

llb 1861

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Interim Financial Reporting 2025 Web Conference of the LLB Group

Vaduz, 20 August 2025

Agenda

Introduction

Christoph Reich, Group CEO (a. i.)

Interim Financial Reporting 2025

Markus Schifferle, Head Group
Finance & Risk

ACT-26 Strategy and Outlook

Christoph Reich, Group CEO (a. i.)

The LLB Group stands out through its strategy, reliability, and stability



- Focused strategy execution
- Targeted growth
- Solid performance

Interim Financial Reporting 2025

Group interim result at a glance

Net new money

CHF **1'393**
million (+2.9 %)*

Group net profit

CHF **91.0 million**
(+0.9 %)

Cost-income ratio

65.7 %
(+0.5 pp)

Net new loans

CHF **-239**
million (-2.9 %)*

Business volume

CHF **117.2 billion**
(+3.3 %)

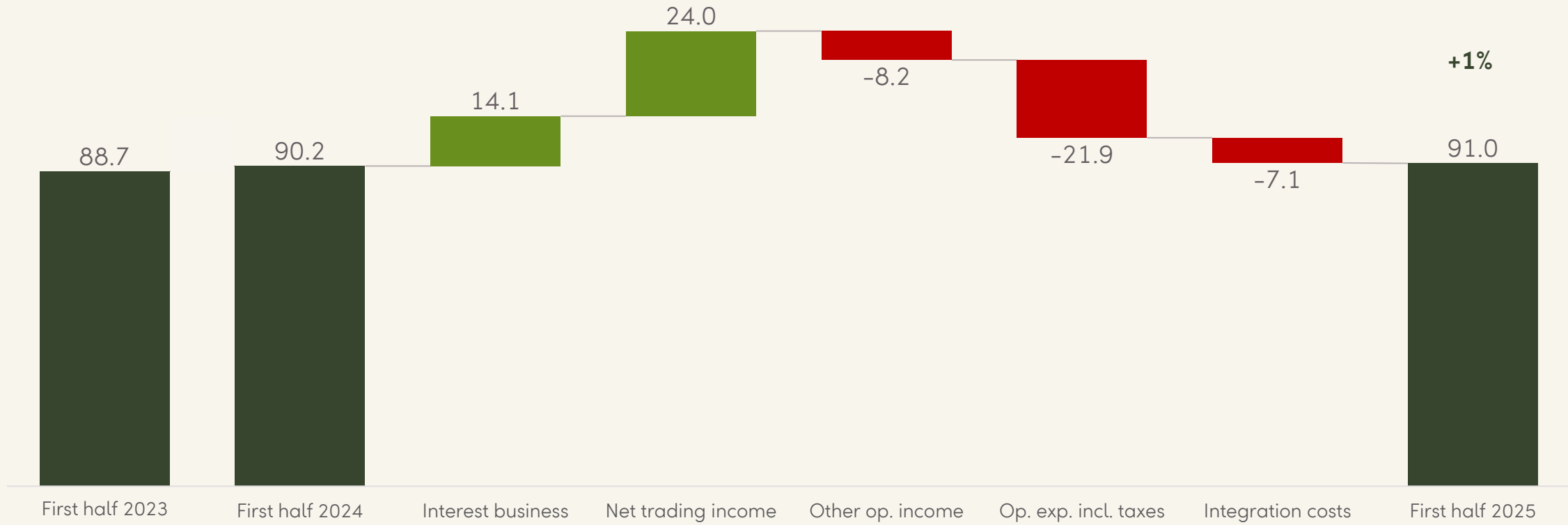
Tier 1 ratio

18.4 %
(-0.4 pp)

