

Bank J. Safra Sarasin Ltd

Hong Kong Branch

Key Financial Information Disclosure Statement

As at 30 June 2025

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Key Financial Information Disclosure Statement
As at 30 June 2025

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Bank J. Safra Sarasin Ltd
Hong Kong Branch
Profit & Loss Account
For The Year Ended 30 June 2025

		6 months ended 30 Jun 2025	6 months ended 30 Jun 2024
	Notes	HKD'000	HKD'000
Interest income		196,620	316,554
Interest expense		- 178,311	- 229,337
Net interest income		18,309	87,217
Other operating income	1	402,142	269,227
Total operating income		420,451	356,444
Total operating expenses	2	- 269,355	- 236,937
Impairment losses and provisions for loans and advances		2	- 94,273
Profit before taxation		151,098	25,234
Tax expense		- 22,334	- 3,322
Profit after taxation		128,764	21,912

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Balance Sheet
As at 30 June 2025

		30 Jun 2025	31 Dec 2024
	Notes	HKD'000	HKD'000
Assets			
Cash and balances with banks		449,106	469,462
Due from Exchange Fund		4,677	5,095
Amount due from overseas offices		3,648,780	4,208,261
Loans and receivables	4	6,990,520	5,926,783
Investment securities		3,869,293	3,965,574
Property, plant and equipment		111,826	36,013
Total assets		15,074,202	14,611,188
Liabilities			
Deposits and balances from banks		-	-
Deposits from customers	5	13,451,627	12,638,680
Amount due to overseas offices		926,200	937,429
Other liabilities		696,375	1,035,079
Total liabilities		15,074,202	14,611,188

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Notes to the Financial Statements

		6 months ended 30 Jun 2025	6 months ended 30 Jun 2024
	Notes	HKD'000	HKD'000
1 Other operating income			
Gains less losses arising from dealing in foreign currencies		132,031	94,438
Gains less losses arising from trading in other derivatives		84,540	45,156
Gains less losses on securities designated at fair value through profit and loss		20,807	12,927
Net fees and commission income	3	164,764	116,706
		<u>402,142</u>	<u>269,227</u>
2 Total operating expenses			
Staff and rental expenses	-	249,351	- 220,626
Other expenses	-	20,004	- 16,311
		<u>- 269,355</u>	<u>- 236,937</u>
3 Net fees and commission income			
Fees and commission income		301,756	236,285
Less: Fees and commission expenses	-	136,992	- 119,579
		<u>164,764</u>	<u>116,706</u>
		30 Jun 2025	31 Dec 2024
	Notes	HKD'000	HKD'000
4 Loans and receivables			
Loans and advances to customers	6	6,642,910	5,494,797
Accrued interest and other accounts		435,878	519,328
Provisions for bad and doubtful debts	-	88,268	- 87,342
- general provisions	-	3	- 5
- specific provisions	-	88,265	- 87,337
		<u>6,990,520</u>	<u>5,926,783</u>
5 Deposits from customers			
Demand deposits and current accounts		4,180,106	3,352,305
Time, call and notice deposits		9,271,521	9,286,375
		<u>13,451,627</u>	<u>12,638,680</u>

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Notes to the Financial Statements

	30 Jun 2025	31 Dec 2024
	HKD'000	HKD'000
6 Analysis of gross amount of loans and advances to customers		
a. Breakdown by Economic sectors		
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
Financial concerns	88,139	74,093
Individuals		
Others	1,741,133	1,821,819
Loans and advances for use outside Hong Kong	4,813,638	3,598,885
	<u>6,642,910</u>	<u>5,494,797</u>
b. Breakdown by Secured and Unsecured		
Secured	6,554,645	5,407,460
Unsecured	88,265	87,337
	<u>6,642,910</u>	<u>5,494,797</u>
c. Breakdown by significant geographical areas after taking into account the transfer of risk and excluding loans and advances to subsidiaries		
British Virgin Islands	2,084,880	1,945,014
Hong Kong	2,030,378	2,088,742
China	623,086	596,765
7 Provisions for Impaired Loans and Advances		
Gross impaired loans and advances to customers	88,265	87,337
Impaired loans and advances breakdown by geographical area		
- Malaysia	88,265	87,337
Amount of specific provisions made for such loans and advances	88,265	87,337
Value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	-	-
Percentage of such loans and advances to total advances to customers	1.33%	1.59%
The branch does not have any impaired loans to banks as at 30 Jun 2025 and 31 Dec 2024.		

