



EFG Bank AG, Hong Kong Branch
Key Financial Information Disclosure Statement
for the six months ended 30th June 2026

The Chief Executive of EFG Bank AG, Hong Kong Branch announces that its key financial information disclosure statement as at June 30, 2026 is as follows: -

Section A – Hong Kong Branch Information

I – Profit and loss information

	30-Jun-26 HKD'000	30-Jun-25 HKD'000
Interest income		
Interest income	205,232	209,221
Interest expense	(236,836)	(217,003)
Net interest income/(expense)	(31,604)	(7,782)
Other operating income		
Gains less losses arising from trading in foreign currencies	188,966	163,407
Gains less losses on securities held for trading purposes	51,982	30,393
Gains less losses from other trading activities	107,037	22,747
Net fees and commission income	79,641	95,019
- gross fees and commission income	137,246	136,976
- gross fees and commission expenses	(57,605)	(41,957)
Others	2	-
Net operating income	427,628	311,566
Gross Revenue	396,024	303,784
Operating expenses		
Staff and rental expense	(176,650)	(215,970)
Other income	(65,810)	441,012
Net charge for other provisions	(7)	10
Impairment losses and provisions for impaired loans and receivables	15	(14)
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
Profit before taxation	153,572	528,822
Tax expense	(25,896)	(16,999)
Profit after taxation	127,676	511,823

II – Balance sheet information

	30-Jun-26 HKD'000	31-Dec-25 HKD'000
<u>Assets</u>		
Cash and balances with banks	1,296,160	1,189,138
Balances with central bank	41,483	59,905
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	-	-
Amount due from overseas offices of the institution	2,886,105	2,480,999
Trade bills	-	-
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables	17,624,314	14,378,831
- <i>loans and advances to customers</i>	14,369,328	11,351,473
- <i>loans and advances to banks</i>	-	-
- <i>other accounts</i>	3,254,986	3,027,358
- <i>provisions for impaired loans and receivables</i>	-	-
<i>collective</i>	-	-
<i>specific</i>	-	-
Investment securities	3,623,069	2,992,676
Other investments	-	-
Property, plant and equipment and investment properties	12,575	8,783
Total assets	25,483,706	21,110,332
<u>Liabilities</u>		
Deposits and balances from banks	38	80
Balances with central bank	-	-
Deposits from customers	21,543,805	17,203,303
- <i>demand deposits and current accounts</i>	4,810,635	3,445,876
- <i>savings deposits</i>	-	-
- <i>time, call and notice deposits</i>	16,733,170	13,757,427
Amount due to overseas offices of the reporting institution	475,375	270,410
Certificates of deposit issued	-	-
Issued debt securities	-	-
Other liabilities	3,464,476	3,636,519
Provisions	12	20
Total Liabilities	25,483,706	21,110,332

III – Additional balance sheet information

	30-Jun-26 HKD'000	31-Dec-25 HKD'000
i) Amount of impaired loans and advances to customers and banks	-	-
ii) Amount of specific provisions made for such loans and advances	-	-
iii) Value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	-	-
iv) Percentage of such loans and advances to its total amount of loans and advances to customers and banks	-	-
v) Analysis of gross amount of advances to customers classified into the following industry categories:		
Loans for use in Hong Kong		
Industrial, commercial and financial:		
- property development	-	-
- property investment	-	-
- financial concerns	4,280,746	2,353,398
- stockbrokers	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- recreational activities	-	-
- information technology	-	-
- others	-	-
Individuals:		
- loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-
- loans for the purchase of other residential properties	-	-
- credit card advances	-	-
- others	9,831,569	8,732,390
Trade finance	-	-
Loans and advances for use outside Hong Kong	257,013	265,685
Total Advances to Customers	14,369,328	11,351,473

100% of the loans and advances to customers are covered by collaterals or other securities as at 30 Jun 2026 and 31 Dec 2025.

- vi) The branch does not have any overdue and rescheduled advances as at 30 Jun 2026 and 31 Dec 2025.
- vii) The branch does not have any other assets overdue as at 30 Jun 2026 and 31 Dec 2025.
- viii) The branch does not have any repossessed assets as at 30 Jun 2026 and 31 Dec 2025.

III – Additional balance sheet information (continued)

Non-bank Mainland Exposures

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities (Form MA(BS)20) completion instructions.

