



Full-year results presentation 2015

Zurich, 22 February 2016

Practitioners of the craft of private banking

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Introduction

Financial performance

Current status, outlook

- Strong rebound in NNA in 2H15 (7% annualised). Equal best half year since 2011 business review. Dynamic 2H15 growth in Continental Europe, Switzerland and Asia. UK steady annual growth.
- Revenues stable in core private banking business and up 3% in 2H15. Overall performance constrained by market environment and reduction in revenues from life insurance portfolio
- Reported profit impacted by exceptional legal and professional charges and provisions. Formal resolution in relation to US Tax Programme
- Significant investments in growth, including major CRO hiring programme. Tighter performance management and general upgrading of productivity
- Focus on execution of cost reduction programme, targeting 5% reduction by end-2016
- Combination of business with BSI announced today. Transformational step to create leading Swiss private bank with global reach

Introduction

Financial performance

Current status, outlook

	2015	vs. 2014
IFRS net profit	CHF 57.1 m	from CHF 61.4 m
Pre-provision operating profit	CHF 92.4 m	from CHF 141.6 m
Underlying recurring net profit*	CHF 91.1 m	from CHF 131.0 m
Operating income	CHF 696.7 m	from CHF 716.6 m
Revenue margin	85 bps	from 89 bps
Net new assets	CHF 2.4 bn	from CHF 4.4 bn
Net new asset growth	3%	from 6%
Revenue-generating AuM	CHF 83.3 bn	from CHF 84.2 bn
Operating expenses	CHF 604.3 m	from CHF 575.0 m
Cost-income ratio	86.1%	from 79.8%
CROs	462	from 440
Total headcount	2,169	from 2,059
Total FTEs	2,137	from 2,027
BIS total capital ratio (Basel III)	16.8%**	from 18.7%
CET 1 capital ratio (Basel III)	12.8%**	from 14.2%
Return on shareholders' equity*	8.1%	from 12.2%
Return on tangible equity*	10.7%	from 16.4%

* Excl. impact of non-recurring items ** BIS-EU

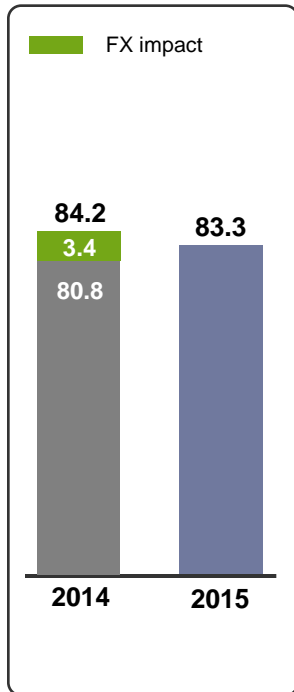
Financials summary (cont.)

	1H 2015	2H 2015
IFRS net profit	CHF 48.0 m	CHF 9.1 m
Pre-provision operating profit	CHF 57.0 m	CHF 35.4 m
Underlying recurring net profit*	CHF 51.0 m	CHF 40.1 m
Operating income	CHF 353.0 m	CHF 343.7 m
Revenue margin	87 bps	83 bps
Net new assets	CHF (0.3 bn)	CHF 2.7 bn
Net new asset growth	-1%	7%
Revenue-generating AuM	CHF 80.2 bn	CHF 83.3 bn
Operating expenses	CHF 296.0 m	CHF 308.3 m
Cost-income ratio	83.3%	89.1%
CROs	444	462
Total headcount	2,136	2,169
Total FTEs	2,103	2,137
BIS total capital ratio (Basel III)	17.8%**	16.8%**
CET 1 capital ratio (Basel III)	13.9%**	12.8%**
Return on shareholders' equity*	9.1%	7.2%
Return on tangible equity*	12.0%	9.3%

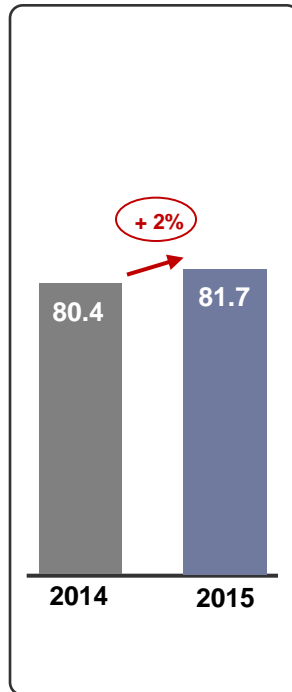
* Excl. impact of non-recurring items ** BIS-EU

Annualized NNA growth for 2H15 at 7%; rebound in NNA in 2H15 after performance in 1H15 reflected exit from certain non-strategic lending business

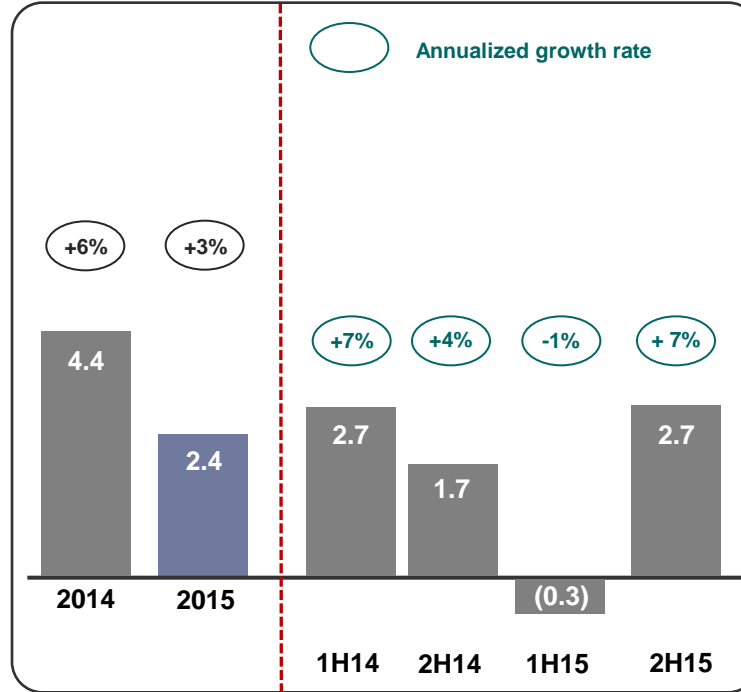
Revenue-generating AuM
(in CHF bn)



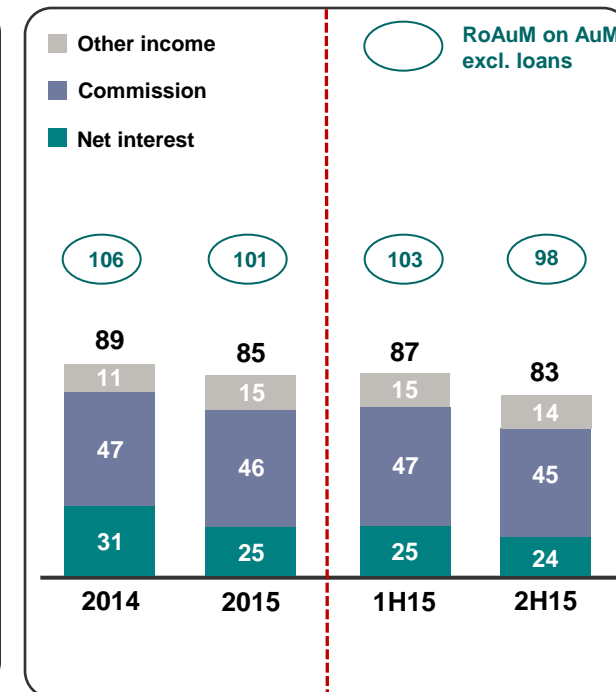
Average revenue-generating AuM
(in CHF bn)



Net new assets
(in CHF bn)



RoAuM
(in bps)



- Excluding negative currency impact of 4%, AuMs increased by approx. 3%

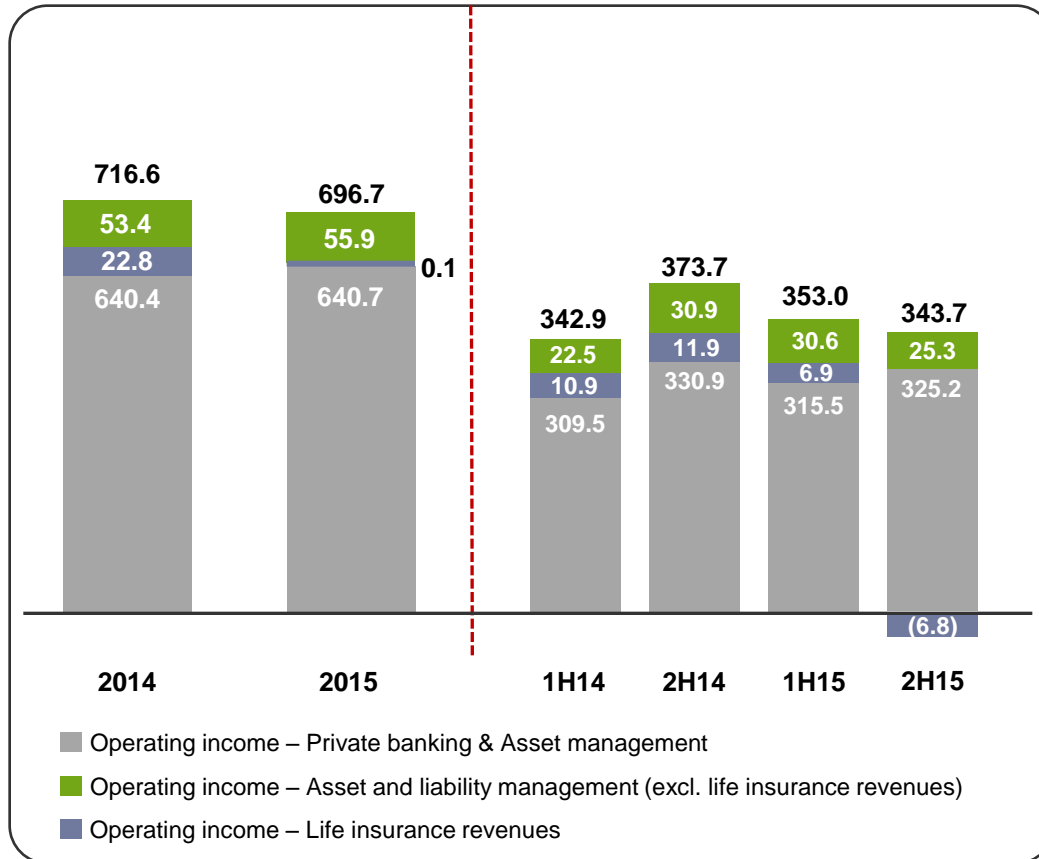
- Average AuM up 2% despite negative FX impact

