EFG Bank von Ernst

Half-Year Report

2026

Balance sheet as at 30 June 2026

	30 June 2026 CHF1,000	31 December 2025 CHF1,000	Change CHF1,000
Assets			
Cash	30,346	30,620	(274)
Due from banks	161,362	250,094	(88,732)
of which: due daily	*161,362*	*210,094*	*(48,732)*
of which: other receivables	-	*40,000*	*(40,000)*
Due from clients	195,249	170,780	24,469
Bonds and other fixed-interest bearing securities	111,147	86,880	24,267
of which: money-market papers from public-sector issuers	*80,528*	*56,354*	*24,174*
of which: money-market papers from other issuers	*30,619*	*30,526*	*93*
Fixed assets	1,280	1,355	(75)
Other assets	29,751	115,710	(85,959)
Accrued income and prepaid expenses	2,431	2,121	310
Total assets	**531,566**	**657,560**	**(125,994)**
Liabilities and Shareholder's equity			
Due to banks	25,775	82,709	(56,934)
of which: due daily	*7*	*742*	*(735)*
of which: with agreed maturity or notice period	*25,768*	*81,967*	*(56,199)*
Due to clients	410,120	381,154	28,966
of which: other amounts payable	*410,120*	*381,154*	*28,966*
a) due daily	*381,063*	*333,814*	*47,249*
b) with agreed maturity or notice period	*29,057*	*47,340*	*(18,283)*
Other liabilities	26,412	115,551	(89,139)
Accrued expenses and deferred income	8,867	7,894	973
Provisions	8,239	7,086	1,153
of which: tax provisions	*8,239*	*7,086*	*1,153*
Provisions for general banking risks	5,400	5,400	-
Subscribed capital	25,000	25,000	-
Income reserves	5,000	5,000	-
of which: Legal reserves	*5,000*	*5,000*	-
Retained earnings	8,766	7,217	1,549
Net income	7,987	20,549	(12,562)
Total liabilities and shareholders' equity	**531,566**	**657,560**	**(125,994)**
Off-Balance Sheet transactions			
Contingent liabilities			
- Liabilities from guarantees and indemnity agreements and Liability from the provision of collateral	2,551	2,063	488
Credit risks			
- Irrevocable commitments	-	-	-
Derivative financial instruments			
- Contract volume	1,242,287	4,574,041	(3,331,754)
- Positive replacement values	26,228	115,475	(89,247)
- Negative replacement values	26,216	115,184	(88,968)
Fiduciary transactions	101,083	199,566	(98,483)

Income statement as at 30 June 2026

	30 June 2026 CHF 1,000	30 June 2025 CHF 1,000	Change CHF 1,000
Results from interest activities			
Interest and discount income	5,816	6,672	-856
Interest expense	-1,718	-1,952	234
Net interest income	**4,098**	**4,720**	**-622**
Results from commission and service fee activities			
Commission income on lending	3	6	-3
Commission income on securities and investment transactions	3,643	2,809	834
Commission income on other services	615	424	191
Commission expenses	-382	-188	-194
Subtotal result from commission and service fee activities	**3,879**	**3,051**	**828**
Results from financial transactions	**6,928**	**15,476**	**-8,548**
of which from trading transactions	*6,928*	*15,476*	*-8,548*
Other ordinary income			
a) From real estate	-	-	
b) Other ordinary income	-	-	
Total operating income	**14,906**	**23,247**	**-8,341**
Operating expenses			
a) Personnel expenses	-3,095	-3,953	858
b) General and administrative expenses	-2,429	-2,182	-247
Subtotal operating expenses	**-5,524**	**-6,135**	**611**
Depreciation and write-offs on intangible non-current assets and fixed assets	-75	-58	-17
Other ordinary expenses	-15	-	-15
Valuation allowances on receivables and increases in provisions for contingent liabilities and credit risks	-	-15	15
Income from release of valuation allowances on receivables and from the release of provisions for contingent liabilities and credit risks			
Results from regular business activities	**9,292**	**17,039**	**-7,747**
Income tax expense	-1,305	-2,365	1,060
Allocation to the provision for general banking risks	-	-2,000	2,000
Net income	**7,987**	**12,674**	**-4,687**