upcoming events in 2023 & 2024



Event	Date
10M 23 trading update	16 November 2023
Full-year 2023 financial results	21 February 2024
Annual General Meeting 2024	22 March 2024
Half-year 2024 financial results	24 July 2024

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