# EFG Bank AG, Hong Kong Branch
## Key Financial Information Disclosure Statement
## for the six months ended 30th June 2025

Incorporated in Switzerland with limited liability

The Chief Executive of EFG Bank AG, Hong Kong Branch announces that its key financial information disclosure statement as at June 30, 2025 is as follows: -

**Section A – Hong Kong Branch Information**

## I – Profit and loss information

| | 30-Jun-25 HKD'000 | 30-Jun-24 HKD'000 |
|---|---|---|
| **Interest income** | | |
| Interest income | 209,221 | 321,334 |
| Interest expense | (217,003) | (306,292) |
| **Net interest income/(expense)** | **(7,782)** | 15,042 |
| | | |
| **Other operating income** | | |
| Gains less losses arising from trading in foreign currencies | 163,407 | 103,056 |
| Gains less losses on securities held for trading purposes | 30,393 | 22,512 |
| Gains less losses from other trading activities | 22,747 | 21,858 |
| Net fees and commission income | 95,019 | 86,495 |
| - *gross fees and commission income* | *136,976* | *116,658* |
| - *gross fees and commission expenses* | *(41,957)* | *(30,163)* |
| Others | - | 10 |
| **Net operating income** | **311,566** | 233,931 |
| | | |
| **Gross Revenue** | **303,784** | 248,973 |
| | | |
| **Operating expenses** | | |
| Staff and rental expense | (215,970) | (195,995) |
| Other (expenses)/income | 441,012 | (45,376) |
| Net charge for other provisions | 10 | 30 |
| | | |
| Impairment losses and provisions for impaired loans and receivables | (14) | (3) |
| | | |
| Gains less losses from the disposal of property, plant and equipment and investment properties | - | 101 |
| | | |
| **Profit before taxation** | **528,822** | 7,730 |
| | | |
| Tax expense | (16,999) | - |
| | | |
| **Profit after taxation** | **511,823** | 7,730 |

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## II – Balance sheet information

| | 30-Jun-25 HKD'000 | 31-Dec-24 HKD'000 |
|---|---|---|
| **Assets** | | |
| Cash and balances with banks | 589,729 | 1,865,117 |
| Balances with central bank | 87,010 | 32,640 |
| 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 | 2,441,062 | 997,365 |
| Trade bills | - | - |
| Certificates of deposit held | - | - |
| Securities held for trading purposes | - | - |
| Loans and receivables | 13,278,941 | 10,821,290 |
| - *loans and advances to customers* | *11,006,779* | *8,984,679* |
| - *loans and advances to banks* | - | - |
| - *other accounts* | *2,272,162* | *1,836,611* |
| - *provisions for impaired loans and receivables* | - | - |
| *collective* | - | - |
| *specific* | - | - |
| Investment securities | 3,059,996 | 2,944,061 |
| Other investments | - | - |
| Property, plant and equipment and investment properties | 10,491 | 10,614 |
| **Total assets** | **19,467,229** | 16,671,087 |
| **Liabilities** | | |
| Deposits and balances from banks | 40 | 41 |
| Balances with central bank | - | - |
| Deposits from customers | 16,491,421 | 13,860,293 |
| - *demand deposits and current accounts* | *4,011,759* | *3,202,031* |
| - *savings deposits* | - | - |
| - *time, call and notice deposits* | *12,479,662* | *10,658,262* |
| Amount due to overseas offices of the reporting institution | 847,466 | 748,392 |
| Certificates of deposit issued | - | - |
| Issued debt securities | - | - |
| Other liabilities | 2,128,267 | 2,062,330 |
| Provisions | 35 | 31 |
| **Total Liabilities** | **19,467,229** | 16,671,087 |

