

Ad hoc announcement pursuant to Art. 53 LR

Strong NNA¹ of CHF 11.3 billion and record net profit of CHF 325.2 million in 2025; proposing record dividend of CHF 0.65 per share

Zurich, 18 February 2026

- Assets under Management at an all-time high of CHF 185.0 billion at end-2025, up 12% compared to end-2024, driven by strong net new assets and the positive effect of the acquisitions in 2025
- Net new assets¹ totalled CHF 11.3 billion, the highest figure since the global financial crisis; this corresponds to a growth rate of 6.8%, exceeding EFG's target range of 4%-6%
- Operating profit increased by 26% to CHF 493.1 million in 2025, driven by strong operating performance with disciplined execution throughout the year. Record revenues of CHF 1,669.0 million, driven by resilient revenue margin of 98 basis points for 2025 (2024: 96 bps)
- Continued de-risking throughout the year: IFRS net profit impacted by a net effect of CHF 14.1 million from exceptional items; a legal provision of CHF 59.5 million², recorded in December 2025 for a previously disclosed legacy matter³, was partially offset by a previously disclosed one-off gain of CHF 45.4 million from insurance recovery
- IFRS net profit reached a record level of CHF 325.2 million in 2025, up +1% year on year
- Cost/income ratio improved to 69.8% in 2025 compared to 72.9%⁴ in 2024
- Return on tangible equity was 18.2% in 2025, exceeding EFG's target range of 15%-18%
- Sound capital and liquidity position, with a CET1 ratio of 14.0%⁵, a Total Capital Ratio of 17.3%⁵ and a Liquidity Coverage Ratio of 270% at end-2025
- Dividend of CHF 0.65 per share proposed for the financial year 2025, up 8% compared to 2024 and reflecting five consecutive years of dividend increases

Giorgio Pradelli, CEO of EFG International:

"2025 was another year of strong progress and growth. Our continued asset inflows, which further accelerated in the second half of the year, are a sign of the trust our clients place in us and show the attractiveness of our offering. We translated this strong organic growth into a record operating performance, delivering the highest year-on-year increase over the past strategic cycle. This shows that the investments made at the beginning of the cycle are paying off.

Additionally, we made further progress in the ongoing resolution of legacy matters. With our strong operating performance we absorbed this impact and delivered a record net profit. We have entered our new strategic cycle from a position of strength and are proposing a record dividend.

We are complementing our organic growth with a new series of acquisitions announced over the past 12 months. Including Quilvest, in January 2026, these transactions account for around CHF 16 billion in combined Assets under Management. We remain committed to creating value for our clients, shareholders and other stakeholders."

Overview of 2025 key results

	2025	2024
Net new assets and Assets under Management		
Assets under Management, in CHF billion	185.0	165.5
Assets under Administration, in CHF billion	28.3	29.4
Net new assets, in CHF billion	11.3	10.1
Net new assets growth rate, in %	6.8	7.1
Revenue margin, in bps	98	96
Income statement		
Operating income, in CHF million	1,669.0	1,498.9
Operating expenses, in CHF million	1,175.9	1,107.9
Operating profit, in CHF million	493.1	391.0
Net profit, in CHF million	325.2	321.6
Cost/income ratio, in %	69.8	72.9 ⁴
Basic earnings per share, in CHF	1.03	1.00
Return on tangible equity, in %	18.2	18.6
Balance sheet and capital		
Total assets, in CHF billion	39.4	40.6
Regulatory equity, in CHF billion	1.8	2.0
Total capital ratio ⁵ , in %	17.3	21.5
CET1 capital ratio ⁵ , in %	14.0	17.7
Employees		
Number of full-time employees (FTE)	3,225	3,114

Strong growth momentum with net new assets of CHF 11.3 billion and 6.8% growth rate

EFG attracted net new assets of CHF 11.3 billion in 2025, the highest figure since 2007. This corresponds to a net new asset growth rate of 6.8%, exceeding EFG's target range of 4%-6%. All of EFG's business regions recorded strong growth momentum and net inflows during the reporting year. Client Relationship Officers (CROs) who joined EFG in 2023, 2024 and 2025 contributed significantly to total net new assets, while about 35% of net new assets came from existing CROs, including through increased share of wallet.