- Annualized NNA growth for 2H15 at 7%
- Best half-year performance in NNA since business review (Oct 2011), at the same level as 1H14 performance

- Contribution from life insurance substantially lower, CHF 0.1 m in 2015 vs CHF 22.8 m in 2014, mainly responsible for the decline of RoAuM in 2H15
- Weaker net commission income due to lower client risk appetite driven by instability in emerging markets

Core private banking revenues in 2H15 increased by 3% vs 1H15

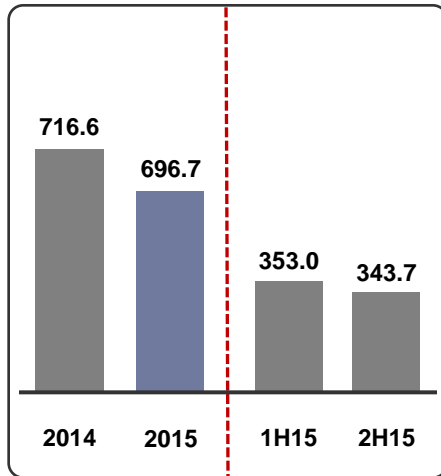
Operating income components
(in CHF m)



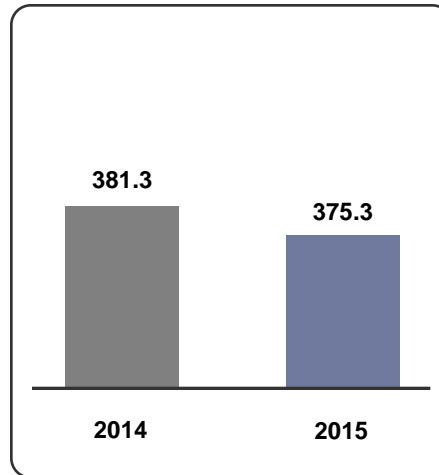
- Core private banking revenues for 2015 stable versus 2014 at CHF 640.7 m
- Core private banking revenues up 3% vs. 1H15 and only slightly below the 2H14 level
- ALM revenues skewed to 1H15, in particular to 1Q15; weak performance in 4Q15 driven by continued decline in contribution from life insurance (CHF (6.8 m) in 2H15 versus CHF 6.9 m in 1H15)

Operating income down 3% vs 2014

Operating income
(in CHF m)

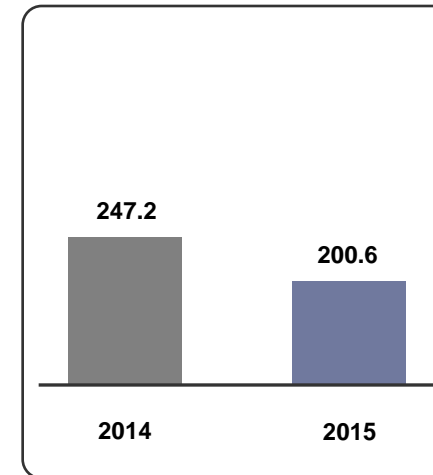


Net commissions
(in CHF m)

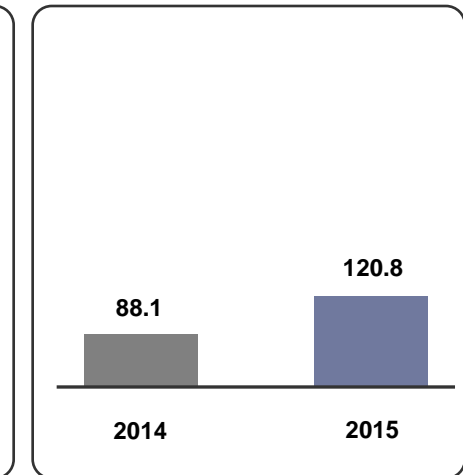


- Weaker transactional revenues due to more risk averse clients influenced by regional instability in Latin America and Asia markets

Net interest income
(in CHF m)



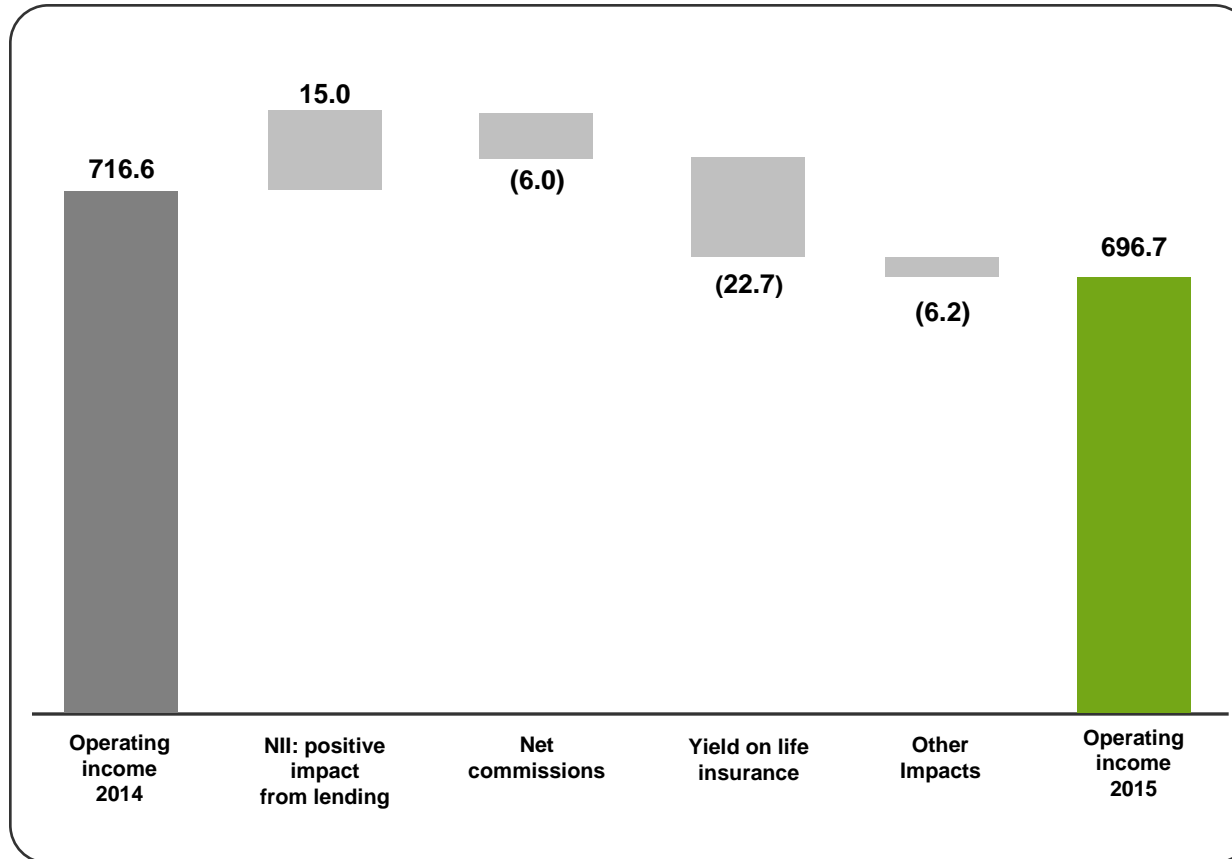
Net other income
(in CHF m)



- Shift between Net interest income and Net other income on basis of negative CHF and EUR interest rate environment and FX-swap (impact approx. CHF 30 m vs. 2014)
- More selective approach to lending increased NII by CHF 15 m as a result of higher spreads on loans offsetting loan volume reduction
- Yield on life insurance approx. CHF 22.7 m lower vs. 2014

Operating income negatively impacted by lower revenues from life insurance

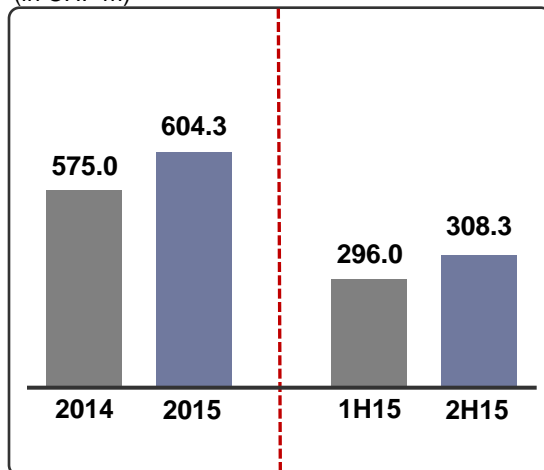
Change in operating income from FY 2014 to FY 2015
(in CHF m)



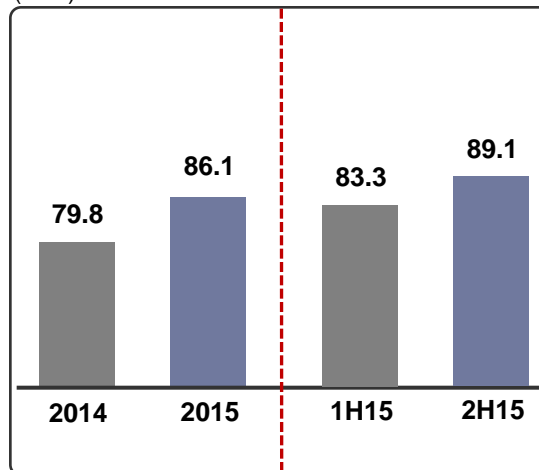
- **Net interest income:** Approx. CHF 15 m net increase from lending: CHF 19 m higher average spreads on loans, more than offsetting CHF (4 m) due to volume decline (-2% in constant currency average loan balances)
- **Net commissions:** weak transactional revenues due to more risk averse clients, notably in emerging markets, including Asia and Latin America
- **Yield on life insurance:** net revenues on life portfolios of CHF 0.1 m in 2015 (vs CHF 22.8 m in 2014)

