

# **LGT BANK AG, HONG KONG BRANCH**

(incorporated in Liechtenstein with limited liability)

Financial Information Disclosure Statements (Unaudited)  
for the year ended 31 December 2025

# LGT BANK AG, Hong Kong Branch

## Section A : Branch Information

### I Income Statement Information

(in thousands of Hong Kong Dollars)

	For the year ended 31 Dec 2025		For the year ended 31 Dec 2024	
Interest income	<b>2,402,751</b>		2,725,092	
Interest expenses	<b>(1,960,285)</b>		(2,293,013)	
Other operating income				
Gains less losses arising from trading in foreign currencies	<b>166,982</b>		126,926	
Gains less losses on securities held for trading purposes	<b>232,397</b>		172,250	
Gains less losses from other trading activities	<b>338,215</b>		156,842	
Net fees and commission income				
Gross fees and commission income	<b>1,850,298</b>		1,448,426	
Gross fees and commission expenses	<b>(295,991)</b>	<b>1,554,307</b>	(146,390)	1,302,036
Others		<b>569,466</b>		505,270
Operating income	<b>3,303,833</b>		2,695,403	
Operating expenses				
Staff and rental expenses	<b>(1,646,732)</b>		(1,532,030)	
Other expenses	<b>(1,158,397)</b>		(1,095,861)	
Change in other provisions	<b>(55)</b>	<b>(2,805,184)</b>	22	(2,627,869)
Change in allowances for expected credit losses	<b>658</b>		(1,555)	
Losses from disposal of fixed assets	<b>(39)</b>		(654)	
Profit before taxation	<b>499,268</b>		65,325	
Tax (expense)/ income	<b>(58,032)</b>		2,577	
Profit after taxation	<b>441,236</b>		67,902	

## LGT BANK AG, Hong Kong Branch

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### II Balance Sheet Information *(in thousands of Hong Kong Dollars)*

	31 Dec 2025	30 Jun 2025
<b>Assets</b>		
Due from Exchange Fund	49,625	102,311
Cash and balances with banks	7,784,491	8,536,909
Amount due from overseas offices of the institution	40,181,480	36,502,401
Certificates of deposit held	583,715	196,192
Investment securities	6,779,921	6,094,913
Loans and receivables	17,248,592	16,745,637
Investment in subsidiary	40,264	40,264
Fixed assets	481,129	515,837
Intangible assets	871,644	905,212
Total assets	<u>74,020,861</u>	<u>69,639,676</u>
<b>Liabilities</b>		
Deposits and balances from banks	276,134	66,084
Deposit from customers		
Demand deposits and current accounts	8,466,185	8,617,854
Time, call and notice deposits	51,083,690	46,664,915
Amount due to overseas offices of the institution	10,128,833	10,885,474
Other liabilities	4,066,019	3,405,349
Total liabilities	<u>74,020,861</u>	<u>69,639,676</u>

## LGT BANK AG, Hong Kong Branch

### III Additional Balance Sheet Information

(in thousands of Hong Kong Dollars)

(1)	Cash and balances with banks	<b>31 Dec 2025</b>	30 Jun 2025
	Cash and balances with banks	<b>7,786,644</b>	8,538,713
	Less: Allowances for expected credit losses	<b>(2,153)</b>	(1,804)
		<b>7,784,491</b>	<b>8,536,909</b>
(2)	Loans and receivables	<b>31 Dec 2025</b>	30 Jun 2025
	Loans and advances to customers	<b>15,312,209</b>	14,791,206
	Loans and advances to banks	<b>273,272</b>	239,071
	Less: Allowances for expected credit losses	<b>(158)</b>	(3,845)
		<b>15,585,323</b>	<b>15,026,432</b>
	Accrued interest receivables	<b>275,707</b>	235,060
	Unrealized gains on derivative instruments	<b>1,144,717</b>	1,140,151
	Other accounts	<b>242,845</b>	343,994
		<b>1,663,269</b>	<b>1,719,205</b>
		<b>17,248,592</b>	<b>16,745,637</b>