The Asia Pacific Region generated CHF 3.2 billion of net new assets, with strong performance across all locations, mainly driven by new CROs. The Americas Region recorded net inflows of CHF 3.3 billion, followed by the Switzerland & Italy Region with CHF 1.9 billion, the Continental Europe & Middle East Region with CHF 1.6 billion and the UK Region with CHF 1.0 billion. Other business units including EFGAM funds generated net inflows of CHF 0.3 billion.

Revenue-generating Assets under Management increased by 12% year on year to CHF 185.0 billion at end-2025, compared to CHF 165.5 billion at end-2024. This significant year-on-year increase was driven by strong net new assets of CHF 11.3 billion, favourable market performance of CHF 9.0 billion, and total Assets under Management of CHF 11.7 billion from acquisitions, which together more than offset the significant negative foreign exchange impact of CHF 11.7 billion.

Record profitability and stronger top line

In 2025, EFG's operating income rose by 11% year on year to a record CHF 1,669.0 million (8% excluding exceptionals), driven by higher net banking fee and commission income and net other income.

Operating expenses rose 6% to CHF 1,175.9 million, of which 2.4 percentage points were due to the two acquisitions of Cité Gestion and Investment Services Group (ISG). Operating profit rose to CHF 493.1 million in 2025, up 26% from CHF 391.0 million in 2024.

Excluding exceptional items and net contributions from the legacy life insurance portfolio⁶, the operating profit reached CHF 425.1 million. This represents growth of 18%, the strongest in the last strategic cycle. This operating performance is testament to the success of EFG's targeted investments during the last cycle.

Based on average revenue-generating Assets under Management of CHF 170.4 billion in 2025, the revenue margin increased to 98 basis points (95 basis points excluding the contribution from insurance recovery), compared to 96 basis points in 2024. A decline in net interest margin was offset by the higher revenue margin from commission income and other income, driven by increased mandate penetration and strong client activity.

The revenue margin was 97 basis points (excluding insurance recovery) in the first half of 2025 and 93 basis points in the second half of the year, with the decrease reflecting a further reduction in interest rates and no contribution from EFG's life insurance portfolio in the second half of 2025. The life insurance portfolio contributed approximately 1 basis point to EFG's revenue margin in 2025, down from a contribution of approximately 2 basis points in 2024. Currency hedges put in place for the financial year 2025 contributed approximately 2 basis points to the revenue margin.

Net banking fee and commission income rose by 17% to CHF 782.0 million in 2025. This increase reflects higher average revenue-generating Assets under Management as well as higher mandate penetration of 67% at end-2025, well within our target range of 65%-70%, and up from 62% at end-2024, as well as higher client activity and the positive impact from currency hedges.

Net other income rose by 25% to CHF 561.1 million in 2025. This significant increase was driven by increased foreign exchange trading by clients and a higher contribution from treasury swap activity, which increased to CHF 184.2 million, compared to CHF 144.4 million in 2024. In contrast, income from EFG's life insurance portfolio decreased year on year and no contribution was recorded in the second half of 2025; the first half benefitted from de-risking actions which included the sale of approximately 22% of the portfolio of directly held life insurance policies.

EFG's total interest-related income, which includes income from treasury swap activity, declined by 3% compared to 2024. This development reflects interest rate cuts by all major central banks in 2025, as well as the increased cost of deposits due to the competitive market environment. Net interest income decreased by 15% year on year to CHF 325.9 million in 2025.

EFG's operating expenses rose by 6% to CHF 1,175.9 million in 2025 compared to 2024, with acquisition costs related to ISG and Cité Gestion accounting for 2.4 percentage points of the increase. Excluding costs related to acquisitions, personnel expenses rose 5% year on year, primarily driven by higher variable compensation on the back of significant increases in operating profit. On the same basis, general and administrative expenses remained stable compared to the previous year. Overall, the impacts of continued investments in talent and client coverage were offset by a rigorous approach to efficiency and cost management. EFG has exceeded the target set for its Simplicity programme, delivering CHF 66 million in efficiencies and cost reductions, compared to a

target of CHF 60 million by end-2025. EFG has set a target of CHF 70-80 million of efficiencies and cost reductions to be achieved through Simplicity measures over the 2026-2028 strategic cycle.

The cost/income ratio improved to 69.8% in 2025 from 72.9%⁴ in 2024. Excluding the gain from insurance recovery, the cost/income ratio was 72.2%.

