Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Key Financial Information Disclosure Statement
As at 31 December 2025

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch

We enclose herewith the Annual Disclosure Statements for the year ended December 31, 2025, which are prepared under the Banking (Disclosure) Rules made pursuant to Section 60A of the Banking Ordinance.

David Shick
Chief Executive

23 APR 2026

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Key Financial Information Disclosure Statement
As at 31 December 2025

Contents **Pages**

Profit and loss account	1
Balance sheet	2
Notes to the financial statements	3 - 9
Off balance sheet	10
Liquidity information	11
Liquidity risk management	11 - 14
Remuneration disclosure	15 - 17
Group consolidated financial information	18

A copy of the Disclosure Statement has been lodged with the Hong Kong Monetary Authority's Public Registry and is available on the website https://www.juliusbaer.com/en/legal/hong-kong-sar/hong-kong-regulatory-disclosure/, for public inspection.

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Profit & Loss Account
For The Year ended 31 December 2025

	Notes	31 Dec 2025 HK'000	31 Dec 2024 HK'000
Interest income		1,755,312	1,834,349
Interest expense		(1,685,720)	(1,619,084)
Net interest income		69,592	215,265
Other operating income	1	2,968,140	2,380,262
Total operating income		3,037,732	2,595,527
Total operating expenses	2	(1,873,391)	(1,688,678)
Impairment losses and provisions for impaired loans and receivables		(267)	220
Profit before taxation		1,164,074	907,069
Income tax expense		(172,154)	(160,141)
Profit after taxation		**991,920**	**746,928**

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Balance Sheet
As at 31 December 2025

	Notes	31 Dec 2025 HK'000	30 Jun 2025 HK'000
Assets			
Cash and balances with banks (residual contractual maturity of less than or equal to one month)	4	1,538,715	1,550,246
Balances with central banks		485	3,717
Balances with banks (residual contractual maturity of more than one month but not more than twelve months)		-	-
Amount due from overseas offices		16,924,790	13,952,364
Certificate of deposit held		-	-
Loans and advances to customers	7	40,110,338	38,061,086
Investment securities		9,001,357	9,335,851
Property, plant and equipment		531,741	592,238
Goodwill and other intangible assets		756,939	759,910
Other assets	5	2,020,317	1,978,811
Total assets		**70,884,682**	**66,234,223**
Equity and Liabilities			
Deposits from customers	6	57,690,250	54,236,766
Amount due to overseas offices		6,570,876	5,621,035
Deposits and balances from banks (except those included in amount due to overseas offices)		383,907	519,828
Other liabilities		4,157,351	4,356,748
Reserves		2,082,298	1,499,846
Total liabilities		**70,884,682**	**66,234,223**

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

	Notes	31 Dec 2025 HK'000	31 Dec 2024 HK'000
1. Other operating income			
Gains less losses arising from trading in foreign currencies		928,418	350,441
Gains less losses arising from non-trading activities in foreign currencies		(316,185)	-
Gains less losses on securities held for trading purposes		291,878	238,253
Gains less losses from other trading activities		368,783	218,003
Net fees and commission income	3	1,691,149	1,572,192
Others		4,097	1,373.00
		2,968,140	**2,380,262**
2. Total operating expenses			
Staff expenses		(1,283,610)	(1,054,872)
Rental expenses		(100,264)	(88,690)
Other expenses		(489,517)	(545,116)
		(1,873,391)	**(1,688,678)**
3. Net fees and commission income			
Fees and commission income		2,389,022	1,890,731
Less: Fees and commission expenses		(697,873)	(318,539)
		1,691,149	**1,572,192**

