

INTERIM CONSOLIDATED BALANCE SHEET

CHF (Unaudited)

Assets	30.06.2025	31.12.2024
Liquid assets	424 943 367	458 894 790
Amounts due from banks	65 147 969	87 384 486
Amounts due from securities financing transactions	220 000 000	170 000 000
Amounts due from customers	619 541 927	601 235 632
Mortgage loans	–	–
Trading portfolio assets	–	–
Positive replacement values of derivative financial instruments	15 808 248	21 142 126
Financial investments	508 534 702	374 813 059
Accrued income and prepaid expenses	21 871 581	29 734 584
Non-consolidated participations	1 507 773	1 509 218
Tangible fixed assets	206 850 971	189 679 487
Intangible assets	–	–
Other assets	18 839 233	11 875 678
Total assets	2 103 045 771	1 946 269 060
Total subordinated claims	–	–
Liabilities		
Amounts due to banks	2 596 353	40 336 842
Amounts due in respect of customer deposits	1 766 458 861	1 548 090 053
Trading portfolio liabilities	–	–
Negative replacement values of derivative financial instruments	17 959 468	16 320 664
Accrued expenses and deferred income	61 092 896	71 966 174
Other liabilities	10 338 839	12 075 151
Provisions	4 762 858	7 816 710
Reserve for general banking risks	51 820 000	51 820 000
Capital accounts	163 750 000	164 095 246
Retained earnings reserve	28 775 973	26 360 127
Currency translation reserve	-16 656 479	-13 140 379
First half 2025 consolidated profit / full year 2024 consolidated profit	12 147 002	20 528 472
Total liabilities	2 103 045 771	1 946 269 060
Total subordinated liabilities	–	–

OFF-BALANCE SHEET TRANSACTIONS

CHF

Contingent liabilities	111 868 598	112 769 861
Irrevocable commitments	3 280 688	3 953 643
Obligations to pay up shares and make further contributions	18 748 321	37 378 696
Credit commitments	–	–



HALF-YEAR RESULTS AS OF JUNE 30TH 2025

MIRABAUD GROUP

INTERIM CONSOLIDATED INCOME STATEMENT

CHF (Unaudited)

	30.06.2025	30.06.2024
Interest and discount income	21 032 396	34 452 156
Commission income from securities trading and investment activities	–	–
Interest and dividend income from financial investments	1 492 618	1 019 283
Interest expense	-5 600 061	-8 885 792
Gross result from interest operations	16 924 953	26 585 647
Changes in value adjustments for default risks and losses from interest operations	-151 370	19 974
Net result from interest operations	16 773 583	26 605 621
Commission income from securities trading and investment activities	108 370 021	107 750 223
Commission income from lending activities	318 100	505 338
Commission income from other services	2 796 811	2 473 850
Commission expense	-7 228 150	-7 747 856
Result from commission business and services	104 256 782	102 981 555
Result from trading activities	16 030 003	11 665 072
Result from the disposal of financial investments	4 795 590	4 683 663
Income from non-consolidated participations	1 306 222	1 281 576
Result from real estate	47 575	140 399
Other ordinary income	191 119	306 139
Other ordinary expenses	76 108	-63 717
Other result from ordinary activities	6 416 614	6 348 060
Personnel expenses	-81 075 705	-82 144 290
General and administrative expenses	-44 596 383	-43 719 925
Operating expenses	-125 672 088	-125 864 215
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-4 168 216	-4 988 828
Changes to provisions and other value adjustments, and losses	1 675 654	-3 535 969
Operating result	15 312 332	13 211 296
Extraordinary income	–	89
Extraordinary expenses	–	–
Reserves for general banking risks	–	–
Taxes	-3 165 330	-3 110 413
First half consolidated profit	12 147 002	10 100 972