



**EFG Bank AG, Hong Kong Branch  
Key Financial Information Disclosure Statement  
for the six months ended 30th June 2023**

The Chief Executive of EFG Bank AG, Hong Kong Branch announces that its key financial information disclosure statement as at June 30, 2023 is as follows: -

## Section A – Hong Kong Branch Information

### I – Profit and loss information

	30-Jun-23 HKD'000	30-Jun-22 HKD'000
<b>Interest income</b>		
Interest income	221,069	65,858
Interest expense	(211,012)	(25,248)
<b>Net interest income</b>	<b>10,057</b>	<b>40,610</b>
<b>Other operating income</b>		
Gains less losses arising from trading in foreign currencies	113,270	39,292
Gains less losses on securities held for trading purposes	14,075	12,907
Gains less losses from other trading activities	8,382	13,154
Net fees and commission income	58,236	78,296
- gross fees and commission income	79,802	109,189
- gross fees and commission expenses	(21,566)	(30,893)
Others	53	-
<b>Net operating income</b>	<b>194,016</b>	<b>143,649</b>
<b>Gross Revenue</b>	<b>204,073</b>	<b>184,259</b>
<b>Operating expenses</b>		
Staff and rental expense	(167,230)	(156,279)
Other expenses	(63,409)	(84,706)
Net charge for other provisions	10	(14)
Impairment losses and provisions for impaired loans and receivables	(3)	(4)
Gains less losses from the disposal of property, plant and equipment and investment properties	-	-
<b>Profit/(loss) before taxation</b>	<b>(26,559)</b>	<b>(56,744)</b>
Tax expense	-	-
<b>Profit/(loss) after taxation</b>	<b>(26,559)</b>	<b>(56,744)</b>

## II – Balance sheet information

	30-Jun-23 HKD'000	31-Dec-22 HKD'000
<b><u>Assets</u></b>		
Cash and balances with banks	1,001,109	425,026
Balances with central bank	-	77,887
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	5,134,679	4,580,123
Trade bills	-	-
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables	8,197,771	5,933,321
- <i>loans and advances to customers</i>	6,558,654	5,251,582
- <i>loans and advances to banks</i>	-	-
- <i>other accounts</i>	1,639,117	681,739
- <i>provisions for impaired loans and receivables</i>	-	-
<i>collective</i>	-	-
<i>specific</i>	-	-
Investment securities	2,961,318	3,103,157
Other investments	-	-
Property, plant and equipment and investment properties	10,656	10,687
<b>Total assets</b>	<b>17,305,533</b>	<b>14,130,201</b>
<b><u>Liabilities</u></b>		
Deposits and balances from banks	44	10,221
Balances with central bank	3,522	-
Deposits from customers	13,359,550	11,874,559
- <i>demand deposits and current accounts</i>	2,480,183	3,541,644
- <i>savings deposits</i>	-	-
- <i>time, call and notice deposits</i>	10,879,367	8,332,915
Amount due to overseas offices of the reporting institution	2,156,725	1,039,006
Certificates of deposit issued	-	-
Issued debt securities	-	-
Other liabilities	1,785,614	1,206,329
Provisions	78	86
<b>Total Liabilities</b>	<b>17,305,533</b>	<b>14,130,201</b>

### III – Additional balance sheet information

	30-Jun-23 HKD'000	31-Dec-22 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:		
<b>Loans for use in Hong Kong</b>		
Industrial, commercial and financial:		
- property development	-	-
- property investment	-	-
- financial concerns	1,814,353	1,157,198
- 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	4,680,196	3,912,425
<b>Trade finance</b>	-	-
<b>Loans and advances for use outside Hong Kong</b>	64,105	181,959
<b>Total Advances to Customers</b>	<b>6,558,654</b>	<b>5,251,582</b>

100% of the loans and advances to customers are covered by collaterals or other securities as at 30 Jun 2023 and 31 Dec 2022.

vi) The branch does not have any overdue and rescheduled advances as at 30 Jun 2023 and 31 Dec 2022.

vii) The branch does not have any other assets overdue as at 30 Jun 2023 and 31 Dec 2022.

viii) The branch does not have any repossessed assets as at 30 Jun 2023 and 31 Dec 2022.

### 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.

	On-balance sheet exposure	Off-balance sheet exposure	Total
30 Jun 2023	HKD'000	HKD'000	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	762,511	400,387	1,162,898
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	-	-	-
<b>Total</b>	<b>762,511</b>	<b>400,387</b>	<b>1,162,898</b>
Total assets after provision	17,305,455		
On-balance sheet exposures as percentage of total assets	4.41%		

	On-balance sheet exposure	Off-balance sheet exposure	Total
31 Dec 2022	HKD'000	HKD'000	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	691,498	318,193	1,009,691
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	-	-	-
<b>Total</b>	<b>691,498</b>	<b>318,193</b>	<b>1,009,691</b>
Total assets after provision	14,130,115		
On-balance sheet exposures as percentage of total assets	4.89%		