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Notes to the Financial Statements

	30 Jun 2025	31 Dec 2024
	HKD'000	HKD'000
8 Loans and advances to customers and banks which are overdue and rescheduled		
The amount of overdue loans and advances to customers which have been overdue for		
- More than 1 month but not more than 3 months	-	-
- More than 3 months but not more than 6 months	-	-
- More than 6 months but not more than one year	-	87,337
- More than one year	88,265	-
Overdue loans and advances breakdown by geographical area		
- Malaysia	88,265	87,337
Amount of specific provision made for such overdue loans	88,265	87,337
Market value of collateral held against the covered portion of overdue loans	-	-
Covered portion of overdue loans	-	-
Uncovered portion of overdue loans	88,265	87,337
Percentage of such loans and advances to total advances to customers	1.33%	1.59%
Amount of rescheduled loans and advances to customers, excluding those which have been overdue for more than 3 months	-	-
Percentage of such loans and advances to total advances to customers	0.00%	0.00%

The branch does not have any overdue and rescheduled loans to banks as at 30 Jun 2025 and 31 Dec 2024.

9 Other assets which are overdue, rescheduled and repossessed

The branch does not have other assets which are overdue, rescheduled and repossessed as at 30 Jun 2025 and 31 Dec 2024.

10 International Claims

International claims information discloses exposures to locations of counterparties on which the ultimate risk lies and the transfer of risk has been taken account of. The following information is prepared in accordance with the HKMA Return of International Banking Statistics completion instructions. Countries or geographical segments (including Hong Kong) constituting 10% or more of the aggregate amount of international claims are disclosed.

30 Jun 2025 HKD million						
	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed economies	3,925	2,888	64	98	-	6,975
of which Switzerland	3,900	-	-	-	-	3,900
of which Japan	4	2,888	40	94	-	3,026
Offshore centres	117	-	2,700	1,668	-	4,485
of which Hong Kong SAR	74	-	74	1,467	-	1,615
of which Singapore	43	-	-	136	-	179
of which British Virgin Islands	-	-	2,362	12	-	2,374
Developing Asia and Pacific	398	-	13	1,525	-	1,936
	4,440	2,888	2,777	3,291	-	13,396

31 Dec 2024 HKD million						
	Banks	Official Sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed economies	4,884	745	51	55	-	5,735
of which Switzerland	4,447	-	-	-	-	4,447
of which Japan	5	745	35	54	-	839
Offshore centres	169	2,252	2,349	1,354	-	6,124
of which Hong Kong SAR	117	-	74	1,217	-	1,408
of which Singapore	52	2,252	2	94	-	2,400
of which British Virgin Islands	-	-	2,235	-	-	2,235
Developing Asia and Pacific	11	-	16	1,036	-	1,063
	5,064	2,997	2,416	2,445	-	12,922

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Notes to the Financial Statements

11 Mainland Activities Disclosures
(HKD million)

	30 Jun 2025			31 Dec 2024		
Types of Counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total	On-balance sheet exposure	Off-balance sheet exposure	Total
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	462	526	988	445	410	855
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 other 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 exposures	150	150	300	134	104	238
Total	612	676	1,288	579	514	1,093
Total assets after provision	15,074			14,611		
On-balance sheet exposures as percentage of total assets	4.05%			3.97%		

12 Foreign currency exposures
(HKD million)

30 Jun 2025										
	USD	JPY	EUR	CNY	CAD	CHF	AUD	SGD	Others	Total
Spot assets	5,397	3,464	277	139	176	3,032	108	60	327	12,980
Spot liabilities	- 9,377	- 896	- 316	- 372	- 137	- 56	- 528	- 36	- 333	- 12,051
Forward purchases	7,271	82	91	1,140	-	36	472	-	224	9,316
Forward sales	- 3,291	- 2,649	- 52	- 906	- 39	- 3,010	- 53	- 24	- 217	- 10,241
Net options positions*	-	-	-	-	-	-	-	-	-	-
Net long (short) position	-	1	-	1	-	2	1	-	1	4
Net structural position	-	-	-	-	-	-	-	-	-	-

31 Dec 2024										
	USD	JPY	EUR	CNY	CAD	CHF	AUD	SGD	Others	Total
Spot assets	5,678	1,341	626	257	181	1,752	91	2,312	220	12,458
Spot liabilities	- 9,029	- 514	- 365	- 348	- 155	- 20	- 568	- 597	- 538	- 12,134
Forward purchases	6,584	28	51	978	9	11	504	559	356	9,080
Forward sales	- 3,244	- 855	- 309	- 885	- 33	- 1,740	- 28	- 2,270	- 37	- 9,401
Net options positions*	-	-	-	-	-	-	-	-	-	-
Net long (short) position	- 11	-	3	2	2	3	1	4	1	3
Net structural position	-	-	-	-	-	-	-	-	-	-

*Internal reporting method is adopted as basis of calculating the net options positions.