* annualised growth rate

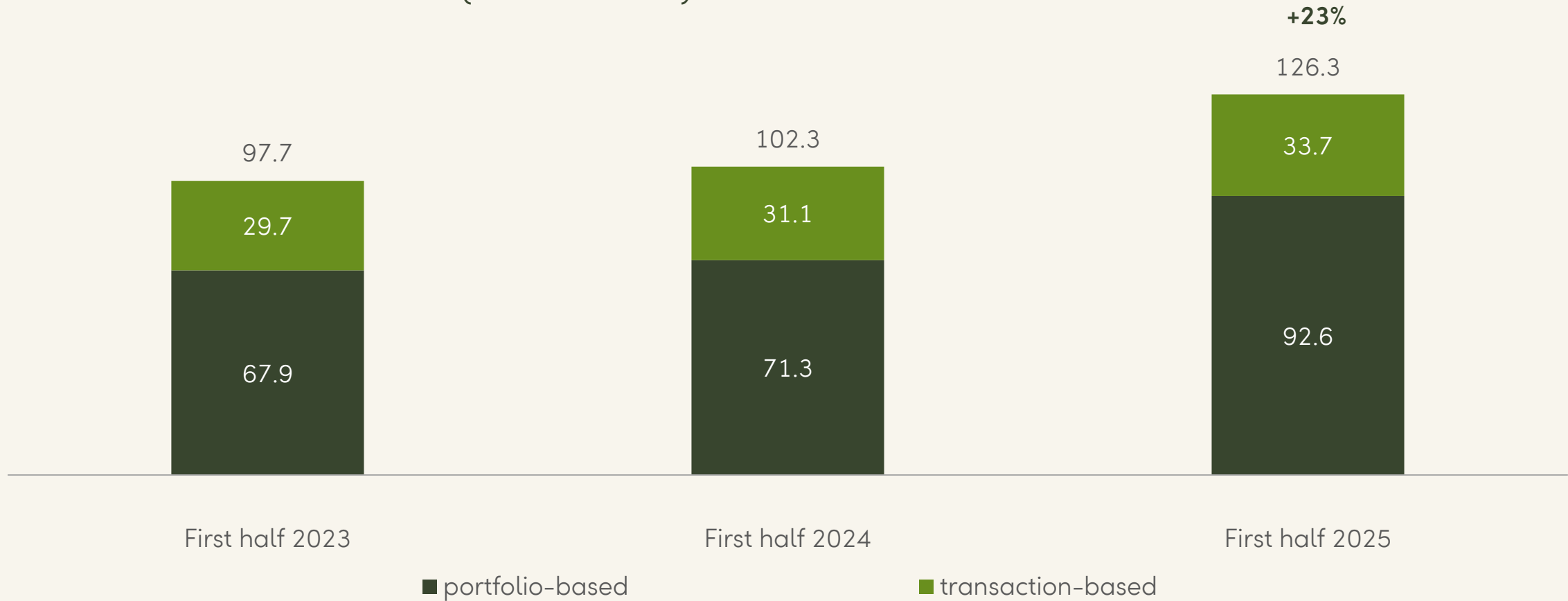
Profitability enhanced & cost increase due to integration

Operating income (in CHF million)



