

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Key Financial Information Disclosure Statement
As at 30 June 2026

Bank Julius Baer & Co. Ltd.

Hong Kong branch

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Incorporated in Switzerland with limited liability

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch

We enclose herewith the Interim Disclosure Statements for the half-year ended June 30, 2026, which are prepared under the Banking (Disclosure) Rules made pursuant to Section 60A of the Banking Ordinance.

A handwritten signature in black ink, appearing to read 'D. Shick', with a long horizontal flourish extending to the right.

David Shick
Chief Executive

24 SEP 2026

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Hong Kong Branch
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As at 30 June 2026

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A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website <https://www.juliusbaer.com/en/legal/hong-kong-sar/hong-kong-regulatory-disclosure/>, for public inspection.

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Profit & Loss Account
For The Half-Year ended 30 June 2026

		30 Jun 2026	30 Jun 2025
	Notes	HK'000	HK'000
Interest income		887,277	883,790
Interest expense		(778,057)	(849,090)
Net interest income		109,220	34,700
Other operating income	1	1,778,072	1,493,817
Total operating income		1,887,292	1,528,517
Total operating expenses	2	(1,202,149)	(962,850)
Impairment losses and provisions for impaired loans and receivables		(2,611)	(1,538)
Profit before taxation		682,532	564,129
Income tax expense		(111,552)	(91,700)
Profit after taxation		570,980	472,429

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Balance Sheet
As at 30 June 2026

		30 Jun 2026	31 Dec 2025
	Notes	HK'000	HK'000
Assets			
Cash and balances with banks (residual contractual maturity of less than or equal to one month)	4	1,392,288	1,538,715
Balances with central banks		67,014	485
Balances with banks (residual contractual maturity of more than one month but not more than twelve months)		-	-
Amount due from overseas offices		14,516,434	16,924,790
Certificate of deposit held		-	-
Loans and advances to customers	7	44,361,908	40,110,338
Investment securities		16,482,777	9,001,357
Property, plant and equipment		510,583	531,741
Goodwill and other intangible assets		749,092	756,939
Other assets	5	3,098,914	2,020,317
Total assets		81,179,010	70,884,682
Equity and Liabilities			
Deposits from customers	6	67,570,866	57,690,250
Amount due to overseas offices		7,579,452	6,570,876
Deposits and balances from banks (except those included in amount due to overseas offices)		646,570	383,907
Other liabilities		4,014,120	4,157,351
Reserves		1,368,002	2,082,298
Total liabilities		81,179,010	70,884,682

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BANK JULIUS BAER & CO. LTD.

Hong Kong Branch

Notes to the Financial Statements

		30 Jun 2026	30 Jun 2025
	Notes	HK'000	HK'000
1. Other operating income			
Gains less losses arising from trading in foreign currencies		(27,417)	713,858
Gains less losses arising from non-trading activities in foreign currencies		353,897	(458,814)
Gains less losses from other trading activities		233,971	200,467
Gains less losses on securities held for trading purposes		135,322	166,278
Gains less losses arising from non-trading investment		(14)	-
Net fees and commission income	3	1,082,185	870,757
Others		128	1,271
		1,778,072	1,493,817
2. Total operating expenses			
Staff expenses		(645,398)	(670,462)
Rental expenses		(44,901)	(49,807)
Other expenses		(511,850)	(242,581)
		(1,202,149)	(962,850)
3. Net fees and commission income			
Fees and commission income		1,285,569	1,231,775
Less: Fees and commission expenses		(203,384)	(361,018)
		1,082,185	870,757
		30 Jun 2026	31 Dec 2025
	Notes	HK'000	HK'000
4. Cash and balances with banks			
(residual contractual maturity of less than or equal to one month)			
Cash in hand		-	-
Balances with banks		1,392,288	1,538,715
		1,392,288	1,538,715
5. Other assets			
Accrued interest receivable		188,280	133,297
Derivative instruments		1,846,164	942,169
Other accounts		1,064,470	944,851
		3,098,914	2,020,317
6. Deposits from customers			
Demand deposits and current accounts		12,741,051	10,740,369
Savings deposits		610,137	207,554
Time, call and notice deposits		54,219,678	46,742,327
		67,570,866	57,690,250

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

	30 Jun 2026	31 Dec 2025
	HK'000	HK'000
7. 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		
Manufacturing	20	-
Property development	15	-
Property investment	15,069	16,458
Wholesale and retail trade	34,029	36,116
Financial concerns	261,044	293,181
Stockbrokers	-	14,928
Others	1,720	857
Individuals		
Loans for the purchase of other residential properties	36,414	37,445
Other investment purposes	10,757,076	9,932,689
	11,105,387	10,331,674
Loans and advances for use outside Hong Kong	33,260,235	29,779,893
Less: Impairment allowances for impaired loans and receivables		
ECL	(3,714)	(1,229)
	44,361,908	40,110,338
b. Breakdown by secured and unsecured		
Fully secured	44,360,788	40,110,036
Unsecured (Note)	1,120	302
	44,361,908	40,110,338

Note – The unsecured amount mainly relates to client's overdraft balances as at 30 Jun 2026 and 31 Dec 2025.

c. Breakdown by location of counterparties

Countries or geographical areas constituting 10% or more of the aggregate amount of loans and advances are disclosed.