Operating expenses up 5% y-o-y, reflecting investment in growth – CROs as well as in compliance & risk functions

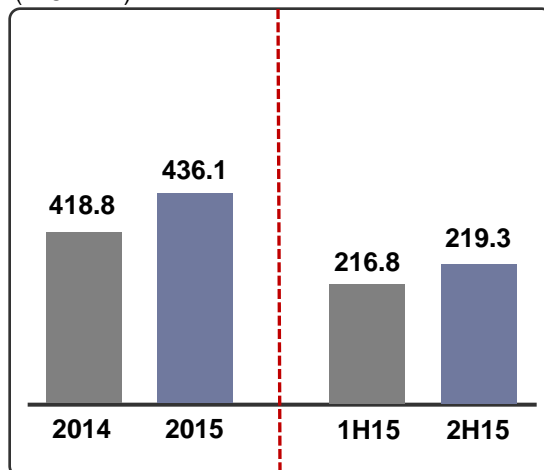
Operating expenses
(in CHF m)



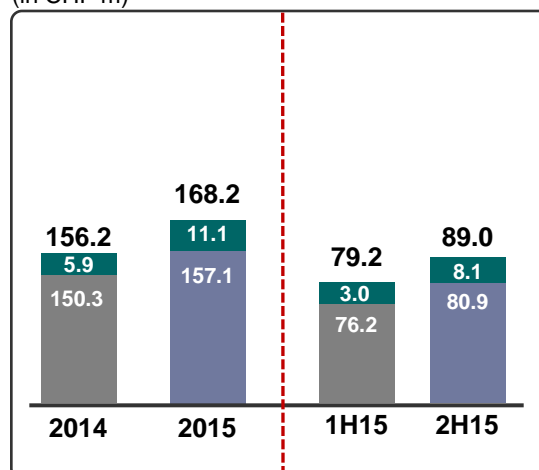
Cost-income ratio*
(in %)



Personnel expenses
(in CHF m)



Other operating expenses
(in CHF m)

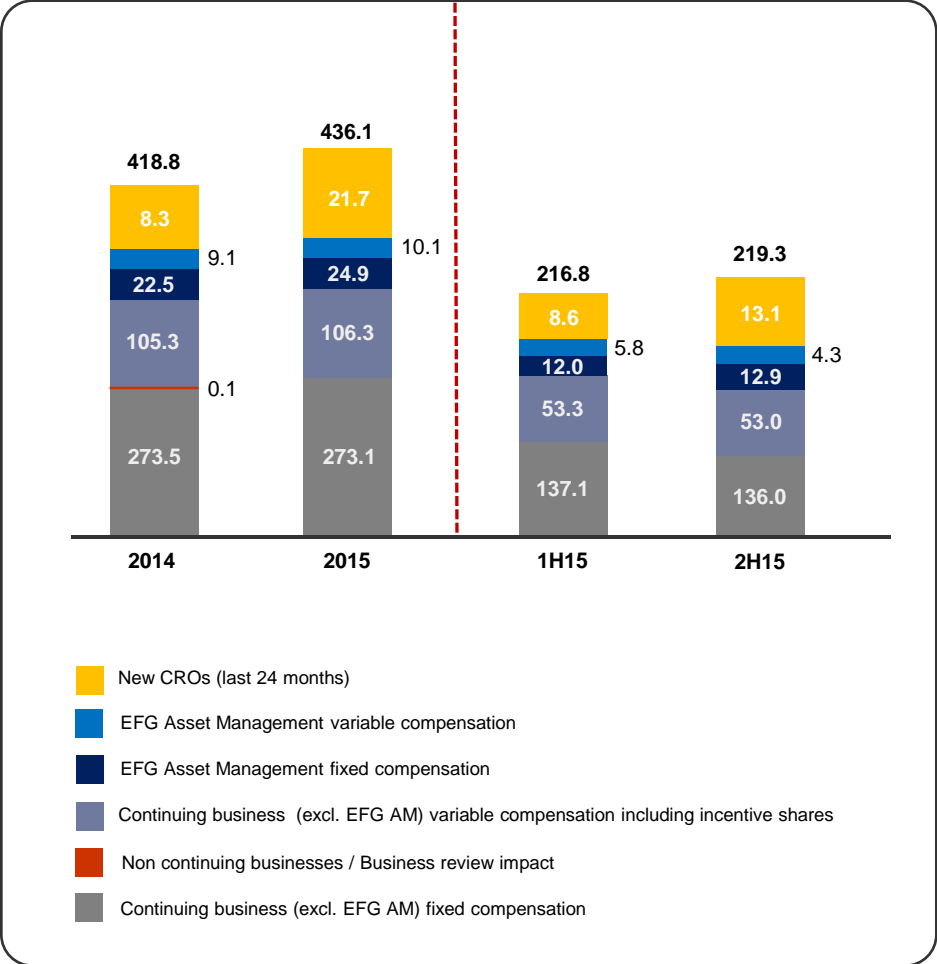


- 102 CROs have been hired during 2015, of which 36 in 1H15 and 66 in 2H15
- Increased costs for new CROs of CHF 21.7 m in 2015 compared to CHF 8.3 m in 2014
- New advisory branch in Cyprus is operational and performing in line with expectations; along with the rep office in Athens, they reached break-even during the year
- FTEs up 110 vs. 2014 due to 65 new front roles, 12 IT & operation roles related to the Spanish bank platform development. 18 compliance roles and asset management up by 15
- 2015 includes CHF 11.1 m in exceptional legal and professional charges, up from CHF 5.9 m in 2014
- Increased premises costs in Asia

* CIR = Ratio of IFRS operating expenses before amortisation of acquisition related intangibles

Personnel expenses continue to reflect investments in new CROs; close to 80% of y-o-y increase in personnel costs relate to investments in new CROs

Breakdown personnel expenses
(in CHF m)



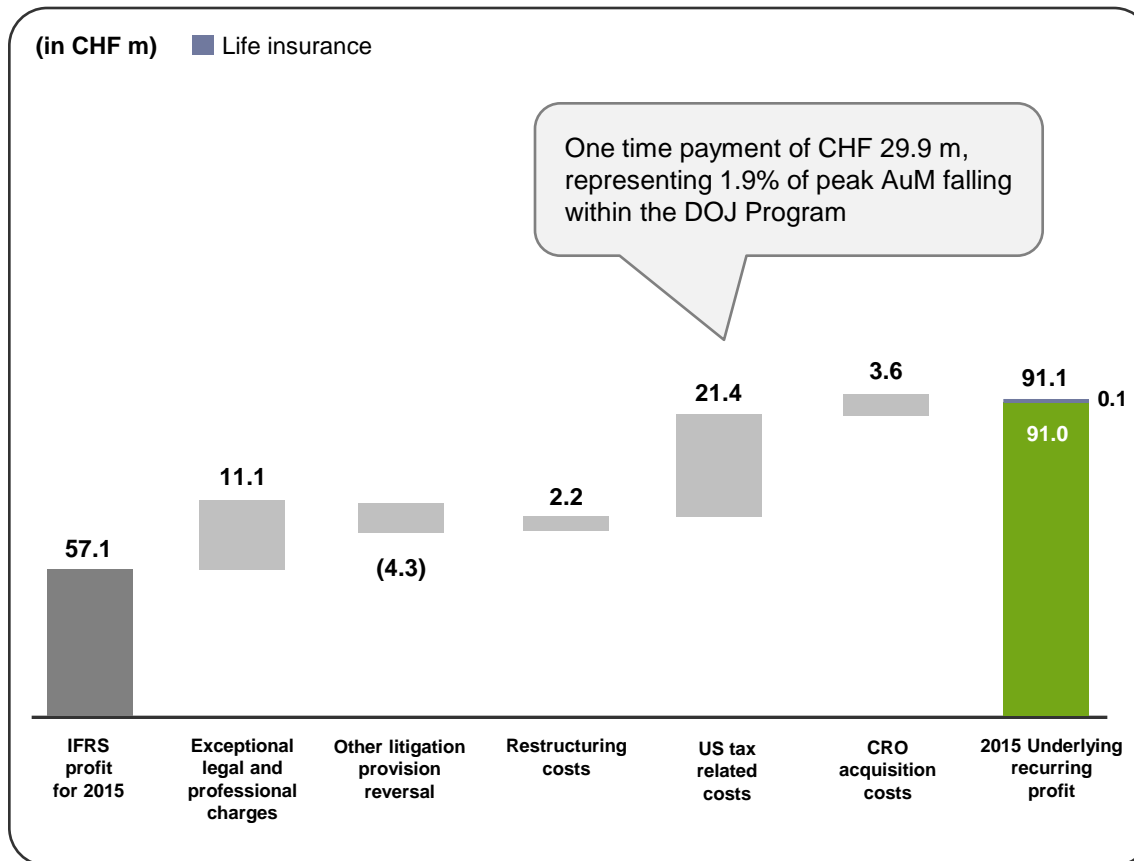
- Main driver for increase personnel expenses is investments in new CROs (hiring geared to 2H15)
- Increase of personnel expenses for new CROs from CHF 8.6 m in 1H15 to CHF 13.1 m in 2H15

