

LGT Group Financial Results 2025





Agenda

Review 2025

H.S.H. Prince Max von und zu Liechtenstein, Chairman LGT

Results

Michael Bürge, CFO LGT

Strategy

H.S.H. Prince Max von und zu Liechtenstein, Chairman LGT
Olivier de Perregaux, CEO LGT Private Banking

Outlook

H.S.H. Prince Max von und zu Liechtenstein, Chairman LGT

Q&A

Questions from participating media will be answered

Review 2025

H.S.H. Prince Max von und zu
Liechtenstein, Chairman LGT





Continuous growth, focused strategic investments

Assets under management	CHF 386.1 bn (+5 %)
Net asset inflows	CHF 11.4 bn (2024: 11.9 bn)
Total operating income	CHF 2.9 bn (+9 %)
Group profit	CHF 445.6 m (+25 %)
Cost/income ratio	76.8 % (2024: 78 %)
Total assets	CHF 56.4 bn (-8 %)
Common equity tier 1 capital ratio (CET 1)	19.2 % (2024: 18.2 %)

Highlights – LGT Private Banking



Increase in profitability thanks to continuous client acquisition, market-driven growth in assets under management and consistent cost discipline



Sustained growth in **existing markets and locations**; realisation of **synergies and economies of scale from growth investments made in recent years**



Further successful **expansion in Germany, Australia, India, Japan and Thailand** thanks to strong management and enhanced front office; **LGT brand and value proposition** as clear differentiating factors



Targeted investment in expanding **global investment expertise**, as well as in **digitalisation and artificial intelligence**



Intergenerational wealth transfer as an important subject for the coming years

Highlights – LGT Capital Partners (Asset Management)



Significant growth in assets under management driven by strong performance across most investment strategies and positive inflows



Continued **strong demand from institutional and private investors** for private markets and liquid alternatives



Successful launch of a **European CLO platform**



New semi-liquid solution in private infrastructure, adding to the existing offerings



Building competitive advantages through **sustainable investment in technology and artificial intelligence**