EFG generated a profit before tax of CHF 394.7 million for 2025 (+3.5% compared to 2024), after provisions (CHF 86.5 million, of which CHF 72.3 million relate to the previously disclosed legacy matter³), impairment of tangible and intangible assets (CHF 1.2 million) and expected credit losses (CHF 10.7 million).

After income tax expenses of CHF 69.3 million, EFG delivered a record¹ net profit of CHF 325.2 million for 2025, up 1% year on year.

Return on tangible equity was 18.2% compared to 18.6% in 2024, exceeding EFG's target range of 15%-18%.

Excluding the net impact of CHF 14.1 million from the two exceptional items³, EFG delivered a net profit of CHF 339.3 million for 2025, up 6% year on year, with a return on tangible equity of 19.0%.

Continued hiring momentum to drive future organic growth

In 2025, 79 new CROs either joined or agreed to join EFG (excluding Shaw and Partners); this compares with EFG's ambition to hire an average of 50-70 CROs per year (excluding acquisitions) and reflects its attractiveness as an employer.

In addition, 67 CROs joined EFG as a result of the acquisitions of Cité Gestion and ISG.

At end-2025, EFG's total number of CROs worldwide was 763, compared to 703 CROs at end-2024.

Average Assets under Management per CRO increased by 4% to CHF 363 million at end-2025, compared to CHF 348 million at end-2024 (excluding Shaw and Partners Group, the acquisitions closed in 2025, and CROs hired in the last 12 months of the respective period).

Complementing organic growth with strategic M&A

EFG International announced three acquisitions over the last 12 months. ISG, acquired through EFG's subsidiary Shaw and Partners, and Cité Gestion, a Swiss private bank, were consolidated in the second half of 2025. They contributed a combined total of CHF 11.7 billion to EFG's Assets under Management and are expected to contribute to net profit in 2026.

In January 2026, EFG agreed to acquire [Quilvest Switzerland](#), a pure-play Swiss private bank based in Zurich. Quilvest has approximately CHF 5.3 billion in client assets, of which CHF 3.9 billion are Assets under Management. The closing of the transaction is expected in the third quarter of 2026 and is subject to regulatory approval.

All these acquisitions are fully in line with EFG's previously announced M&A strategy and criteria. They match EFG's culture, strengthen the Group's footprint in existing markets, and are expected to deliver a return on investment of at least 10% by year three.

Continued focus on de-risking

In 2025, EFG made further progress in de-risking its balance sheet and continued to work on resolving legacy issues.

EFG continued to reduce its life insurance exposure in 2025. As previously communicated, it divested its synthetic life insurance portfolio in February 2025 and sold approximately 22% of its portfolio of

directly held life insurance policies in the second quarter of 2025. The carrying value of EFG's life insurance exposure decreased to CHF 262.9 million at end-2025 from CHF 363.9 million at end-2024.

In May 2025, EFG reached an insurance settlement relating to losses incurred in the context of the 22 February 2023 announcement of a final settlement of multi-jurisdictional legal proceedings with a Taiwanese insurance company. The resulting gain contributed CHF 45.4 million to EFG's net profit in 2025.

As previously disclosed, EFG is currently involved in civil proceedings³ in the UK, which were brought by the Public Institution for Social Security (PIFSS) of Kuwait against over 30 defendants. This relates to events between 1995 and 2012. The trial commenced in March 2025 and is expected to conclude in the summer of 2026. EFG is vigorously defending itself and continues to believe it has strong defences. At the same time, increased visibility over the course of the trial has led EFG to record a provision for this matter. Net of tax and recoveries, the provision had an impact of CHF 59.5 million on net profit (CHF 72.3 million pre-tax).

Sound capital and liquidity position

At end-2025, EFG's Common Equity Tier 1 (CET1) ratio was 14.0%⁵, compared to 17.7% at end-2024 and 15.6% as of October 2025.

Gross capital generation remained strong in 2025, with an increase of 5.1 percentage points. This resulted in net capital generation of 1.6 percentage points after dividend accruals (-2.2 percentage points) and the increase in risk-weighted assets (-1.3 percentage points).

Share buybacks reduced the CET1 ratio by 1.9 percentage points.

The CET1 ratio was also impacted by several exceptional factors, including the acquisitions closed in 2025, which lowered the ratio by 1.3 percentage points. The provision from the legacy matter mentioned above directly impacted CET1 capital and also led to an increase in operational risk-weighted assets. These two effects contributed almost equally to a decline in the CET1 ratio of 1.0 percentage points.

