Bank J. Safra Sarasin Ltd

Hong Kong Branch

Key Financial Information Disclosure Statement

As at 30 June 2026

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Key Financial Information Disclosure Statement
As at 30 June 2026

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Bank J. Safra Sarasin Ltd
Hong Kong Branch
Profit & Loss Account
For The Year Ended 30 June 2026

	Notes	6 months ended 30 Jun 2026 HKD'000	6 months ended 30 Jun 2025 HKD'000
Interest income		181,501	196,620
Interest expense		(166,225)	(178,311)
Net interest income		15,276	18,309
Other operating income	1	553,531	402,142
Total operating income		568,807	420,451
Total operating expenses	2	(365,444)	(269,355)
Impairment losses and provisions for loans and advances		5	2
Profit before taxation		203,368	151,098
Tax expense		(33,087)	(22,334)
Profit after taxation		**170,281**	128,764

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Balance Sheet
As at 30 June 2026

	Notes	30 Jun 2026 HKD'000	31 Dec 2025 HKD'000
Assets			
Cash and balances with banks		767,845	660,887
Due from Exchange Fund		37	5,097
Amount due from overseas offices		3,178,168	3,130,698
Loans and receivables	4	11,184,367	8,621,144
Investment securities		4,925,737	5,557,710
Property, plant and equipment		102,506	103,629
Total assets		**20,158,660**	**18,079,165**
Liabilities			
Deposits and balances from banks		-	-
Deposits from customers	5	15,873,089	15,618,806
Amount due to overseas offices		2,947,968	968,759
Other liabilities		1,337,603	1,491,600
Total liabilities		**20,158,660**	**18,079,165**

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

		Notes	6 months ended 30 Jun 2026 HKD'000	6 months ended 30 Jun 2025 HKD'000
1	**Other operating income**			
	Gains less losses arising from dealing in foreign currencies		177,603	132,031
	Gains less losses arising from trading in other derivatives		149,017	84,540
	Gains less losses on securities designated at fair value through profit and loss		5,457	20,807
	Net fees and commission income	3	221,433	164,764
	Other		21	-
			553,531	402,142
2	**Total operating expenses**			
	Staff and rental expenses		(340,326)	(249,351)
	Other expenses		(25,118)	(20,004)
			(365,444)	(269,355)
3	**Net fees and commission income**			
	Fees and commission income		371,575	301,756
	Less: Fees and commission expenses		(150,142)	(136,992)
			221,433	164,764

		Notes	30 Jun 2026 HKD'000	31 Dec 2025 HKD'000
4	**Loans and receivables**			
	Loans and advances to customers	6	10,620,803	8,172,532
	Accrued interest and other accounts		651,736	536,127
	Provisions for bad and doubtful debts		(88,172)	(87,515)
	- general provisions		-	(5)
	- specific provisions		(88,172)	(87,510)
			11,184,367	8,621,144
5	**Deposits from customers**			
	Demand deposits and current accounts		6,037,416	5,846,752
	Time, call and notice deposits		9,835,673	9,772,054
			15,873,089	15,618,806

	30 Jun 2026 HKD'000	31 Dec 2025 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	165,928	89,769
Individuals		
Others	3,002,837	1,841,523
Loans and advances for use outside Hong Kong	7,452,038	6,241,240
	10,620,803	8,172,532
b. Breakdown by Secured and Unsecured		
Secured	10,532,631	8,085,022
Unsecured	88,172	87,510
	10,620,803	8,172,532
c. Breakdown by significant geographical areas after taking into account the transfer of risk and excluding loans and advances to subsidiaries		
Hong Kong	3,709,900	2,249,670
British Virgin Islands	2,612,583	2,431,162
China	2,221,770	1,309,074
Taiwan	1,047,836	1,053,443
7 Provisions for Impaired Loans and Advances		
Gross impaired loans and advances to customers	88,172	87,510
Impaired loans and advances breakdown by geographical area		
- Malaysia	88,172	87,510
Amount of specific provisions made for such loans and advances	88,172	87,510
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	0.83%	1.07%

The branch does not have any impaired loans to banks as at 30 Jun 2026 and 31 Dec 2025.