Results

Michael Bürge, CFO LGT



Income statement 2025

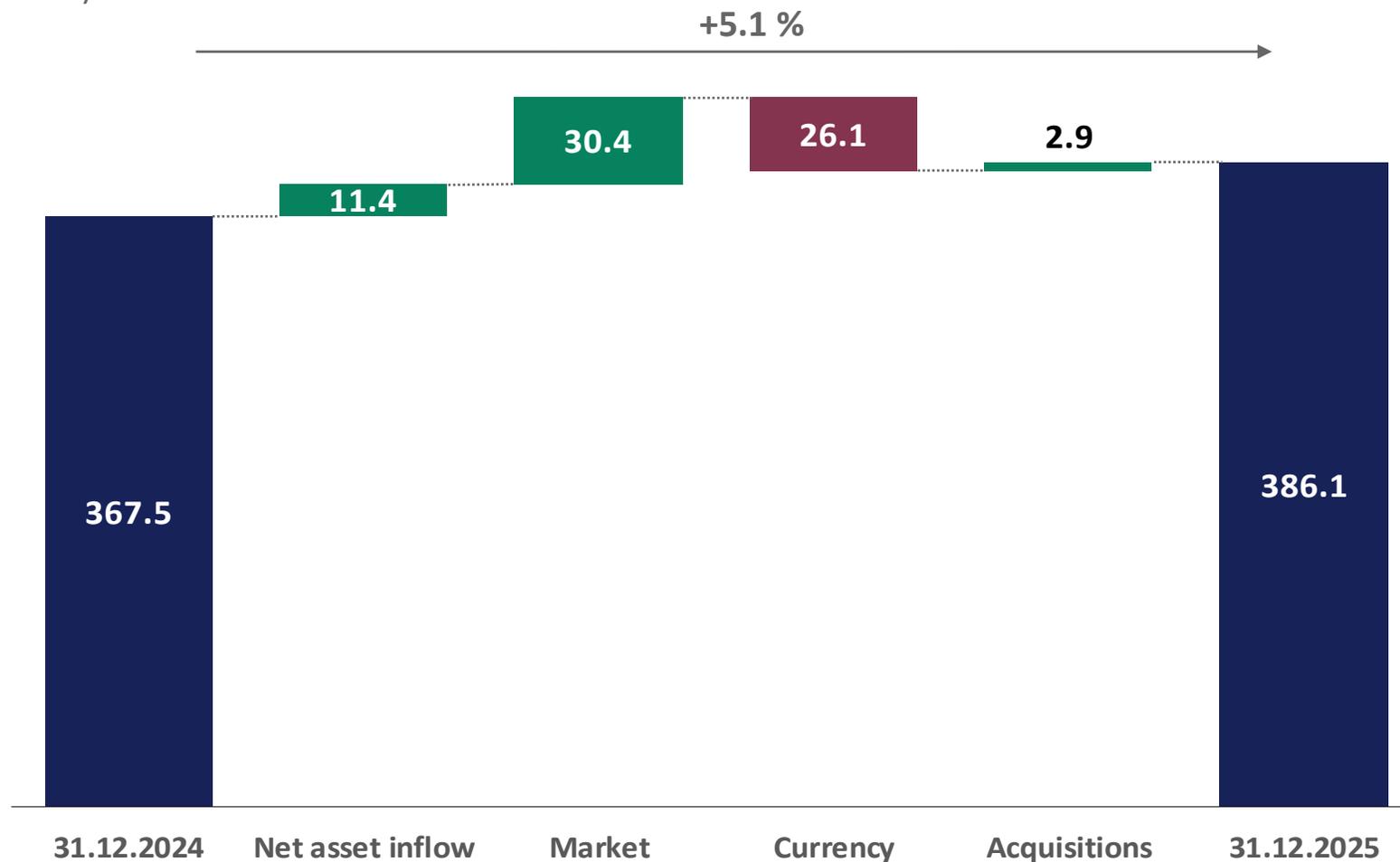
IFRS, in CHF m

(Final Audit 23 April 2026)

	2025	2024	Change in %
Net interest income and credit losses	307.7	347.9	-12
Income from services	1 970.8	1 765.3	12
Income from trading activities and other operating income	621.7	556.6	12
Total operating income	2 900.2	2 669.8	9
Personnel expenses	1 774.5	1 617.3	10
Business and office expenses	453.7	465.8	-3
Total operating expenses	2 228.2	2 083.0	7
Depreciation, amortisation and provisions	147.4	152.7	-3
Tax and minority interests	79.0	77.9	1
Group profit	445.6	356.2	25

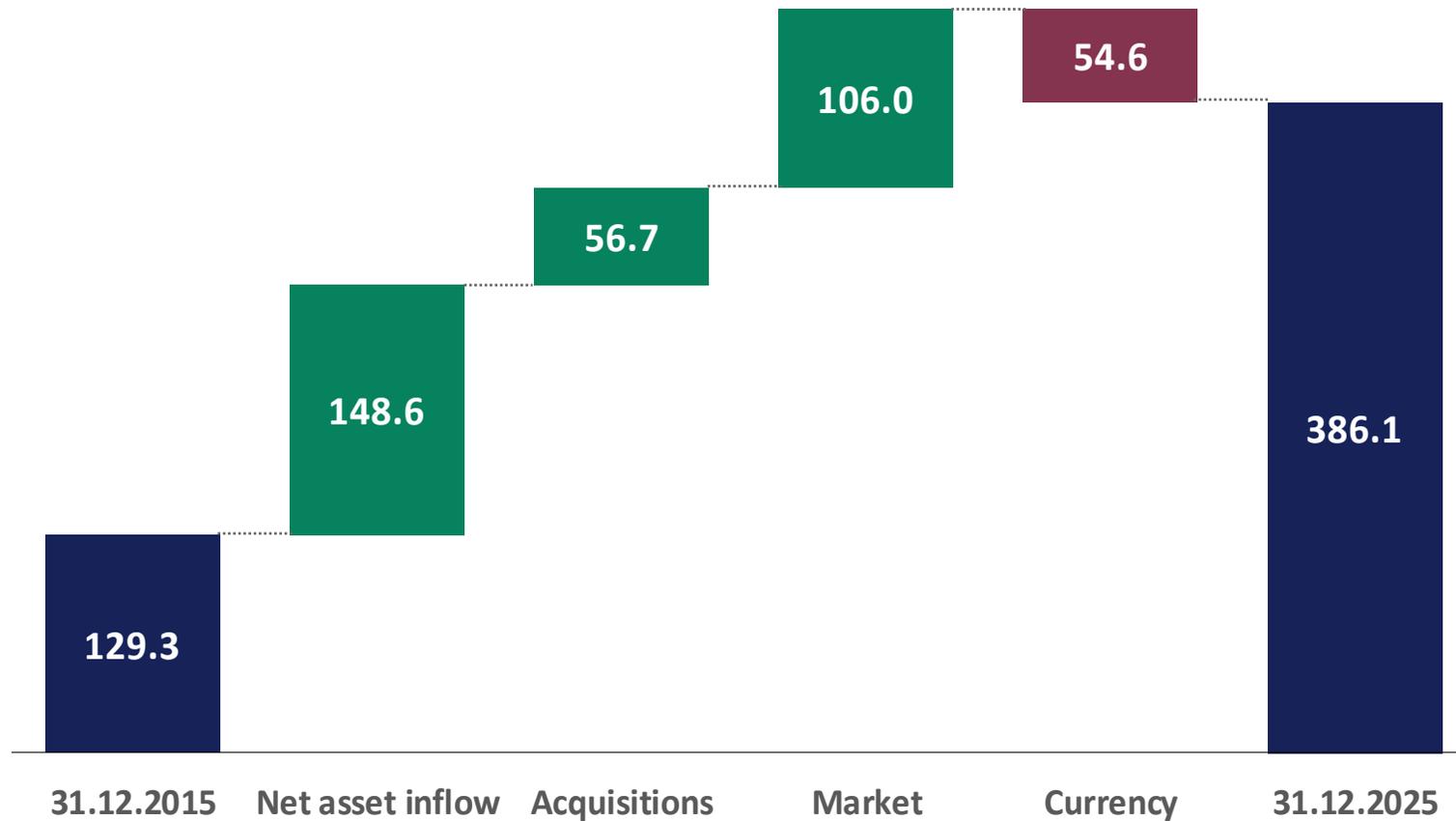
Development of assets under management 2025