- As announced in November 2015 business update – **need to fundamentally improve profitability and reset current cost base**
- **Cost reduction program initiated** – targeting headcount reduction of 200 jobs; cost reductions of approx. 5% or CHF 30 million. Savings to be realised in full by end of 2016
- **First measures initiated:**
 - Termination of under-performing CROs**
 - Process started during 2H15, since the 1st of September 35 under-performing CRO/CSOs have left EFG International
 - Improvement of CSO/CRO ratio**
 - Currently global CSO/CRO ratio reduced to 0.6
- **Additional measures to be initiated:**
 - Improvement of operational efficiency**
 - Efficiency is being enhanced across the business through greater adoption of automation and the standardisation / centralisation of certain operational processes and workflows
 - General cost reductions are being identified across central functions and regional businesses
- **Restructuring charges** - provisions of CHF 2.2 m as part of its 2015 financial results. Additional restructuring charges of a total of up to 50% of the announced costs reductions are expected to occur in 2016

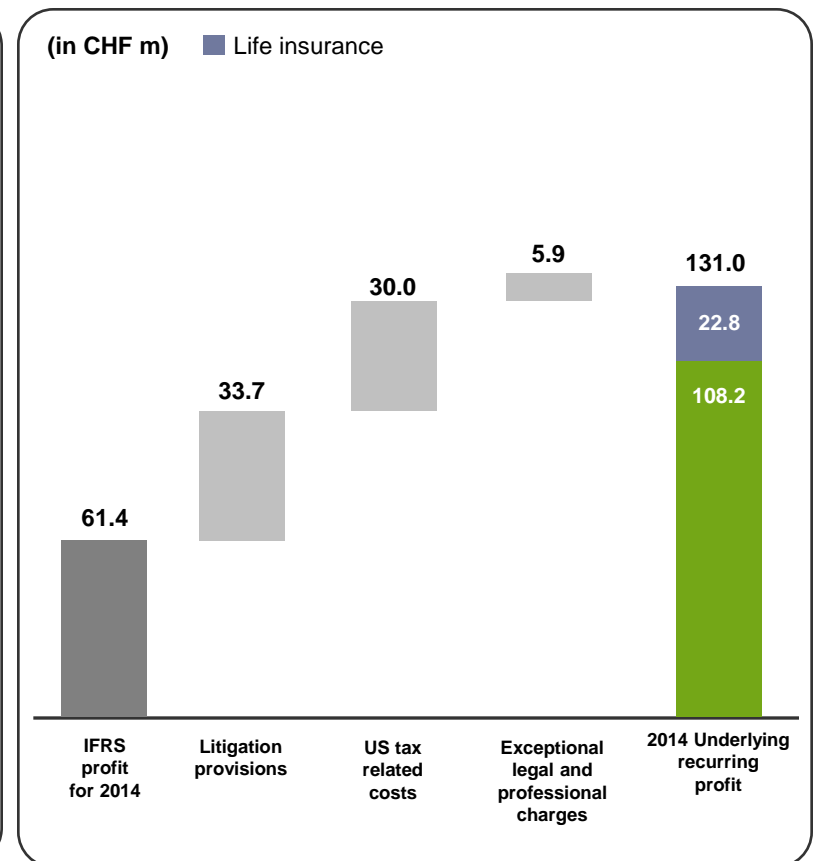
Underlying recurring net profit vs IFRS profit (I)

2015 underlying recurring net profit declined by 30% versus last year; reflects weaker performance in 2H15

2015



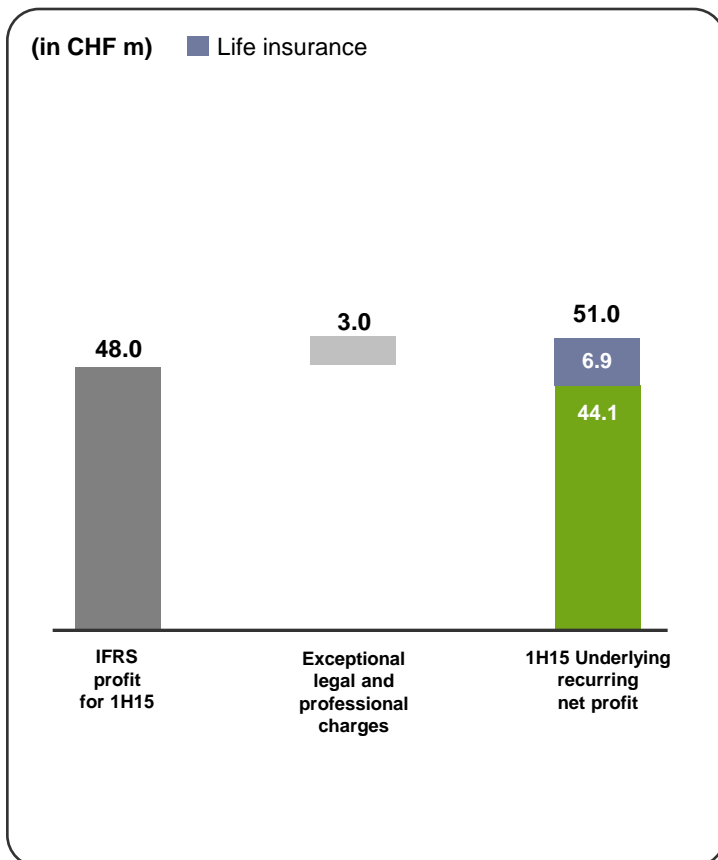
2014



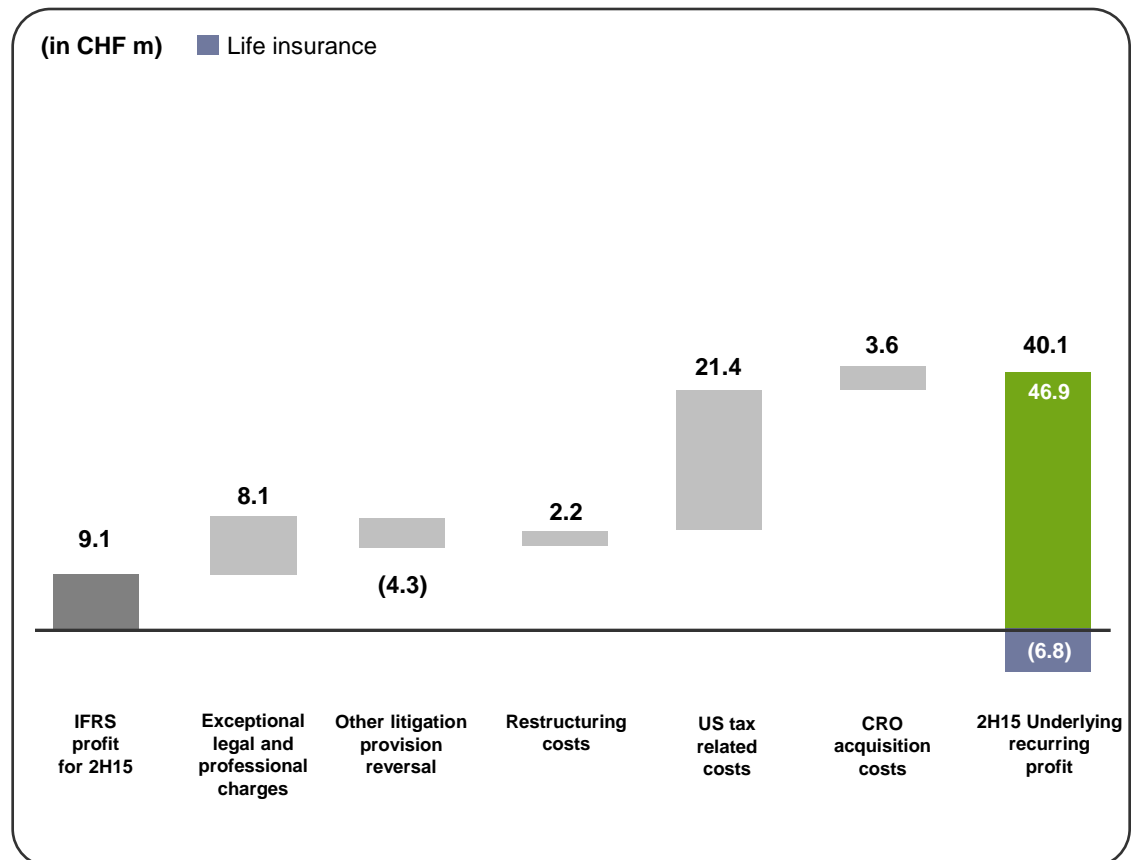
Underlying recurring net profit vs IFRS profit (II)

2H15 underlying recurring net profit declined by 21% vs. 1H15; excluding life insurance, underlying recurring net profit increased by 6% vs. 2H15

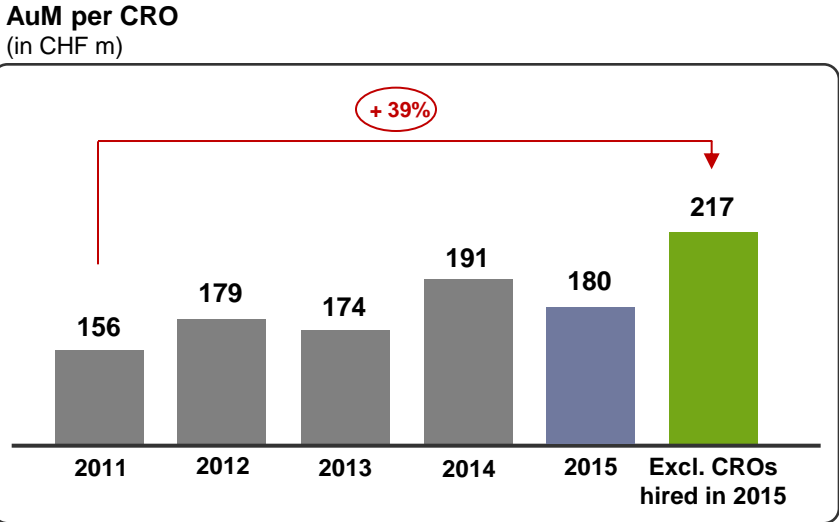
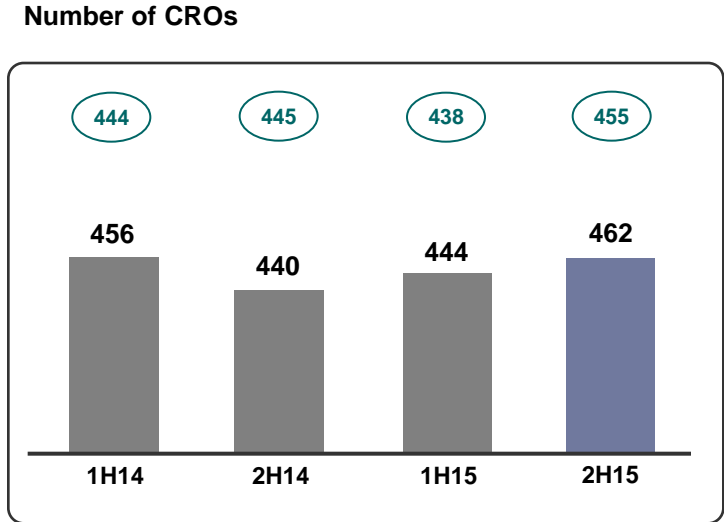
1H15