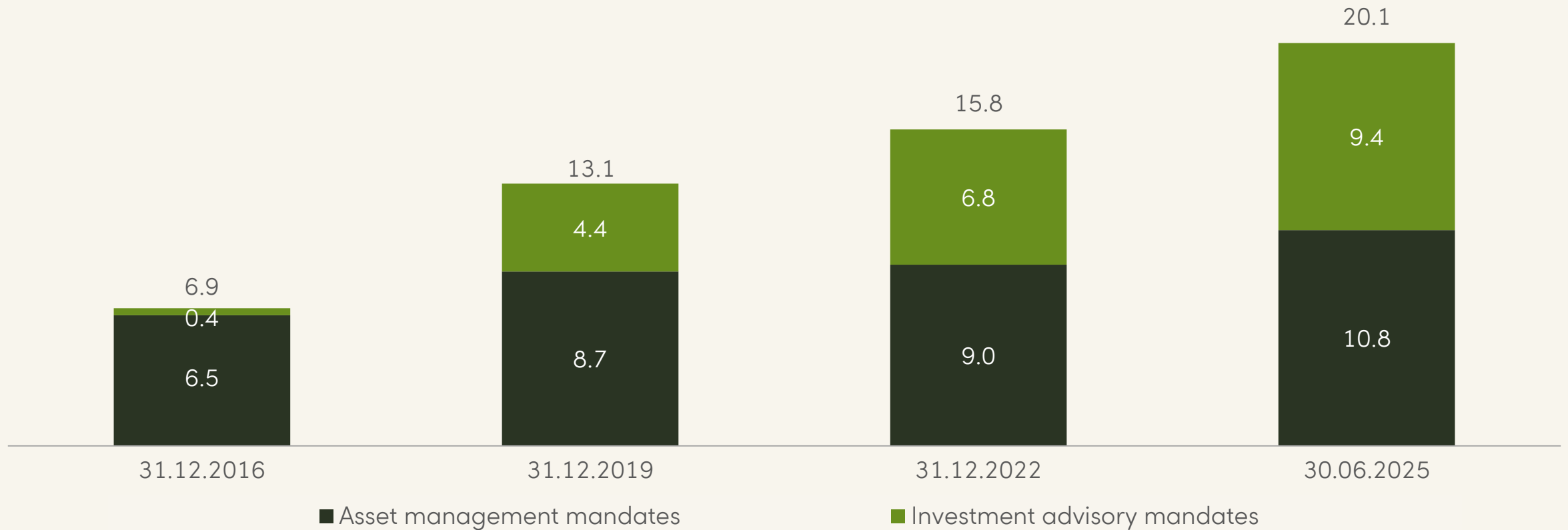
Further development in commission income streams

Net fee and commission income (in CHF million)



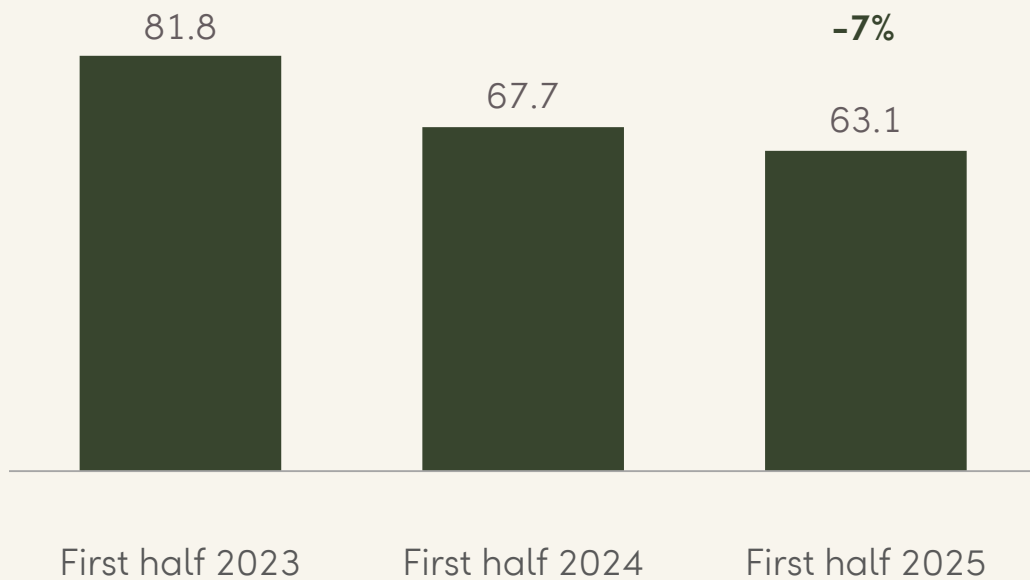
Improved profitability through targeted mandate growth

LLB Invest (in CHF billion)

