Entrepreneurial thinking.
Private banking.

Basel III
Pillar 3 Disclosures

30 June 2026

2026

Contents

1. Introduction

1.1 Background and General Information

EFG International AG (the Group) is regulated by the Swiss Financial Market Supervisory Authority (FINMA) which requires the Group to comply with Pillar 3 disclosures that are part of the Basel III Final Capital Adequacy Framework.

This semi-annual report presents the Group's regulatory disclosures as of 30 June 2026.

Pillar III disclosures, published in this report, were approved for issue by the Board of Directors on 21 July 2026. Disclosures and data were verified and approved in line with the Group’s internal procedures and control system (ICS). This report has not been audited by the Group’s external auditors.

EFG International AG is the parent company of the Group and the highest consolidated entity to which the disclosure requirements apply.

In order to have the full view of the Group's regulatory environment and capital requirements, this report should be read in conjunction with the Group's Half-Year Report 2026 and the Group's Annual Pillar III Disclosures 2025 (http://www.efginternational.com).

1.2 Scope

The figures in this report are presented on a Group consolidated basis and are in line with the scope of consolidation for 30 June 2026 consolidated financial statements. No subsidiaries are proportionally consolidated.

There are no changes in the scope of consolidation affecting the comparability of this report with the past Pillar 3 disclosure reports.

1.3 Basis of preparation

This disclosure report was produced and prepared in accordance with Swiss regulatory framework, including FINMA Ordinance on Disclosure for Banks and Securities Firms (DisO-FINMA), and the revised Capital Adequacy Ordinance (CAO) applicable from 01 January 2025.

The report contains all disclosures mandated for the Group. Any additional information is provided on a voluntary basis to enhance transparency.

No new accounting standards and interpretations have been published for the reporting period that impact the Group in the current or future reporting periods and on foreseeable future transactions.

1.4 Accounting principles

The Group complies with IFRS accounting principles which are applied in the financial reporting presented in the Annual Report and for Capital Adequacy purposes. All figures within this report are prepared under the basis of IFRS, unless otherwise stated.

2. Capital adequacy and liquidity

2.1 Capital and liquidity management framework

The Group's objectives are managing regulatory capital and liquidity to comply with the requirements set by regulators of the jurisdictions in which the Group entities operate and to safeguard the Group's ability to continue as a going concern.

Capital adequacy and the use of regulatory capital is continually monitored and reported to various governing bodies (Asset and Liability Management Committee, Financial Risk Committee, Executive Committee, Risk Committee and ultimately the Board of Directors), using the framework developed by the Bank for International Settlements (BIS). The minimum regulatory requirement of the Group is ultimately determined by the rules implemented by the Swiss Financial Market Supervisory Authority (FINMA).

The Group reports regulatory capital according to the Swiss Capital Adequacy Ordinance, therefore complying with the FINMA requirements.

Monitoring capital adequacy and liquidity is a key component of the Group's financial management strategy. Management carefully considers the potential impact on the Group's capital ratios and liquidity ratios before making any major decisions about the Group's operations and the orientation of its business.

The Executive Committee monitors the capital ratios and liquidity ratios monthly for the Group, with Board oversight on a quarterly basis.

2.2 Key ratios

FINMA's capital ratio requirement is based on art. 41 of the Capital Adequacy Ordinance (CAO). The minimum required total capital ratio for the Group is 13.0% at 30 June 2026. The requirement consists of the absolute minimum requirement for a banking license (8.0%), the capital buffer for a category 3 bank (4.0%), the national countercyclical buffer (0.1%), and the extended countercyclical buffer (0.9%). This requirement of 13.0% could also be translated as follows:

- CET1 requirement 8.8%
- AT1 requirement 1.8%
- T2 requirement 2.4%

The table below is presented on a voluntary basis and depicts the Group's capital and liquidity position as of 30 June 2026. This table supplements the mandatory key metrics disclosure (see section 5.1) by providing a more complete view of the Group's financial position at this point in time. The below voluntary table includes unreviewed year to date profits, net of pro rata dividend accrual expected to be paid in 2027, as well as an increase in RWA due to operational risk projection based on year to date income statement and updated loss component, in order to provide the reader with the most up to date information.

As of 30 June 2026, the Group's common equity tier 1 (CET1) ratio was 15.0%[1], and total capital ratio was 18.3%[2].

The leverage ratio at 30 June 2026 is 4.5 %[3] compared to the regulatory requirement of 3.0%. The numerator of the ratio is effectively the Tier 1 capital of CHF 1,934.3 million divided by the Total Exposure of CHF 42.7 billion. Total exposure reflects all the on-balance sheet assets primarily adjusted for:

- Deducting assets already deducted from Tier 1 capital (goodwill, intangibles assets, software and certain deferred tax assets)
- Grossing up securities financing transactions
- Derivatives exposure adjustments
- Other off-balance sheet exposures

The Group's liquidity coverage ratio (LCR) at 30 June 2026 was 267%, above the minimum regulatory requirement of 100% (see Section 4.1). At the same period, the Group's net stable funding ratio was 182%, higher than the minimum regulatory requirement of 100% (see Section 4.2).