2H15



Number of CROs increased by 5% in 2015, hiring geared to 2H15



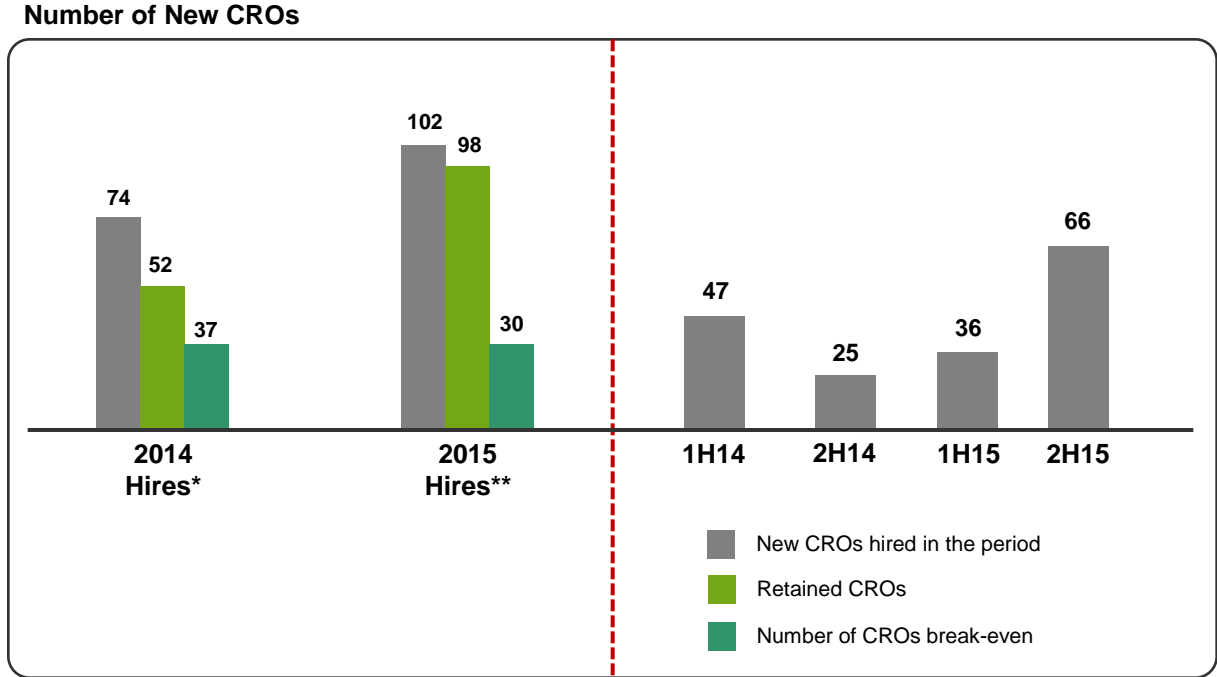
Note: continuing businesses only

Average CROs

- 102 CROs hired in 2015, of which 66 CROs during 2H 2015; new CRO hires joined across all business regions
- Strongest net increase in CROs was in the UK (+ 14)
- 6 CROs already contracted to join in 2016
- Hiring pipeline remains strong

- Excluding newly hired CROs during 2015 AuM per CRO currently at CHF 217 m

31% of CROs hired in 2015 have already passed break-even point



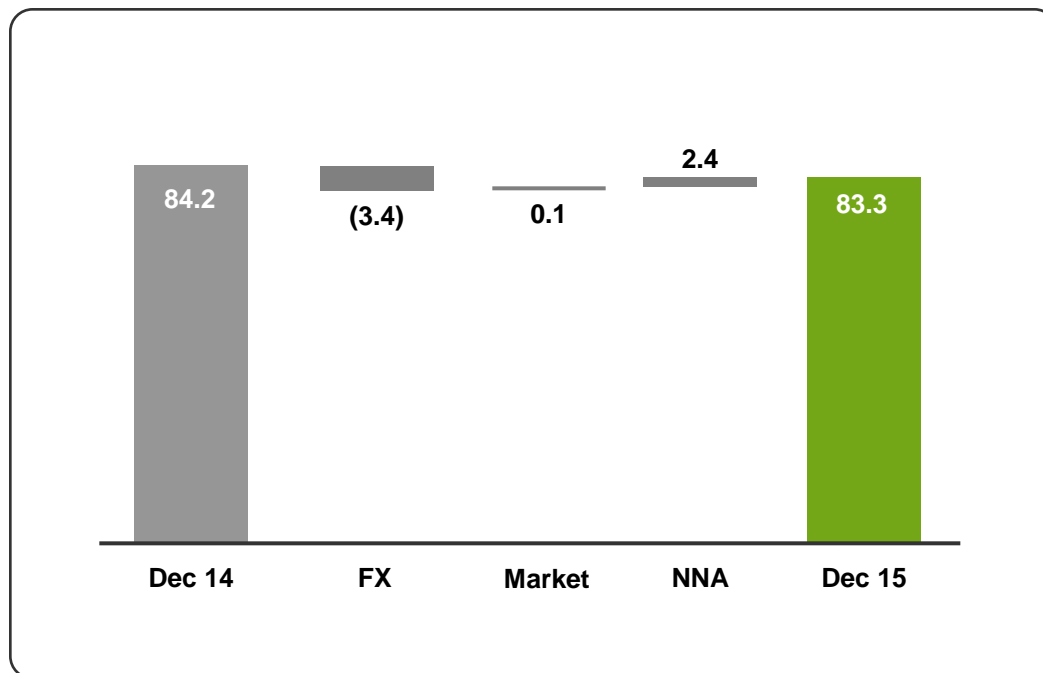
- 71% of CROs hired in 2014 and retained to date are profitable
- 31% of CROs hired in 2015 and retained have already passed break-even point, up from 17% in 1H15
- At the end of December 2015, 6 contracts are signed with CROs

* From 1 January 2014 to 31 December 2014

** From 1 January 2015 to 31 December 2015

Return to positive NNA growth in 2H15; shows anticipated rebound after 1H15 reflected exit from certain non-strategic lending business

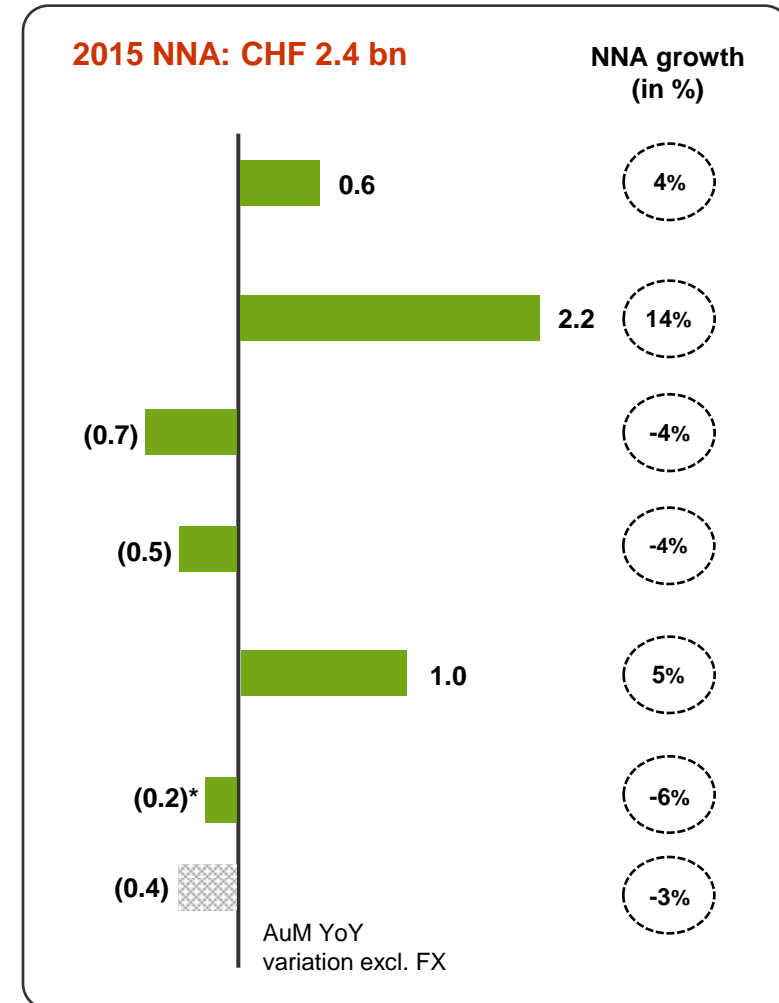
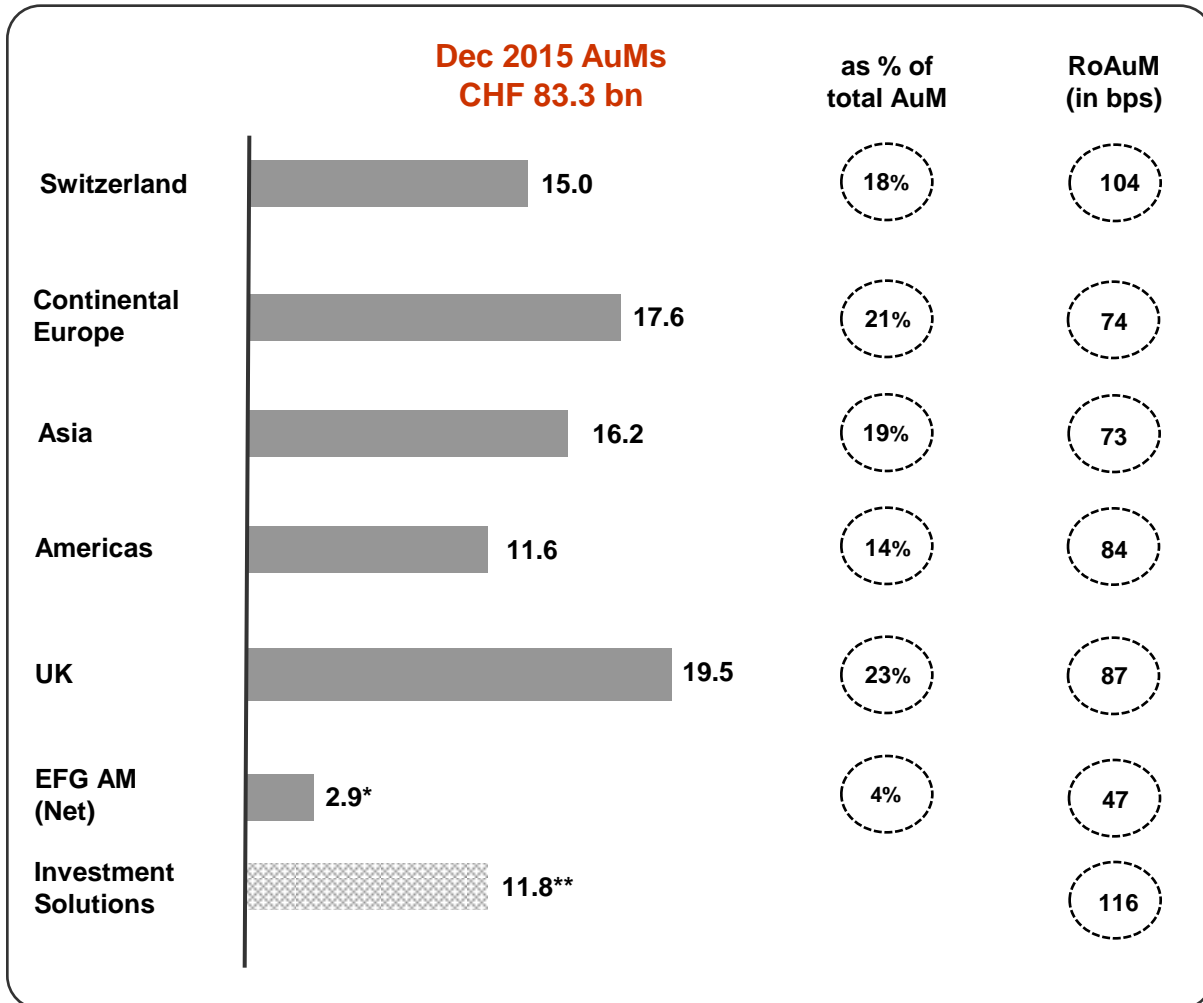
Revenue-generating AuM evolution
(in CHF bn)



