MIRABAUD

HALF-YEAR RESULTS AS OF JUNE 30TH 2026
MIRABAUD GROUP

INTERIM CONSOLIDATED BALANCE SHEET

CHF (Unaudited)

Assets	30.06.2026	31.12.2025
Liquid assets	307 641 713	317 105 987
Amounts due from banks	77 797 491	63 543 174
Amounts due from securities financing transactions	360 000 000	450 000 000
Amounts due from customers	646 462 203	622 000 553
Mortgage loans	–	–
Trading portfolio assets	–	–
Positive replacement values of derivative financial instruments	11 352 451	8 442 138
Financial investments	488 839 350	464 024 640
Accrued income and prepaid expenses	38 057 310	31 913 144
Non-consolidated participations	515 479	617 772
Tangible fixed assets	241 456 192	219 072 822
Intangible assets	–	–
Other assets	24 497 375	27 469 493
Total assets	**2 196 619 564**	**2 204 189 723**
Total subordinated claims	–	–
- of which subject to mandatory conversion and/or debt waiver	–	–

Liabilities		
Amounts due to banks	16 016 123	28 467 472
Amounts due in respect of customer deposits	1 860 025 511	1 839 984 086
Trading portfolio liabilities	–	–
Negative replacement values of derivative financial instruments	9 104 219	5 368 003
Accrued expenses and deferred income	69 475 448	64 221 498
Other liabilities	9 726 590	15 234 253
Provisions	2 926 238	4 816 238
Reserve for general banking risks	48 820 000	54 820 000
Capital accounts	151 700 000	156 700 000
Retained earnings reserve	32 025 934	27 148 465
Currency translation reserve	-15 501 107	-15 161 541
First half 2026 consolidated profit / full year 2025 consolidated profit	12 300 608	22 591 249
Total liabilities	**2 196 619 564**	**2 204 189 723**
Total subordinated liabilities	–	–
- of which subject to mandatory conversion and/or debt waiver	–	–

OFF-BALANCE SHEET TRANSACTIONS

Contingent liabilities	120 526 474	114 691 485
Irrevocable commitments	3 010 561	3 010 561
Obligations to pay up shares and make further contributions	9 496 975	14 225 293
Credit commitments	–	–

INTERIM CONSOLIDATED INCOME STATEMENT

CHF (Unaudited)

	30.06.2026	30.06.2025
Interest and discount income	17 388 158	21 032 396
Commission income from securities trading and investment activities	–	–
Interest and dividend income from financial investments	1 275 766	1 492 618
Interest expense	-2 609 293	-5 600 061
Gross result from interest operations	**16 054 631**	**16 924 953**
Changes in value adjustments for default risks and losses from interest operations	-2 500 936	-151 370
Net result from interest operations	**13 553 695**	**16 773 583**
Commission income from securities trading and investment activities	106 081 718	108 370 021
Commission income from lending activities	355 517	318 100
Commission income from other services	2 399 030	2 796 811
Commission expense	-7 868 691	-7 228 150
Result from commission business and services	**100 967 574**	**104 256 782**
Result from trading activities	**13 547 863**	**16 030 003**
Result from the disposal of financial investments	4 499 437	4 795 590
Income from non-consolidated participations	1 706 222	1 306 222
Result from real estate	355 448	47 575
Other ordinary income	747 673	191 119
Other ordinary expenses	-9 846	76 108
Other result from ordinary activities	**7 298 934**	**6 416 614**
Personnel expenses	-72 143 498	-81 075 705
General and administrative expenses	-39 621 469	-44 596 383
Operating expenses	**-111 764 967**	-125 672 088
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-3 334 647	-4 168 216
Changes to provisions and other value adjustments, and losses	-11 480 535	1 675 654
Operating result	**8 787 917**	**15 312 332**
Extraordinary income	–	–
Extraordinary expenses	–	–
Reserves for general banking risks	6 000 000	–
Taxes	-2 487 309	-3 165 330
First half consolidated profit	**12 300 608**	**12 147 002**