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Off Balance Sheet Information
As at 30 June 2025

	30 Jun 2025	31 Dec 2024
1 Contingent liabilities and commitments (contractual amounts)	HKD'000	HKD'000
Direct credit substitutes	40,810	40,340
Other commitments	31,364,973	33,152,065

	30 Jun 2025			31 Dec 2024		
2 Derivatives instruments (HKD '000)						
	Fair Value		Total	Fair Value		Total
	Positive	Negative	Notional Amount	Positive	Negative	Notional Amount
Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	103,807	156,003	14,192,203	219,137	92,308	12,669,626
Equity contracts	199,349	199,349	6,993,312	164,417	164,417	4,144,647
Interest rate contracts	13,477	118	365,810	20,474	530	361,963
Others	2,529	2,530	86,043	1,360	1,360	44,009

Liquidity Risk Management

The liquidity risk essentially refers to the potential inability of the Bank to meet its payment obligations or failure to meet the requirements imposed by banking regulations. Within the Bank J. Safra Sarasin Group (the "Group"), the Group Treasury Committee is responsible for monitoring liquidity. The prime objective is to guarantee the Bank's ability to meet its payment obligations at all times and to ensure compliance with legal requirements on liquidity. A key task of the Committee is to monitor all the relevant liquidity risk factors. These include money flows between subsidiaries, branches and the parent company, inflows and outflows of client funds and changes in the availability of liquidity reserves. The liquidity aspects are considered in aggregate but also per currency. As a supporting strategy, target bandwidths are set for surplus coverage of minimum liquidity.

The Group maintains a Contingency Funding Plan which is reviewed by the Group Treasury Committee at least once a year. The Contingency Funding Plan lists the possible organisational and liquidity-providing measures, defined by the Group Treasury Committee according to the specific scenario and stress situation. The Contingency Funding Plan are actions to be considered or taken upon when predefined escalation levels are breached. The Group maintains a first and second level of escalation thresholds and upon breaching the second level, Group Risk Office can instruct Treasury to immediately execute the Contingency Funding Plan to restore the risk indicators back within its limits.

Asia Asset and Liability Committee (ALCO) is responsible for the review and monitoring of the funding and liquidity risk profile of Bank J. Safra Sarasin Ltd, Hong Kong Branch on an ongoing basis. A quarterly (or ad-hoc when required) meeting is organized to review liquidity-related limits and parameters and stress test results.

Liquidity Maintenance Ratio ("LMR") is prepared on a daily basis in accordance with the requirement of the Hong Kong Monetary Authority ("HKMA"). An internal target LMR of not less than 35 per cent has been set by ALCO so as to provide an early warning signal to the management. A forecast on LMR for the next four business days is prepared based on the projected intercompany placements and funding transactions, as well as significant customer loans and deposits.

Recovery Planning, in conjunction with the Supervisory Policy Manual – Recovery Planning (RE – 1), has also been drafted to incorporate the recovery plans with regard to effective monitoring, triggering and the execution when required under severe stress to restore its financial stability and viability. An internal Recovery Trigger ratio of 28% has been drawn up in addition to the internal target LMR as mentioned above.

Bank J. Safra Sarasin Ltd, Hong Kong Branch also maintains a liquidity cushion in the form of unencumbered, high-quality liquid assets to meet unexpected cash outflows or client shifts from cash into investments. These are actively monitored and corresponding measures are taken if liquidity falls below the specified targets. Stress testing allows for the impact of larger outflows combined with the deterioration of Group assets on the liquidity indicators to be assessed.

Bank J. Safra Sarasin Ltd, Hong Kong Branch currently has very minimal reliance on external wholesale funding with its funding needs met almost entirely by Head Office or other entities within the Group. Accordingly no concentration limit has been assigned to sources of funding.

Liquidity Exposures

	Q2 2025	Q2 2024
Average Liquidity Maintenance Ratio	59.89%	46.18%

The average LMR is calculated based on the arithmetic mean of the average value of LMR for each calendar month during the last quarter of the interim reporting period.