- Annualized NNA growth for 2H15 at approx. 7%, in line with target range
- Average revenue-generating AuMs increased by approx. 2% year-on-year (from CHF 80.4 bn to CHF 81.7 bn)
- Currency movements decreased AuMs by approx. 4%

AuM and NNA by business region

Return to positive NNA growth in Switzerland very strong performance in Continental Europe

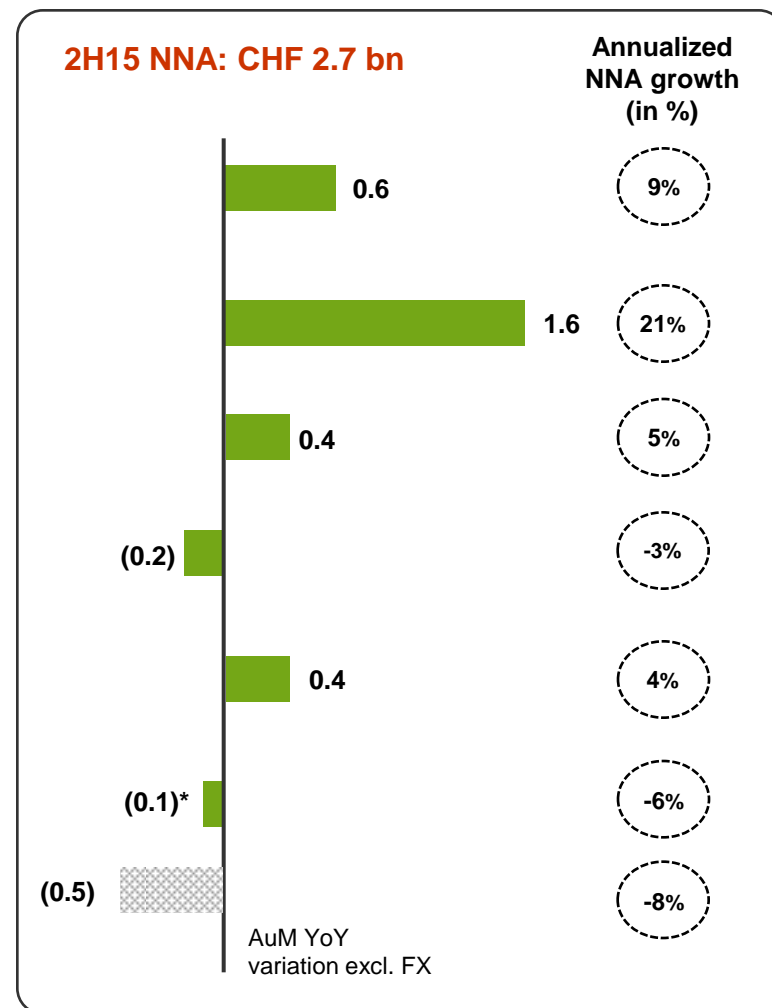
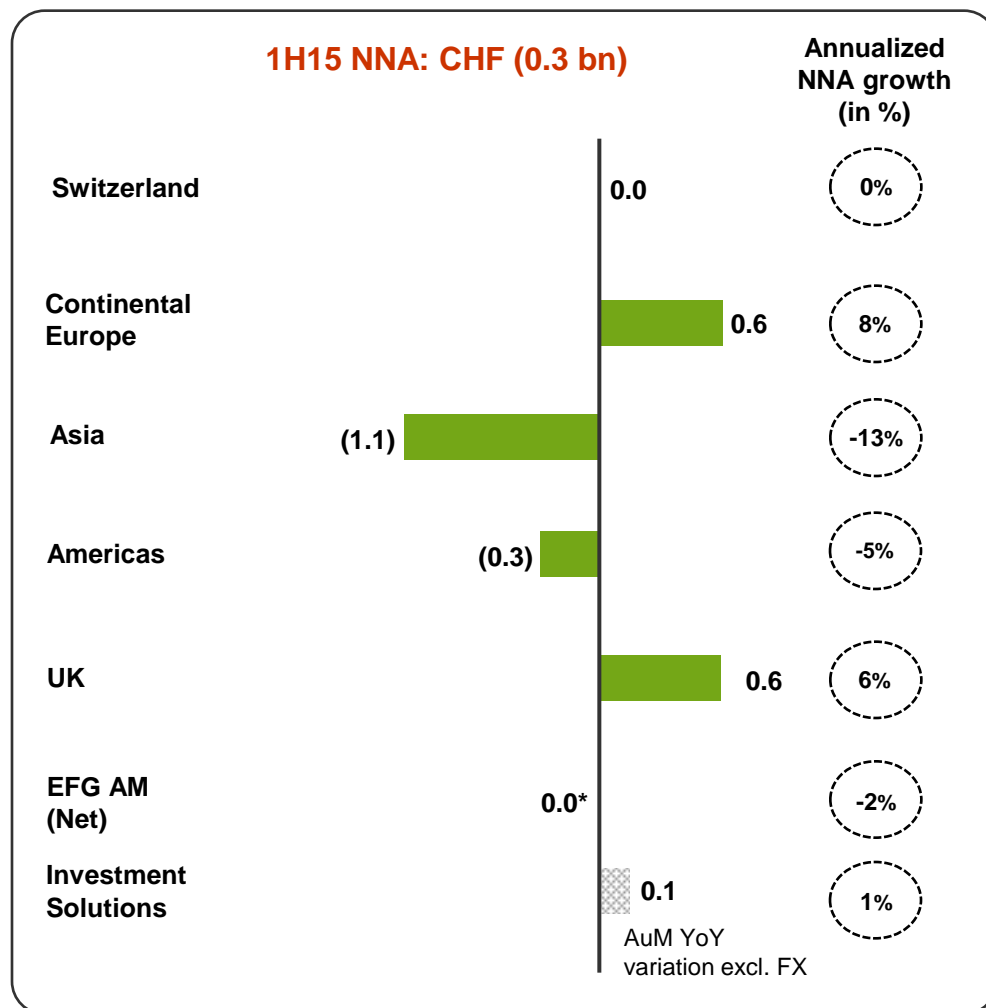


* External business only

** Total AuM partly included in business regions

Note: Breakdown excludes CHF 0.5 bn included in Corporate Center

Accelerating positive performance in Continental Europe and Switzerland during 2H15; Asia shows marked improvement versus 1H15



* External business only

Balance sheet expansion driven by increase in deposits (up 9% vs. 1H15)

Total assets: CHF 26.8 bn

Cash & banks	7.0
Treasury bills	0.7
Derivatives	0.7
Financial instruments	5.8
Loans	12.1
Goodwill & intangibles	0.3
Other	0.2



Available for sale	4.2
Designated at inception	0.3
Trading assets	0.1
Held to maturity	1.2

- CHF 8.8 bn secured by financial assets
- CHF 3.3 bn secured real estate financing