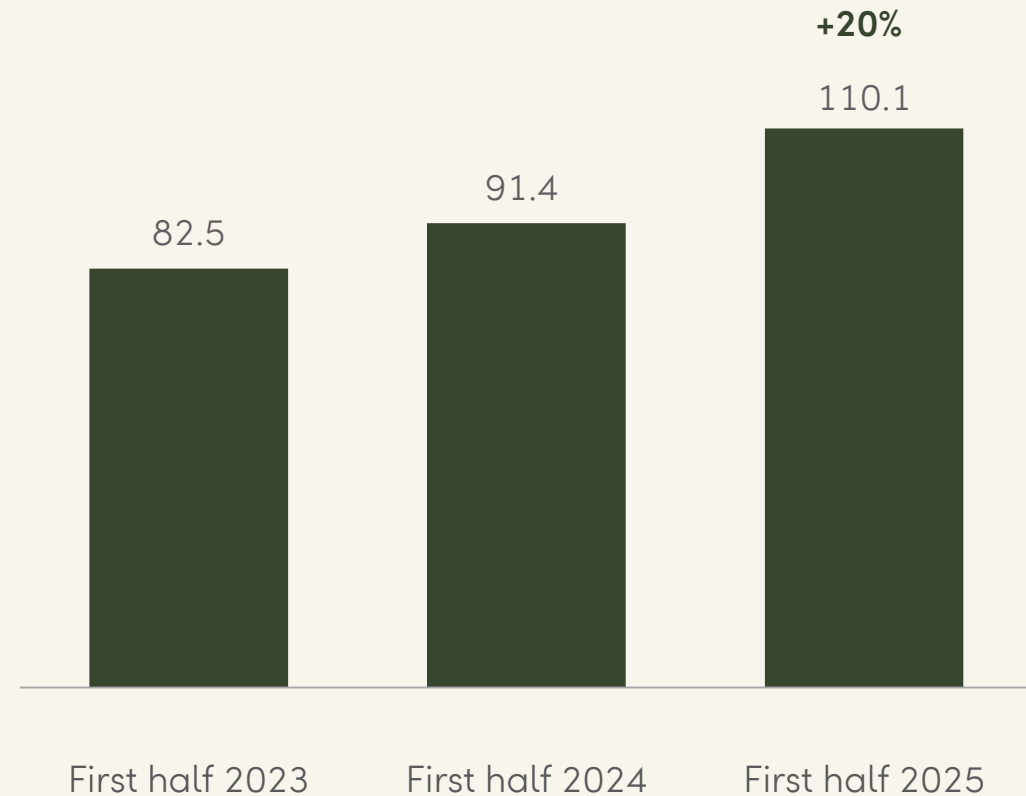


Interest rate differential with foreign currencies continues to have a positive impact

Net interest income before expected credit losses
(in CHF million)