Finally, the CET1 ratio decreased by approximately 60 basis points due to the currency impact on EFG's capital and a further 50 basis points from the currency impact on its Additional Tier 1 instrument. The negative impact from the Tier 1 instrument would unwind if the instrument was called (call based on economic considerations with first call window: 25 July 2027 - 25 January 2028).

Risk-weighted assets totalled CHF 10.7 billion at end-2025, compared to CHF 9.3 billion at end-2024.

EFG's management floor for the CET1 ratio is 12%, providing the necessary flexibility to accelerate growth through strategic acquisitions, while also continuing to return capital to our shareholders.

EFG's Total Capital Ratio was 17.3%⁵, compared to 21.5% at end-2025. The Liquidity Coverage Ratio improved to 270%, compared to 242% at end-2024.

Share buyback

The Board of Directors of EFG International decided to repurchase up to 9 million EFG shares by July 2027 to fund variable deferred share-based employee compensation. The purchase will be executed through open market purchases made in a market-sensitive manner by a third party.

Record dividend of CHF 0.65 per share proposed

For the financial year 2025, the payment of an ordinary dividend of CHF 0.65 per share (by way of a distribution out of reserves from capital contributions) will be proposed to the Annual General Meeting of 20 March 2026. This corresponds to an increase of 8% compared to the prior year. This is

the fifth consecutive increase in the distribution to shareholders and reflects EFG's commitment to a progressive dividend policy. The dividend is the highest in EFG's history and will again be exempt from Swiss withholding tax.

Progress on strategic initiatives

Since its Investor Day in November 2025, EFG has made initial progress on a range of initiatives that will drive its strategy over the coming three years.

EFG's targeted investments in branding and client experience resulted in a strong increase in brand value by 54% to CHF 629 million at end-2025 compared to CHF 410 million at end-2024, according to BrandFinance. This has led EFG to climb to place 262 (from 316) in BrandFinance's global ranking, due to be published on 4 March 2026, bringing it closer to its strategic target of reaching place 250 by 2028. EFG's Brand Strength Rating rose from A to AA-.

EFG also made significant progress in commercial excellence, investing in digital solutions. In November 2025, EFG integrated BlackRock's wealth management platform *Aladdin Wealth* into its advisory platforms in Switzerland. This was followed in January 2026 by the global launch of *Atlas* – EFG's new and powerful Client Relationship Officer dashboard.

As EFG continues to strengthen its product offering, it has announced a strategic collaboration with Capital Group yesterday. This collaboration includes the creation, co-development and distribution of investment solutions, strengthening EFG's ability to deliver differentiated, high-quality investment content to clients.

Outlook

EFG entered 2026 from a position of strength based on the best operating performance of the last three years and record Assets under Management. With its resilient and well-diversified business model, the Group is well positioned to generate strong financial results and to continue creating value for its clients, shareholders and other stakeholders.

The strategic investments that EFG has made in recent years to accelerate its growth momentum are expected to further support revenues and profit in 2026 and beyond. In addition, targeted cost measures are expected to result in savings of CHF 70-80 million by end-2028 compared to the 2025 cost base.

EFG had a strong start to 2026 with high levels of client activity. EFG expects some macro-economic headwinds in 2026, including from the effects of the lower US dollar exchange rate and from lower interest rates across major currencies. This may impact CHF-denominated revenue growth, particularly in the first half of the year.

At the same time, EFG will accelerate its transformation of the bank to further improve commercial excellence, investing in digital solutions to augment its CROs and enhancing the client experience and brand visibility.

After the announcement of three acquisitions in 12 months, including the most recent transaction in January 2026, EFG continues to evaluate M&A opportunities that match its acquisition criteria to complement its strong organic growth momentum.

EFG expects to continue generating strong growth and operating leverage and remains confident that it can meet its targets for the 2026-2028 strategic cycle.

Financial calendar

20 March 2026: Annual General Meeting 2026

20 May 2026: 4 months 2026 trading update

22 July 2026: Half-year results 2026

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About EFG International

EFG International is a global private banking group offering private banking and asset management services and is headquartered in Zurich. EFG International's group of private banking businesses operates in over 40 locations worldwide. Its registered shares (EFGN) are listed on the SIX Swiss Exchange.