The following table summarises key metrics, which are explained in further detail in subsequent sections of this report.

[1] Including unreviewed profit for the period 01 January 2026 to 30 June 2026, and the pro rata dividend payable in 2027 from the 2026 profits. Excluding this, the ratio per the KM1 would be 13.7% See section 5.1

[2] Including unreviewed profit for the period 01 January 2026 to 30 June 2026, and the pro rata dividend payable in 2027 from the 2026 profits. Excluding this, the ratio per the KM1 would be 16.9 %. See section 5.1

[3] Including unreviewed profit for the period 01 January 2026 to 30 June 2026, and the pro rata dividend payable in 2027 from the 2026 profits. Excluding this, the ratio per the KM1 would be 4.4 %. See section 5.1

Supplementary voluntary disclosure of key metrics[4]

CHF millions	30 June 2026	31 December 2025[5]
Available capital		
Common Equity Tier 1 (CET1)	1,583.3	1,495.5
Tier 1 capital (T1)	1,934.3	1,846.5
Total Capital	**1,934.3**	**1,846.5**
Risk weighted assets (RWA)		
Credit risk	5,630.0	5,659.7
Market risk	541.6	705.1
Counterparty credit risk	544.6	498.9
Operational risk	3,676.4	3,645.1
Other risks	179.9	186.0
Total risk weighted assets (RWA)	**10,572.5**	**10,694.6**
Risk based capital ratios as a percentage of RWA		
Common Equity Tier 1 ratio (%)	15.0%	14.0%
Tier 1 capital ratio (%)	18.3%	17.3%
Total capital ratio (%)	**18.3%**	**17.3%**
BASEL III leverage ratio		
Total Basel III leverage ratio exposure measure	42,666.0	39,039.8
Basel III Leverage Ratio	**4.5%**	**4.7%**
Liquidity coverage ratio (LCR) at period end		
Total high-quality liquid assets (HQLA)	11,879.1	9,238.7
Total net cash outflow	4,453.1	3,418.7
LCR (%)	**267%**	**270%**
Net Stable Funding Ratio (NSFR) at period end		
Available Stable Refinancing	26,414.0	24,468.8
Required Stable Refinancing	14,494.3	14,099.9
NSFR (%)	**182%**	**174%**

The increase in total capital ratio from December 2025 to June 2026 is essentially due to strong capital generation through profitability and optimisation of RWA, resulting in a decrease in risk weighted of assets as follows:
– Market risk decreased by CHF 163 million
– Credit risk decreased by CHF 30 million

From 01 of January 2026 to June 2026 EFG International has recorded an increase of CET1 by 1.0% due to:
– 2.3% related to profit and loss plus non-cash items
– (1.1)% negative impact related to expected future dividends,
– 0.2% related to RWA increase and currency impact, and
– A decrease of approximately (0.4)% due to the share buy-back

[4] Including unreviewed profit for the period 01 January 2026 to 30 June 2026 and the pro rata dividend payable in 2027 from the 2026 profits.
[5] Capital ratios at 31 December 2025 include a reduction in operational risk weighted assets from an insurance recovery received in February 2026.

3. Composition of the regulatory eligible capital

As of 30 June 2026 the Group's regulatory capital is composed of:
- CET1 capital
- Additional Tier 1 capital

For further details on regulatory eligible capital composition see section 5.2 (Table CC1), and the following table on regulatory instruments.

CET1 capital comprises paid-in capital, disclosed reserves and minority interests. At 30 June 2026, the Group's share capital amounted to CHF 153.3 million and consisted of 307,956,997 fully paid-in registered shares with a par value of CHF 0.50 per share, less 1,326,795 treasury shares with a nominal value of CHF 0.50 each. CET1 capital is adjusted for regulatory deductions such as goodwill and deferred tax assets based on future profitability.

Additional Tier 1 capital comprises USD 400.0 million of perpetual, unsecured deeply subordinated notes qualifying as Additional Tier 1 capital issued in January 2021.

Supplementary voluntary disclosure: Regulatory capital instruments and other TLAC instruments (CCA)

		30 June 2026	
		Ordinary Shares	**Additional Tier I**
1	Issuer	EFG International AG	EFG International AG
2	Unique identifier	CH0022268228	CH0593093229
3	Governing law of the instrument	Zurich, Switzerland / Swiss law.	Zurich, Switzerland / Swiss law
	Regulatory treatment		
5	Under post-transitional Basel III rules (CET1/AT1/T2)	Common equity tier 1	Additional tier 1
6	Eligible at single-entity, group/single-entity and group levels	Group	Group
7	*Equity securities/debt securities/hybrid instruments/other instruments*	*Equity securities*	*Subordinated debt*
8	Amount recognised in regulatory capital (CHF millions)	153.3	351.0
9	Par value of instrument	0.5	USD 1000
10	Accounting classification	Equity	Equity
11	Original date of issuance	12.10.2005	21.01.2021
12	*Perpetual or dated*	*Perpetual*	*Perpetual*
13	*Original maturity date*	*N/A*	*N/A*
14	Issuer call (subject to prior approval from supervisory authority)	No	Yes
15	*Optional call date/contingent call dates/redemption amount*	*N/A*	*25.07.2027 - 25.01.2028*
16	*Subsequent call dates, if applicable*	*N/A*	*Every interest payment date after 25.01.2028; callable upon Tax Event or Regulatory Event*