## III – Additional balance sheet information

| | | 30-Jun-25 HKD'000 | 31-Dec-24 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 | 2,486,353 | 1,682,882 |
| | - 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 | 8,273,243 | 7,041,795 |
| | **Trade finance** | - | - |
| | **Loans and advances for use outside Hong Kong** | 247,183 | 260,002 |
| | **Total Advances to Customers** | 11,006,779 | 8,984,679 |

100% of the loans and advances to customers are covered by collaterals or other securities as at 30 Jun 2025 and 31 Dec 2024.

vi) The branch does not have any overdue and rescheduled advances as at 30 Jun 2025 and 31 Dec 2024.

vii) The branch does not have any other assets overdue as at 30 Jun 2025 and 31 Dec 2024.

viii) The branch does not have any repossessed assets as at 30 Jun 2025 and 31 Dec 2024.

## 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.

| 30 Jun 2025 | On-balance sheet exposure HKD'000 | Off-balance sheet exposure HKD'000 | Total 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% | | |

| 31 Dec 2024 | On-balance sheet exposure HKD'000 | Off-balance sheet exposure HKD'000 | Total 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 | 1,400,851 | 1,307,423 | 2,708,274 |
| 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** | **1,400,851** | **1,307,423** | **2,708,274** |
| Total assets after provision | 16,671,056 | | |
| On-balance sheet exposures as percentage of total assets | 8.40% | | |

## III – Additional balance sheet information (continued)

### Advances to customers by countries

| | 30-Jun-25 HKD'm | 31-Dec-24 HKD'm |
|---|---|---|
| x) Breakdown of the gross amount of advances to customers by countries where it consitiutes 10% or more of the aggregate gross amount of loans and advances to customers after taking into consideration of transfers of risks: | | |
| - Hong Kong | 5,906 | 4,571 |
| - Taiwan | 2,479 | 2,141 |
| - China | 1,743 | 1,541 |
| - Others | 879 | 732 |
| | 11,007 | 8,985 |

### 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 2025 | Banks | Official Sector | Non-bank private sector | | Others | Total |
|---|---|---|---|---|---|---|
| | | | Non-bank financial institutions | Non-financial private sector | | |
| | HKD'm | HKD'm | HKD'm | HKD'm | HKD'm | HKD'm |
| **Developed economies** | 3,440 | 77 | - | - | - | 3,517 |
| *of which* | | | | | | |
| *- Switzerland* | *2,800* | *-* | *-* | *-* | *-* | *2,800* |
| **Offshore centres** | 744 | 2,826 | 1 | 6,415 | - | 9,986 |
| *of which* | | | | | | |
| *- 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 |
| *of which* | | | | | | |
| *- Taiwan* | *-* | *-* | *-* | *2,115* | *-* | *2,115* |

| At 31 Dec 2024 | Banks | Official Sector | Non-bank private sector | | Others | Total |
|---|---|---|---|---|---|---|
| | | | Non-bank financial institutions | Non-financial private sector | | |
| | HKD'm | HKD'm | HKD'm | HKD'm | HKD'm | HKD'm |
| **Developed economies** | 3,242 | 75 | - | 13 | - | 3,329 |
| *of which* | | | | | | |
| *- Switzerland* | *1,402* | *-* | *-* | *-* | *-* | *1,402* |
| **Offshore centres** | 4 | 2,383 | 1 | 5,194 | - | 7,582 |
| *of which* | | | | | | |
| *- Hong Kong* | *-* | *-* | *1* | *3,363* | *-* | *3,364* |
| *- Singapore* | *4* | *2,383* | *-* | *7* | *-* | *2,394* |
| *- British Virgin Islands* | *-* | *-* | *-* | *1,259* | *-* | *1,259* |
| **Developing Asia and Pacific** | 105 | - | - | 3,377 | - | 3,483 |
| *of which* | | | | | | |
| *- Taiwan* | *-* | *-* | *-* | *1,795* | *-* | *1,795* |