	Notes	31 Dec 2025 HK'000	30 Jun 2025 HK'000
4. Cash and balances with banks			
(residual contractual maturity of less than or equal to one month)			
Cash in hand		-	-
Balances with banks		1,538,715	1,550,246
		1,538,715	**1,550,246**
5. Other assets			
Accrued interest receivable		133,297	116,008
Derivative instruments		942,169	806,757
Other accounts		944,851	1,056,046
		2,020,317	**1,978,811**
6. Deposits from customers			
Demand deposits and current accounts		10,740,369	9,479,432
Savings deposits		207,554	186,051
Time, call and notice deposits		46,742,327	44,571,283
		57,690,250	**54,236,766**

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

	31 Dec 2025 HK'000	30 Jun 2025 HK'000
7. Analysis of gross amount of loans and advances to customers		
a. Breakdown by economic sectors		
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
Property investment	16,458	17,902
Financial concerns	293,181	221,415
Wholesale and retail trade	36,116	37,832
Stockbrokers	14,928	-
Others	857	-
Individuals		
Loans for the purchase of other residential properties	37,445	38,504
Other investment purposes	9,932,689	9,886,965
	10,331,674	10,202,618
Loans and advances for use outside Hong Kong	29,779,893	27,861,019
Less: Impairment allowances for impaired loans and receivables		
ECL	(1,229)	(2,551)
	40,110,338	**38,061,086**
b. Breakdown by secured and unsecured		
Fully secured	40,110,036	38,061,046
Unsecured (Note)	302	40
	40,110,338	**38,061,086**

Note – The unsecured amount mainly relates to client's overdraft balances as at 31 Dec 2025 and 30 Jun 2025.

c. Breakdown by location of counterparties

Countries or geographical areas constituting 10% or more of the aggregate amount of loans and advances are disclosed.

Asia Pacific	**15,795,104**	**15,582,851**
of which Hong Kong, China	10,331,674	10,202,618
Africa	**1,665,178**	**1,691,892**
Caribbean	**22,488,663**	**20,520,835**
of which British Virgin Islands	20,263,766	18,569,733
Europe	**150,999**	**235,843**
Middle East	**11,623**	**32,216**
	40,111,567	**38,063,637**

The above analysis by geographical area is based on the location of the counterparty after taking into account of transfer of risk. In general, transfer of risk applies when an advance is guaranteed by a party in a country which is different from that of the counterparty.

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

8. **Loans and advances to customers and banks which are overdue and rescheduled**

a. **Overdue and rescheduled loans and advances to customers**

The gross amount of loans and advances to customers which have been overdue for:

	31 Dec 2025			30 Jun 2025		
	Overdue loans and advances HK'000	% of total loans and advances to customers	Specific provision HK'000	Overdue loans and advances HK'000	% of total loans and advances to customers	Specific provision HK'000
More than 3 months but not more than 6 months	258	0.0%	-	-	0.0%	-
More than 6 months but not more than 1 year	210	0.0%	-	-	0.0%	-
More than 1 year	-	0.0%	-	-	0.0%	-
Total	468	**0.0%**	-	-	**0.0%**	-

Analysis of gross amount by countries:

	HK'000	HK'000
Offshore centres	456	-
of which British Virgin Islands	311	-
of which Hong Kong, China	12	-
of which Jersey	133	-
Developing Asia and Pacific	12	-
of which Mainland, China	12	-
Total	**468**	-

Fair value of the collateral held in respect of the overdue loans and advances to customers as at 31 December 2025 was HK$170,989,625. The branch does not have any overdue loans and advances to customers as at 30 June 2025.

The branch does not have any rescheduled or impaired loans and advances to customers as at 31 December 2025 and 30 June 2025.

b. **Overdue and rescheduled loans and advances to banks**

The branch does not have any overdue and rescheduled loans and advances to banks as at 31 December 2025 and 30 June 2025.

c. **Expected Credit Loss (ECL)**

Starting from 1 January 2018, with the adoption of IFRS9, the Expected Credit Loss (ECL) for loans and advances to customers of the branch maintained at the local branch entity were HK$1,229,556 and HK$2,551,349 as at 31 December 2025 and 30 June 2025 respectively. The ECL for balances with banks, balances with central banks and amount due from overseas offices of the branch maintained at the local branch entity were HK$522,608 and HK$478,194 as at 31 December 2025 and 30 June 2025 respectively. Per Julius Baer Group's provisioning policy, the ECL is calculated based on the probability of default (PD), loss given default (LGD), exposure at default (EAD) and discount rate (IR) of the underlying credit exposure.