		30 June 2026	
		Ordinary Shares	**Additional Tier I**
	Coupons / dividends		
17	Fixed/floating rate/initially fixed and subsequently floating rate/initially floating rate and subsequently fixed	Variable	Fixed
18	Coupon rate and any related index	*N/A*	5.5% up to 25 January 2028 then CMT rate + 4.659%
19	Existence of a dividend stopper (non-payment of dividend on the instrument prohibits the payment of dividends on common shares)	No	Yes
20	Coupon payment/dividends: fully discretionary/partially discretionary/mandatory	Fully discretionary	Fully discretionary (incl. regulatory cancellation)
21	Existence of step up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
30	Write-down feature	No	Yes
31	*Write-down trigger(s)*	*N/A*	*High trigger (7% CET1 Ratio); Viability Event (FINMA, Public Support)*
32	*Full/partial*	*N/A*	*Partial*
33	*Permanent or temporary*	*N/A*	*Permanent*
34a	*Type of subordination*	*Statutory*	*Contractual*
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	None	Ordinary shares
36	Features that prevent full recognition under Basel III	*No*	*No*
37	*If yes, specify non-compliant features*	*N/A*	*N/A*

4. Liquidity risk management (LIQA)

Liquidity risks arise when financing activities become difficult or expensive due to market liquidity crisis or reputational issues. They also arise when the Bank is unable to meet its commitments in a timely manner due to a lack of liquid assets.

Therefore, liquidity risk has a twofold dimension: funding risk and asset liquidity risk. These two liquidity risk types are interconnected, as asset liquidity risk can directly increase funding risk, if EFG International is unable to raise sufficient liquidity in case of need.

As defined in the risk appetite framework approved by the Board of Directors, the liquidity risk strategies are defined as follows:
– EFG International maintains sufficient liquid assets to withstand a sustained and severe run on its deposits, without any recourse to mitigating actions beyond liquidating those assets, and without breaching regulatory liquidity limits
– EFG International funds the balance sheet primarily from customer deposits, using capital markets opportunistically, without being subject to funding concentration, due to a small number of funding sources or clients

EFG International manages liquidity risk to ensure that ample liquidity is available to meet customer commitments (loans demand and deposits repayments) and to satisfy EFG International's own cash flow needs across all business entities. EFG International customer deposit base, capital and liquidity reserves and conservative gapping policy, when funding customer loans, ensure that EFG International faces only limited liquidity risks.

EFG International's liquidity risk management process is carried out by the Asset & Liability Management Committee and monitored by the Financial Risk Committee, in accordance with the principles and the risk appetite defined in the liquidity risk policy, which defines the organisational structure, responsibilities, limit systems and maximum acceptable risk set by the Board of Directors.

Liquidity is managed by the Treasury function, which ensures the ongoing process of sourcing new funds, in the case of liquidity shortage, or the investing of funds, if there is an excess of liquidity. Main subsidiaries/regions have their own local Treasury departments, regulated by the Group Treasury function. The Treasury function reports to the Head of Global Markets and Treasury.

The Enterprise Risk function, reporting to the Chief Risk Officer, ensures that EFG International has an appropriate liquidity risk management framework in place for identifying, assessing, mitigating, monitoring and reporting risks under its responsibility.

EFG International has a liquidity management process in place that includes stress tests, which are undertaken regularly, as part of the risk monitoring and reporting requirements established within EFG International risk appetite framework.

Liquidity risk mitigation

The liquidity risk management process includes:
– Day-to-day funding, managed by monitoring future cash flows to ensure that requirements can be met. This includes replenishment of funds as they mature or are borrowed by customers
– Maintaining a portfolio of highly marketable assets that can easily be liquidated as protection against any unforeseen interruption to cash flow
– Monitoring balance sheet liquidity ratios against internal and regulatory requirements
– Managing the concentration and profile of funding

EFG International aims to avoid concentrations of its funding sources. It continuously observes its current liquidity situation and determines the pricing of its assets and credit business through the liquidity transfer pricing model. The liquidity risk management process also includes EFG International's contingency funding plans to address potential liquidity shortfalls. The contingency measures include, among other actions, the activation of repo transactions with prime counterparties, the liquidation of marketable securities and/or drawdowns on lines of credit with central banks.

Overall, EFG International, through its business units, has a benefit of a favourable funding base with stable and diversified customer deposits, which provide the vast majority of EFG International's total funding. The surplus of stable customer deposits over loans and other funding resources are invested or placed to central banks by EFG International's Treasury in compliance with the local regulatory requirements and internal guidelines.

EFG International manages the liquidity and funding risks on an integrated basis. The liquidity positions of the business units are monitored and managed daily.

The overall level of liquidity exposure and corresponding limits are tightly monitored by means of specific risk metrics approved by the Board of Directors, Executive Committee and Financial Risk Committee in line with EFG International's overall committed level of risk appetite. Internal limits are more conservative than the regulatory minimum levels, as required by EFG International's risk appetite framework and liquidity risk policy.