(3) The breakdown of gross amount of loans and advances to customers by industry sectors and the corresponding balances covered by collateral or other security:

	31 Dec 2025		30 Jun 2025	
	Outstanding balance	Balance covered by collateral	Outstanding balance	Balance covered by collateral
Loans and advances for use in Hong Kong				
Industrial, commercial and financial:				
- Property investment	<b>35,032</b>	<b>35,032</b>	24,000	24,000
- Financial concerns	<b>215,004</b>	<b>211,136</b>	238,492	238,460
Individuals				
- Loans for the purchase of other residential properties	<b>46,676</b>	<b>46,676</b>	-	-
- Others	<b>4,385,211</b>	<b>4,382,291</b>	4,390,470	4,371,878
Loans and advances for use outside Hong Kong	<b>10,630,286</b>	<b>10,005,940</b>	10,138,244	9,372,371
	<b>15,312,209</b>	<b>14,681,075</b>	<b>14,791,206</b>	<b>14,006,709</b>

## LGT BANK AG, Hong Kong Branch

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### III Additional Balance Sheet Information (continued)

(in thousands of Hong Kong Dollars)

- (4) The table shows loans and advances to customers by major countries, amounting to not less than 10% of the aggregate loans and advances to customers:

	<b>31 Dec 2025</b>	30 Jun 2025
British Virgin Islands	<b>5,372,244</b>	5,121,669
Hong Kong	<b>4,670,892</b>	4,652,962
	<b><u>10,043,135</u></b>	<u>9,774,631</u>

The above geographical analysis is based on the location of the counterparty after taking into account the recognized risk transfer as defined in Section 98 of the Banking (Disclosure) Rules ("BDR"). The risk transfer applies when an advance is covered by recognized guarantee as defined in Banking (Capital) Rules from a guarantor in a country which is different from that of the counterparty.

- (5) No allowances for loans and advances or other exposures of LGT Bank AG, Hong Kong Branch ("LGT HK") have been set aside or maintained at the overseas head office as at 31 December 2025 and 30 June 2025.
- (6) Impaired financial assets are individually assessed assets which exhibit objective evidence of impairment on an individual basis. There were no impaired loans and advances to customers and banks, balances with banks as at 31 December 2025 and 30 June 2025.
- (7) There were no overdue loans and advances to customers and banks, balances with banks as at 31 December 2025 and 30 June 2025.
- (8) There were no repossessed assets, and no rescheduled loans and advances to customers and banks, balances with banks as at 31 December 2025 and 30 June 2025.
- (9) There were no overdue other assets at LGT HK as at 31 December 2025 and 30 June 2025.

## LGT BANK AG, Hong Kong Branch

### IV International Claims

(in thousands of Hong Kong Dollars)

The table shows International claims by major countries or geographical segments, after taking into account any recognized risk transfer as defined in section 98 of the BDR, amounting to not less than 10% of the aggregate International claims:

	Non-bank private sector				Total
	Banks	Official Sector	Non-bank financial institution	Non-financial private sector	
<b>31 Dec 2025</b>					
Developed economies of which	<b>49,201,354</b>	<b>455,101</b>	<b>855,615</b>	<b>1,982,067</b>	<b>52,494,137</b>
- Liechtenstein	<b>45,384,773</b>	-	<b>8,735</b>	<b>103,346</b>	<b>45,496,854</b>
			Non-bank private sector		
	Banks	Official Sector	Non-bank financial institution	Non-financial private sector	Total
<b>30 Jun 2025</b>					
Developed economies of which	45,286,606	401,781	967,009	1,866,798	48,522,194
- Liechtenstein	41,425,434	-	7,434	475	41,433,343

## LGT BANK AG, Hong Kong Branch

### V Mainland Activities

(in thousands of Hong Kong Dollars, except ratios)