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-25 HKD'000 | 31-Dec-24 HKD'000 |
|---|---|---|
| **Contingent liabilities and commitments** | | |
| • Direct credit substitutes | 22,765 | 777 |
| • Transaction-related contingencies | - | - |
| • Trade-related contingencies | - | - |
| • Note issuance and revolving underwriting facilities | - | - |
| • Other commitments | 9,087,221 | 8,407,187 |
| • Forward deposit placement (forward value date) | 575,347 | 48,953 |
| **Derivatives** | | |
| • Exchange rate contracts | 44,717,963 | 36,162,705 |
| • Interest rate contracts | - | - |
| • Equity contracts and others | 18,139,093 | 15,047,686 |
| **Replacement Costs** | | |
| • Exchange rate contracts | 357,786 | 530,881 |
| • Interest rate contracts | - | - |
| • Equity contracts and others | 467,086 | 478,238 |

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 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 |

At 31 Dec 2024

| Equivalent in millions of HKD | USD | AUD | CAD | CHF | CNY | EUR | GBP | JPY | NZD | SGD | Others | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Spot assets | 3,594 | 74 | 70 | 3,814 | 805 | 311 | 267 | 2,283 | 3 | 2,395 | 65 | 13,681 |
| Spot Liabilities | 10,648 | 408 | 209 | 138 | 523 | 214 | 261 | 857 | 115 | 288 | 171 | 13,832 |
| Forward Purchases | 18,114 | 1,417 | 331 | 892 | 1,288 | 339 | 273 | 1,117 | 806 | 3,002 | 200 | 27,779 |
| Forward Sales | 11,055 | 1,083 | 192 | 4,578 | 1,570 | 436 | 279 | 2,543 | 694 | 5,109 | 93 | 27,632 |
| Net Option position | - | - | - | - | - | - | - | - | - | - | - | - |
| Net long (short) position | 5 | - | - | (10) | - | - | - | - | - | - | 1 | (4) |

*No structural position is recorded.

## VI – Liquidity information

| | **2025** | 2024 |
|---|---|---|
| Average LMR for the quarter ended 30 June | **53.5%** | 77.4% |

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 2025**

(HK$'m)

| On-balance sheet liabilities | Total 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 | Balancing amount |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Contractual maturity of cash flows and securities flows arising from the relevant items | | | | | | | | | | |
| 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 |

| On-balance sheet assets | Total 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 | Balancing amount |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Contractual maturity of cash flows and securities flows arising from the relevant items | | | | | | | | | | |
| 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 | 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 |
| 24 **Contractual Maturity Mismatch** | | 1,658 | (80) | (576) | (1,381) | (789) | (273) | (2) | 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) | |

# VII – Liquidity risk management (continued)

(HK$'m)

**As at 31 Dec 2024**

| On-balance sheet liabilities | 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 | |
| 1 Deposits from non-bank customers | | | | | | | | | | | | |
| (a) Pledged deposits | 925 | 223 | 303 | 137 | 186 | 76 | 0 | 0 | 0 | 0 | 0 | |
| (b) Demand, savings and current account deposits | 2,840 | 2,840 | | | | | | | | | | |
| (c) Term, call and notice deposits | 9,881 | 656 | 2,688 | 3,104 | 2,184 | 552 | 697 | 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 | 668 | 1,315 | 5,397 | 10,024 | 7,066 | 730 | 1,975 | 24 | 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 | 1,410 | 1,100 | 310 | 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 | 394 | 6 | 17 | 164 | 87 | 33 | 0 | 0 | 0 | 0 | 0 | 87 |
| 9 Capital and reserves | 134 | 0 | 0 | 134 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| **10 Total** | 16,253 | 6,140 | 8,714 | 13,563 | 9,524 | 1,392 | 2,671 | 24 | 0 | 0 | 0 | 87 |
| **Off-balance sheet obligations** | | | | | | | | | | | | |
| **11 Total off-balance sheet obligations** | 1,488 | 1,393 | 22 | 56 | 15 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |