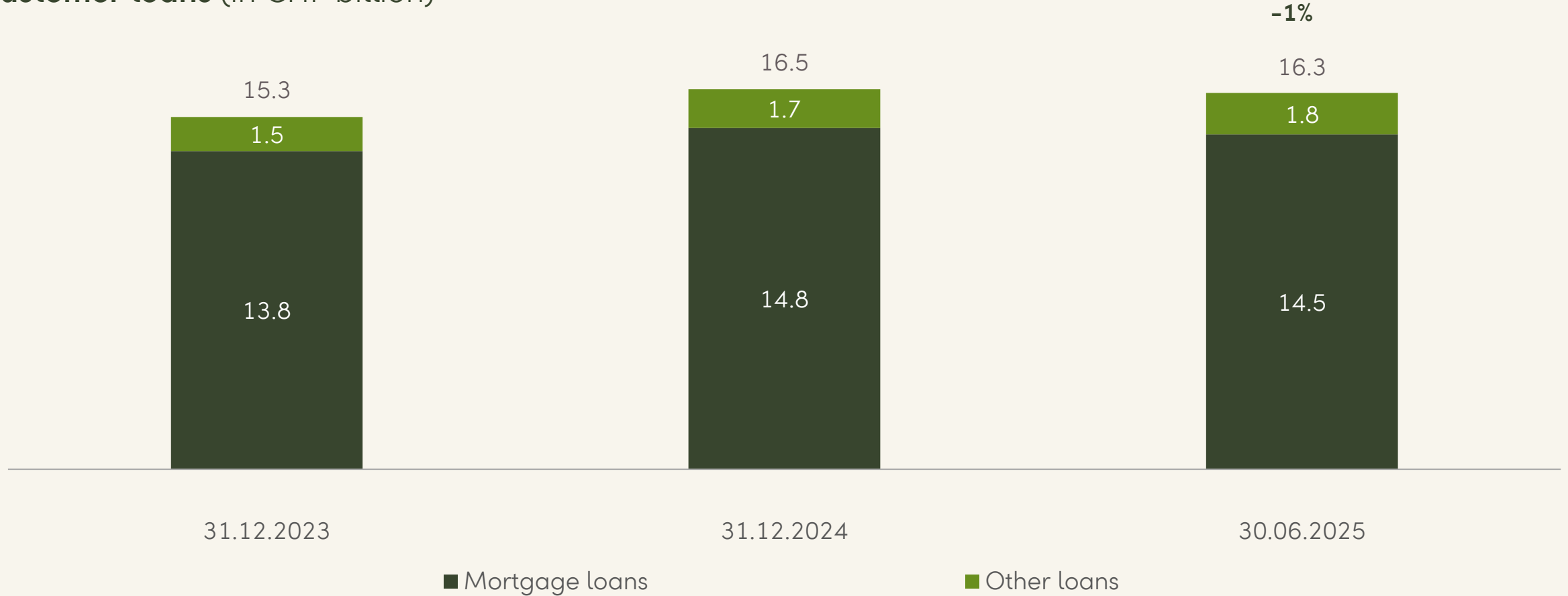


Trading result (in CHF million)