	On-balance sheet exposure	Off-balance sheet exposure	Total
	HKD'000	HKD'000	HKD'000
30 Jun 2026			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,292,146	1,177,301	2,469,447
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
Total	1,292,146	1,177,301	2,469,447
Total assets after provision	25,483,694		
On-balance sheet exposures as percentage of total assets	5.07%		

	On-balance sheet exposure	Off-balance sheet exposure	Total
	HKD'000	HKD'000	HKD'000
31 Dec 2025			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,390,036	1,110,987	2,501,023
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
Total	1,390,036	1,110,987	2,501,023
Total assets after provision	21,110,312		
On-balance sheet exposures as percentage of total assets	6.58%		

III – Additional balance sheet information (continued)

Advances to customers by countries

- x) Breakdown of the gross amount of advances to customers by countries where it constitutes 10% or more of the aggregate gross amount of loans and advances to customers after taking into consideration of transfers of risks:

- Hong Kong
- Taiwan
- China
- Others

30-Jun-26 HKD'm	31-Dec-25 HKD'm
8,534	6,367
2,552	2,638
1,851	1,556
1,432	791
14,369	11,352

International claims

- xi) Breakdown of international claims by major countries or geographical segments and types of counterparties, which are constituted not less than 10% of total international claims after taking into account any recognized risk transfer.

At 30 Jun 2026	Banks	Official Sector	Non-bank private sector		Others	Total
	HKD'm	HKD'm	non-bank financial institutions HKD'm	Non-financial private sector HKD'm	HKD'm	HKD'm
Developed economies	4,624	464	-	7	-	5,095
of which						
- Switzerland	3,343	-	-	-	-	3,343
Offshore centres	153	2,781	393	9,642	-	12,969
of which						
- Hong Kong	104	-	393	5,473	-	5,970
- Singapore	49	2,781	-	66	-	2,896
- British Virgin Islands	-	-	-	3,119	-	3,119
Developing Asia and Pacific	244	-	-	4,099	-	4,343
of which						
- Taiwan	-	-	-	2,285	-	2,285

At 31 Dec 2025	Banks	Official Sector	Non-bank private sector		Others	Total
	HKD'm	HKD'm	non-bank financial institutions HKD'm	Non-financial private sector HKD'm	HKD'm	HKD'm
Developed economies	4,041	23	-	8	-	4,072
of which						
- Switzerland	2,884	-	-	-	-	2,884
Offshore centres	353	2,720	-	6,742	-	9,815
of which						
- Hong Kong	352	-	-	4,163	-	4,515
- Singapore	1	2,720	-	56	-	2,777
- British Virgin Islands	-	-	-	2,056	-	2,056
Developing Asia and Pacific	484	-	-	3,993	-	4,477
of which						
- Taiwan	-	-	-	2,273	-	2,273

The above classification basis is reference to the completion instruction for the "Return of International Banking Statistics - "MA(BS)29" in the determination of international claims.

IV – Off-balance sheet exposures

	30-Jun-26 HKD'000	31-Dec-25 HKD'000
Contingent liabilities and commitments		
• Direct credit substitutes	784	22,574
• Transaction-related contingencies	-	-
• Trade-related contingencies	-	-
• Note issuance and revolving underwriting facilities	-	-
• Other commitments	12,673,580	9,350,675
• Forward deposit placement (forward value date)	348,231	324,130
Derivatives		
• Exchange rate contracts	35,095,896	45,649,553
• Interest rate contracts	-	-
• Equity contracts and others	26,032,528	24,363,650
Replacement Costs		
• Exchange rate contracts	436,449	873,444
• Interest rate contracts	-	-
• Equity contracts and others	1,359,405	636,883

The replacement costs of the above derivatives do not take into account the effect of bilateral netting arrangements.

V – Foreign Currency Exposures

At 30 Jun 2026

Equivalent in millions of HKD	USD	AUD	CAD	CHF	CNY	EUR	GBP	JPY	NZD	SGD	Others	Total
Spot assets	8,964	18	17	6,795	832	200	79	1,154	105	2,888	159	21,211
Spot Liabilities	17,267	360	238	584	480	218	287	702	286	379	306	21,107
Forward Purchases	17,287	1,589	223	603	1,033	35	265	162	522	2,077	188	23,984
Forward Sales	8,983	1,246	2	6,808	1,385	17	57	614	341	4,586	40	24,079
Net Option position	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	1	1	-	6	-	-	-	-	-	-	1	9

At 31 Dec 2025

Equivalent in millions of HKD	USD	AUD	CAD	CHF	CNY	EUR	GBP	JPY	NZD	SGD	Others	Total
Spot assets	4,900	39	10	6,817	1,003	271	21	1,411	3	2,937	105	17,517
Spot Liabilities	13,488	332	249	250	668	183	288	633	111	574	242	17,018
Forward Purchases	21,084	2,324	313	1,551	881	15	367	341	491	2,581	529	30,477
Forward Sales	12,494	2,031	74	8,117	1,216	102	100	1,119	383	4,944	385	30,965
Net Option position	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	2	-	-	1	-	1	-	-	-	-	7	11

*No structural position is recorded.