#### The Non-bank Mainland Exposures are as follows:

<b>31 Dec 2025</b>	<b>On-balance sheet exposures</b>	<b>Off-balance sheet exposures</b>	<b>Total</b>
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	<b>164,225</b>	<b>4,681</b>	<b>168,906</b>
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	<b>17,532</b>	<b>33</b>	<b>17,565</b>
<b>Total</b>	<b>181,757</b>	<b>4,714</b>	<b>186,471</b>
Total assets after provision	<b>74,020,861</b>		
On-balance sheet exposures as percentage of total assets	<b>0.25%</b>		
<b>30 Jun 2025</b>	<b>On-balance sheet exposures</b>	<b>Off-balance sheet exposures</b>	<b>Total</b>
Type of Counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	392,771	3,427	396,198
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	3,598	538	4,136
<b>Total</b>	<b>396,369</b>	<b>3,965</b>	<b>400,334</b>
Total assets after provision	69,639,676		
On-balance sheet exposures as percentage of total assets	0.57%		

## LGT BANK AG, Hong Kong Branch

### VI Currency Risk

(in thousands of Hong Kong Dollars)

	USD	CHF
<b>31 Dec 2025</b>		
Spot assets	<b>44,132,740</b>	<b>5,081,052</b>
Spot liabilities	<b>(44,137,482)</b>	<b>(5,070,513)</b>
Forward purchases	<b>4,902,352</b>	<b>1,490,251</b>
Forward sales	<b>(4,900,800)</b>	<b>(1,487,068)</b>
Net options position	-	-
Net long (or net short) position	<b>(3,190)</b>	<b>13,722</b>

	USD	CHF	GBP	EUR
<b>30 Jun 2025</b>				
Spot assets	39,564,063	4,532,839	1,869,033	2,592,118
Spot liabilities	(39,577,778)	(4,532,635)	(1,868,425)	(2,591,760)
Forward purchases	12,319,185	2,852,231	3,382,756	2,561,670
Forward sales	(12,316,001)	(2,850,607)	(3,382,706)	(2,561,364)
Net options position	-	-	-	-
Net long (or net short) position	(10,531)	1,828	658	664

At 31 December 2025, USD, CHF (30 June 2025: USD, CHF, GBP, EUR) constitute 10% or more of the total net position in all foreign currencies.

There were no foreign currency net structural positions as at 31 December 2025 and 30 June 2025.

Net options position is calculated on the basis of delta-weighted positions of all foreign exchange options contracts.



## LGT BANK AG, Hong Kong Branch

### VII Off-Balance Sheet Exposures

(in thousands of Hong Kong Dollars)

	31 Dec 2025	30 Jun 2025
Contingent Liabilities and Commitments		
Contractual Amount		
Direct credit substitutes	<b>759,018</b>	1,022,659
Transaction-related contingent items	<b>1,285</b>	1,296
Amount owing on partly paid shares and securities	<b>931,814</b>	781,029
Other commitments	<b>30,239,584</b>	29,123,268

The contractual amounts represent the amount at risk should the contract be fully drawn upon the client default.

	31 Dec 2025	30 Jun 2025
Derivatives		
Contractual / Notional Amount		
Exchange rate contracts	<b>24,978,683</b>	42,051,636
Interest rate contracts	<b>695,899</b>	728,942
Equity contracts	<b>22,003,099</b>	15,362,303
Others	<b>5,125,767</b>	3,948,182
	<b>52,803,448</b>	62,091,063

	31 Dec 2025		30 Jun 2025	
	Fair value assets	Fair value liabilities	Fair value assets	Fair value liabilities
Exchange rate contracts	<b>225,917</b>	<b>220,032</b>	508,972	502,989
Interest rate contracts	<b>4,889</b>	<b>4,743</b>	6,159	5,804
Equity contracts	<b>818,423</b>	<b>818,423</b>	547,960	547,960
Others	<b>95,488</b>	<b>95,454</b>	77,060	77,044
	<b>1,144,717</b>	<b>1,138,652</b>	1,140,151	1,133,797

The contractual / notional amounts of derivatives indicate the volume of transactions outstanding at the balance sheet date, they do not represent amount at risk.