There is no specific provision made for loans and advances as at 31 December 2025 and 30 June 2025.

9. **Other assets which are overdue, rescheduled and repossessed**

The branch does not have other assets which are overdue, rescheduled and repossessed as at 31 December 2025 and 30 June 2025.

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

10. **International claims**

Breakdown of the international claims by countries where it constitutes 10% or more of the total international claims after taking into consideration of transfers of risks, according to the location of the counterparties and the type of counterparties.

	31 Dec 2025 HKD million					
			Non-bank private sector			
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies	19,048	4,645	-	250	-	23,943
of which Switzerland	17,259	-	-	218	-	17,477
Offshore centres	422	138	330	32,834	-	33,724
of which British Virgin Islands	-	-	-	20,478	-	20,478
of which Hong Kong, China	60	138	22	8,625	-	8,845
Developing Latin America and Caribbean	-	-	119	227	-	346
Developing Africa and Middle East	-	-	-	1,659	-	1,659
Developing Asia and Pacific	506	75	211	4,203	-	4,995
International organisations	-	-	-	-	729	729
	19,976	**4,858**	**660**	**39,173**	**729**	**65,396**

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

10. **International claims (Con't)**

	30 Jun 2025 HKD million					
			Non-bank private sector			
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
Developed economies	15,677	5,413	31	280	-	21,401
of which Switzerland	14,273	-	-	236	-	14,509
Offshore centres	233	135	157	30,834	-	31,359
of which British Virgin Islands	-	-	-	18,789	-	18,789
of which Hong Kong, China	59	135	118	8,757	-	9,069
Developing Latin America and Caribbean	-	-	84	172	-	256
Developing Africa and Middle East	-	-	-	1,704	-	1,704
Developing Asia and Pacific	853	-	477	4,809	-	6,139
International organisations	-	-	-	-	300	300
	16,763	**5,548**	**749**	**37,799**	**300**	**61,159**

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

11. **Mainland activities**
(HKD million)

	31 Dec 2025		
Types of counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
Central government, central government-owned entities and their subsidiaries and JVs	54	-	54
Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,676	76	1,752
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	2,066	30	2,096
Total	**3,796**	**106**	**3,902**
Total assets after provision as per Part 3 of the Return of Mainland Activities for the period ended 31 Dec 2025	70,885		
On-balance sheet exposures as percentage of total assets	5.36%		

	30 Jun 2025		
Types of counterparties	On-balance sheet exposure	Off-balance sheet exposure	Total
Central government, central government-owned entities and their subsidiaries and JVs	322	-	322
Local governments, local government-owned entities and their subsidiaries and JVs	79	-	79
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	2,132	73	2,205
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	1,400	61	1,461
Total	**3,933**	**134**	**4,067**
Total assets after provision as per Part 3 of the Return of Mainland Activities for the period ended 30 Jun 2025	66,234		
On-balance sheet exposures as percentage of total assets	5.94%		

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Notes to the Financial Statements

12. Foreign currency exposures

(HKD million)

The net position in a particular foreign currency is disclosed if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

	31 Dec 2025			
	USD	CHF	Others	Total
Spot assets	26,012	21,360	12,702	60,074
Spot liabilities	(42,342)	(9,648)	(9,663)	(61,653)
Forward purchases	25,520	6,113	3,452	35,085
Forward sales	(9,137)	(17,926)	(6,493)	(33,556)
Net options positions*	-	-	-	-
Net long (short) position	**53**	**(101)**	**(2)**	**(50)**
Net structural position	-	-	-	-