| On-balance sheet assets | 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 | |
| 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 | 805 | 1,318 | 5,427 | 10,084 | 7,119 | 721 | 1,975 | 24 | 0 | 0 | 0 | 0 |
| 15 Due from MA for a/c of Exchange Fund | 4 | 4 | 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 | 3,223 | 1,623 | 1,366 | 233 | 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 | 2,941 | 2,941 | | | | | | | | | | |
| (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 | 9,068 | 298 | 2,926 | 3,200 | 1,527 | 514 | 603 | 0 | 0 | 0 | 0 | 0 |
| 21 Other assets | 210 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 210 |
| **22 Total** | 16,250 | 6,183 | 9,719 | 13,518 | 8,646 | 1,235 | 2,578 | 24 | 0 | 0 | 0 | 210 |
| **Off-balance sheet claims** | | | | | | | | | | | | |
| **23 Total off-balance sheet claims** | 122 | 57 | 16 | 9 | 27 | 12 | 0 | 0 | 0 | 0 | 0 | 0 |
| **24 Contractual Maturity Mismatch** | | (1,292) | 999 | (91) | (866) | (148) | (94) | 0 | 0 | 0 | 0 | |
| **25 Cumulative Contractual Maturity Mismatch** | | (1,292) | (293) | (384) | (1,250) | (1,398) | (1,491) | (1,491) | (1,491) | (1,491) | (1,491) | |

## 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 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% |

| 31 Dec 2024 | Grand Total HKD'm | As of % of total liabilities |
|---|---|---|
| Deposits from retail customers | 8,898 | 53.38% |
| Deposits from other non-bank customers | 4,804 | 28.82% |
| Funding raised from banks | 27,222 | 163.29% |
| Other outstanding funding instruments | 111 | 0.67% |

## 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.67 of the Annual report 2024) 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-25 | | 31-Dec-24 | |
|---|---|---|---|---|
| | CHF'm | Ratio | CHF'm | Ratio |
| Total eligible capital | 1,179 | 17.7% | 1,211 | 18.5% |
| Tier 1 capital (CET1) | 920 | 13.8% | 920 | 14.0% |
| | CHF'm | | CHF'm | |
| Shareholders' equity | 1,111 | | 1,081 | |

### II – Other financial information

### Financial Highlights of EFG Bank AG, Switzerland

| | 30-Jun-25 | 31-Dec-24 |
|---|---|---|
| | CHF'm | CHF'm |
| Total assets | 24,988 | 26,823 |
| Total liabilities | 23,877 | 25,742 |
| Total advances | 10,840 | 10,772 |
| Total customer deposits | 16,986 | 18,949 |

| | 30-Jun-25 | 30-Jun-24 |
|---|---|---|
| | CHF'm | CHF'm |
| Pre-tax profit/(loss) | 198.2 | 92.5 |

## 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-25 | | 31-Dec-24 | |
|---|---|---|---|---|
| | CHF'm | Ratio | CHF'm | Ratio |
| Total eligible capital (Swiss GAAP fully applied) | 2,043 | 20.6% | 2,000 | 21.5% |
| Tier 1 capital (CET1) (Swiss GAAP fully applied) | 1,692 | 17.1% | 1,649 | 17.7% |
| | CHF'm | | CHF'm | |
| Shareholders' equity | 1,979 | | 2,027 | |

### II – Other financial information

### Financial Highlights of EFG International AG

| | 30-Jun-25 | 31-Dec-24 |
|---|---|---|
| | CHF'm | CHF'm |
| Total assets | 37,596 | 40,600 |
| Total liabilities | 35,266 | 38,221 |
| Total advances | 18,302 | 17,925 |
| Total customer deposits | 29,653 | 31,306 |

| | 30-Jun-25 | 30-Jun-24 |
|---|---|---|
| | CHF'm | CHF'm |
| Pre-tax profit/(loss) | 270.1 | 193.9 |

**END**