Assets under management
(in CHF bn)



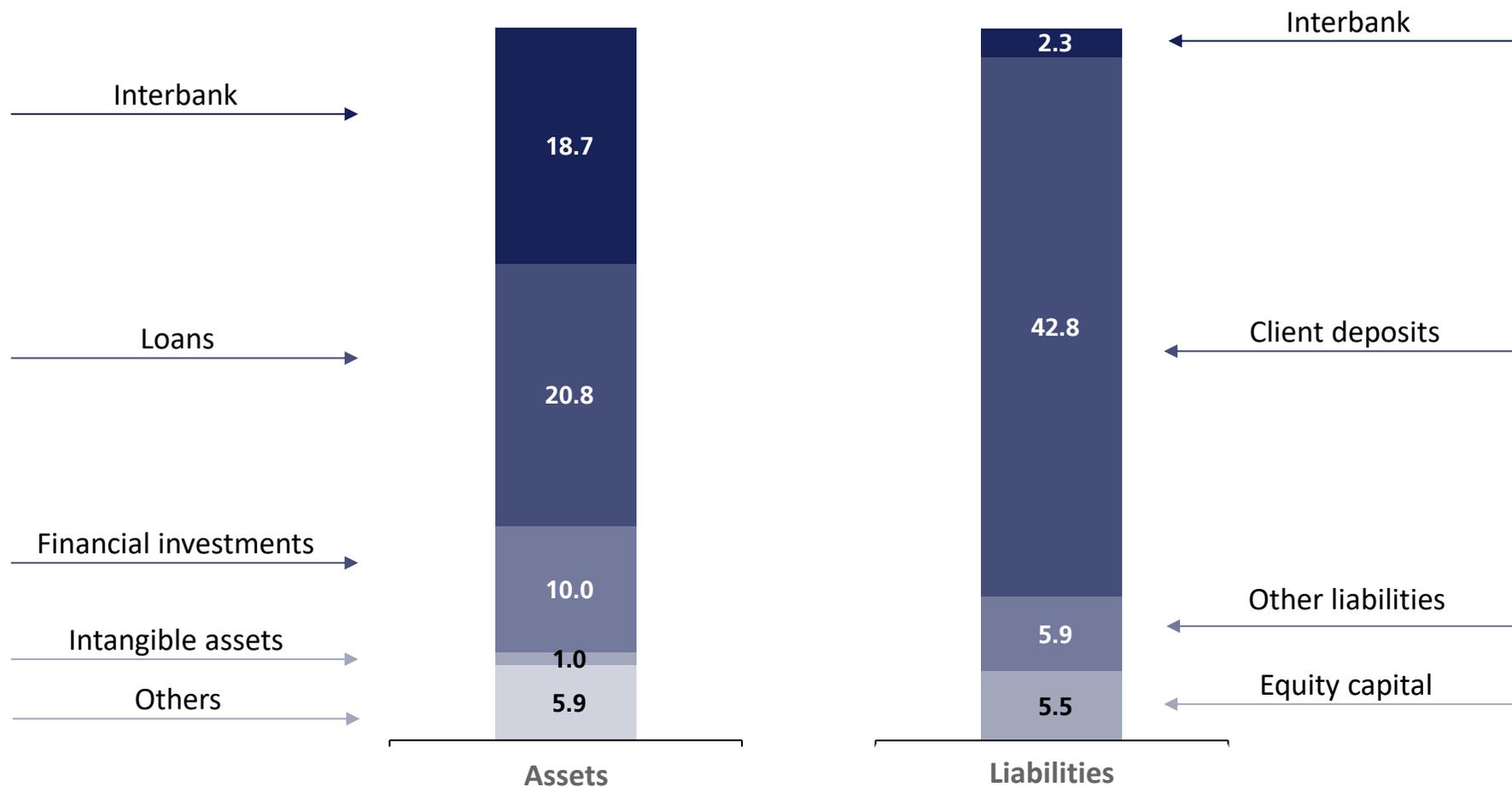
Development of assets under management 2015 – 2025