	30 Jun 2025			
	USD	CHF	Others	Total
Spot assets	25,952	19,434	10,381	55,767
Spot liabilities	(40,834)	(8,539)	(8,489)	(57,862)
Forward purchases	23,459	2,547	4,560	30,566
Forward sales	(8,539)	(13,676)	(6,450)	(28,665)
Net options positions*	-	-	-	-
Net long (short) position	**38**	**(234)**	**2**	**(194)**
Net structural position	-	-	-	-

- Net options position is calculated on the basis of the delta-weighted position of the options contracts.

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Off balance sheet
As at 31 December 2025

	31 Dec 2025 HKD'000	30 Jun 2025 HKD'000
Off balance sheet exposure		
Contingent liabilities and commitments (contractual amounts)		
Direct credit substitutes	54,083	135,301
Forward forward deposits placed	144,248	901,184
Other commitments	51,911,021	48,944,148

Derivative instruments

	31 Dec 2025 HKD'000			30 Jun 2025 HKD'000		
	Fair Value		Total Notional Amount	Fair Value		Total Notional Amount
	Positive	Negative		Positive	Negative	
Exchange rate-related derivative contracts	231,269	306,878	46,219,852	326,737	543,110	49,351,485
Equity derivative contracts	612,083	612,083	19,984,251	468,138	468,138	18,956,432
Interest rate derivative contracts	-	-	-	-	-	-
Other contracts	98,817	98,755	1,429,206	11,952	11,873	637,169
	942,169	**1,017,716**	**67,633,309**	**806,827**	**1,023,121**	**68,945,086**

Derivative contracts are shown using notional amount, which are mostly concluded on a back-to-back basis to facilitate transactions of private banking customers.

The fair values of the derivative contracts are shown on a gross basis as the branch has no bilateral netting agreements in place.

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Liquidity Information
As at 31 December 2025

	31 Dec 2025	31 Dec 2024
	(for 3 months period)	(for 3 months period)
Average Liquidity Maintenance Ratio	45.66%	46.48%

The Branch has adopted the liquidity maintenance ratio ("LMR") requirement in accordance with the Banking (Liquidity) Rules starting 1 January 2015 onwards. It complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority.

The average LMR for the period is the arithmetic mean of each calendar month's average LMR calculated in accordance with the Banking (Liquidity) Rules.

Liquidity Risk Management

The aim of the liquidity risk management is to ensure that the Bank Julius Baer & Co. Ltd Hong Kong Branch ("BJBHK") has sufficient funds to meet all its immediate and future payment obligations in time and to allow its businesses to operate without disruption under normal conditions and in particular under bank specific or market related stress periods.

This objective is reflected in the liquidity risk management framework of the Julius Baer Group Ltd. ("the JB Group") and documented such in its fundamental policies and manuals at Head Office and BJBHK levels.

At the Head Office level, the Board of Directors of the JB Group is ultimately responsible for establishing the Liquidity Risk Tolerance. The JB Group *Asset and Liability Management Committee* ("Group ALMCO") exercises significant management oversight regarding liquidity risk management, which in particular include reviews and approvals of the BJBHK liquidity risk tolerance at least once a year.

At the BJBHK branch level, the Local Asset and Liability Management Committee ("BJB HK ALCO") comprising key members from local branch management as well as the JB Group Treasurer, conducts meetings on a monthly and when necessary basis. Its duties include in particular the review of adherence to limits, monitoring all internal and local regulatory metrics related to liquidity and funding risks and the review of the local Liquidity Manual. The latter defines the quantitative and qualitative measures for managing liquidity and funding risk.

It is BJBHK policy to maintain a conservative level of liquid funds to meet all obligations. As such the BJBHK management has defined internal liquidity buffers in excess of statutory Liquidity Maintenance Ratio (LMR). In addition, Head Office conducts stress tests of BJBHK on a regular basis.