VI – Liquidity information

	2026	2025
Average LMR for the quarter ended 30 June	54.8%	51.6%

The average LMR for the quarter ended of June (3 months' average) are calculated based on the arithmetic mean of the average value of its LMR for each calendar month in accordance with the Banking (Disclosure) rules effective from Jan 2018.

VII - Liquidity risk management

Liquidity risk is that the Bank does not have sufficient financial resources available to enable it to meet its payment obligations when they fall due, or can secure them only at an excessive cost. This includes the run-off of the client deposits, tightening of credit lines, market liquidity under stressed situations, market-wise impact on funding sources and the assumptions on cash flow requirements.

The Branch manages liquidity risk in accordance with EFG bank group's guidelines to ensure sufficient liquidity is available to meet commitments to customers, both in demand for loans and repayments of deposits and to satisfy the bank's own cash flow needs. The Branch has a liquidity management process in place that includes liquidity contingency plans, encompassing repo borrowing, liquidation of marketable securities and stress tests.

Liquidity risk management governance in EFG Bank AG Hong Kong branch

HK-ALCO

A monthly meeting is organized by the Hong Kong Asset & Liability Committee ("HK-ALCO") to review the branch's liquidity, maturity mismatch position, customer deposits, investment portfolio, interest rate swap for hedging bank's interest rate risk and the implication to the branch due to interest rate movement on top of the profitability of the branch to make sure that the liquidity risk management is properly conducted.

Liquidity Maintenance Ratio

The Ratio is prepared daily, in accordance with the reporting requirements of the Hong Kong Monetary Authority (HKMA). The purpose of the report is to ascertain the liquidity position of the branch on any business day and see whether the branch is able to meet the statutory liquidity requirement.

The liquidity risk tolerance is 5% above the statutory liquidity requirements (i.e. 30% as the minimum target ratio). This requirement is already taken into account of on and off balance sheet activities including funding requirements. The daily report is prepared by the Financial Control department and provided to the Chief Executive, Risk Management, Regional Treasury and Money Market Unit for review.

Periodic Stress Testing

The branch is taking a preventive measure to conduct a quarterly stress test, or at a less frequent manner depending on the market environment and the branch's conditions, reviewing the branch's funding and liquidity positions under an extreme scenario.

The result on liquidity stress testing is reviewed by members of HK-ALCO and submitted to Global Head of Treasury and Global Risk Unit. Corrective actions will be made if unsatisfactory result is obtained.

VII – Liquidity risk management (continued)

As at 30 Jun 2026

(HK\$m)

As at 30 Jun 2026		Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet liabilities													
1	Deposits from non-bank customers												
	(a) Pledged deposits	387	80	166	78	55	4	5	0	0	0	0	
	(b) Demand, savings and current account deposits	4,517	4,517										
	(c) Term, call and notice deposits	16,252	0	3,876	5,385	3,439	2,117	1,435	0	0	0	0	
	(d) Memorandum item: Deposits from related parties reported in sub-items(b) and (c) above	35	35	0	0	0	0	0	0	0	0	0	
2	Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0		
3	Amount payable arising from derivative contracts	1,193	1,328	6,737	9,189	6,014	1,226	1,487	203	0	0	0	
4	Due to MA for a/c of Exchange Fund	144	144	0	0	0	0	0	0	0	0	0	
5	Due to overseas central banks	0	0	0	0	0	0	0	0	0	0	0	
6	Due to banks which are:-												
	(a) Bank vostro balances	470	470										
	(b) Due to related parties	1,252	1,252	0	0	0	0	0	0	0	0	0	
	(c) Pledged interbank borrowings	0	0	0	0	0	0	0	0	0	0	0	
	(d) Due to other counterparties	0	0	0	0	0	0	0	0	0	0	0	
7	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	0	0	0	0	0	0	0	0	0	0	0	
8	Other liabilities	591	9	67	161	79	7	62	0	0	0	0	
9	Capital and reserves	128	0	0	0	0	0	128	0	0	0	0	
10	Total	24,934	7,800	10,846	14,813	9,587	3,354	3,116	203	0	0	0	