Asia Pacific	16,641,592	15,795,104
of which Hong Kong, China	11,105,387	10,331,674
Africa	2,093,141	1,665,178
Caribbean	25,477,277	22,488,663
of which British Virgin Islands	18,936,606	20,263,766
of which Bahamas	5,168,235	827,412
Europe	141,575	150,999
Middle East	12,037	11,623
	44,365,622	40,111,567

The above analysis by geographical area is based on the location of the counterparty after taking into account of transfer of risk. In general, transfer of risk applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

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Hong Kong Branch

Notes to the Financial Statements

8. Loans and advances to customers and banks which are overdue and rescheduled

a. Overdue and rescheduled loans and advances to customers

The gross amount of loans and advances to customers which have been overdue for:

	30 Jun 2026			31 Dec 2025		
	Overdue loans and advances HK'000	% of total loans and advances to customers	Specific provision HK'000	Overdue loans and advances HK'000	% of total loans and advances to customers	Specific provision HK'000
More than 3 months but not more than 6 months	180	0.0%	-	258	0.0%	-
More than 6 months but not more than 1 year	190	0.0%	-	210	0.0%	-
More than 1 year	25	0.0%	-	-	0.0%	-
Total	395	0.0%	-	468	0.0%	-

Analysis of gross amount by countries:

	HK'000	HK'000
Offshore centres	338	456
of which British Virgin Islands	106	311
of which Hong Kong, China	96	12
of which Jersey	136	133
Developing Asia and Pacific	57	12
of which Taiwan, China	57	-
of which Mainland, China	-	12
Total	395	468

Fair value of the collateral held in respect of the overdue loans and advances to customers as at 30 June 2026 and 31 December 2025 were HK\$35,162,577 and HK\$170,989,625 respectively.

The branch does not have any rescheduled or impaired loans and advances to customers as at 30 June 2026 and 31 December 2025.

b. Overdue and rescheduled loans and advances to banks

The branch does not have any overdue and rescheduled loans and advances to banks as at 30 June 2026 and 31 December 2025.

c. Expected Credit Loss (ECL)

Starting from 1 January 2018, with the adoption of IFRS9, the Expected Credit Loss (ECL) for loans and advances to customers of the branch maintained at the local branch entity were HK\$3,713,172 and HK\$1,229,556 as at 30 June 2026 and 31 December 2025 respectively. The ECL for balances with banks, balances with central banks and amount due from overseas offices of the branch maintained at the local branch entity were HK\$631,335 and HK\$522,608 as at 30 June 2026 and 31 December 2025 respectively. Per Julius Baer Group's provisioning policy, the ECL is calculated based on the probability of default (PD), loss given default (LGD), exposure at default (EAD) and discount rate (IR) of the underlying credit exposure.

There is no specific provision made for loans and advances as at 30 June 2026 and 31 December 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 June 2026 and 31 December 2025.

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

10. International claims

Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfers of risks, according to the location of the counterparties and the type of counterparties.

30 Jun 2026						
HKD million						
	Banks	Official sector	Non-bank private sector		Others	Total
			Non-bank financial institutions	Non-financial private sector		
Developed economies	17,592	8,029	394	288	-	26,303
of which Switzerland	14,845	-	-	255	-	15,100
Offshore centres	509	122	388	36,084	-	37,103
of which British Virgin Islands	-	-	-	19,165	-	19,165
of which Hong Kong, China	56	122	-	8,790	-	8,968
Developing Latin America and Caribbean	-	-	128	223	-	351
Developing Africa and Middle East	-	-	-	2,095	-	2,095
Developing Asia and Pacific	2,334	166	-	3,964	-	6,464
International organisations	-	-	-	-	1,410	1,410
	<u>20,435</u>	<u>8,317</u>	<u>910</u>	<u>42,654</u>	<u>1,410</u>	<u>73,726</u>

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

10. International claims (Con't)

	31 Dec 2025 HKD million					
	Banks	Official sector	Non-bank private sector			
			Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies	19,048	4,645	-	250	-	23,943
of which Switzerland	17,259	-	-	218	-	17,477
Offshore centres	422	138	330	32,834	-	33,724
of which British Virgin Islands	-	-	-	20,478	-	20,478
of which Hong Kong, China	60	138	22	8,625	-	8,845
Developing Latin America and Caribbean	-	-	119	227	-	346
Developing Africa and Middle East	-	-	-	1,659	-	1,659
Developing Asia and Pacific	506	75	211	4,203	-	4,995
International organisations	-	-	-	-	729	729
	19,976	4,858	660	39,173	729	65,396