In general BJBHK relies on funding from JB Group, BJB head office and/or other BJB branches. Bank Julius Baer & Co. Ltd. Zurich acts as lender of the last resort supporting its branches according to the Swiss law.

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Liquidity Risk Management (Con't)
As at 31 December 2025

BJBHK is a full branch of BJB Zurich, which focuses mainly on pure private banking. Major funding sources include client deposits and interbank borrowings. Client deposits comprise current account balances, on-call deposits and fixed term deposits. Interbank borrowings comprise mainly borrowings from Head Office and from nostro bank counterparties. Current accounts and on-call deposits payable on demand or at short notice form a significant part of BJBHK's funding and there is considerable focus on maintaining the stability of such deposits. BJBHK manages and monitors depositors in order to avoid undue reliance on large individual depositors and ensuring a satisfactory overall funding mix and maturity profile.

BJBHK maintains a cushion of unencumbered, high quality, liquid assets mainly comprising of deposits with the central bank, cash and unencumbered sovereign debt, that can be liquidated or repoed in times of stressed liquidity.

According to BJBHK's Liquidity Contingency Plan, in general, BJBHK relies on intragroup and interbank money-market placements for covering its liquidity requirements. BJBHK is always able to cover any funding requirement through BJB head office in Zurich. BJB head office acts as a central liquidity provider (and the lender of the last resort) supporting its branches according to Swiss law.

BJBHK has taken into account of the following to access the structure of balance sheet and liquidity positions:
• Loan to Deposit Ratio (LDR) – Monitors the extent to which customer advances are covered by customer deposits.
• Liquidity Risk Monitoring (LMR) – Minimum requirement of 25% requiring BJB to hold enough liquid assets which can, if needed, be converted easily into cash in private markets to survive a 30 day stress scenario.

In general, BJBHK relies on intragroup and interbank money-market placements for covering its liquidity requirements. BJBHK is always able to cover any funding requirement through BJB head office in Zurich. BJB head office acts as a central liquidity provider (and the lender of the last resort) supporting its branches according to Swiss law.

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Liquidity Risk Management (Con't)
As at 31 December 2025

(HK$ in mil)

On-balance sheet liabilities	Total Amounts	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing Amounts
		Next day	2 to 7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	
1 Deposits from non-bank customers	57,913	26,936	8,287	7,305	7,182	2,834	5,369	-	-	-	-	
(a) Pledged deposits	42,734	25,241	6,016	4,733	4,320	1,613	811	-	-	-	-	
(b) Demand, savings and current account deposits	476	476	-	-	-	-	-	-	-	-	-	
(c) Term, call and notice deposits	14,703	1,219	2,271	2,572	2,862	1,221	4,558	-	-	-	-	
2 Amount payable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	
3 Amount payable arising from derivative contracts	1,134	12	124	151	248	252	302	12	-	-	33	
4 Due to MA for a/c of Exchange Fund	12	12	-	-	-	-	-	-	-	-	-	
5 Due to overseas central banks	-	-	-	-	-	-	-	-	-	-	-	
6 Due to banks	6,947	741	1,753	-	3,983	372	-	98	-	-	-	-
7 Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
8 Other liabilities	2,913	166	2	25	1,768	142	272	10	-	-	-	528
9 Capital and reserves	2,082	-	-	-	-	-	-	-	-	-	-	2,082
10 Total	**71,001**	**27,867**	**10,166**	**7,481**	**13,181**	**3,600**	**5,943**	**120**	**-**	**-**	**33**	**2,610**
Off-balance sheet obligations												
11 Irrevocable loan commitments or facilities granted												
(a) With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	
(b) Others (not included in sub-item (a))	5,191	5,191	-	-	-	-	-	-	-	-	-	-
12 Contractual obligations arising from securities financing transactions (not included in item 2)	-	-	-	-	-	-	-	-	-	-	-	
13 Contractual obligations arising from derivative contracts (not included in item 3)	-	-	-	-	-	-	-	-	-	-	-	
14 Off-balance sheet obligations not included in items 11 to 13												
(a) With dates and amounts of payment ascertained	790	88	691	2	6	-	3	-	-	-	-	
(b) Others	54	28	-	26	-	-	-	-	-	-	-	-
15 Total	**6,035**	**5,307**	**691**	**28**	**6**	**-**	**3**	**-**	**-**	**-**	**-**	**-**