Sources of liquidity are regularly assessed in terms of diversification by currency, geography, provider, term and product.

Liquidity transfer pricing model

EFG International's liquidity transfer pricing model supports the management of the balance sheet structure and the measurement of risk-adjusted profitability, taking into account liquidity risk, maturity transformation and interest rate risk. The liquidity allocation mechanism credits providers of funds for the benefit of liquidity and charges users of funds.

Customers' loans are charged for the usage of liquidity, based on the liquidity risk embedded in business activities. Short- and long-term loans receive differentiated charges for the cost of liquidity.

Liquidity adjustments are made for loans that have the same duration, but due to differing liquidity attributes are not of the same value or cost.

Customers' deposits are credited for liquidity based on their likelihood of withdrawal. As a rule, sticky money, such as term deposits, are less likely to be withdrawn and, therefore, receive larger credits than volatile money, such as demand deposits, savings and transaction accounts, which are more likely to be withdrawn at any time.

4.1 Liquidity coverage ratio

The LCR is an international regulatory standard. The LCR ensures that a bank has enough liquidity to withstand a 30-calendar-day liquidity stress scenario. It is the ratio between the amount of high-quality liquid assets (HQLA) available and potential net cash outflows over a 30-day period. The term net cash outflows is defined as the total potential cash outflows (such as withdrawals from sight deposits and non-renewals of borrowings with a maturity of less than 30 days) less the total potential cash inflows (such as the repayment of receivables with a maturity of less than 30 days) in a stress situation. For non-systemically important banks like EFG, the minimum LCR requirement is 100%.

Note that the FINMA requires disclosure of the monthly average LCR (see section 5.6) that reflects the average over a 3-month period. The table below summarises the daily LCR at 30 June 2026.

Supplementary voluntary disclosure : Liquidity coverage ratio

CHF millions	30 June 2026 Weighted values	31 December 2025 Weighted values
Total high-quality liquid assets (HQLA)	11,879.1	9,238.7
Total cash outflows	10,709.9	11,303.1
Total cash inflows	6,256.8	7,884.4
Total net cash outflows	4,453.1	3,418.7
Liquidity coverage ratio (in %)	**267%**	**270%**

The daily LCR for the Group is stable at 267% as at 30 June 2026 in comparison to the 270% reported as at 31 December 2025.

Deposits in central banks represent 59% of the total HQLA, of which 34% come directly from the account held at the Swiss National Bank. The remaining HQLA are primarily US, Hong Kong and Singaporean-issued securities that have a credit rating between AAA and AA.

The Group's liquidity outflows are primarily driven by its core retail and corporate client deposit base (77%), reflecting our stable and relationship-driven funding model.

Other cash outflows relate mainly to:
– Derivatives maturing within 30 days and margin calls relating to credit support annexes;
– The undrawn part of credit facilities granted to clients;
– Contingent liabilities (e.g., guarantees and letters of credit).

Loans to clients and banks maturing within 30 days account for around 80% of potential cash inflows. The remaining cash inflows primarily come from derivatives maturing within 30 days.

The daily LCR in Swiss francs is 348% as at 30 June 2026. A large percentage of HQLA are denominated in Swiss francs (cash deposited at the SNB).

4.2 Net stable funding ratio

The Net Stable Funding ratio (NSFR) ensures that a bank maintains strong and stable funding structure to operate in the long term. This ratio puts in relation the amount of Available Stable Funding (ASF) to the amount of Required Stable Funding (RSF), where the minimum requirement is a ratio of 100%. ASF is the portion of capital and liabilities expected to be available over the period of one year. RSF means stable funding that is required to be kept given the residual maturity and type of on- and off-balance sheet exposure positions. The total ASF and RSF amounts are determined by multiplying the carrying value of each category of instruments with the supervisory ASF and RSF factors, respectively, reflecting instrument's liquidity characteristics.

The table below summarises the NSFR information at 30 June 2026 according to DisO-FINMA requirement presented in section 5.5.

Supplementary voluntary disclosure : Net stable funding ratio

CHF millions	30 June 2026 Weighted values	31 December 2025 Weighted values
Available stable funding (ASF)	26,414.0	24,468.8
Required stable funding (RSF)	14,494.3	14,099.9
Net stable funding ratio (in %)	**182%**	**174%**

Available stable funding remains strong with CHF 26.4 billion of stable funding after weighting of which :

- Capital Tier I and Tier II before capital deduction following CAO art. 32 accounts for CHF 2,184.8 million
- Retail and small business customers accounting for CHF 14,437.5 million of stable funding
- CHF 7,471.8 million of non-operational deposit from non-financial corporates

Required stable funding accounts for CHF 14.5 billion as per end of June 2026, mostly generated by:

- Clients loans and mortgages account for CHF 9,804.2 million, of which 38% are residential mortgages and 32% are retail customers.
- Non-HQLA securities for CHF 641.3 million
- Bank’s balances and loans representing CHF 1,071.9 million

5. Appendices

5.1 Basic regulatory key figures (KM1)

The table below excludes unaudited year to date profits and expected future dividends. In addition, as per the CAO Operational risk utilises the previous year end level of RWA.

