



EFG Bank AG, Hong Kong Branch
Key Financial Information Disclosure Statement
as at 31st December 2025

The Chief Executive of EFG Bank AG, Hong Kong Branch announces that its key financial information disclosure statement as at December 31, 2025 is as follows: -

Section A – Hong Kong Branch Information

I – Profit and loss information

	31-Dec-25 HKD'000	31-Dec-24 HKD'000
Interest income		
Interest income	426,179	584,868
Interest expense	(471,822)	(562,863)
Net interest income/(expense)	(45,643)	22,005
Other operating income		
Gains less losses arising from trading in foreign currencies	377,596	265,426
Gains less losses on securities held for trading purposes	78,421	52,737
Gains less losses from other trading activities	63,930	39,036
Net fees and commission income	192,889	167,020
- gross fees and commission income	287,936	237,256
- gross fees and commission expenses	(95,047)	(70,236)
Others	4	69
Net operating income	712,840	524,288
Gross Revenue	667,197	546,293
Operating expenses		
Staff and rental expense	(481,134)	(457,738)
Other income	362,793	44,968
Net charge for other provisions	16	20
Impairment losses and provisions for impaired loans and receivables	(5)	(11)
Gains less losses from the disposal of property, plant and equipment and investment properties	-	101
Profit before taxation	548,867	133,633
Tax expense	(24,004)	-
Profit after taxation	524,863	133,633

II – Balance sheet information

	31-Dec-25 HKD'000	30-Jun-25 HKD'000
<u>Assets</u>		
Cash and balances with banks	1,189,138	589,729
Balances with central bank	59,905	87,010
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	2,480,999	2,441,062
Trade bills	-	-
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables	14,378,831	13,278,941
- <i>loans and advances to customers</i>	11,351,473	11,006,779
- <i>loans and advances to banks</i>	-	-
- <i>other accounts</i>	3,027,358	2,272,162
- <i>provisions for impaired loans and receivables</i>	-	-
<i>collective</i>	-	-
<i>specific</i>	-	-
Investment securities	2,992,676	3,059,996
Other investments	-	-
Property, plant and equipment and investment properties	8,783	10,491
Total assets	21,110,332	19,467,229
<u>Liabilities</u>		
Deposits and balances from banks	80	40
Balances with central bank	-	-
Deposits from customers	17,203,303	16,491,421
- <i>demand deposits and current accounts</i>	3,445,876	4,011,759
- <i>savings deposits</i>	-	-
- <i>time, call and notice deposits</i>	13,757,427	12,479,662
Amount due to overseas offices of the reporting institution	270,410	847,466
Certificates of deposit issued	-	-
Issued debt securities	-	-
Other liabilities	3,636,519	2,128,267
Provisions	20	35
Total Liabilities	21,110,332	19,467,229

III – Additional balance sheet information

	31-Dec-25 HKD'000	30-Jun-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	2,353,398	2,486,353
- 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	8,732,390	8,273,243
Trade finance	-	-
Loans and advances for use outside Hong Kong	265,685	247,183
Total Advances to Customers	11,351,473	11,006,779

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

vi) The branch does not have any overdue and rescheduled advances as at 31 Dec 2025 and 30 Jun 2025.

vii) The branch does not have any other assets overdue as at 31 Dec 2025 and 30 Jun 2025.

viii) The branch does not have any repossessed assets as at 31 Dec 2025 and 30 Jun 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
31 Dec 2025	HKD'000	HKD'000	HKD'000
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%		

	On-balance sheet exposure	Off-balance sheet exposure	Total
30 Jun 2025	HKD'000	HKD'000	HKD'000
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	1,495,309	1,177,421	2,672,730
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	1,495,309	1,177,421	2,672,730
Total assets after provision	19,467,194		
On-balance sheet exposures as percentage of total assets	7.68%		

III – Additional balance sheet information (continued)

	31-Dec-25 HKD'm	30-Jun-25 HKD'm
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	6,367	5,906
- Taiwan	2,638	2,479
- China	1,556	1,743
- Others	791	879
	<u>11,352</u>	<u>11,007</u>

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 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
<i>of which</i>						
- Switzerland	2,884	-	-	-	-	2,884
Offshore centres	353	2,720	-	6,742	-	9,815
<i>of which</i>						
- 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
<i>of which</i>						
- Taiwan	-	-	-	2,273	-	2,273

At 30 Jun 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	3,440	77	-	-	-	3,517
<i>of which</i>						
- Switzerland	2,800	-	-	-	-	2,800
Offshore centres	744	2,826	1	6,415	-	9,986
<i>of which</i>						
- Hong Kong	733	-	1	3,938	-	4,672
- Singapore	11	2,826	-	20	-	2,857
- British Virgin Islands	-	-	-	1,854	-	1,854
Developing Asia and Pacific	67	-	-	3,798	-	3,865
<i>of which</i>						
- Taiwan	-	-	-	2,115	-	2,115