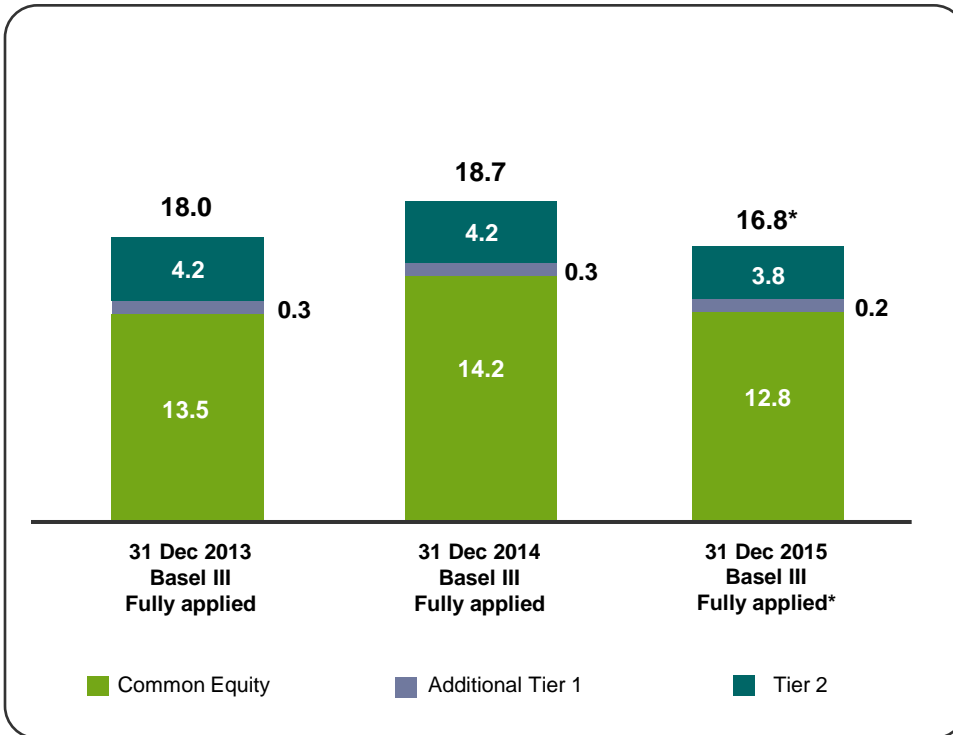
Total liabilities & equity: CHF 26.8 bn

Due to banks	0.5
Deposits	19.9
Derivatives	0.7
Other financial liabilities	3.6
Other	0.8
Subordinated loans	0.2
Total Equity	1.1

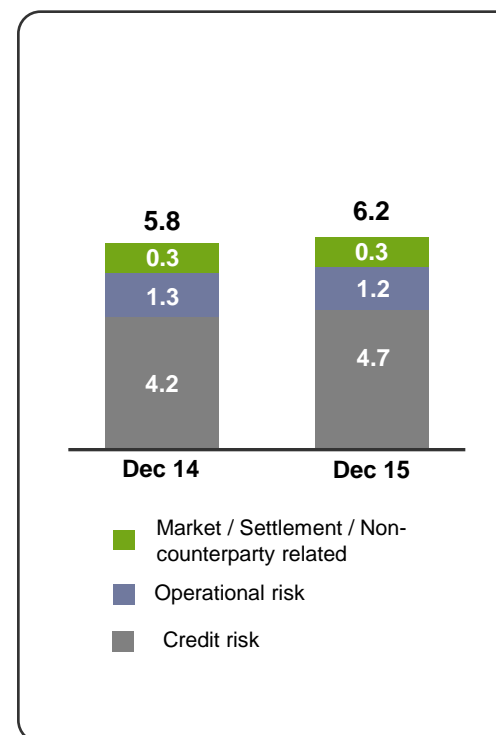
- Higher RWAs due to regulatory changes as highlighted in 1H15
- Loan-deposit ratio at 52%
- Total lending volume in Asia unchanged versus end of June 2015
- Liquidity coverage ratio (LCR) at 224%
- Net stable funding ratio (NSFR) at 164%

Continued strong capital position, decline mainly due to regulatory changes

BIS total capital ratio
(in %)



Breakdown of RWAs
(in CHF bn)



- Higher RWAs due to regulatory changes as highlighted in 1H15
- Leverage ratio (FINMA) at 3.1% vs. 3.4% at year-end 2014
- Total leverage ratio at 3.9% vs. 4.3% at year-end 2014, due to balance sheet expansion driven by increase in deposits

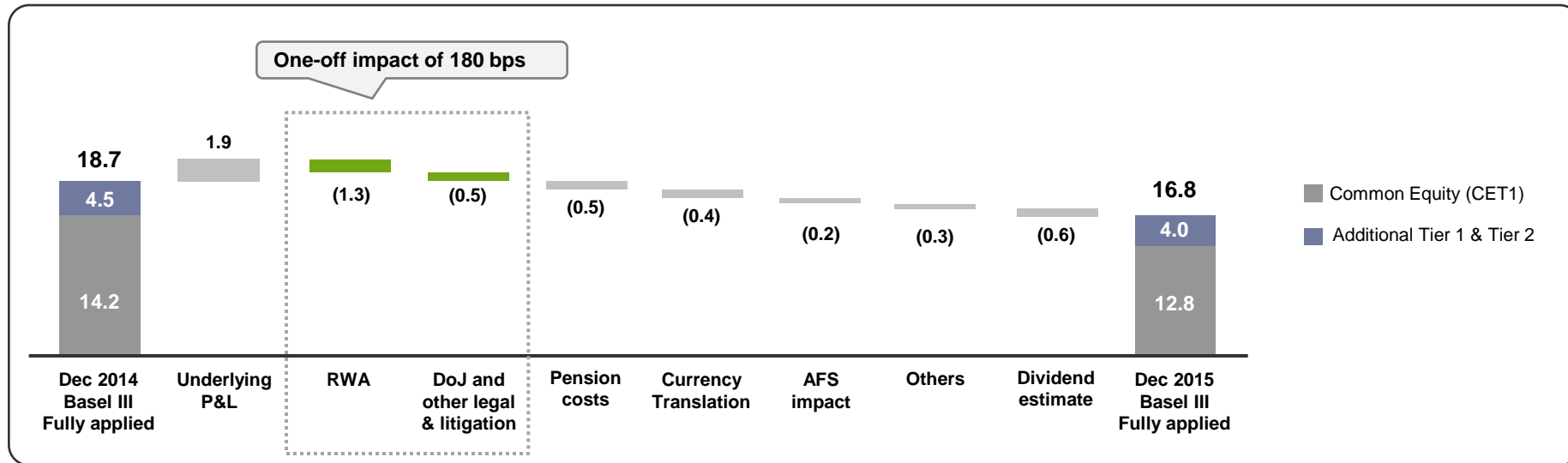
* BIS – EU

Note: EFGI FINMA Capital Ratio at 15.6% and FINMA Common Equity Ratio at 12.0%

After proposed dividend of CHF 0.25 per share

Underlying capital generation added 190 bps to capital ratio for 2015, offset by increase in RWAs, DoJ & other legal and litigation costs and pension costs

Evolution of BIS capital ratio
(in %)

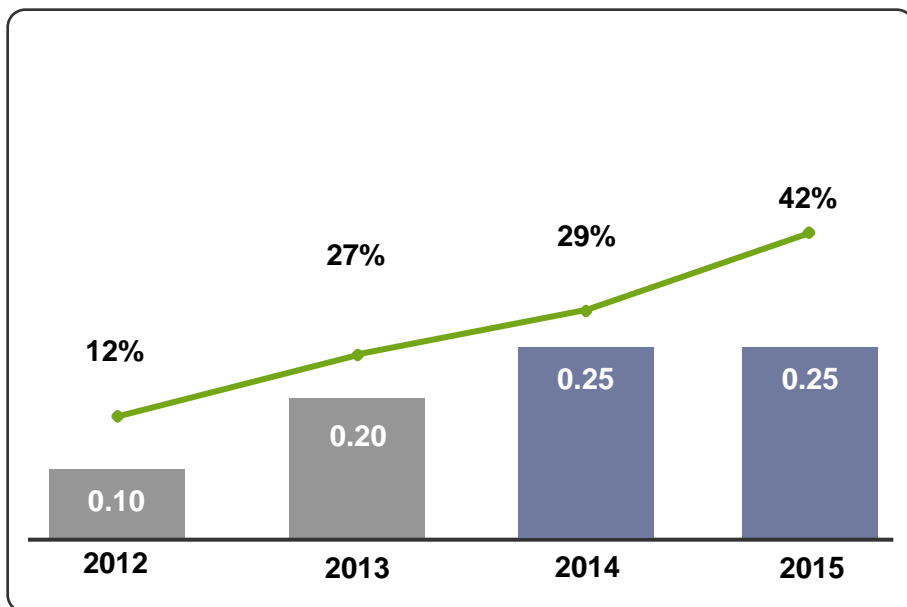


- Underlying P&L (increase of 190 bps) offset by increase in RWAs, DoJ & other legal and litigation costs (decrease 180 bps).
- Pension costs, currency translation, dividend and other (combined decrease of 200 bps)
- RWA increase is the result of the inclusion of the RWAs from life insurance collateral loans

Adoption of a progressive dividend policy commenced

Proposed dividend of CHF 0.25 in line with last year; payout ratio increased to 42%

Dividend per share (in CHF) & Payout ratio (in %)



Dividend proposal for 2016

	2015
IFRS underlying net profit (in CHF m)	91.1
Total amount of proposed ordinary dividend (in CHF m)	38.0
Payout ratio (in %)	42%
Proposed dividend per share (in CHF)	0.25

Impact of life insurance portfolio on current financials

- **Portfolio “Held to Maturity”***
 - Carrying value CHF 815.7 m (acquisition cost, premium paid, accrued interest)
- **Net revenues in 2015 on life portfolios of CHF 0.1 m (FY 2014: CHF 22.8 m); 1H15: CHF 6.9 m, 2H15: CHF (6.8 m)**
- **7 maturities in 2H15 (vs 4 in 2H14) and USD 44.8 m in total death benefits in 2H15 (vs USD 33.5 m in 2H14); no maturities in 1H15**
- **Portfolio details**
 - Diversified portfolio of 223 life insurance policies issued by US life insurance companies; booked in HTM**
 - 63% males and 37% females
 - Average age of lives insured: 87.1 years
 - Implied life expectation: 7.4 years^o
 - Total remaining death benefits ~USD 1'524 m