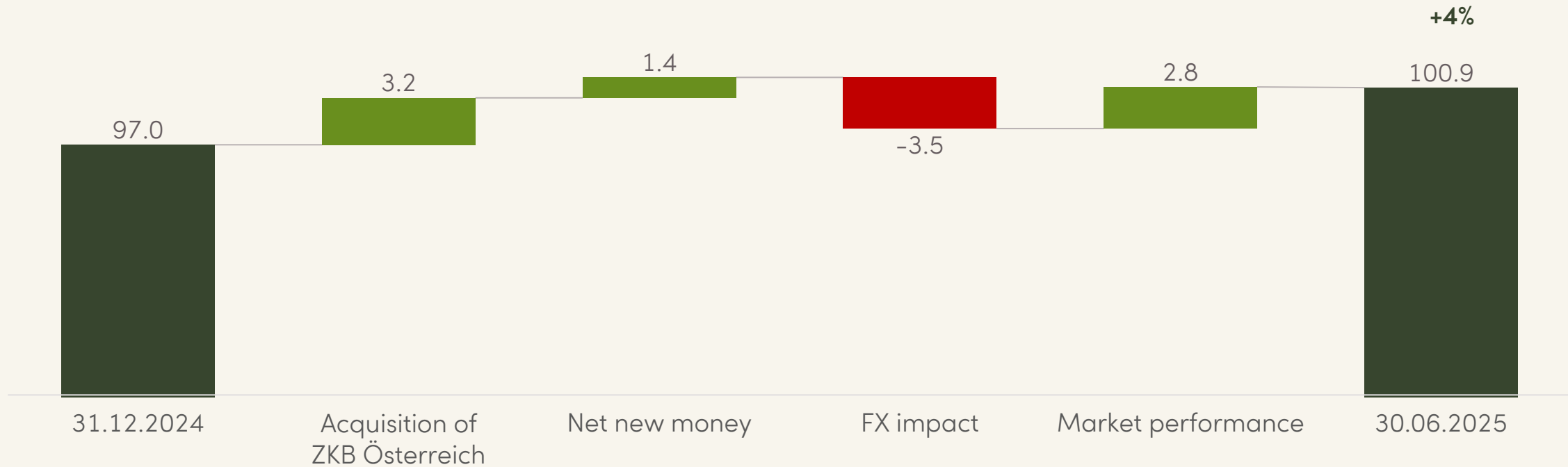
Customer loans exceed CHF 16 billion

Customer loans (in CHF billion)



Client assets exceed CHF 100 billion for the first time

Development of client assets (in CHF billion)



Diversified business model driving success

	Retail & Corporate Banking	International Wealth Management
Business volume (in CHF billion)	37.9	78.3
Net new money (in CHF million)	+423	+954
Growth rate (p.a. in %)	+3.8	+2.6
Net new loans (in CHF million)	-200	-32
Growth rate (p.a. in %)	-2.6	-5.8
Employees (full-time equivalents, in positions)	311	307
Profit before taxes (in CHF million)	80.0	61.4
Change compared to previous year (in %)	-16.4	+2.9

Financial strength and stability

Balance sheet total

CHF **28.1 billion**
(+1.4 %)

Risk-weighted assets

CHF **10.1 billion**
(+1.0 %)

Common equity tier 1 (CET1)

CHF **1.9 billion**
(-1.2 %)

Return on equity

8.1 %
(+0.4 pp)

Tier 1 ratio / CET1 ratio

18.4 %
(-0.4 pp)

Liquidity coverage ratio (LCR)

164.8 %
(+7.2 pp)

Moody's deposit rating

Aa2

The LLB Group is on track strategically, financially, and operationally

LLB continues to grow

- Client assets exceeded CHF 100 billion for the first time
- Organic and acquisitive growth of CHF 4.4 billion

LLB reports solid performance

- Growth unlocks earnings potential
- Cost discipline remains a priority

LLB is committed to efficiency

- Strategic focus on improving efficiency
- Investment in operational excellence

ACT-26 Strategy and Outlook

ACT-26



ACcelerate

We will accelerate our previous growth.

Transform

We will become more client-focused, efficient and sustainable.

Our strategic core elements



Growth



Efficiency



Sustainability

Growth as a Strategic Cornerstone

Leading wealth management bank in Austria



Key figures (as of 30.06.2025)