On-balance sheet assets	Total Amounts	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing Amounts
		Next day	2 to 7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	
16 Currency notes and coins	-	-	-	-	-	-	-	-	-	-	-	
17 Amount receivable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
18 Amount receivable arising from derivative contracts	1,058	12	53	175	225	252	296	12	-	-	33	-
19 Due from MA for a/c of Exchange Fund	-	-	-	-	-	-	-	-	-	-	-	-
20 Due from overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
21 Due from banks	18,497	4,723	12,885	128	327	434	-	-	-	-	-	-
22 Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
(a) Readily monetizable	9,046	9,046										
(b) Not readily monetizable												
(i) Pledged to customers	-		-	-	-	-	-	-	-	-	-	-
(ii) Others	-		-	-	-	-	-	-	-	-	-	-
23 Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-
24 Loans and advances to non-bank customers	40,173	832	18,387	13,287	5,042	1,593	934	98	-	-	-	-
25 Other assets	2,234	16	2	25	271	142	272	10	-	-	-	1,496
26 Total	**71,008**	**14,629**	**31,327**	**13,615**	**5,865**	**2,421**	**1,502**	**120**	**-**	**-**	**33**	**1,496**
Off-balance sheet claims												
27 Irrevocable loan commitments or facilities received												
(a) With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
28 Contractual claims arising from securities financing transactions (not included in item 17)	-	-	-	-	-	-	-	-	-	-	-	-
29 Contractual claims arising from derivative contracts (not included in item 18)	-	-	-	-	-	-	-	-	-	-	-	-
30 Off-balance sheet claims not included in items 27 to 29												
(a) With dates and amounts of receipt of payment ascertained	790	464	242	80	1	3	-	-	-	-	-	
(b) Others	-											-
31 Total	**790**	**464**	**242**	**80**	**1**	**3**	**-**	**-**	**-**	**-**	**-**	**-**

32 Contractual Maturity Mismatch		(18,081)	20,712	6,186	(7,321)	(1,176)	(4,444)	-	-	-	-	
33 Cumulative Contractual Maturity Mismatch		(18,081)	2,631	8,817	1,496	320	(4,124)	(4,124)	(4,124)	(4,124)	(4,124)	

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Liquidity Risk Management (Con't)
As at 30 June 2025

(HK$ in mil)