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Liquidity Information
As at 30 June 2025

Maturity Profile

(HKD million)

The following information on maturity profile is prepared in accordance with the HKMA Return on Liquidity Monitoring Tools MA(BS)23 completion instructions

30 Jun 2025													
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
1	Deposits from non-bank customers												
(a)	Pledged deposits	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Demand, savings and current account deposits	4,180	4,180	-	-	-	-	-	-	-	-	-	-
(c)	Term, call and notice deposits	9,310	1,482	2,013	1,985	2,899	768	163	-	-	-	-	-
2	Amount payable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
3	Amount payable arising from derivative contracts	180	1	1	123	157	114	2,876	54	-	-	-	-
4	Due to MA for a/c of Exchange Fund	-	-	-	-	-	-	-	-	-	-	-	-
5	Due to overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
6	Due to banks	799	170	-	101	528	-	-	-	-	-	-	-
7	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
8	Other liabilities	298	97	-	4	3	8	83	27	26	50	-	-
9	Capital and reserves	128	-	-	-	-	-	-	-	-	-	-	128
10	Total	14,895	5,930	2,014	2,213	3,587	890	3,122	81	26	50	-	128
Off-balance sheet obligations													
11	Irrevocable loan commitments or facilities granted												
(a)	With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Others (not included in sub-item (a))	314	314	-	-	-	-	-	-	-	-	-	-
12	Contractual obligations arising from securities financing transactions (not included in item 2)	-	-	-	-	-	-	-	-	-	-	-	-
13	Contractual obligations arising from derivative contracts (not included in item 3)	-	-	-	-	-	-	-	-	-	-	-	-
14	Off-balance sheet obligations not included in items 11 to 13												
(a)	With dates and amounts of payment ascertained	41	-	-	-	-	-	40	1	-	-	-	-
(b)	Others	-	-	-	-	-	-	-	-	-	-	-	-
15	Total	355	314	-	-	-	-	40	1	-	-	-	-
On-balance sheet assets													
16	Currency notes and coins	-	-	-	-	-	-	-	-	-	-	-	-
17	Amount receivable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
18	Amount receivable arising from derivative contracts	142	2	11	112	105	119	2,947	70	-	-	-	-
19	Due from MA for a/c of Exchange Fund	5	5	-	-	-	-	-	-	-	-	-	-
20	Due from overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
21	Due from banks	4,117	1,551	1,086	491	619	264	106	-	-	-	-	-
22	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
(a)	Readily monetizable	3,875	3,875	-	-	-	-	-	-	-	-	-	-
(b)	Not readily monetizable	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Pledged to customers	-	-	-	-	-	-	-	-	-	-	-	-
(ii)	Others	-	-	-	-	-	-	-	-	-	-	-	-
23	Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-
24	Loans and advances to non-bank customers	6,564	1,656	1,087	2,837	681	137	166	-	-	-	-	-
25	Other assets	190	63	-	2	4	5	11	23	23	39	-	20
26	Total	14,893	7,152	2,184	3,442	1,409	525	3,230	93	23	39	-	20
Off-balance sheet claims													
27	Irrevocable loan commitments or facilities received												
(a)	With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Others	393	393	-	-	-	-	-	-	-	-	-	-
28	Contractual claims arising from securities financing transactions (not included in item 17)	-	-	-	-	-	-	-	-	-	-	-	-
29	Contractual claims arising from derivative contracts (not included in item 18)	-	-	-	-	-	-	-	-	-	-	-	-
30	Off-balance sheet claims not included in items 27 to 29												
(a)	With dates and amounts of receipt of payment ascertained	41	-	-	-	-	-	40	1	-	-	-	-
(b)	Others	-	-	-	-	-	-	-	-	-	-	-	-
31	Total	434	393	-	-	-	-	40	1	-	-	-	-
32	Contractual Maturity Mismatch		1,301	170	1,229	-2,178	-365	108	12	-3	-11	-	
33	Cumulative Contractual Maturity Mismatch		1,301	1,471	2,700	522	157	265	277	274	263	263	

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Liquidity Information
As at 30 June 2025

Maturity Profile
(HKD million)