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¹ **Alternative performance measures and Reconciliations:** This media release and other communications to investors contain certain financial measures of historical and future performance and financial position that are not defined or specified by IFRS, such as "net new assets", "Assets under Management", "operating profit", "cost/income ratio", "liquidity coverage ratio", "loan/deposit ratio". These alternative performance measures (APMs) should be regarded as complementary information to, and not as a substitute for the IFRS performance measures. The definitions of APM used in this media release and other communications to investors, together with reconciliations to the most directly reconcilable IFRS line items, are provided in the "Alternative performance measures" section in the Full-year Report 2025 available at www.efginternational.com/annual-report-2025.

² Net of tax

³ For further details see note 32 in the Notes to the consolidated financial statements of EFG International's Annual Report 2025.

⁴ Excludes CHF 5.0 million of depreciation expenses related to tangible assets previously classified as held for sale related to prior years. See alternative performance measures.

⁵ For details please refer to EFG International's Basel III Pillar 3 disclosures, sections 2.1 and 2.2.

⁶ Net operating profit from the life insurance portfolio was CHF 13.5 million in 2025 and CHF 31.8 million in 2024.

Presentation of full-year 2025 results

Wednesday, 18 February 2026, at 09.30 CET

Webcast presentation

EFG's full-year 2025 results will be presented by Giorgio Pradelli, Chief Executive Officer, and Dimitris Politis, Chief Financial Officer & Deputy Chief Executive Officer.

You can join the webcast presentation using the below details or dial into the telephone conference.

Webcast

A live webcast of the results presentation will be available [online](#).

Dial-in details

Switzerland / Europe: + 41 58 310 50 00

UK: + 44 207 107 06 13

Reference: EFG International full-year 2025 results

Please dial in to the telephone conference 15 minutes before the start of the presentation and ask for "EFG International full-year 2025 results".

Presentation slides and media release:

The full-year results presentation 2025 and media release will be available from 07.00 CET on Wednesday, 18 February 2026, at: <https://www.efginternational.com/investors/financial-results.html>

Financials

Key figures as at 31 December 2025

in CHF millions	31 December 2025	31 December 2024	Changes vs 31 December 2024
Revenue-generating Assets under Management (AUM)	184,968	165,487	11.8%
Assets under Administration (AUA)	28,315	29,373	-3.6%
Number of Client Relationship Officers	763	703	60
Number of employees (FTEs)	3,225	3,114	111

Consolidated Income Statement for the year ended 31 December 2025

	31 December 2025	31 December 2024	Changes vs 31 December 2024
Interest and discount income	1,168.6	1,461.3	(292.7)
Interest expense	(842.7)	(1,078.0)	235.3
Net interest income	325.9	383.3	(57.4)
Banking fee and commission income	955.0	902.6	52.4
Banking fee and commission expense	(173.0)	(235.6)	62.6
Net banking fee and commission income	782.0	667.0	115.0
Dividend income	2.3	2.2	0.1
Income from foreign exchange activities	405.8	323.2	82.6
Fair value gains less losses on financial instruments measured at fair value	88.0	98.7	(10.7)
Gains less losses on disposal of investment securities	1.4	(0.1)	1.5
Other operating income	63.6	24.6	39.0
Net other income	561.1	448.6	112.5
Operating income	1,669.0	1,498.9	170.1
Operating expenses	(1,175.9)	(1,107.9)	(68.0)
Operating profit	493.1	391.0	102.1
Impairment of tangible and intangible assets	(1.2)	(2.3)	1.1
Provisions	(86.5)	(5.2)	(81.3)
Loss allowances expense	(10.7)	(2.1)	(8.6)
Profit before tax	394.7	381.4	13.3
Income tax expense	(69.3)	(59.8)	(9.5)
Net profit for the year	325.4	321.6	3.8
Non-controlling interests	(0.2)		(0.2)
Net profit for the year attributable to equity holders of the Group	325.2	321.6	3.6