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

11. Mainland activities
(HKD million)

	30 Jun 2026		
Types of counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
Central government, central government-owned entities and their subsidiaries and JVs	-	-	-
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,354	103	1,457
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,031	46	2,077
Total	3,385	149	3,534
Total assets after provision as per Part 3 of the Return of Mainland Activities for the period ended 30 Jun 2026	81,179		
On-balance sheet exposures as percentage of total assets	4.17%		

	31 Dec 2025		
Types of counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
Central government, central government-owned entities and their subsidiaries and JVs	54	-	54
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,676	76	1,752
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,066	30	2,096
Total	3,796	106	3,902
Total assets after provision as per Part 3 of the Return of Mainland Activities for the period ended 31 Dec 2025	70,885		
On-balance sheet exposures as percentage of total assets	5.36%		

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

12. Foreign currency exposures

(HKD million)

The net position in a particular foreign currency is disclosed if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

	<u>30 Jun 2026</u>			
	USD	CHF	Others	Total
Spot assets	26,208	20,287	18,369	64,864
Spot liabilities	(49,429)	(7,863)	(11,588)	(68,880)
Forward purchases	29,890	1,579	5,831	37,300
Forward sales	(6,551)	(13,644)	(12,645)	(32,840)
Net options positions*	-	-	-	-
Net long (short) position	118	359	(33)	444
Net structural position	-	-	-	-
	<u>31 Dec 2025</u>			
	USD	CHF	Others	Total
Spot assets	26,012	21,360	12,702	60,074
Spot liabilities	(42,342)	(9,648)	(9,663)	(61,653)
Forward purchases	25,520	6,113	3,452	35,085
Forward sales	(9,137)	(17,926)	(6,493)	(33,556)
Net options positions*	-	-	-	-
Net long (short) position	53	(101)	(2)	(50)
Net structural position	-	-	-	-

- Net options position is calculated on the basis of the delta-weighted position of the options contracts.

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BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Off balance sheet
As at 30 June 2026

30 Jun 2026
HKD'000

31 Dec 2025
HKD'000

Off balance sheet exposure

Contingent liabilities and commitments
(contractual amounts)

Direct credit substitutes	52,456	54,083
Forward forward deposits placed	2,287,546	144,248
Other commitments	53,366,805	51,911,021

Derivative instruments

	30 Jun 2026 HKD'000			31 Dec 2025 HKD'000		
	Fair Value		Total Notional Amount	Fair Value		Total Notional Amount
	Positive	Negative		Positive	Negative	
Exchange rate-related derivative contracts	797,339	517,238	52,923,424	231,269	306,878	46,219,852
Equity derivative contracts	973,809	973,809	23,014,233	612,083	612,083	19,984,251
Interest rate derivative contracts	-	-	-	-	-	-
Other contracts	75,016	74,919	815,971	98,817	98,755	1,429,206
	1,846,164	1,565,966	76,753,628	942,169	1,017,716	67,633,309

Derivative contracts are shown using notional amount, which are mostly concluded on a back-to-back basis to facilitate transactions of private banking customers.

The fair values of the derivative contracts are shown on a gross basis as the branch has no bilateral netting agreements in place.

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Hong Kong Branch
Liquidity Information
As at 30 June 2026

	30 Jun 2026	30 Jun 2025
	(for 3 months period)	(for 3 months period)
Average Liquidity Maintenance Ratio	46.55%	44.83%

The Branch has adopted the liquidity maintenance ratio ("LMR") requirement in accordance with the Banking (Liquidity) Rules starting 1 January 2015 onwards. It complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority.

The average LMR for the period is the arithmetic mean of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) Rules.

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**Julius Baer Group Ltd.
Group Consolidated Financial Information
As at 30 June 2026**

	30 Jun 2026 Basel III	31 Dec 2025 Basel III
Capital ratios		
CET1 capital ratio	18.5%	17.4%
Tier 1 capital ratio	24.0%	24.1%
Total capital ratio	24.4%	24.7%
	CHF million	CHF million
Total equity	7,376.5	7,229.7
 Balance Sheet:		
Total assets	116,575.1	107,488.9
Total liabilities	109,198.5	100,259.2
Lombard loans	36,230.3	33,799.0
Mortgages	8,120.3	8,306.1
Deposits from customers	72,135.4	66,762.8
	30 Jun 2026 CHF million	30 Jun 2025 CHF million
 Profit and Loss:		
Profit before taxes	813.6	370.2

Note:

(1) For further details on Julius Baer Group Ltd. financial information, please refer to the Half-Year Report 2026 Julius Baer Group Ltd.