		a	b	c	d	e
	CHF millions	**30 June 2026**	31 March 2026	31 December 2025	30 September 2025	30 June 2025
	Available capital					
1	Common Equity Tier 1 (CET1)	1,507.3		1,495.5		1,554.2
2	Tier 1 capital (T1)	1,858.3		1,846.5		1,905.2
3	**Total Capital**	**1,858.3**		**1,846.5**		**1,905.2**
	Risk weighted assets (RWA)					
4	Total risk weighted assets (RWA)	10,995.7		11,149.2		9,807.6
	Risk based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	13.7%		13.4%		15.8%
6	Tier 1 capital ratio (%)	16.9%		16.6%		19.4%
7	**Total capital ratio (%)**	**16.9%**		**16.6%**		**19.4%**
	Additional CET1 buffer capital requirements (% of RWA)					
8	Capital conservation buffer requirement according to Basel minimum requirements (%)	2.5%		2.5%		2.5%
9	Countercyclical buffer requirement according to Basel minimum requirements per art 44a CAO (%)	0.9%		0.9%		1.0%
11	Total CET1 specific buffer requirements (%) (line 8+9+10)	3.4%		3.4%		3.5%
12	CET1 available after meeting bank's minimum capital requirements (%)	8.9%		8.6%		11.3%
	Target capital ratios according to Annex 8 of the Capital Adequacy Ordinance (% of RWA)					
12a	Capital buffer as per Annex 8 CAO (%)	4.0%		4.0%		4.0%
12b	Countercyclical buffer (art. 44 and 44a CAO) (%)	1.0%		1.0%		1.1%
12c	CET1 capital target as per Annex 8 CAO plus countercyclical buffer per art.44 and 44a CAO (%)	8.8%		8.8%		8.9%
12d	T1 capital target as per Annex 8 CAO plus countercyclical buffer per art.44 and 44a CAO (%)	10.6%		10.6%		10.7%
12e	Total capital target as per Annex 8 CAO plus countercyclical buffer per art.44 and 44a CAO (%)	13.0%		13.0%		13.1%
	BASEL III leverage ratio					
13	Total Basel III leverage ratio exposure measure	42,666.0		39,039.8		38,268.3
14	Basel III Leverage Ratio (including the impact of any applicable temporary exemption of central bank reserves)	4.4%		4.7%		5.0%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	4.4%		4.7%		5.0%
14e	Minimum Capital Requirement (art. 42 CAO) The greater value between: - The minimum Capital Requirement according to art. 42, para. 1, letters a and b, CAO (3% LRD, respectively 8% RWA); - The minimum capital of 10 million francs (art. 15 BO) for banks and 1.5 million francs (art. 69, para. 1, FinIO) for	1,280.0		1,171.2		1,148.0

	CHF millions	a 30 June 2026	b 31 March 2026	c 31 December 2025	d 30 September 2025	e 30 June 2025
	securities houses.					
	Liquidity coverage ratio (LCR) - 3 months average					
15	Total high-quality liquid assets (HQLA)	11,676.1	10,385.1	9,954.7	9,917.3	9,189.6
16	Total net cash outflow	4,395.2	4,119.8	4,112.2	4,094.7	4,006.3
17	**LCR (%)**	**266%**	**252%**	**242%**	**242%**	**229%**
	Net Stable Funding Ratio (NSFR) at period end					
18	Available Stable Refinancing	26,414.0		24,468.8		23,719.9
19	Required Stable Refinancing	14,494.3		14,099.9		13,325.9
20	**NSFR (%)**	**182%**		**174%**		**178%**

5.2 Detailed regulatory capital calculation

The following table summarises the composition of the eligible regulatory capital under IFRS basis.

Supplementary voluntary disclosure: Presentation of the eligible regulatory capital

	CHF millions	30 June 2026 Net amounts
	Common Equity Tier 1 (CET1)	
1	Issued fully paid-in capital, fully eligible	153.3
2	Retained earnings	92.0
3	Capital reserves	1,936.5
5	Minority interests	3.0
6	**Common Equity Tier 1 (CET1) before adjustments**	**2,184.8**
	Regulatory adjustments to Common Equity Tier 1	
7	Prudential evaluation	
8	Goodwill (net of related tax liability)	(118.2)
9	Other intangibles other than mortgage servicing rights (net of related tax liability)	(214.8)
10	Deferred tax assets that rely on future profitability	(6.7)
26	Other specific deductions	(337.8)
28	**Total regulatory adjustments to CET1**	**(677.5)**
29	**Common Equity Tier 1 capital (net CET1)**	**1,507.3**
	Additional Tier 1 Capital (AT1)	
30	Issued and paid in instruments, fully eligible	351.0
31	*of which: classified as equity under applicable accounting standards*	*351.0*
32	*of which: classified as liabilities under applicable accounting standards*	
44	**Additional Tier 1 capital (net AT1)**	**351.0**
45	**Tier 1 Capital (T1 = CET1 + AT1)**	**1,858.3**
	Eligible Tier 2 capital (T2)	
46	Issued and paid-in instruments, eligible in full, after deduction of imputed amortization (art. 30, al. 2, CAO)	
58	**Tier 2 capital (net T2)**	
59	**Regulatory capital (net T1 & T2)**	**1,858.3**
60	**Sum of risk-weighted positions**	**10,995.7**
	Capital ratio	
61	Common equity Tier 1 (item 29, as a percentage of risk-weighted assets)	*13.7%*
62	Tier 1 (item 45, as a percentage of risk-weighted assets)	*16.9%*
63	Total regulatory capital (item 59, as a percentage of risk-weighted assets)	*16.9%*
64	CET1 requirements in accordance with the Basel minimum standards (capital buffer + counter-cyclical buffer) plus the capital buffer for systemically important banks) (as a per-centage of risk-weighted assets)	*3.4%*
65	*of which, capital buffer in accordance with Basel minimum standards (as a percentage of risk-weighted assets)*	*2.5%*
66	*of which, countercyclical buffer in accordance with the Basel minimum standards (as a percentage of risk-weighted assets)*	0.9%
68	CET1 available to meet minimum and buffer requirements as per the Basel minimum standards, after deduction of the CET1 to cover the minimum requirements and possibly to cover the TLAC requirements (as a percentage of risk-weighted assets)	8.9%