The contractual amounts and fair values of the above derivatives are shown on a gross basis with no offsetting presentation due to bilateral netting agreements.

## LGT BANK AG, Hong Kong Branch

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### VIII Liquidity

#### (1) Liquidity Maintenance Ratios

	For the quarter ended	
	31 Dec 2025	31 Dec 2024
Average liquidity maintenance ratio ("LMR")	<b>63.70%</b>	59.94%

The average LMR is calculated based on the arithmetic mean of the Branch's average LMR for each calendar month in that quarter, as reported in the liquidity position return submitted to the Hong Kong Monetary Authority.

#### (2) Liquidity Risk Management

##### Governance

Liquidity risk is the risk that LGT HK may not be able to fund increases in assets and meet obligations as they fall due without incurring unacceptable losses. The objective of liquidity and funding risk management is to ensure that LGT HK can meet its liabilities at all times as they fall due and maintain sufficient resources to fund the business on a permanent basis.

LGT Group ("LGT") aims to manage liquidity and funding risk centrally from a group perspective, i.e. individual legal entity has limited possibilities to take on liquidity risk under internal balance sheet management guidelines. Head Office requires LGT HK to manage the liquidity structure of its assets, liabilities and commitments to maintain cash flows approximately are balanced and all funding obligations are met when due. Head Office will provide full financial support to LGT HK if required.

The Risk Management Committee ("RMC") of LGT HK is the governance committee to ensure LGT HK business activities are conducted in a safe and sound manner consistent with the bank's risk management philosophy and business strategy. The RMC of LGT HK is supported by the Assets & Liabilities Committee ("ALCO") of LGT HK which oversees the liquidity risk management by formulating and reviewing LGT HK's Liquidity Policy ("The Policy"). The Policy clearly defines the structure, responsibilities and functional units for liquidity risk management. It also sets out the risk tolerance limits which are in line with the risk appetite set by the Foundation Board.

The Policy serves as a mean of communicating LGT HK's liquidity risk strategy and risk management process. It articulates LGT HK's liquidity risk management approach including how to identify, measure, monitor and control liquidity risk. It is reviewed and approved annually by the ALCO of LGT HK and endorsed by Board of Directors of LGT Bank AG.

##### Funding Strategy

LGT HK's main funding source is customer deposits. Funding source from customer deposits is considered adequately diversified due to the large number of different groups of depositors. LGT HK ensures its local funding strategy is in line with LGT's for a diversified, longer term and stickier liabilities. LGT HK closely monitors the concentration of customer deposits and the ALCO of LGT HK reviews the concentration level of funding from customers on at least a monthly basis.

## LGT BANK AG, Hong Kong Branch

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### VIII Liquidity (continued)

#### (2) Liquidity Risk Management (continued)

##### Liquidity Risk Mitigation

LGT HK maintains a cushion of unencumbered and high quality liquid assets as insurance against liquidity shortfall. Assets are considered to be high quality liquid assets if they can be easily and immediately converted into cash at no or little cost via outright sale or via simple repurchase transactions, even in times of stress.

LGT HK aims to maintain an appropriate mix of high quality liquid assets as a source of liquidity for meeting emergency funding needs. The type, size and tenor of liquid assets to be acquired allow LGT HK to meet funding needs under severe stress scenarios. The liquid asset portfolio consists of cash, claims on Exchange Fund, Nostro account balances, bank placements and marketable debt securities.

LGT HK monitors various indicators as early warning signs in order to identify an increased level of liquidity stress at the earliest possible stage. The potential mitigating measures include the increase of holdings of liquid assets, diversification of liabilities emphasizing stickier and / or longer-term liabilities and reducing the average maturity of the lending business.