Assets under management
(in CHF bn)



Balance sheet

Total assets CHF 56.4 bn
(in CHF bn)



Other key figures 2025

Balance sheet key figures	2025	2024
Total assets (in CHF bn)	56.4*	61.3
Equity capital (in CHF bn)	5.5**	6.0
Common equity tier 1 capital ratio (CET 1)	19.2 %	18.2 %
Liquidity coverage ratio	219.4 %	207.8 %
Number of full-time equivalents (FTE)	5 891	5 825
Cost/income ratio	76.8 %	78.0 %
Rating Moody's/Standard & Poor's for LGT Bank Ltd.	Aa2/A+	Aa2/A+

* Decline primarily due to currency effects

** Includes a special dividend of CHF 703 million to the Princely House of Liechtenstein

An aerial photograph of a vibrant turquoise lake, likely a high-altitude alpine lake, surrounded by green and yellow vegetation and rocky shores. The lake is the central focus of the slide's background.

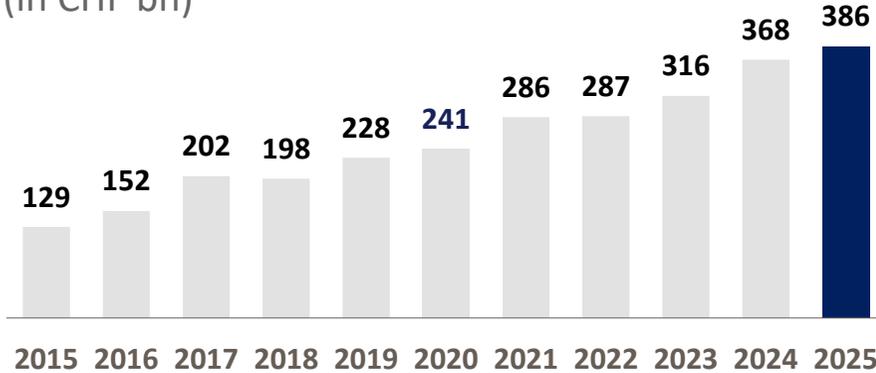
Strategy and outlook

H.S.H. Prince Max von und zu
Liechtenstein, Chairman LGT
Olivier de Perregaux,
CEO LGT Private Banking