- Assets under Management:
EUR 39 billion
- Business volume:
EUR 40 billion

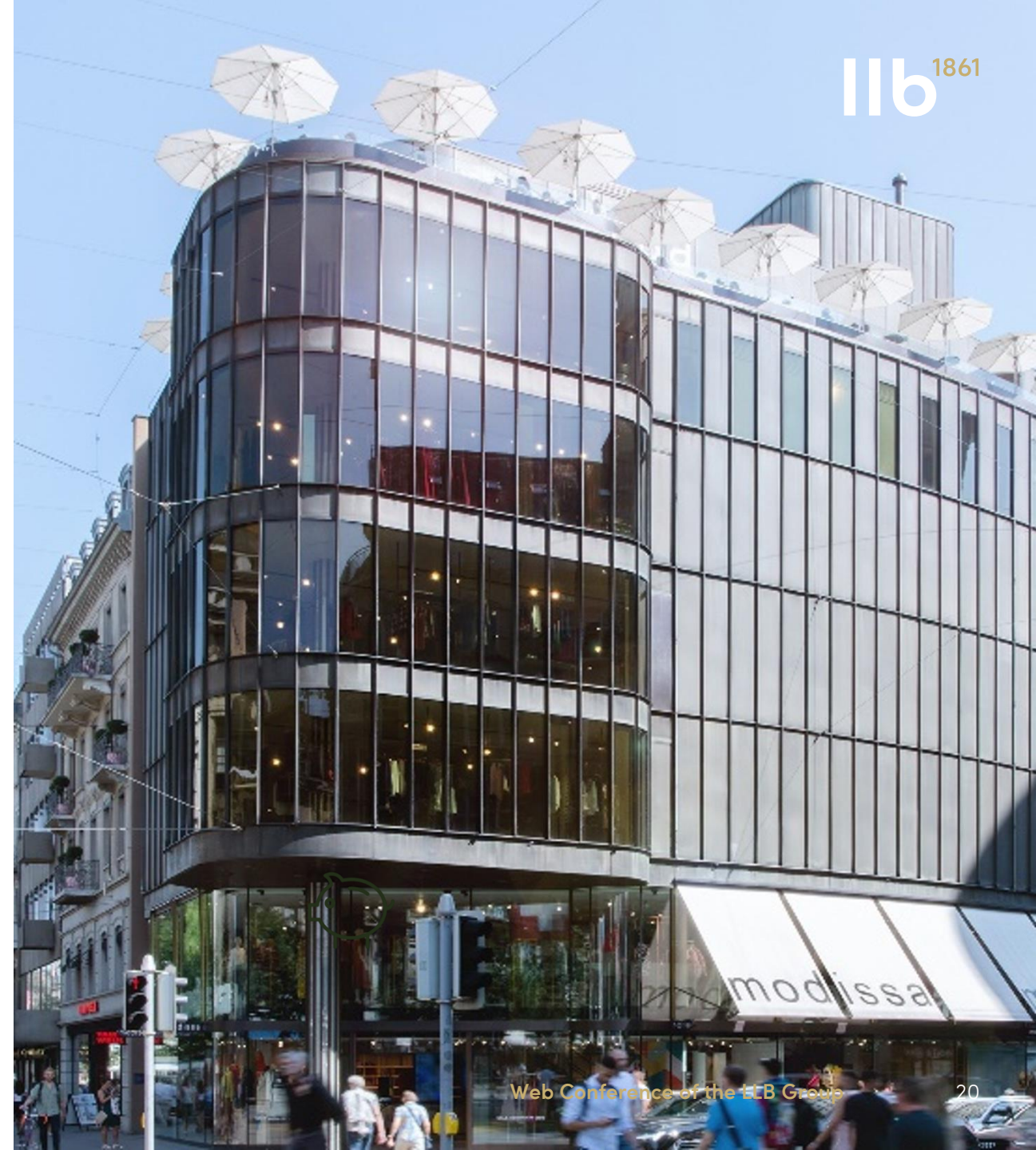
Business segments

- Wealth management and advisory
- Custodian banking and investment funds
- Real estate

Growth in Switzerland



Photo: new location in Zurich



Growth in Germany



- Strengthened market presence
- Launch of Wealth Solutions unit
- Personalized advisory services combined with digital solutions