##### Liquidity Stress Testing

LGT adopts a cash-flow approach in stress-testing to monitor its liquidity positions regularly based on severe but plausible scenarios to identify potential sources of liquidity strain under stressed conditions covering the impacts of LGT's specific stress and market-wide stress and a combination of both. Group Risk and Security conducts stress tests and monitors the adherence to the defined limits for all entities of LGT including LGT HK. The result enables LGT HK to assess its ability to generate sufficient liquidity from both sides of the balance sheet to meet funding needs under adverse conditions and the risk tolerance level. Stress testing results of LGT HK are presented in the monthly ALCO meeting.

##### Contingency Funding Plan

LGT HK maintains a contingency funding plan ("CFP") that sets up the strategies, process and the roles and responsibilities for addressing potential liquidity shortfalls in emergency situations. It includes identification of early warning indicators of stress scenarios, monitoring and escalation procedures, actions to be taken in the event of crisis and process for effective communication. The goal of the CFP is to ensure LGT HK has sufficient liquidity resources in stressed scenarios to meet its liabilities as they fall due. The CFP is updated and reviewed at least annually.

#### (3) Concentration limits on collateral pool

The concentration risk of collateral pool is governed by the counterparty limit at LGT level and the individual security limit.

## LGT BANK AG, Hong Kong Branch

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### VIII Liquidity (continued)

(4) Concentration limits on sources of funding

LGT HK's funding sources are primarily non-bank customer deposits and borrowing from Head Office. Limit for the top 10 non-bank third-party customer deposits is set in the Liquidity Policy.

Significant funding sources

	<b>31 Dec 2025</b>	31 Dec 2024
	<b>As % of total liabilities</b>	As % of total liabilities
Deposits from non-bank customers	<b>80.73%</b>	80.39%
Borrowing from head office	<b>13.71%</b>	15.18%

## LGT BANK AG, Hong Kong Branch

### VIII Liquidity (continued)

#### (5) Liquidity Gap

The table below shows the on- and off-balance sheet items, broken down into maturity buckets of LGT HK as at 31 December 2025:

<b>31 Dec 2025</b> <i>(in millions of Hong Kong Dollars)</i>	<b>Total</b>	<b>Up to 7 Days</b>	<b>8 Days up to 1 Month</b>	<b>Over 1 Month up to 3 Months</b>	<b>Over 3 Months up to 6 Months</b>	<b>Over 6 Months up to 1 Year</b>	<b>Over 1 Year up to 5 Years</b>	<b>Over 5 Years</b>	<b>Balancing Amount</b>
<b>On-balance sheet assets:</b>									
Currency notes and coins	-	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	1,129	165	923	13	13	20	43	2	-
Due from Exchange Fund	50	50	-	-	-	-	-	-	-
Due from banks	48,465	16,271	13,477	12,855	4,044	1,775	43	-	-
Investment securities held	7,401	7,401	-	-	-	-	-	-	-
Loans and advances to non-bank customers	15,324	6,925	6,678	1,162	328	179	52	-	-
Other assets	1,636	5	-	144	-	-	24	-	1,463
<b>Total on-balance sheet assets</b>	<b>74,005</b>	<b>30,817</b>	<b>21,078</b>	<b>14,174</b>	<b>4,385</b>	<b>1,974</b>	<b>162</b>	<b>2</b>	<b>1,463</b>
<b>Off-balance sheet claims:</b>									
Other off-balance sheet claims	-	-	-	-	-	-	-	-	-
<b>Total off-balance sheet claims</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>On-balance sheet liabilities:</b>									
Deposits from non-bank customers	59,757	31,786	9,108	13,005	4,041	1,775	42	-	-
Amount payable arising from derivative contracts	1,122	162	923	12	13	20	42	2	-
Due to banks	10,411	2,590	6,227	1,037	327	178	52	-	-
Other liabilities	1,708	82	168	16	813	106	390	155	(22)
Capital and reserves	1,004	-	378	-	-	-	-	-	626
<b>Total on-balance sheet liabilities</b>	<b>74,002</b>	<b>34,620</b>	<b>16,804</b>	<b>14,070</b>	<b>5,194</b>	<b>2,079</b>	<b>526</b>	<b>157</b>	<b>604</b>
<b>Off-balance sheet obligations:</b>									
Irrevocable loan commitments or facilities granted	3,803	3,803	-	-	-	-	-	-	-
Other off-balance sheet obligations	1,696	1,696	-	-	-	-	-	-	-
<b>Total off-balance sheet obligations</b>	<b>5,499</b>	<b>5,499</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Contractual Maturity Mismatch</b>		<b>(9,302)</b>	<b>4,274</b>	<b>104</b>	<b>(809)</b>	<b>(105)</b>	<b>(364)</b>	<b>(155)</b>	
<b>Cumulative Contractual Maturity Mismatch</b>		<b>(9,302)</b>	<b>(5,028)</b>	<b>(4,924)</b>	<b>(5,733)</b>	<b>(5,838)</b>	<b>(6,202)</b>	<b>(6,357)</b>	