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

	31-Dec-25 HKD'000	30-Jun-25 HKD'000
Contingent liabilities and commitments		
• Direct credit substitutes	22,574	22,765
• Transaction-related contingencies	-	-
• Trade-related contingencies	-	-
• Note issuance and revolving underwriting facilities	-	-
• Other commitments	9,350,675	9,087,221
• Forward deposit placement (forward value date)	324,130	575,347
Derivatives		
• Exchange rate contracts	45,649,553	44,717,963
• Interest rate contracts	-	-
• Equity contracts and others	24,363,650	18,139,093
Replacement Costs		
• Exchange rate contracts	873,444	357,786
• Interest rate contracts	-	-
• Equity contracts and others	636,883	467,086

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

V – Foreign Currency Exposures

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

At 30 Jun 2025

Equivalent in millions of HKD	USD	AUD	CAD	CHF	CNY	EUR	GBP	JPY	NZD	SGD	Others	Total
Spot assets	4,038	52	65	6,483	731	194	316	1,889	13	2,849	96	16,726
Spot Liabilities	13,054	422	288	109	460	207	283	723	108	63	264	15,981
Forward Purchases	17,299	1,387	280	470	113	341	56	892	767	2,183	279	24,067
Forward Sales	8,282	1,017	57	6,843	384	328	88	2,058	672	4,969	110	24,808
Net Option position	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	1	-	-	1	-	-	1	-	-	-	1	4

*No structural position is recorded.

VI – Liquidity information

	2025	2024
Average LMR for the quarter ended 31 December	62.4%	53.5%

The average LMR for the quarter ended of December (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)

(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	0	457
9 Capital and reserves	525	0	0	0	0	0	525	0	0	0	0	0
10 Total	21,247	6,872	10,871	16,394	11,447	3,467	1,956	11	0	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	
14 Amount receivable arising from derivative contracts	965	983	6,622	12,889	8,058	1,951	679	11	0	0	0	
15 Due from MA for a/c of Exchange Fund	201	201	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	
17 Due from banks	4,483	1,861	2,177	444	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	
20 Loans and advances to non-bank customers	11,690	849	4,167	3,897	1,643	438	695	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)

(HK\$'m)

As at 30 Jun 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	581	253	71	68	139	30	18	0	0	0	0	
(b) Demand, savings and current account deposits	3,763	3,763										
(c) Term, call and notice deposits	11,634	1,358	1,804	3,618	2,460	1,994	399	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	809	2,410	4,365	7,888	6,792	2,314	815	13	0	0	0	
4 Due to MA for a/c of Exchange Fund	90	90	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	676	676	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	0
8 Other liabilities	726	66	106	315	53	1	49	0	0	0	0	136
9 Capital and reserves	512	0	0	0	0	0	512	0	0	0	0	0
10 Total	18,792	8,618	6,347	11,889	9,443	4,340	1,794	13	0	0	0	136

Off-balance sheet obligations

11 Total off-balance sheet obligations	1,485	1,373	28	72	7	0	3	2	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	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	535	2,404	4,365	7,822	6,709	2,228	782	13	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	3,266	2,967	298	0	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	3,055	3,055										
(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	11,155	3,114	1,109	3,520	1,347	1,323	742	0	0	0	0	0
21 Other assets	776	0	0	0	0	0	0	0	0	0	0	776
22 Total	18,787	11,540	5,773	11,342	8,055	3,551	1,524	13	0	0	0	776

Off-balance sheet claims

23 Total off-balance sheet claims	687	108	522	43	13	0	0	0	0	0	0	0
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24 Contractual Maturity Mismatch		1,658	(80)	(578)	(1,381)	(789)	(273)	(2)	0	0	0	0
25 Cumulative Contractual Maturity Mismatch		1,658	1,578	1,002	(379)	(1,168)	(1,441)	(1,443)	(1,443)	(1,443)	(1,443)	0

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

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%

30 Jun 2025	Grand Total HKD'm	As of % of total liabilities
Deposits from retail customers	9,634	49.49%
Deposits from other non-bank customers	6,419	32.96%
Funding raised from banks	24,664	126.69%
Other outstanding funding instruments	448	2.30%

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.

	31-Dec-25		30-Jun-25	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital	1,244	17.8%	1,179	17.7%
Tier 1 capital (CET1)	987	14.1%	920	13.8%
Shareholders' equity	<u>1,138</u>		<u>1,111</u>	

II – Other financial information

Financial Highlights of EFG Bank AG, Switzerland

	31-Dec-25	30-Jun-25
	CHF'm	CHF'm
Total assets	26,616	24,988
Total liabilities	25,478	23,877
Total advances	11,571	10,840
Total customer deposits	18,141	16,986

	31-Dec-25	31-Dec-24
	CHF'm	CHF'm
Pre-tax profit/(loss)	236.7	190.3

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:

	31-Dec-25		30-Jun-25	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital (Swiss GAAP fully applied)	1,847	17.3%	2,043	20.6%
Tier 1 capital (CET1) (Swiss GAAP fully applied)	1,496	14.0%	1,692	17.1%
	CHF'm		CHF'm	
Shareholders' equity	2,035		1,979	

II – Other financial information

Financial Highlights of EFG International AG

	31-Dec-25		30-Jun-25	
	CHF'm		CHF'm	
Total assets	39,394		37,596	
Total liabilities	37,005		35,266	
Total advances	19,408		18,302	
Total customer deposits	31,792		29,653	

	31-Dec-25		31-Dec-24	
	CHF'm		CHF'm	
Pre-tax profit/(loss)	394.7		381.4	

END