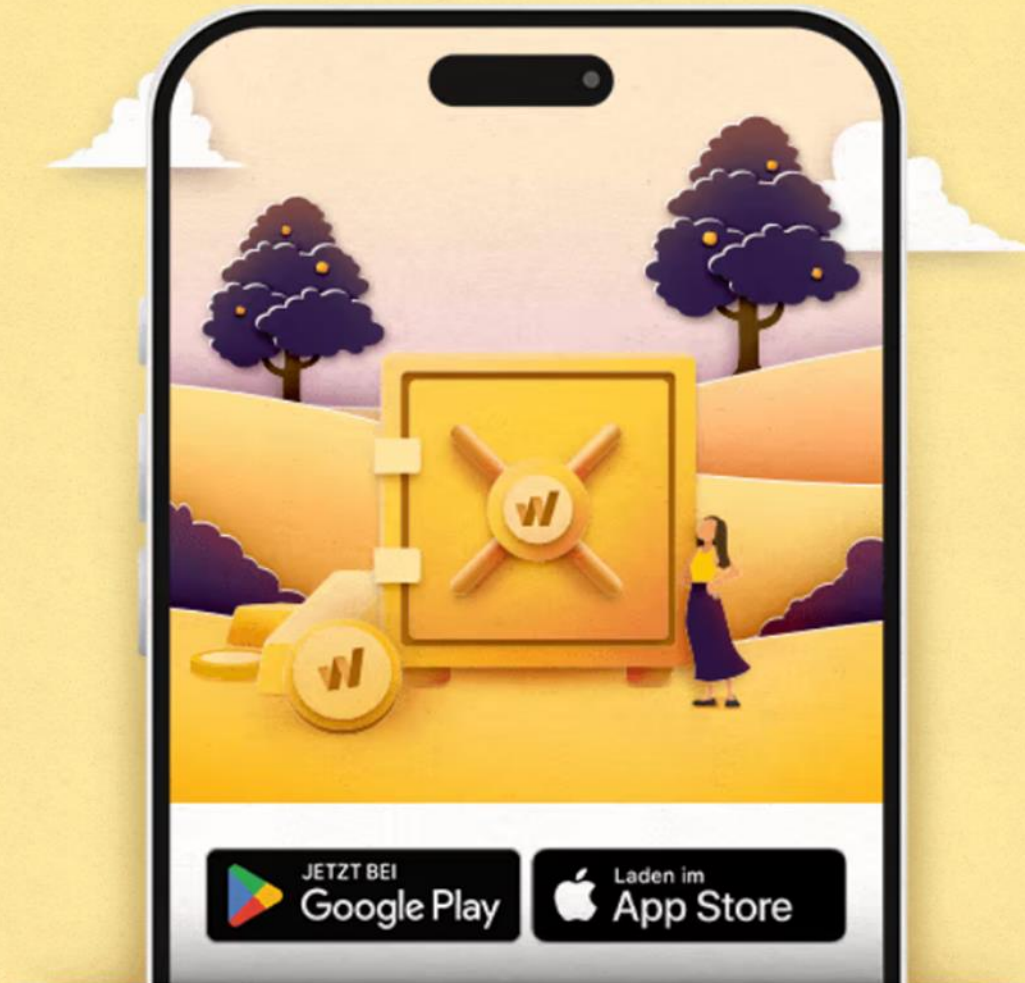
Achieving
digital success with **willbe**

Continuous development of the app

- willbe Gold and
- willbe ETFselect

Proven digital financial solutions

- Investing
- Savings accounts
- Fixed-term deposits



Driving Performance through Efficiency

Efficiency and digitalisation



ONE

Investment of
CHF 100 million by 2026

Expansion & modernisation of
client interaction

Digitalisation & scaling of
processes

Committed to Sustainability

Comprehensive sustainability management & progressing towards net-zero

Environmental Social Governance	In progress	In progress	In progress	Strategic objective
	In progress	In progress	Achieved	Achieved
	In progress	Achieved	Achieved	Achieved
	Achieved	Achieved	Achieved	Achieved

In progress
 Achieved
 Strategic objective

Outlook

Ambitious goals

ACT-26

Core Component	Goal		1st half 2025	Strategy Period	
Growth	Net new money	> 3 % p.a.	2.9 %*	2.9 %	
	Net new loans	> 3 % p.a.	-2.9 %*	4.2 %	
Efficiency	Cost-Income ratio 2026	65 %	65.7 %		
Sustainability	Net zero CO ₂	2040	On track		
Security	Tier 1 ratio	> 16 %	18.4 %		

*annualised growth rate



Business model
is diversified
and robust



Strategy
is clear and
forward-looking



Growth
is driven by long-term
vision and profitability

Q&A

Contact information and financial calendar

Contact

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Financial calendar

Presentation of Annual Results 2025

Friday, 20 February 2026

34th Annual General Meeting of Shareholders

Friday, 17 April 2026

Thank you

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