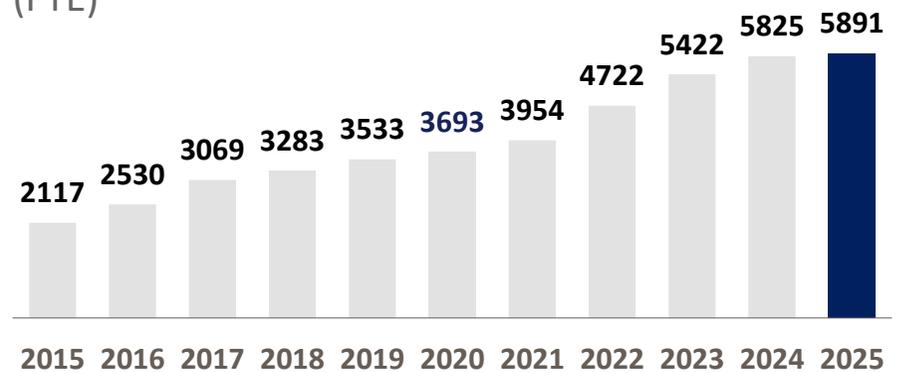


Key developments 2015 – 2025

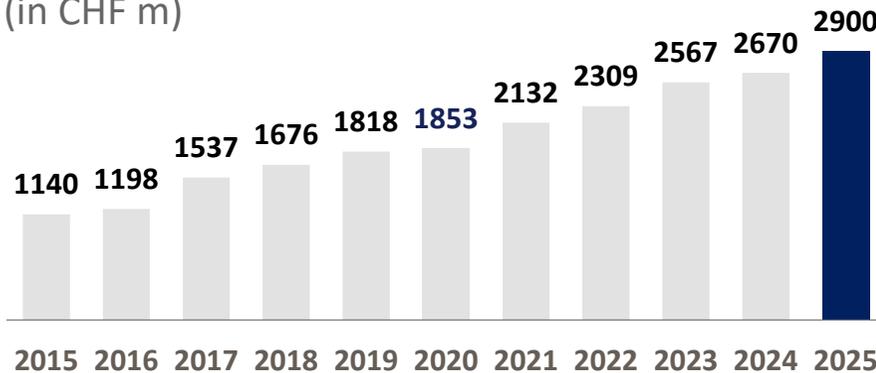
Assets under management
(in CHF bn)



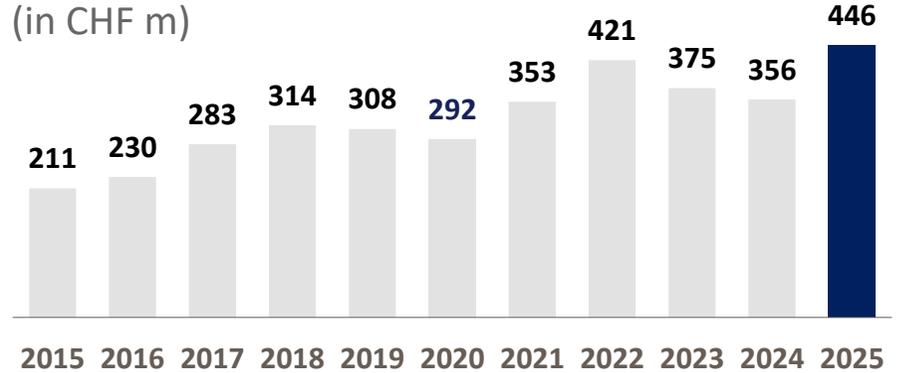
Number of full-time equivalents
(FTE)