	CHF millions	30 June 2026 Net amounts
68a	CET1 total requirement target in accordance with Annex 8 of the CAO plus the countercyclical buffer (as a percentage of risk-weighted assets)	8.8%
68b	*Of which countercyclical buffer as per Art. 44 and 44a CAO (as a percentage of risk-weighted assets)*	1.0%
68c	CET1 available (as a percentage of risk-weighted assets)	12.3%
68d	T1 total requirement in accordance with Annex 8 of the CAO plus the countercyclical buffer (as a percentage of risk-weighted assets)	10.6%
68e	T1 available (as a percentage of risk-weighted assets)	14.5%
68f	Total requirement for regulatory capital as per Annex 8 of the CAO plus the countercyclical buffer (as a percentage of risk-weighted assets)	13.0%
68g	Regulatory capital available (as a percentage of risk-weighted assets)	16.9%
	Amounts below threshold for deductions (before risk weighting)	
72	Non-qualified participation in the financial sector	
73	Other qualified participations in the financial sector (CET1)	
74	Mortgages servicing rights (net of related tax liability)	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	9.1

5.3 Overview of risk weighted assets (OV1)

The following table summarizes the composition of the risk weighted assets as of 30 June 2026 in accordance with Basel III Final reforms versus December 2025 prior Basel III Final reforms and the minimum requirement on the basis of an 8.0% capital requirement.

	CHF millions	a RWA 30 June 2026	b RWA 31 December 2025	c Minimum Capital Requirement 30 June 2026
1	**Credit risk (excluding counterparty credit risk)**	**5,565.0**	**5,659.7**	**445.2**
2	*Of which standardised approach (SA)*	*5,565.0*	*5,659.7*	*445.2*
	Of which non-counterparty related risk			
3	*Of which internal rating-based (F-IRB) approach*			
4	*Of which supervisory slotting approach*			
5	*Of which advanced internal ratings-based (A-IRB) approach*			
6	**Counterparty Credit risk**	**544.6**	**498.9**	**43.6**
7	*Of which standardised approach (SA-CCR)*	*369.6*	*378.8*	*29.6*
7a	*Of which simplified standard approach (SSA-CCR)*			
7b	*Of which market value method*			
8	*Of which internal model method (IMM)*			
9	*Of which other CCR approach*	*175.0*	*120.1*	*14.0*
10	**Credit Valuation Adjustment (CVA)**	**178.7**	**182.7**	**14.3**
11	Equity investments in the banking book under the market-based or internal models approaches during the five-year transitional period			
12	Equity investments in funds - look -through approach			
13	Equity investments in funds - mandate-based approach			
14	Equity investments in funds - fall-back approach			
14a	Equity investments in funds - simplified approach	65.0	2.9	5.2
15	**Settlement risks**	**1.2**	**0.4**	**0.1**
16	Securitisation exposures in banking book			
17	*Of which internal ratings-based approach (SEC-IRBA)*			
18	*Of which external ratings-based approach (SEC-ERBA), including internal assessment approach (SEC-IAA)*			
19	*Of which standardised approach (SEC-SA)*			
20	**Market risk**	**541.6**	**705.1**	**43.3**
20a	*Of which simplified standardised approach*	*541.6*	*705.1*	*43.3*
21	*Of which standardised approach*			
23	Capital charge for switch between trading book and banking book			
24	**Operational risk**	**4,099.6**	**4,099.6**	**328.0**
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Floor adjustment			
27	Output floor adjustment before application of the transitional cap			
28	Output floor adjustment after application of the transitional cap			
29	**Total (1+6+10+11+12+13+14+14a+15+16+20+23+24+25+28)**	**10,995.7**	**11,149.2**	**879.7**

Basel III gives flexibility to banks to apply several approaches for managing risk exposure. Below are the details of the Group's regulatory approach for each risk category managed.

Credit Risk

The Group uses the International Standardised Approach (SA-BIS) to determine which risk weights to apply to credit risk. Additionally, the Group adopted the Comprehensive method to deal with the collateral portion of a credit transaction. In the SA-BIS approach, the Group can use ratings assigned by rating agencies to the risk weighted positions.