### III – Additional balance sheet information (continued)

	30-Jun-23 HKD'm	31-Dec-22 HKD'm
<b>Advances to customers by countries</b>		
x) Breakdown of the gross amount of advances to customers by countries where it constitutes 10% or more of the aggregate gross amount of loans and advances to customers after taking into consideration of transfers of risks:		
- Hong Kong	3,891	2,871
- Taiwan	1,374	1,149
- China	1,013	934
- Others	281	297
	<u>6,559</u>	<u>5,251</u>

#### International claims

x) 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 2023	Banks	Official Sector	Non-bank private sector		Others	Total
	HKD'm	HKD'm	Non-bank financial institutions HKD'm	Non-financial private sector HKD'm	HKD'm	HKD'm
<b>Developed countries</b>	6,785	235	-	33	-	7,053
<i>of which</i>						
- United States	18	235	-	-	-	253
<b>Offshore centres</b>	140	2,159	-	3,001	-	5,300
<b>Developing Asia Pacific</b>	119	-	-	2,607	-	2,726
<i>of which</i>						
- Taiwan	-	-	-	1,425	-	1,425
- China	114	-	-	1,031	-	1,145

  

At 31 Dec 2022	Banks	Official Sector	Non-bank private sector		Others	Total
	HKD'm	HKD'm	Non-bank financial institutions HKD'm	Non-financial private sector HKD'm	HKD'm	HKD'm
<b>Developed countries</b>	5,472	234	-	37	-	5,743
<i>of which</i>						
- United States	39	234	-	-	-	273
<b>Offshore centres</b>	3	2,259	-	2,022	-	4,284
<b>Developing Asia Pacific</b>	160	-	-	2,247	-	2,407
<i>of which</i>						
- Taiwan	-	-	-	1,154	-	1,154
- China	157	-	-	936	-	1,093

The above classification basis is reference to the completion instruction for the "Return of International Banking Statistics - "MA(BS)21" in the determination of international claims.

#### IV – Off-balance sheet exposures

	30-Jun-23 HKD'000	31-Dec-22 HKD'000
<b>Contingent liabilities and commitments</b>		
• Direct credit substitutes	98,720	112,375
• Transaction-related contingencies	-	-
• Trade-related contingencies	-	-
• Note issuance and revolving underwriting facilities	-	-
• Other commitments	6,218,354	7,260,045
• Forward deposit placement (forward value date)	104,982	58,156
<b>Derivatives</b>		
• Exchange rate contracts	51,718,775	29,413,677
• Interest rate contracts	-	-
• Equity contracts and others	8,237,753	5,363,276
<b>Replacement Costs</b>		
• Exchange rate contracts	506,009	264,702
• Interest rate contracts	-	-
• Equity contracts and others	232,677	145,626

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 2023

Equivalent in millions of HKD	USD	AUD	CAD	CHF	CNY	EUR	GBP	JPY	NZD	SGD	Others	Total
Spot assets	3,650	30	252	6,444	338	235	315	730	41	2,417	69	14,521
Spot Liabilities	11,816	404	153	271	454	331	221	512	129	250	131	14,672
Forward Purchases	27,678	817	517	6,142	1,578	645	554	3,932	398	7,023	434	49,718
Forward Sales	19,520	443	616	12,314	1,462	548	648	4,150	310	9,190	371	49,572
Net Option position	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	(8)	-	-	1	-	1	-	-	-	-	1	(5)

At 31 Dec 2022

Equivalent in millions of HKD	USD	AUD	CAD	CHF	CNY	EUR	GBP	JPY	NZD	SGD	Others	Total
Spot assets	3,254	49	266	4,218	368	264	293	838	8	2,328	106	11,992
Spot Liabilities	8,713	469	278	65	655	493	433	431	83	176	166	11,962
Forward Purchases	16,404	459	287	2,261	1,109	474	522	810	278	4,594	504	27,702
Forward Sales	10,945	39	275	6,416	822	245	382	1,217	203	6,744	442	27,730
Net Option position	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	-	-	-	(2)	-	-	-	-	-	2	2	2

\*No structural position is recorded.



## VI – Liquidity information

	2023	2022
Average LMR for the quarter ended 30 June	79.6%	76.9%

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)

(HK\$m)

As at 30 Jun 2023

	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	
<b>On-balance sheet liabilities</b>												
1 Deposits from non-bank customers												
(a) Pledged deposits	744	147	44	121	166	129	138	0	0	0	0	
(b) Demand, savings and current account deposits	2,159	2,159										
(c) Term, call and notice deposits	10,031	597	1,804	1,863	3,020	1,881	842	25	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	546	2,935	7,796	18,453	14,793	4,255	3,272	4	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	2,888	1,762	730	325	0	6	64	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	609	21	34	366	109	0	30	0	0	0	0	49
9 Capital and reserves	(11)	0	(11)	0	0	0	0	0	0	0	0	0
10 Total	16,967	7,621	10,395	21,128	18,089	6,272	4,346	29	0	0	0	49