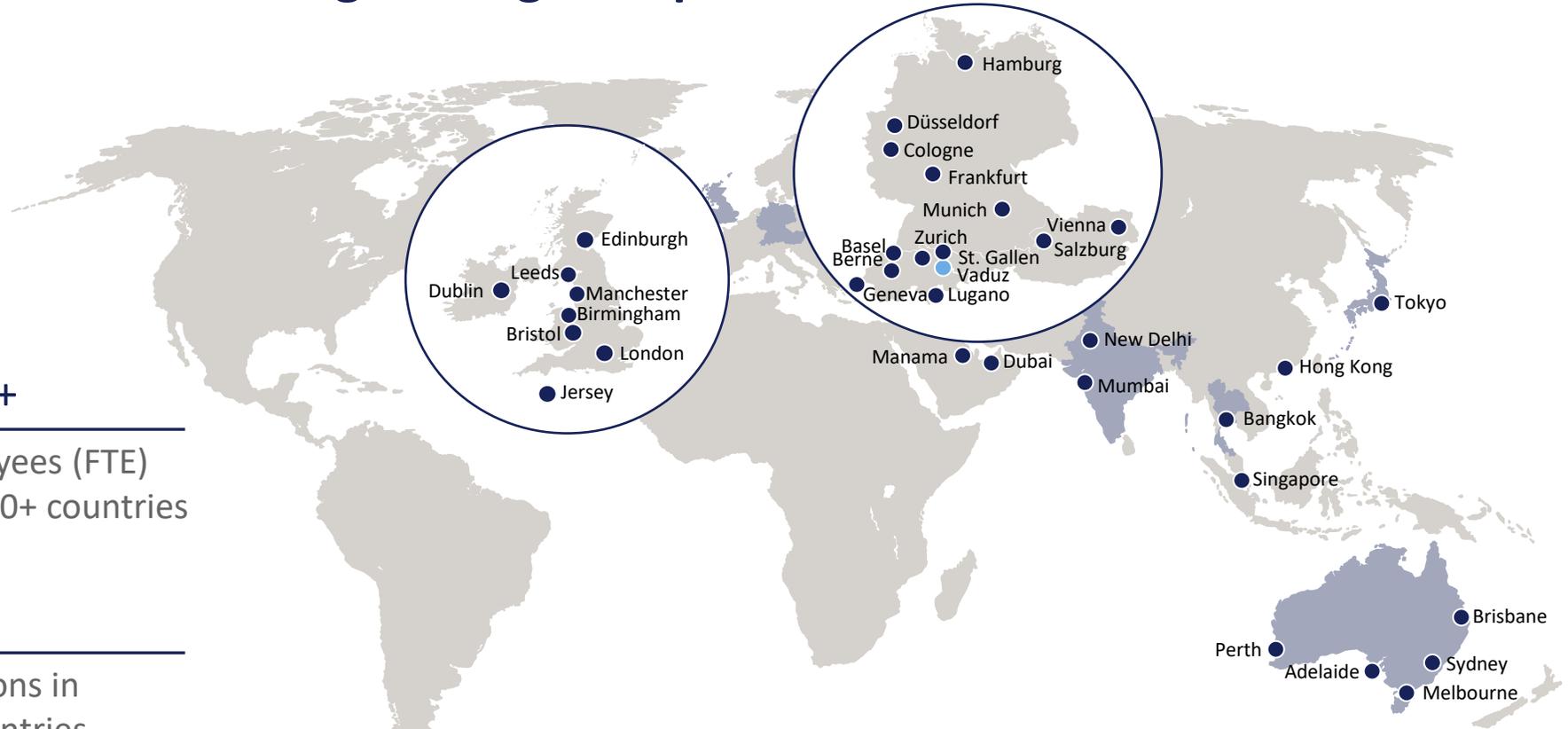
Total operating income
(in CHF m)



Group profit
(in CHF m)



LGT Private Banking – Our global presence



4950+

Employees (FTE)
from 70+ countries

40+

Locations in
14 countries

6

Booking platform
locations

Australia Adelaide, Brisbane, Melbourne, Perth, Sydney

Austria Salzburg, Vienna

Bahrain Manama

Germany Düsseldorf, Frankfurt, Hamburg, Cologne, Munich

Hong Kong SAR

India Mumbai, New Delhi and 13 other locations

Ireland Dublin

Japan Tokyo

Liechtenstein Vaduz

Singapore

Switzerland Basel, Berne, Geneva, Lugano, Zurich

Thailand Bangkok

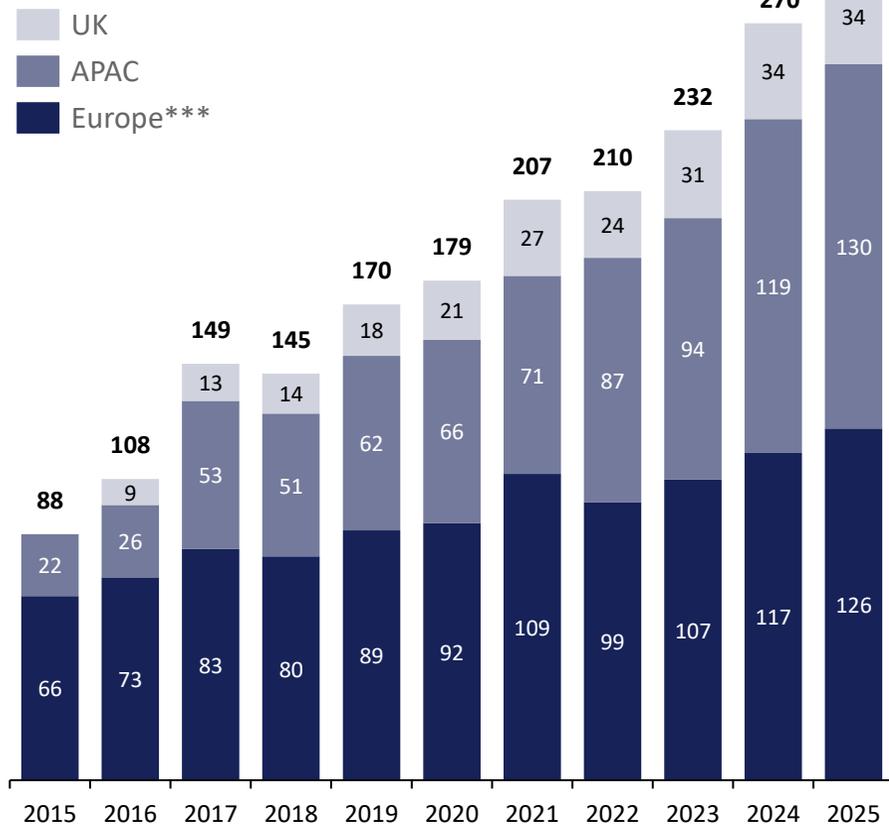
United Kingdom Birmingham, Bristol, Edinburgh, Jersey, Leeds, London, Manchester