Consolidated Balance Sheet as at 31 December 2025

	31 December 2025 CHF millions	31 December 2024 CHF millions	Variation %
Assets			
Cash and balances with central banks	5,042.9	5,871.2	-14%
Treasury bills and other eligible bills	1,908.3	1,550.0	23%
Due from other banks	2,212.7	2,723.7	-19%
Derivative financial instruments	981.9	1,549.9	-37%
Financial assets at fair value through profit and loss	1,067.9	1,445.5	-26%
Investment securities	6,937.2	8,029.1	-14%
Loans and advances to customers	19,408.2	17,925.3	8%
Property, plant and equipment	342.8	359.8	-5%
Intangible assets	333.4	192.2	73%
Deferred income tax assets	17.9	40.0	-55%
Other assets	1,141.2	912.8	25%
Total assets	39,394.4	40,599.5	-3%
Liabilities			
Due to other banks	743.1	1,052.4	-29%
Due to customers	31,792.1	31,306.0	2%
Derivative financial instruments	928.5	1,400.4	-34%
Financial liabilities at fair value through profit and loss	94.6	171.5	-45%
Financial liabilities at amortised cost	2,481.1	3,417.5	-27%
Current income tax liabilities	28.3	6.6	329%
Deferred income tax liabilities	44.3	15.8	180%
Provisions	303.8	188.1	62%
Other liabilities	589.2	663.0	-11%
Total liabilities	37,005.0	38,221.3	-3%
Equity			
Share capital	149.1	149.7	-0%
Share premium	1,827.3	1,882.9	-3%
Other reserves	(16.5)	29.2	-157%
Retained earnings	75.5	(34.6)	-318%
Total shareholders' equity	2,035.4	2,027.2	0%
Additional equity components	351.0	351.0	0%
Non-controlling interests	3.0	-	
Total equity	2,389.4	2,378.2	0%
Total equity and liabilities	39,394.4	40,599.5	-3%

Key figures as at 31 December 2025 including adjustments for exceptional items and life insurance

	IFRS reported			Excluding exceptional items ¹			Excluding exceptional items and life insurance contribution ²		
	2025	2024	ΔYoY	2025	2024	ΔYoY	2025	2024	ΔYoY
Income statement									
Operating income, in CHF mn	1,669.0	1,498.9	11.3%	1,614.5	1,498.9	7.7%	1,599.2	1,105.8	6.2%
Operating expenses, in CHF mn	1,175.9	1,107.9	6.1%	1,175.9	1,107.9	6.1%	1,141.1	1,105.8	6.2%
Operating profit, in CHF million	493.1	391.0	26.1%	438.6	391.0	12.2%	425.1	359.2	18.3%
Net profit, in CHF mn	325.2	321.6	1.1%	339.3	321.6	5.5%	331.6	289.8	14.4%
Cost/income ratio, in %	69.8	72.9 ⁴	-3.1pp	72.2	72.9 ⁴	-0.7pp	72.7	74.5	-1.8pp
Return on tangible equity, in %	18.2	18.6	-0.4	19.0	18.6	0.4	18.6	16.8	1.8
Revenue margin, in bps	98	96	2	95	96	-1	94	94	0

¹ No exceptional items for 2024. For 2025 excluded exceptional items comprises Operating income of CHF 54.5 million (CHF 45.4 million after tax) related to insurance recovery, provision expense for CHF 72.3 million (CHF 59.5 million after tax).

² As for 1 above, as well as life insurance related items. For 2025 Operating income from life insurance was CHF 15.3 million (2024: CHF 33.9 million), Operating expenses CHF 1.8 million (2024: CHF 2.1 million), provisions CHF 2.1 million (2024: nil) and taxes of CHF 3.7 million (2024: nil).

Important Disclaimer

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This release contains specific forward-looking statements that reflect EFG’s intentions, beliefs or current expectations and projections about EFG’s future results of operations, financial condition, liquidity, performance, prospects, strategies, opportunities and the industries in which it operates. Forward-looking statements involve all matters that are not historical facts. EFG has tried to identify those forward-looking statements by using the words “may”, “will”, “would”, “should”, “expect”, “intend”, “estimate”, “anticipate”, “project”, “believe”, “seek”, “plan”, “predict”, “continue” and similar expressions. Such statements are made on the basis of assumptions and expectations which, although EFG believes them to be reasonable at this time, may prove to be erroneous.

These forward-looking statements are subject to risks, uncertainties and assumptions and other factors that could cause EFG’s actual results of operations, financial condition, liquidity, performance, prospects or opportunities, as well as those of the markets it serves or intends to serve, to differ materially from those expressed in, or suggested by, these forward-looking statements. Important factors that could cause those differences include, but are not limited to:

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