The below table shows information on the LGT HK's estimated cash flows arising from selected items based on behavioural assumptions:

<b>31 Dec 2025</b> <i>(in millions of Hong Kong Dollars)</i>	<b>Total</b>	<b>Up to 7 Days</b>	<b>8 Days up to 1 Month</b>	<b>Over 1 Month up to 3 Months</b>	<b>Over 3 Months up to 6 Months</b>	<b>Over 6 Months up to 1 Year</b>	<b>Over 1 Year up to 5 Years</b>	<b>Over 5 Years</b>	<b>Balancing Amount</b>
Demand, savings and current account deposits - according to the lowest month-end balance recorded in past 12 months	978								978
<b>Off-balance sheet obligations:</b>									
Irrevocable loan commitments or facilities granted	3,803	94	229	615	948	1,917	-	-	-
Other off-balance sheet obligations	1,696	-	-	-	-	-	-	-	1,696

The information of above tables is extracted from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23)

## LGT BANK AG, Hong Kong Branch

### VIII Liquidity (continued)

#### (5) Liquidity Gap (continued)

The table below shows the on- and off-balance sheet items, broken down into maturity buckets of LGT HK as at 31 December 2024:

<b>31 Dec 2024</b> <i>(in millions of Hong Kong Dollars)</i>	<b>Total</b>	<b>Up to 7 Days</b>	<b>8 Days up to 1 Month</b>	<b>Over 1 Month up to 3 Months</b>	<b>Over 3 Months up to 6 Months</b>	<b>Over 6 Months up to 1 Year</b>	<b>Over 1 Year up to 5 Years</b>	<b>Over 5 Years</b>	<b>Balancing Amount</b>
<b>On-balance sheet assets:</b>									
Currency notes and coins	-	-	-	-	-	-	-	-	-
Amount receivable arising from derivative contracts	745	239	490	7	6	17	54	16	-
Due from Exchange Fund	101	101	-	-	-	-	-	-	-
Due from banks	40,934	13,395	11,270	11,383	3,787	1,073	26	-	-
Investment securities held	6,041	6,041	-	-	-	-	-	-	-
Loans and advances to non-bank customers	13,789	6,554	5,745	765	596	69	60	-	-
Other assets	1,757	-	-	107	-	22	24	-	1,604
<b>Total on-balance sheet assets</b>	<b>63,367</b>	<b>26,330</b>	<b>17,505</b>	<b>12,262</b>	<b>4,389</b>	<b>1,181</b>	<b>164</b>	<b>16</b>	<b>1,604</b>
<b>Off-balance sheet claims:</b>									
Other off-balance sheet claims	-	-	-	-	-	-	-	-	-
<b>Total off-balance sheet claims</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>On-balance sheet liabilities:</b>									
Deposits from non-bank customers	50,982	27,200	7,466	11,437	3,781	1,072	26	-	-
Amount payable arising from derivative contracts	742	236	490	7	6	17	54	16	-
Due to banks	9,664	3,213	4,970	757	596	69	59	-	-
Other liabilities	1,445	14	131	14	655	45	385	235	(34)
Capital and reserves	571	-	68	-	-	-	-	-	503
<b>Total on-balance sheet liabilities</b>	<b>63,404</b>	<b>30,663</b>	<b>13,125</b>	<b>12,215</b>	<b>5,038</b>	<b>1,203</b>	<b>524</b>	<b>251</b>	<b>469</b>
<b>Off-balance sheet obligations:</b>									
Irrevocable loan commitments or facilities granted	3,723	3,723	-	-	-	-	-	-	-
Other off-balance sheet obligations	1,811	1,811	-	-	-	-	-	-	-
<b>Total off-balance sheet obligations</b>	<b>5,534</b>	<b>5,534</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Contractual Maturity Mismatch</b>		<b>(9,867)</b>	<b>4,380</b>	<b>47</b>	<b>(649)</b>	<b>(22)</b>	<b>(360)</b>	<b>(235)</b>	
<b>Cumulative Contractual Maturity Mismatch</b>		<b>(9,867)</b>	<b>(5,487)</b>	<b>(5,440)</b>	<b>(6,089)</b>	<b>(6,111)</b>	<b>(6,471)</b>	<b>(6,706)</b>	