	30 Jun 2026 HKD'000	31 Dec 2025 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	-	-
- More than one year	88,172	87,510
Overdue loans and advances breakdown by geographical area		
- Malaysia	88,172	87,510
Amount of specific provision made for such overdue loans	88,172	87,510
Market value of collateral held against the covered portion of overdue loans	-	-
Covered portion of overdue loans	-	-
Uncovered portion of overdue loans	88,172	87,510
Percentage of such loans and advances to total advances to customers	0.83%	1.07%
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 2026 and 31 Dec 2025.

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 2026 and 31 Dec 2025.

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 2026
HKD million

	Banks	Official Sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non-financial private sector	Others	Total
Developed economies	3,777	3,299	59	116	-	7,251
of which Switzerland	3,759	-	-	-	-	3,759
of which Japan	3	3,299	39	108	-	3,449
Offshore centres	97	484	3,208	2,906	-	6,695
of which Hong Kong SAR	59	-	159	2,380	-	2,598
of which British Virgin Islands	-	-	2,824	362	-	3,186
Developing Asia and Pacific	411	-	10	3,589	-	4,010
of which China	-	-	-	2,256	-	2,256
	4,285	**3,783**	**3,277**	**6,611**	**-**	**17,956**

31 Dec 2025
HKD million

	Banks	Official Sector	Non-bank private sector: Non-bank financial institutions	Non-bank private sector: Non-financial private sector	Others	Total
Developed economies	3,608	3,973	58	103	-	7,742
of which Switzerland	3,585	-	-	-	-	3,585
of which Japan	5	3,973	39	98	-	4,115
Offshore centres	160	629	3,008	1,822	-	5,619
of which Hong Kong SAR	105	-	74	1,525	-	1,704
of which British Virgin Islands	-	-	2,692	98	-	2,790
Developing Asia and Pacific	400	-	21	2,670	-	3,091
of which China	-	-	-	1,340	-	1,340
	4,168	4,602	3,087	4,595	-	16,452

11 Mainland Activities Disclosures

(HKD million)

	30 Jun 2026			31 Dec 2025		
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	2,078	488	2,566	1,198	337	1,535
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	178	138	316	142	138	280
Total	**2,256**	**626**	**2,882**	1,340	475	1,815
Total assets after provision	20,159			18,079		
On-balance sheet exposures as percentage of total assets	11.19%			7.41%		

12 Foreign currency exposures
(HKD million)

	30 Jun 2026								
	USD	JPY	CNY	CHF	AUD	SGD	GOL	Others	Total
Spot assets	5,262	4,005	48	4,146	489	543	267	505	15,265
Spot liabilities	(11,518)	(619)	(322)	(2,752)	(393)	(21)	(256)	(828)	(16,709)
Forward purchases	9,704	776	584	162	254	-	-	1,030	12,510
Forward sales	(3,466)	(4,157)	(311)	(1,552)	(351)	(521)	-	(706)	(11,064)
Net options positions*	-	-	-	-	-	-	-	-	-
Net long (short) position	(18)	5	(1)	4	(1)	1	11	1	2
Net structural position	-	-	-	-	-	-	-	-	-

	31 Dec 2025								
	USD	JPY	CNY	CHF	AUD	SGD	GOL	Others	Total
Spot assets	4,548	4,572	214	3,809	87	685	107	720	14,742
Spot liabilities	(11,236)	(1,535)	(331)	(278)	(560)	(22)	(107)	(566)	(14,635)
Forward purchases	10,537	777	979	122	597	-	-	197	13,209
Forward sales	(3,863)	(3,812)	(860)	(3,651)	(125)	(663)	-	(350)	(13,324)
Net options positions*	-		-	-	-	-	-	-	-
Net long (short) position	(14)	2	2	2	(1)	-	-	1	(8)
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 2026

	30 Jun 2026	31 Dec 2025
1 Contingent liabilities and commitments (contractual amounts)	HKD'000	HKD'000
Direct credit substitutes	40,757	40,455
Other commitments	40,601,603	32,209,936