Non-Counterparty Risk

For non-counterparty related assets, the Group applies the SA-BIS approach.

Operational Risk

The Group applies the Standardised approach to calculate operational risk. The capital requirement under this method is based on the business indicator, business indicator component, internal loss multiplier, and loss component.

Market Risk

The Simplified Standardised approach is used for market risk. This approach requires capital multiplied by scalar factors for the following positions:

(i) Interest rate instruments held in the trading book,
(ii) Equity securities held in the trading book,
(iii) Foreign exchange and gold positions, and
(iv) Commodity positions.

General market risk associated with interest rate risk instruments are calculated using the Maturity Method and for commodities using the Maturity Ladder Method. The Delta-plus method is used for options.

5.4 Encumbered and unencumbered assets (ENC)

This table provides transparency on the availability of the Group's assets. It presents a breakdown of on-balance sheet assets into those that are encumbered (i.e., pledged or otherwise restricted) and those that are unencumbered and readily available to generate liquidity. Encumbered assets include, for example, collateral posted for derivatives and repo transactions. This disclosure allows stakeholders to assess the Group's liquidity buffer and its resilience in a stress scenario.

				30 June 2026
CHF millions	a	b	c	d
	Encumbered assets without facilities with central bank	Facilities with central bank	Non-encumbered assets without facilities with central bank	Total
Cash and balances with central banks		7,054.7	31.0	7,085.7
Due from other banks	406.1		1,714.9	2,121.0
Derivative financial instruments		4.8	1,143.3	1,148.1
Investment securities & Treasury bills and other eligible bills	4,643.4	1,620.0	3,328.3	9,591.7
All other assets			23,133.4	23,133.4
Total	**5,049.5**	**8,679.5**	**29,350.9**	**43,079.9**

5.5 Liquidity : Information on the NSFR (LIQ2)

	CHF millions	30 June 2026					31 March 2026				
		Unweighted value by residual maturity					Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 year	>= 1 year	Weighted value	No maturity	< 6 months	6 months to < 1 year	>= 1 year	Weighted value
	Available stable funding (ASF) item										
1	Capital:	1,833.8			351.0	2,184.8	1,787.5			351.0	2,138.5
2	*- Regulatory capital (prior to deductions)*	*1,833.8*				*1,833.8*	*1,787.5*				*1,787.5*
3	*- Other capital instruments*				*351.0*	*351.0*				*351.0*	*351.0*
4	Retail deposits and deposits from small business customers:	7,044.5	8,298.1	688.8		14,437.5	6,758.5	8,536.8	628.3		14,340.7
5	*- Stable deposits*	*92.6*	*91.6*			*174.9*	*92.6*	*94.3*			*177.5*
6	*- Less stable deposits*	*6,952.0*	*8,206.6*	*688.8*		*14,262.6*	*6,666.0*	*8,442.5*	*628.3*		*14,163.2*
7	Wholesale funding:	5,459.9	14,200.7	1,102.8	1,844.2	9,723.3	5,459.9	12,631.7	796.3	1,075.6	8,227.3
8	*- Operational deposits*										
9	*- Other wholesale funding*	*5,459.9*	*14,200.7*	*1,102.8*	*1,844.2*	*9,723.3*	*5,459.9*	*12,631.7*	*796.3*	*1,075.6*	*8,227.3*
10	Liabilities with matching interdependent assets										
11	Other liabilities:	942.7	224.4	12.8	1,076.4	68.4	1,166.2	236.4	135.5	1,357.6	429.4
12	*- Exposures arising from derivative transactions*				*1,014.4*					*995.9*	
13	*- Other exposures and equity instruments*	*942.7*	*224.4*	*12.8*	*62.0*	*68.4*	*1,166.2*	*236.4*	*135.5*	*361.7*	*429.4*
14	**Total ASF**					**26,414.0**					**25,135.9**
	Required stable funding (RSF)										
15	Total high-quality liquid assets (HQLA) NSFR					404.0					374.0
16	Deposits held at other financial institutions for operational purposes		182.2			91.1		194.2			97.1
17	Performing loans and securities:	3,273.2	15,714.0	1,422.2	5,791.5	11,426.4	3,188.4	14,648.4	1,310.1	5,741.5	10,829.6
18	*- Performing loans to financial institutions secured by category 1 and 2a HQLA*										
19	*- Performing loans to financial institutions secured by non-category 1 and 2a HQLA or unsecured*	*1,144.2*	*2,749.6*	*209.5*	*263.3*	*980.9*	*1,267.9*	*2,702.6*	*126.4*	*257.4*	*947.3*
20	*- Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:*	*1,996.9*	*12,780.2*	*1,170.2*	*37.3*	*6,050.5*	*1,819.3*	*11,680.7*	*1,141.1*	*40.0*	*5,479.5*
21	*- Risk-weighted up to 35% under the SA-BIS*										
22	*- Performing residential mortgages, of which:*		*77.1*	*12.0*	*4,971.4*	*3,753.7*		*77.5*	*11.8*	*4,951.0*	*3,774.1*
23	*- Risk-weighted up to 35% under the SA-BIS*				*2,582.7*	*1,678.8*				*2,394.0*	*1,556.1*
24	*- Securities that are not in default and do not qualify as HQLA, including exchange-traded shares*	*132.1*	*107.1*	*30.6*	*519.5*	*641.3*	*101.2*	*187.6*	*30.9*	*493.2*	*628.7*
25	Assets with matching interdependent liabilities										