	Total	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing
On-balance sheet liabilities	**Amounts**	**Next day**	**2 to 7 days**	**8 days to 1 month**	**>1 month up to 3 months**	**>3 months up to 6 months**	**>6 months up to 1 year**	**>1 year up to 2 years**	**>2 years up to 3 years**	**>3 years up to 5 years**	**Over 5 years**	**Amounts**
1 Deposits from non-bank customers	54,578	25,759	6,213	6,572	11,077	3,443	1,514	-	-	-	-	
(a) Pledged deposits	37,938	23,391	4,248	4,246	3,890	1,695	468	-	-	-	-	
(b) Demand, savings and current account deposits	783	783										
(c) Term, call and notice deposits	15,857	1,585	1,965	2,326	7,187	1,748	1,046	-	-	-	-	
2 Amount payable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	
3 Amount payable arising from derivative contracts	1,115	57	110	207	162	179	365	13	-	-	22	
4 Due to MA for a/c of Exchange Fund	-	-	-	-	-	-	-	-	-	-	-	
5 Due to overseas central banks	-	-	-	-	-	-	-	-	-	-	-	
6 Due to banks	6,141	2,080	-	-	3,600	-	362	99	-	-	-	-
7 Debt securities, prescribed instruments and structured financial instruments issued and outstanding	-	-	-	-	-	-	-	-	-	-	-	-
8 Other liabilities	2,993	197	9	18	1,661	111	280	11	-	-	-	706
9 Capital and reserves	1,500	-	-	-	-	-	-	-	-	-	-	1,500
10 Total	**66,327**	**28,093**	**6,332**	**6,797**	**16,500**	**3,733**	**2,521**	**123**	**-**	**-**	**22**	**2,206**
Off-balance sheet obligations												
11 Irrevocable loan commitments or facilities granted												
(a) With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	
(b) Others (not included in sub-item (a))	4,894	4,894	-	-	-	-	-	-	-	-	-	-
12 Contractual obligations arising from securities financing transactions (not included in item 2)	-	-	-	-	-	-	-	-	-	-	-	
13 Contractual obligations arising from derivative contracts (not included in item 3)	-	-	-	-	-	-	-	-	-	-	-	
14 Off-balance sheet obligations not included in items 11 to 13												
(a) With dates and amounts of payment ascertained	1,228	938	238	16	20	10	6	-	-	-	-	
(b) Others	136	29	79	28	-	-	-	-	-	-	-	
15 Total	**6,258**	**5,861**	**317**	**44**	**20**	**10**	**6**	**-**	**-**	**-**	**-**	**-**

	Total	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing
On-balance sheet assets	**Amounts**	**Next day**	**2 to 7 days**	**8 days to 1 month**	**>1 month up to 3 months**	**>3 months up to 6 months**	**>6 months up to 1 year**	**>1 year up to 2 years**	**>2 years up to 3 years**	**>3 years up to 5 years**	**Over 5 years**	**Amounts**
16 Currency notes and coins	-	-	-	-	-	-	-	-	-	-	-	
17 Amount receivable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	-	-	-	-	-	-	-	-
18 Amount receivable arising from derivative contracts	899	25	57	76	161	180	365	13	-	-	22	-
19 Due from MA for a/c of Exchange Fund	3	3	-	-	-	-	-	-	-	-	-	-
20 Due from overseas central banks	-	-	-	-	-	-	-	-	-	-	-	-
21 Due from banks	15,527	7,997	3,101	3,784	554	-	91	-	-	-	-	-
22 Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
(a) Readily monetizable	9,384	9,384										
(b) Not readily monetizable												
(i) Pledged to customers	-		-	-	-	-	-	-	-	-	-	-
(ii) Others	-		-	-	-	-	-	-	-	-	-	-
23 Acceptances and bills of exchange held	-	-	-	-	-	-	-	-	-	-	-	-
24 Loans and advances to non-bank customers	38,120	2,821	15,939	11,103	5,691	1,488	839	239	-	-	-	-
25 Other assets	2,408	5	9	18	350	111	280	11	-	-	-	1,624
26 Total	**66,341**	**20,235**	**19,106**	**14,981**	**6,756**	**1,779**	**1,575**	**263**	**-**	**-**	**22**	**1,624**
Off-balance sheet claims												
27 Irrevocable loan commitments or facilities received												
(a) With dates and amounts of drawdown ascertained	-	-	-	-	-	-	-	-	-	-	-	
(b) Others	-	-	-	-	-	-	-	-	-	-	-	-
28 Contractual claims arising from securities financing transactions (not included in item 17)	-	-	-	-	-	-	-	-	-	-	-	-
29 Contractual claims arising from derivative contracts (not included in item 18)	-	-	-	-	-	-	-	-	-	-	-	-
30 Off-balance sheet claims not included in items 27 to 29												
(a) With dates and amounts of receipt of payment ascertained	1,228	453	634	111	22	-	-	8	-	-	-	
(b) Others	-											-
31 Total	**1,228**	**453**	**634**	**111**	**22**	**-**	**-**	**8**	**-**	**-**	**-**	**-**