Year	Death benefits received (in USD m)	Net Cashflow (in USD m)
2011	11.5	(49.7)
2012	62.5	15.1
2013	78.5	19.4
2014	90.2	30.1
2015	44.8	(19.1)

* Data as of 31 Dec 2015; In addition to Held to Maturity portfolio, EFGI owns a 10.7% stake in a life insurance fund which it fully consolidates and has some physical life insurance exposure which it has synthetically hedged;

** 219 policies booked in HTM; 4 policies booked in designated at fair value;

^o Assumptions on life expectations are based on the 2015 Valuation Basic Table

Portfolio “Held to Maturity”

- **Re-underwriting project announced at half-year has been successfully completed:**
 - All policies have been reviewed by an independent medical underwriting company with a historical track record of high accuracy
 - Based on updated information provided by medical practitioners updated estimated Life Expectancies have been received and incorporated
 - New 2015 mortality table (VBT) has been implemented
 - **The fair value of the held-to-maturity portfolio is CHF 566.4 m (CHF 507.8 m as of the end of 1H 2015), carrying value CHF 815.7 m. The difference between carrying value and fair value is CHF 249.3 m (CHF 260.6 m as of end of 1H 2015)**
 - **Income recognition will be lower going forward**
-

Introduction

Financial performance

Current status, outlook

- Number of CROs stood at 462 at end-2015, up 5% from 440 a year earlier
- Major CRO hiring programme - 102 CROs recruited (66 in 2H15); nearly a third already profitable. Emphasis on high quality individuals and teams
- Offset by 80 CRO departures, majority (51 established CROs and 19 hired since 2014) relating to more robust performance management or rationalisation. Also included team of 10 still collaborating with EFG Bank (Luxembourg)
- Continue to enhance CRO productivity - practical support; tighter performance management; leveraging solutions platform. Average AUM per CRO (ex. 2015 hires) up from CHF 191m to CHF 217m year-on-year
- Pipeline strong, with a number of individuals already contracted to join in 2016

After challenging 1H15, strong rebound in growth in 2H15. Dynamic performances from Continental Europe, Switzerland and Asia. Steady annual growth in UK

UK

- Steady NNA growth within target range

Continental Europe

- NNA growth of 14%. Very strong performance across board: Monaco (18%); Spain (15%); Luxembourg (9%)
- Particularly strong 2H15 NNA growth: 21% annualised
- Comprehensive upgrade of CEE capabilities, including number of senior hires
- New operation in Cyprus now operational and performing in line with expectations . Along with Athens, reached break-even during year.

Americas

- Net outflows owing to negative market developments in Latin America
- High quality leadership team with proven track record in local market appointed for Chile

Switzerland

- Continued turnaround in 2H15, with NNA growth 9% annualised
- Significant CRO hiring, including experienced individuals / teams

Asia

- Net outflows in 2015, partly due to exit from non-strategic lending business
- But recovered strongly in 2H15 with annualised growth of 5%
- For 5th year running, voted Best Global Private Bank in Asia (AsiaMoney)

- Need to reset cost base a key business priority
- Cost reduction programme targeting reduction of 5% (approx. CHF 30 m) in full by end-2016
- Measures identified include efficiency improvements and reduction of 200 jobs
- Solid progress made across range of measures
- Under-performing CROs addressed
- Improving ratio of support staff to CROs
- General cost reductions being identified across central functions and regional businesses

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Appendix

Consolidated income statement (IFRS)

(in CHF million)	2014	2015
Net interest income	247.2	200.6
Net banking fee & commission income	381.3	375.3
Net other income	88.1	120.8
Operating income	716.6	696.7
Personnel expenses	(418.8)	(436.1)
Other operating expenses	(141.4)	(154.2)
Amortisation of tangible fixed assets & software	(11.3)	(9.8)
Amortisation of acquisition related intangibles	(3.5)	(4.2)
Total operating expenses	(575.0)	(604.3)
Other provisions	(64.1)	(20.0)
Reversal of impairment on loans and advances to customers	0.3	0.1
Reversal of impairment on held-to-maturity investments	2.5	-
Profit before tax	80.3	72.5
Income tax expense	(17.7)	(13.1)
Net profit	62.6	59.4
Non-controlling interests	(1.2)	(2.3)
Net profit attributable to equity holders of the group	61.4	57.1
Expected dividend on Bons de Participation	(0.3)	(0.2)
Net profit attributable to ordinary shareholders	61.1	56.9

Consolidated income statement (IFRS)

(in CHF million)	1H 2015	2H 2015
Net interest income	100.2	100.4
Net banking fee & commission income	190.5	184.8
Net other income	62.3	58.5
Operating income	353.0	343.7
Personnel expenses	(216.8)	(219.3)
Other operating expenses	(72.5)	(81.7)
Amortisation of tangible fixed assets & software	(4.6)	(5.2)
Amortisation of acquisition related intangibles	(2.1)	(2.1)
Total operating expenses	(296.0)	(308.3)
Other provisions	1.5	(21.5)
Reversal of impairments on loans and advances to customers	0.1	-
Profit before tax	58.6	13.9
Income tax expense	(9.1)	(4.0)
Net profit	49.5	9.9
Non-controlling interests	(1.5)	(0.8)
Net profit attributable to equity holders of the group	48.0	9.1
Expected dividend on Bons de Participation	(0.1)	(0.1)
Net profit attributable to ordinary shareholders	47.9	9.0

Consolidated balance sheet (IFRS)

(in CHF million)	Dec 2014	Dec 2015
Cash and balances with central banks	2,855	4,862
Treasury bills and other eligible bills	626	757
Due from other banks	2,109	2,168
Loans and advances to customers	13,031	12,062
Derivative financial instruments	569	735
Financial instruments	5,688	5,769
Intangible assets	275	272
Property, plant and equipment	21	22
Deferred income tax assets	33	35
Other assets	137	114
Total assets	25,344	26,796
Due to other banks	466	503
Due to customers	18,565	19,863
Subordinated loans	246	243
Debt issued	411	392
Derivative financial instruments	661	714
Financial liabilities designated at fair value	369	353
Other financial liabilities	3,031	3,238
Current income tax liabilities	6	5
Deferred income tax liabilities	35	35
Provisions	38	8
Other liabilities	341	313
Total liabilities	24,169	25,667
Share capital	75	76
Share premium	1,244	1,246
Other reserves and retained earnings	(163)	(213)
Non controlling interests	19	20
Total equity	1,175	1,129
Total equity and liabilities	25,344	26,796
Basel III CET1 ratio (BIS fully phased-in)	14.2%	12.8%
Basel III Total capital ratio (BIS fully phased-in)	18.7%	16.8%
Liquidity coverage ratio (LCR)	337%	224%
Leverage ratio (FINMA)	3.4%	3.1%
Total leverage ratio	4.3%	3.9%
Net stable funding ratio (NSFR)	124%	164%

Breakdown of Assets under Management

By category	31.12.14	31.12.15	31.12.15 (in CHF bn)
Cash & Deposits	26%	27%	22.6
Bonds	20%	20%	16.2
Equities	26%	27%	22.3
Structured products	3%	3%	2.4
Loans	16%	14%	12.1
Hedge Funds / Funds of HFs	4%	4%	3.3
Other	5%	5%	4.4
Total	100%	100%	83.3

By currency	31.12.14	31.12.15	31.12.15 (in CHF bn)
USD	53%	51%	42.6
EUR	19%	23%	18.9
GBP	17%	17%	14.2
CHF	4%	4%	3.2
Other	7%	5%	4.4
Total	100%	100%	83.3

Segmental analysis – 2015

Performance summary (in CHF m)	Switzerland	Continental Europe	Americas	UK	Asia	Investment and Wealth Solutions	Corporate center	Eliminations	Total
Segment revenues	150.5	118.0	100.6	168.9	119.4	162.5	6.4	(129.6)	696.7
Segment expenses	(119.9)	(89.6)	(83.6)	(120.4)	(92.1)	(66.5)	(56.3)	24.1	(604.3)
Pre-provision profit	30.6	28.4	17.0	48.5	27.3	96.0	(49.9)	(105.5)	92.4
IFRS Net profit	7.7	22.9	13.1	50.2	23.6	92.9	(47.8)	(105.5)	57.1
AuMs (in CHF bn)	15.0	17.6	11.6	19.5	16.2	11.8	0.5	(8.9)	83.3
NNAs (in CHF bn)	0.6	2.2	(0.5)	1.0	(0.7)	(0.4)	-	0.2	2.4
CROs	72	111	74	96	104	7	-	(2)	462
Employees	353	323	282	442	354	270	179	(34)	2,169

Segmental analysis – 2014

Performance summary (in CHF m)	Switzerland	Continental Europe	Americas	UK	Asia	Investment and Wealth Solutions	Corporate center	Eliminations	Total
Segment revenues	151.1	120.5	106.8	170.8	116.6	150.5	22.3	(122.0)	716.6
Segment expenses	(112.3)	(89.3)	(81.3)	(111.4)	(83.4)	(62.3)	(60.1)	25.1	(575.0)
Pre-provision profit	38.8	31.2	25.5	59.4	33.2	88.2	(37.8)	(96.9)	141.6
IFRS Net profit	12.3*	28.0	22.5	54.6	28.7	85.6	(73.4)**	(96.9)	61.4
AuMs (in CHF bn)	14.9	15.7	12.7	19.7	17.5	12.2	1.3	(8.9)	85.1
NNAs (in CHF bn)	(1.0)	1.5	0.5	1.5	1.5	4.0	-	(3.6)	4.4
CROs	65	107	72	82	110	6	-	(2)	440
Employees	324	274	288	406	364	258	183	(38)	2,059

* Includes total provision amount of CHF 26.3 m

** includes total provision amount of CHF 37.4 m

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