United Arab Emirates Dubai



LGT Private Banking – Historical development and key facts

Client assets under administration
(CHF bn)



Ratings and key figures as per Dec 2025 (2024)

A+/Aa2

S&P and Moody's
Ratings*

56.4 (61.3)

CHF bn
total assets**

5.5 (6.0)

CHF bn group
equity capital**

19.2 % (18.2 %)

Common equity
tier 1 capital ratio
(CET 1)**

4950+ (4950+)

Employees (FTE)

256 (215)

CHF m profit

10.1 (5.8)

CHF bn net asset
inflows

* LGT Bank Ltd.
** LGT Group
*** Middle East switched from region Europe to region APAC as of 2024

LGT Private Banking – Important achievements and strategic priorities (1/2)

Growth & presence in new markets



- Germany: presence in all major centres (Hamburg, Frankfurt, Cologne, Düsseldorf, Munich), over 70 employees as at year-end 2025
- APAC: expansion in India, Japan, Thailand and Australia with very good results
- Australia: acquisition of Commonwealth Bank of Australia's Private Advice business (completion in mid-2025)

Investment excellence



- Many years of expertise across all asset classes
- Globally available, locally and thematically anchored expertise
- Strategic partnership with LGT Capital Partners and Lightrock in private markets and impact investing
- Co-investment approach creates a unique alignment of interests
- Consistent investment in digitalisation, artificial intelligence and quantitative models/risk tools

LGT Private Banking – Important achievements and strategic priorities (2/2)

Managing wealth with purpose & responsibility



- Holistic, cross-generational wealth management that combines investment success with governance, clear purpose and long-term structuring
- Natural partner for families in key transition phases (succession, sale, liquidity events)
- Combination of professional excellence and human competence in advisory services
- LGT's experience as a family-run company

Personal & digital excellence



- Personal, trust-based contact and dialogue as the foundation of every client relationship
- Digital and AI-supported client interaction and asset management enhance the quality and convenience of client service
- Optimisation of internal processes in terms of speed, efficiency and quality



LGT Capital Partners – a global platform for multi-alternative investment solutions

> **USD 110 bn** AuM

16 offices

900+ employees (FTE)

67 nationalities

San Francisco | New York | Dublin | London | The Hague | Paris | Luxembourg | Frankfurt | **Pfaeffikon** | Vaduz
Dubai | Hong Kong | Beijing | Tokyo | Singapore | Sydney

Private Markets

Multi-Alternatives
and Diversifying Strategies

Sustainable
and Impact Strategies



LGT Group: Outlook 2026/2027

Strong positioning and success factors

- Stable ownership structure, long-term orientation
- LGT brand, value proposition, comprehensive expertise
- Strategic portfolio and global presence
- Operating model, global platform and strong network
- Culture and values

Dynamic, volatile environment

- Digitalisation and artificial intelligence (AI)
- Geopolitics, polarisation and fragmentation
- Global wealth creation, large intergenerational wealth transfer
- Financial markets and investment universe
- Climate change

Clear focus and strategic priorities

- Organic growth at established locations, further expansion of newer presences and markets
- Economies of scale, synergies and cost discipline
- Targeted investments in digitalisation and artificial intelligence (AI)
- Continuous expansion of the offering and deepening of technical expertise
- Risk management, resilience and flexibility

General risk information (1/4)

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