### Off-balance sheet obligations

11 Total off-balance sheet obligations	631	589	14	14	5	8	0	0	0	0	0	0
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	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	
<b>On-balance sheet assets</b>												
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	653	2,932	7,814	18,434	14,849	4,265	3,316	4	0	0	0	0
15 Due from MA for a/c of Exchange Fund	44	44	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	6,585	2,452	4,133	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	2,927	2,927										
(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	6,600	1,073	1,916	1,606	1,441	364	89	3	19	90	0	0
21 Other assets	121	0	0	0	0	0	0	0	0	0	0	121
22 Total	16,930	9,428	13,863	20,040	16,290	4,628	3,406	7	19	90	0	121

### Off-balance sheet claims

23 Total off-balance sheet claims	148	30	116	0	0	0	0	0	0	0	0	2
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24 Contractual Maturity Mismatch		1,249	3,570	(1,103)	(1,804)	(1,652)	(940)	(22)	19	90	0	
25 Cumulative Contractual Maturity Mismatch		1,249	4,819	3,716	1,912	261	(679)	(701)	(682)	(593)	(593)	

## VII – Liquidity risk management (continued)

(HK\$'m)

As at 31 Dec 2022

	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	
<b>On-balance sheet liabilities</b>												
1 Deposits from non-bank customers												
(a) Pledged deposits	137	134	0	0	0	0	1	0	0	0	0	0
(b) Demand, savings and current account deposits	3,397	3,397										
(c) Term, call and notice deposits	7,779	131	1,599	1,711	1,861	1,077	1,399	0	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	0
3 Amount payable arising from derivative contracts	567	264	4,242	10,563	8,316	3,896	1,530	4	0	0	0	0
4 Due to MA for a/c of Exchange Fund	0	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	0
6 Due to banks	1,319	479	452	0	1	0	324	64	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	954	1	151	639	125	2	0	0	0	0	0	36
9 Capital and reserves	(12)	0	(13)	0	1	0	0	0	0	0	0	0
10 Total	14,141	4,407	6,432	12,913	10,304	4,975	3,254	68	0	0	0	36

### Off-balance sheet obligations

11 Total off-balance sheet obligations	417	356	12	35	13	1	0	0	0	0	0	0
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	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	
<b>On-balance sheet assets</b>												
12 Currency notes and coins	0	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	361	266	4,230	10,523	8,296	3,818	1,472	4	0	0	0	0
15 Due from MA for a/c of Exchange Fund	95	95	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	5,142	1,006	4,077	59	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	3,081	3,081										
(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	5,264	853	765	2,184	763	16	449	64	49	121	0	0
21 Other assets	173	0	0	0	0	0	0	0	0	0	0	173
22 Total	14,116	5,300	9,072	12,766	9,060	3,834	1,921	68	49	121	0	173

### Off-balance sheet claims

23 Total off-balance sheet claims	122	46	73	0	0	0	0	0	0	0	0	3
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24 Contractual Maturity Mismatch		583	2,701	(183)	(1,257)	(1,141)	(1,333)	0	49	121	0	
25 Cumulative Contractual Maturity Mismatch		583	3,284	3,102	1,844	703	(630)	(630)	(581)	(460)	(460)	

## 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 2023	Grand Total HKD'm	As of % of total liabilities
Deposits from retail customers	7,054	40.75%
Deposits from other non-bank customers	5,898	34.08%
Funding raised from banks	54,202	313.21%
Other outstanding funding instruments	351	2.03%

31 Dec 2022	Grand Total HKD'm	As of % of total liabilities
Deposits from retail customers	6,192	43.83%
Deposits from other non-bank customers	5,139	36.37%
Funding raised from banks	29,999	212.30%
Other outstanding funding instruments	623	4.41%

## 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 2022) 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-23		31-Dec-22	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital	1,144	18.9%	1,149	17.9%
Tier 1 capital (CET1)	854	14.1%	854	13.3%
Shareholders' equity	CHF'm 973		CHF'm 855	

### II – Other financial information

#### Financial Highlights of EFG Bank AG, Switzerland

	30-Jun-23	31-Dec-22
	CHF'm	CHF'm
Total assets	26,411	28,594
Total liabilities	25,438	27,739
Total advances	9,651	10,176
Total customer deposits	20,812	22,864

	30-Jun-23	30-Jun-22
	CHF'm	CHF'm
Pre-tax profit/(loss)	121.3	(25.2)

**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-23		31-Dec-22	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital (Swiss GAAP fully applied)	1,876	21.2%	1,679	18.6%
Tier 1 capital (CET1) (Swiss GAAP fully applied)	1,525	17.3%	1,328	14.7%
	<b>CHF'm</b>		<b>CHF'm</b>	
Shareholders' equity	1,831		1,714	

**II – Other financial information**

**Financial Highlights of EFG International AG**

	30-Jun-23		31-Dec-22	
	CHF'm		CHF'm	
Total assets	40,901		43,538	
Total liabilities	38,718		41,473	
Total advances	16,572		16,748	
Total customer deposits	32,592		34,035	

  

	30-Jun-23		30-Jun-22	
	CHF'm		CHF'm	
Pre-tax profit/(loss)	169.3		119.1	

**END**