	30 Jun 2026			31 Dec 2025		
2 Derivatives instruments (HKD '000)						
	Fair Value		Total Notional Amount	Fair Value		Total Notional Amount
	Positive	Negative		Positive	Negative	
Exchange rate contracts (exclude forward foreign exchange contracts arising from swap deposit arrangements)	197,048	44,739	18,116,285	157,352	62,857	17,788,004
Equity contracts	302,732	302,732	6,049,859	227,689	227,689	6,664,835
Interest rate contracts	7,920	-	407,783	8,056	-	513,686
Others	14,884	14,884	221,456	5,219	5,219	406,648

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 2026	Q2 2025
Average Liquidity Maintenance Ratio	**48.29%**	59.89%

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 2026

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 2026											
	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	6,037	6,037	-	-	-	-	-	-	-	-	-	-
	(c) Term, call and notice deposits	9,867	496	2,247	3,310	2,696	939	179	-	-	-	-	-
2	Amount payable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
3	Amount payable arising from derivative contracts	88	4	4	6	26	349	2,848	151	-	-	-	-
4	Due to MA for a/c of Exchange Fund	-	-	-	-	-	-	-	-	-	-	-	-
5	Due to overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
6	Due to banks												
	(a) Bank vostro balances	61	61	-	-	-	-	-	-	-	-	-	-
	(b) Due to related parties	2,718	-	489	905	1,215	74	35	-	-	-	-	-
	(c) Pledged interbank borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Due to other counterparties	-	-	-	-	-	-	-	-	-	-	-	-
7	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
8	Other liabilities	940	696	-	4	9	19	109	41	32	30	-	-
9	Capital and reserves	169	-	-	-	-	-	-	-	-	-	-	169
10	**Total**	**19,880**	**7,294**	**2,740**	**4,225**	**3,946**	**1,381**	**3,171**	**192**	**32**	**30**	-	**169**
	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))	609	609	-	-	-	-	-	-	-	-	-	-
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**	**650**	**609**	-	-	-	**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	248	4	21	60	49	429	2,977	159	1	-	-	-
19	Due from MA for a/c of Exchange Fund	-	-	-	-	-	-	-	-	-	-	-	-
20	Due from overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
21	Due from banks												
	(a) Bank nostro balances	1,129	1,129	-	-	-	-	-	-	-	-	-	-
	(b) Due from related parties	2,667	141	1,503	135	333	435	120	-	-	-	-	-
	(c) Pledged interbank placements	161	-	161	-	-	-	-	-	-	-	-	-
	(d) Due from other counterparties	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
	(a) Readily monetizable	4,933	4,933	-	-	-	-	-	-	-	-	-	-
	(b) Not readily monetizable	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Pledged to customers	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Memorandum item : Cash inflow arising from the debt securities and instruments according to contractual dates	4,933	-	711	2,343	1,483	-	130	81	-	185	-	-
23	Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-
24	Loans and advances to non-bank customers	10,539	710	3,249	4,604	624	1,282	70	-	-	-	-	-
25	Other assets												
	(a) Listed equities	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Others	202	80	-	2	4	6	13	26	25	19	-	27
26	**Total**	**19,879**	**6,997**	**4,934**	**4,801**	**1,010**	**2,152**	**3,180**	**185**	**26**	**19**	-	**27**
	Off-balance sheet claims												
27	Irrevocable loan commitments or facilities received												
	(a) With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Others	392	392	-	-	-	-	-	-	-	-	-	-
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**	**433**	**392**	-	-	-	**40**	-	**1**	-	-	-	-
32	**Contractual Maturity Mismatch**		**-514**	**2,194**	**576**	**-2,936**	**771**	**9**	**-7**	**-6**	**-11**	-	
33	**Cumulative Contractual Maturity Mismatch**		**-514**	**1,680**	**2,256**	**-680**	**91**	**100**	**93**	**87**	**76**	**76**	

Bank J. Safra Sarasin Ltd
Hong Kong Branch
Liquidity Information
As at 30 June 2026

Maturity Profile
(HKD million)