Off-balance sheet obligations

11 Total off-balance sheet obligations	2,066	1,502	341	136	0	55	28	3	0	0	0	0
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		Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet assets													
12	Currency notes and coins	0	0	0	0	0	0	0	0	0	0	0	
13	Amount receivable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
14	Amount receivable arising from derivative contracts	1,387	1,334	6,770	9,257	6,045	1,252	1,517	204	0	0	0	0
15	Due from MA for a/c of Exchange Fund	0	0	0	0	0	0	0	0	0	0	0	0
16	Due from overseas central banks	0	0	0	0	0	0	0	0	0	0	0	0
17	Due from banks which are:-												
	(a) Bank nostro balances	864	864										
	(b) Due to related parties	3,029	471	2,558	0	0	0	0	0	0	0	0	0
	(c) Pledged interbank borrowings	0	0	0	0	0	0	0	0	0	0	0	0
	(d) Due to other counterparties	950	0	0	950	0	0	0	0	0	0	0	0
18	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
	(a) Readily monetizable	3,618	3,618										
	(b) Not readily monetizable												
	(i) Pledged to customers	0		0	0	0	0	0	0	0	0	0	0
	(ii) Others	0		0	0	0	0	0	0	0	0	0	0
	Memorandum item: Cash inflow arising from the debt securities and instruments according to contractual maturity dates	3,618	0	242	1,167	1,747	309	153	0	0	0	0	0
19	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
20	Loans and advances to non-bank customers	14,846	475	4,052	5,895	2,994	822	607	0	0	0	0	0
21	Other assets												
	(a) Listed equities	0	0	0	0	0	0	0	0	0	0	0	0
	(b) Others	131	0	0	0	0	0	0	0	0	0	0	131
22	Total	24,825	6,761	13,379	16,103	9,040	2,074	2,125	204	0	0	0	131

Off-balance sheet claims

23 Total off-balance sheet claims	571	26	197	337	4	0	0	7	0	0	0	0
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24 Contractual Maturity Mismatch		(2,515)	2,389	1,491	(544)	(1,335)	(1,020)	4	0	0	0	
25 Cumulative Contractual Maturity Mismatch		(2,515)	(126)	1,365	822	(513)	(1,533)	(1,529)	(1,529)	(1,529)	(1,528)	

Note: This is the updated reporting template effective from June 2026

VII – Liquidity risk management (continued)

As at 31 Dec 2025

(HK\$'m)

As at 31 Dec 2025		Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet liabilities													
1	Deposits from non-bank customers												
	(a) Pledged deposits	418	88	173	95	46	13	2	0	0	0	0	
	(b) Demand, savings and current account deposits	3,277	3,277										
	(c) Term, call and notice deposits	13,221	568	4,029	3,173	3,182	1,515	754	0	0	0	0	
2	Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	
3	Amount payable arising from derivative contracts	970	983	6,621	12,909	8,062	1,938	675	11	0	0	0	
4	Due to MA for a/c of Exchange Fund	0	0	0	0	0	0	0	0	0	0	0	
5	Due to overseas central banks	0	0	0	0	0	0	0	0	0	0	0	
6	Due to banks	1,956	1,956	0	0	0	0	0	0	0	0	0	
7	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	0	0	0	0	0	0	0	0	0	0	0	
8	Other liabilities	880	0	49	217	156	2	0	0	0	0	457	
9	Capital and reserves	525	0	0	0	0	0	525	0	0	0	0	
10	Total	21,247	6,872	10,871	16,394	11,447	3,467	1,956	11	0	0	457	

Off-balance sheet obligations

11 Total off-balance sheet obligations	1,351	1,266	43	9	3	0	30	0	0	0	0	0
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		Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
			Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet assets													
12	Currency notes and coins	0	0	0	0	0	0	0	0	0	0	0	
13	Amount receivable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
14	Amount receivable arising from derivative contracts	965	983	6,622	12,889	8,058	1,951	679	11	0	0	0	0
15	Due from MA for a/c of Exchange Fund	201	201	0	0	0	0	0	0	0	0	0	0
16	Due from overseas central banks	0	0	0	0	0	0	0	0	0	0	0	0
17	Due from banks	4,483	1,861	2,177	444	0	0	0	0	0	0	0	0
18	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
	(a) Readily monetizable	2,973	2,973										
	(b) Not readily monetizable												
	(i) Pledged to customers	0		0	0	0	0	0	0	0	0	0	0
	(ii) Others	0		0	0	0	0	0	0	0	0	0	0
19	Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
20	Loans and advances to non-bank customers	11,690	849	4,167	3,897	1,643	438	695	0	0	0	0	0
21	Other assets	393	0	0	0	0	0	0	0	0	0	0	393
22	Total	20,705	6,868	12,966	17,230	9,702	2,389	1,374	11	0	0	0	393