31 Dec 2024													
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
1	Deposits from non-bank customers	-	-	-	-	-	-	-	-	-	-	-	-
(a)	Pledged deposits	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Demand, savings and current account deposits	3,352	3,352	-	-	-	-	-	-	-	-	-	-
(c)	Term, call and notice deposits	9,326	932	1,792	3,228	2,738	490	146	-	-	-	-	-
2	Amount payable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
3	Amount payable arising from derivative contracts	82	-	9	6	15	89	1,573	98	-	-	-	-
4	Due to MA for a/c of Exchange Fund	-	-	-	-	-	-	-	-	-	-	-	-
5	Due to overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
6	Due to banks	758	58	107	101	492	-	-	-	-	-	-	-
7	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
8	Other liabilities	734	588	-	2	77	7	16	41	2	1	-	-
9	Capital and reserves	181	-	-	-	-	-	-	-	-	-	-	181
10	Total	14,433	4,930	1,908	3,337	3,322	586	1,735	139	2	1	-	181
Off-balance sheet obligations													
11	Irrevocable loan commitments or facilities granted	-	-	-	-	-	-	-	-	-	-	-	-
(a)	With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Others (not included in sub-item (a))	332	332	-	-	-	-	-	-	-	-	-	-
12	Contractual obligations arising from securities financing transactions (not included in item 2)	-	-	-	-	-	-	-	-	-	-	-	-
13	Contractual obligations arising from derivative contracts (not included in item 3)	-	-	-	-	-	-	-	-	-	-	-	-
14	Off-balance sheet obligations not included in items 11 to 13	-	-	-	-	-	-	-	-	-	-	-	-
(a)	With dates and amounts of payment ascertained	40	-	-	-	-	-	40	-	-	-	-	-
(b)	Others	-	-	-	-	-	-	-	-	-	-	-	-
15	Total	372	332	-	-	-	-	40	-	-	-	-	-
On-balance sheet assets													
16	Currency notes and coins	-	-	-	-	-	-	-	-	-	-	-	-
17	Amount receivable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
18	Amount receivable arising from derivative contracts	229	1	83	34	41	95	1,625	120	3	-	-	-
19	Due from MA for a/c of Exchange Fund	5	5	-	-	-	-	-	-	-	-	-	-
20	Due from overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
21	Due from banks	4,697	812	1,564	1,228	602	352	139	-	-	-	-	-
22	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	-	-	-	-	-	-	-	-	-	-	-	-
(a)	Readily monetizable	3,972	3,972	-	-	-	-	-	-	-	-	-	-
(b)	Not readily monetizable	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Pledged to customers	-	-	-	-	-	-	-	-	-	-	-	-
(ii)	Others	-	-	-	-	-	-	-	-	-	-	-	-
23	Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-
24	Loans and advances to non-bank customers	5,422	132	2,453	2,113	428	232	64	-	-	-	-	-
25	Other assets	107	70	-	2	4	6	11	6	-	-	-	8
26	Total	14,432	4,992	4,100	3,377	1,075	685	1,839	126	3	-	-	8
Off-balance sheet claims													
27	Irrevocable loan commitments or facilities received	-	-	-	-	-	-	-	-	-	-	-	-
(a)	With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Others	388	388	-	-	-	-	-	-	-	-	-	-
28	Contractual claims arising from securities financing transactions (not included in item 17)	-	-	-	-	-	-	-	-	-	-	-	-
29	Contractual claims arising from derivative contracts (not included in item 18)	-	-	-	-	-	-	-	-	-	-	-	-
30	Off-balance sheet claims not included in items 27 to 29	-	-	-	-	-	-	-	-	-	-	-	-
(a)	With dates and amounts of receipt of payment ascertained	40	-	-	-	-	-	40	-	-	-	-	-
(b)	Others	-	-	-	-	-	-	-	-	-	-	-	-
31	Total	428	388	-	-	-	-	40	-	-	-	-	-
32	Contractual Maturity Mismatch		118	2,192	40	-2,247	99	104	-13	1	-1	-	
33	Cumulative Contractual Maturity Mismatch		118	2,310	2,350	103	202	306	293	294	293	293	

J. Safra Sarasin Holding Ltd
Group Consolidated Financial Information
As at 30 June 2025

	(Note 1) CHF'000	(Note 1) CHF'000
	30 Jun 2025	31 Dec 2024
Total shareholders' equity including minority interest	5,978,366	5,831,329

Other financial information

Balance sheet :

Total assets	41,410,659	43,205,514
Total liabilities	35,432,293	37,374,185
Due from customers	10,614,904	10,733,446
Due to customers	31,308,943	32,885,683

	30 Jun 2025	30 Jun 2024
Profit and Loss :		
Profit before taxes	298,517	285,309

	30 Jun 2025	31 Dec 2024
Capital adequacy ratio		
CET1 ratio (Note 2)	34.9%	42.7%

Note :

(1) Group consolidated financial information for the six-month period ended 30 June 2025 represented consolidated financial information of J. Safra Sarasin Holding Ltd which is the holding company of Bank J. Safra Sarasin Ltd. The group consolidated financial information has been prepared in accordance with Swiss accounting principles applicable for banks and the requirements of Swiss law.

(2) The calculation is based on the Basel III requirements.