		31 Dec 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	5,847	5,847	-	-	-	-	-	-	-	-	-	-
	(c) Term, call and notice deposits	9,810	362	2,297	3,027	2,929	1,028	167	-	-	-	-	-
2	Amount payable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
3	Amount payable arising from derivative contracts	100	-	3	50	83	169	2,908	236	-	-	-	-
4	Due to MA for a/c of Exchange Fund	-	-	-	-	-	-	-	-	-	-	-	-
5	Due to overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
6	Due to banks												
	(a) Bank vostro balances	61	61	-	-	-	-	-	-	-	-	-	-
	(b) Due to related parties	686	381	-	101	196	8	-	-	-	-	-	-
	(c) Pledged interbank borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Due to other counterparties	-	-	-	-	-	-	-	-	-	-	-	-
7	Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
8	Other liabilities	1,154	855	-	2	160	12	22	35	28	40	-	-
9	Capital and reserves	222	-	-	-	-	-	-	-	-	-	-	222
10	**Total**	**17,880**	**7,506**	**2,300**	**3,180**	**3,368**	**1,217**	**3,097**	**271**	**28**	**40**	-	**222**
	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))	322	322	-	-	-	-	-	-	-	-	-	-
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**	**362**	**322**	-	-	-	-	**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	203	1	38	103	91	166	3,091	254	1	1	-	-
19	Due from MA for a/c of Exchange Fund	5	5	-	-	-	-	-	-	-	-	-	-
20	Due from overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
21	Due from banks												
	(a) Bank nostro balances	1,006	1,006	-	-	-	-	-	-	-	-	-	-
	(b) Due from related parties	2,622	-	1,183	179	750	386	124	-	-	-	-	-
	(c) Pledged interbank placements	183	-	183	-	-	-	-	-	-	-	-	-
	(d) Due from other counterparties	-	-	-	-	-	-	-	-	-	-	-	-
22	Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
	(a) Readily monetizable	5,564	5,564	-	-	-	-	-	-	-	-	-	-
	(b) Not readily monetizable	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Pledged to customers	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Others	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Memorandum item : Cash inflow arising from the debt securities and instruments according to contractual dates	5,564	-	755	1,726	2,422	1	384	127	-	149	-	-
23	Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-
24	Loans and advances to non-bank customers	8,095	424	2,193	2,529	2,697	120	132	-	-	-	-	-
25	Other assets												
	(a) Listed equities	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Others	202	93	-	2	4	6	11	22	22	28	-	14
26	**Total**	**17,880**	**7,093**	**3,597**	**2,813**	**3,542**	**678**	**3,358**	**276**	**23**	**29**	-	**14**
	Off-balance sheet claims												
27	Irrevocable loan commitments or facilities received												
	(a) With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Others	389	389	-	-	-	-	-	-	-	-	-	-
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**	**429**	**389**	-	-	-	-	**40**	-	-	-	-	-
32	**Contractual Maturity Mismatch**		**-346**	**1,297**	**-367**	**174**	**-539**	**261**	**5**	**-5**	**-11**	-	
33	**Cumulative Contractual Maturity Mismatch**		**-346**	**951**	**584**	**758**	**219**	**480**	**485**	**480**	**469**	**469**	

J. Safra Sarasin Holding Ltd
Group Consolidated Financial Information
As at 30 June 2026

	(Note 1) CHF'000	(Note 1) CHF'000
	30 Jun 2026	31 Dec 2025
Total shareholders' equity including minority interest	6,263,203	5,516,649
Other financial information		
Balance sheet :		
Total assets	57,140,926	42,226,694
Total liabilities	50,877,723	36,710,045
Due from customers	12,685,071	11,009,053
Due to customers	43,222,858	31,921,339
	30 Jun 2026	30 Jun 2025
Profit and Loss :		
Profit before taxes	379,191	298,517
	30 Jun 2026	31 Dec 2025
Capital adequacy ratio		
CET1 ratio (Note 2)	21.5%	34.5%

Note :

(1) Group consolidated financial information for the six-month period ended 30 June 2026 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.