Off-balance sheet claims

23 Total off-balance sheet claims	407	36	359	0	2	0	11	0	0	0	0	0
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24 Contractual Maturity Mismatch		(1,234)	2,411	828	(1,746)	(1,078)	(602)	0	0	0	0	
25 Cumulative Contractual Maturity Mismatch		(1,234)	1,176	2,004	258	(820)	(1,421)	(1,421)	(1,421)	(1,421)	(1,421)	

VII – Liquidity risk management (continued)

Concentration of funding sources

The following significant funding instruments are prepared in accordance with HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23) completion instructions.

Significant funding instruments

30 Jun 2026

	Grand Total HKD'm	As of % of total liabilities
Deposits from retail customers	11,666	45.77%
Deposits from other non-bank customers	9,673	37.96%
Funding raised from banks	24,777	97.23%
Other outstanding funding instruments	287	1.13%

31 Dec 2025

	Grand Total HKD'm	As of % of total liabilities
Deposits from retail customers	9,717	46.02%
Deposits from other non-bank customers	7,235	34.27%
Funding raised from banks	30,633	145.11%
Other outstanding funding instruments	276	1.31%

VIII – Disclosure on Remuneration

EFG Bank AG HK branch adopted the remuneration system of EFG International (“EFGI” the holding company of EFG Bank AG) and has been formed part of the disclosures made by EFGI.

Please refer to the EFGI Compensation report (P.69 of the Annual report 2025) at <https://www.efginternational.com/Investors/Financial-reports.html>

IX – Statement of Compliance

This key financial disclosure statement is prepared in accordance with the Banking (Disclosure) rules. The information contained in the statement is not false or misleading in any material respect.



Louie Kwun Yin David
Chief Executive
EFG Bank AG, Hong Kong Branch

Section B – Financial Information of EFG Bank AG, Switzerland (in accordance with Swiss accounting standards)

I – Capital and capital adequacy

The following table presents data related to regulatory capital requirements for EFG Bank AG, Switzerland which is computed in accordance with the Basel III.

	30-Jun-26		31-Dec-25	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital	1,249	18.8%	1,244	17.8%
Tier 1 capital (CET1)	987	14.9%	987	14.1%
Shareholders' equity	CHF'm 1,143		CHF'm 1,138	

II – Other financial information

Financial Highlights of EFG Bank AG, Switzerland

	30-Jun-26	31-Dec-25
	CHF'm	CHF'm
Total assets	29,370	26,616
Total liabilities	28,228	25,478
Total advances	12,862	11,571
Total customer deposits	20,049	18,141

	30-Jun-26	30-Jun-25
	CHF'm	CHF'm
Pre-tax profit/(loss)	188.2	198.2

Section C – Consolidated Financial Information of EFG International AG, the holding company of EFG Bank AG, incorporated in Switzerland and listed on the SWX Swiss Exchange (in accordance with International financial reporting standards except for capital and capital adequacy ratio)

I – Capital and capital adequacy

The following table presents data related to regulatory capital requirements for EFG International AG, which is computed in accordance with the Basel III:

	30-Jun-26		31-Dec-25	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital (Swiss GAAP fully applied)	1,934	18.3%	1,847	17.3%
Tier 1 capital (CET1) (Swiss GAAP fully applied)	1,583	15.0%	1,496	14.0%
	CHF'm		CHF'm	
Shareholders' equity	2,015		2,035	

II – Other financial information

Financial Highlights of EFG International AG

	30-Jun-26	31-Dec-25
	CHF'm	CHF'm
Total assets	43,080	39,394
Total liabilities	40,710	37,005
Total advances	20,515	19,408
Total customer deposits	34,186	31,792

	30-Jun-26	30-Jun-25
	CHF'm	CHF'm
Pre-tax profit/(loss)	230.4	270.1

END