The below table shows information on the LGT HK's estimated cash flows arising from selected items based on behavioural assumptions:

<b>31 Dec 2024</b> <i>(in millions of Hong Kong Dollars)</i>	<b>Total</b>	<b>Up to 7 Days</b>	<b>8 Days up to 1 Month</b>	<b>Over 1 Month up to 3 Months</b>	<b>Over 3 Months up to 6 Months</b>	<b>Over 6 Months up to 1 Year</b>	<b>Over 1 Year up to 5 Years</b>	<b>Over 5 Years</b>	<b>Balancing Amount</b>
Demand, savings and current account deposits - according to the lowest month-end balance recorded in past 12 months	1,071								1,071
<b>Off-balance sheet obligations:</b>									
Irrevocable loan commitments or facilities granted	3,723	91	225	602	928	1,877	-	-	-
Other off-balance sheet obligations	1,811	-	-	-	-	-	-	-	1,811

The information of above tables is extracted from the HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23)

## **LGT BANK AG, Hong Kong Branch**

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### **IX Disclosure on Remuneration**

With reference to HKMA Supervisory Policy Manual CG-5, "Guideline on a sound remuneration system", remuneration information is disclosed by LGT Bank AG, hence it is not separately disclosed by LGT HK. For details on LGT Bank AG remuneration information, please refer to its Annual Disclosure Report.

### **X Disclosure on Climate Risk Management**

With reference to HKMA Supervisory Policy Manual GS-1, "Climate Risk Management", climate related disclosures in accordance with Task Force on Climate-related Financial Disclosures' (TCFD) recommendations is included within the LGT Group Annual Report, hence it is not separately disclosed by LGT HK.

## LGT BANK AG, Hong Kong Branch

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### Section B: Group Information (Consolidated Basis)

#### Financial Highlights of LGT Group (Consolidated Basis):

*(in millions of Swiss Francs, except ratios)*

#### I Capital and Capital Adequacy

	31 Dec 2025	31 Dec 2024
Capital adequacy ratio	19.2%	18.2%
Shareholders' funds	5,489.4	6,013.2

The Capital ratios of LGT Group are based on the guidelines of the Basel Committee on Banking Supervision and its implementation in the legislation of the European Union and of the Liechtenstein Government.

#### II Other Financial Information

	31 Dec 2025	31 Dec 2024
Total assets	56,412.6	61,293.4
Total liabilities	50,923.2	55,280.2
Total loans and advances	35,593.8	34,369.4
Total customer deposits	42,676.3	45,286.7

	For the year ended 31 Dec 2025	For the year ended 31 Dec 2024
Pre-tax profit	524.6	434.1