	CHF millions	30 June 2026					31 March 2026				
		Unweighted value by residual maturity					Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 year	>= 1 year	Weighted value	No maturity	< 6 months	6 months to < 1 year	>= 1 year	Weighted value
26	Other assets:	1,220.0	511.5	16.4	1,151.1	2,548.2	1,104.4	781.4	19.3	1,135.1	2,566.1
27	*- Physical traded commodities, including gold*	*575.3*				*489.0*	*546.4*				*464.5*
28	*- Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*										
29	*- NSFR derivative assets*				*1,148.1*	*133.8*				*1,134.3*	*138.3*
30	*- NSFR derivative liabilities before deduction of variation margin posted*				*1,014.4*	*202.9*				*995.9*	*199.2*
31	*- All other assets not included in the above categories*	*644.8*	*511.5*	*16.4*	*3.0*	*1,722.6*	*378*	*781.4*	*19.3*	*0.8*	*1,764.1*
32	Off-balance sheet items		19,491.4	61.9	315.9	24.7		18,354.2	65.4	274.7	26.9
33	**Total RSF**					**14,494.3**					**13,893.6**
34	**Net Stable Funding Ratio (%)**					**182%**					**181%**

For further details on net stable funding ratio see section 4.2

5.6 Liquidity : Information on the LCR (LIQ1)

	CHF millions	30 June 2026 Unweighted values[1]	30 June 2026 Weighted values[1]	31 March 2026 Unweighted values[1]	31 March 2026 Weighted values[1]
	High Quality Liquid Assets (HQLA)				
1	**Total HQLA**		**11,676.1**		**10,385.1**
	Cash outflows				
2	Retail deposits	11,877.3	1,724.7	11,636.6	1,678.9
3	*- of which, stable deposits*	*185.1*	*9.3*	*180.7*	*9.0*
4	*- of which, less stable deposits*	*11,692.1*	*1,715.4*	*11,456.0*	*1,669.9*
5	Unsecured wholesale funding	13,557.3	7,165.4	12,451.9	6,577.3
6	*- of which, operational deposits (all counterparties) and deposits in networks of cooperative banks*				
7	*- of which, non-operational deposits (all counterparties)*	*13,461.5*	*7,069.6*	*12,415.4*	*6,540.8*
8	*of which, unsecured debt*	*95.9*	*95.9*	*36.6*	*36.6*
9	*Secured wholesale funding and collateral swaps*		448.8		366.4
10	Other outflows additional requirements	1,304.2	1,101.2	3,069.4	2,816.6
11	*- of which, outflows related to derivative exposures and other transactions*	*1,236.5*	*1,095.7*	*2,950.2*	*2,793.2*
12	*- of which, outflows related to loss of funding on asset-backed securities, covered bonds and other structured financing instruments, asset-backed commercial papers, conduits, securities investment vehicles and other such financing facilities*				
13	*- of which, outflows related to committed credit and liquidity facilities*	*67.7*	*5.5*	*119.2*	*23.4*
14	Other contractual funding obligations	184.5	180.3	231.8	227.8
15	Other contingent funding obligations	21,504.1	17.1	19,601.9	16.4
16	**Total cash outflows**		**10,637.5**		**11,683.6**
	Cash inflows				
17	Secured lending (e.g. reverse repos)	879.0	600.9	827.4	568.6
18	Inflows from fully performing exposures	7,915.4	4,897.2	7,376.2	4,510.9
19	Other cash inflows	744.3	744.3	2,484.2	2,484.2
20	**Total cash inflows**	**9,538.7**	**6,242.3**	**10,687.8**	**7,563.8**
	Net values				
21	**Total high-quality liquid assets (HQLA)**		**11,676.1**		**10,385.1**
22	**Total net cash outflows**		**4,395.2**		**4,119.8**
23	**Liquidity coverage ratio (in %)**		**266%**		**252%**

1 Average of 3 month ends for the quarter
For further details on liquidity coverage ratio see section 4.1

6. Abbreviations

ASF	Available stable funding
AT1	Additional Tier 1
BIS	Bank for International Settlements
CAO	Capital Adequacy Ordinance
CCR	Counterparty credit risk
CET1	Common Equity Tier 1
CVA	Credit valuation adjustment: capital requirement aimed at covering the risk of loss in market value as a result of deterioration in the counterparty's credit quality
DisO	FINMA Ordinance on Disclosure for Banks and Securities
FINMA	Swiss Financial Market Supervisory Authority
HQLA	High-quality liquid assets
ICS	Internal control system
LCR	Liquidity coverage ratio
NSFR	Net stable funding ratio
RSF	Required stable funding
RWA	Risk-weighted assets
SNB	Swiss National Bank
SA-BIS	International Standardised Approach in accordance with the CAO
T1	Tier 1
T2	Tier 2

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