32 Contractual Maturity Mismatch		(13,266)	13,091	8,251	(9,742)	(1,964)	(952)	148	-	-	-	
33 Cumulative Contractual Maturity Mismatch		(13,266)	(175)	8,076	(1,666)	(3,630)	(4,582)	(4,434)	(4,434)	(4,434)	(4,434)	

Julius Bär

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Remuneration Disclosure
As at 31 December 2025

Senior Management and Key Personnel Total Compensation

Bank Julius Baer & Co. Ltd., Hong Kong Branch ("BJBHK") adopted the remuneration system of the Julius Baer Group Ltd. (the ultimate holding company), where the relevant Julius Baer Group Remuneration Policy is broadly consistent with the principles set out in the HKMA Supervisory Policy Manual (CG-5) Guideline on Sound Remuneration System. In addition to the "Julius Baer Group Remuneration Report", the following tables disclose the total compensation awarded to local Senior Management and Key Personnel (i.e. for Bank Julius Baer & Co. Ltd. Hong Kong Branch only). These disclosures are in compliance with the guidelines set out in HKMA Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System".

Senior Management is defined as those persons responsible for the oversight of the branch's strategy, activities or material business lines. This includes the Chief Executive, Alternative Chief Executives, Executive Officers and other senior management who are responsible for the oversight of the strategy, conduct and operations of material business lines in Hong Kong. There were 17 members of Senior Management in 2025 (Previous year: 17 members).

Key Personnel is defined as employees whose duties or activities, in the course of their employment, involve the assumption of material risk or taking material exposures on behalf of the Group. There were zero member of Key Personnel in 2025 (Previous Year: 0 member).

BJBHK applies the remuneration system of Julius Baer Group Ltd. Please refer to the Group Remuneration Report published on the Company's website (see the below link) for details on the Group's compensation governance structure, remuneration policies and terms and conditions of the compensations elements.

https://www.juliusbaer.com/

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Remuneration Disclosure (Con't.)
As at 31 December 2025

ANALYSIS OF THE AWARDED FIXED COMPENSATION AND VARIABLE COMPENSATION:

Total amount of the awarded compensation in respect to the performance year	Year 2025 (current year)			Year 2024 (previous year)		
	Senior Management 17 people HKD m	Key Personnel 0 people HKD m	Total 17 people HKD m	Senior Management 17 people HKD m	Key Personnel 0 people HKD m	Total 17 people HKD m
Fixed compensation						
Cash-based	58.3	-	58.3	59.6	-	59.6
Total fixed compensation	58.3	-	58.3	59.6	-	59.6
Variable compensation (Both the compensation elements of the variable compensation and the proportions deferred are based on the seniority, role and responsibilities of employees as well as the level of the awarded total variable compensation.)						
Cash-based	54.1	-	54.1	51.4	-	51.4
Deferred cash-based[1]	24.5	-	24.5	12.4	-	12.4
Deferred equity-based[2]	38.4	-	38.4	16.3	-	16.3
Total awarded variable compensation	117.0	-	117.0	80.1	-	80.1

ANALYSIS OF THE TOTAL OUTSTANDING DEFERRED VARIABLE COMPENSATION:

Total amount of the outstanding deferred variable compensation as per December 31 [3]	Year 2025 (current year)			Year 2024 (previous year)		
	Senior Management 17 people HKD m	Key Personnel 0 people HKD m	Total 17 people HKD m	Senior Management 17 people HKD m	Key Personnel 0 people HKD m	Total 17 people HKD m
Deferred cash-based (unvested)[4]	40.8	-	40.8	31.9	-	31.9
Deferred equity-based (unvested)[4]	99.8	-	99.8	66.8	-	66.8
Total outstanding (unvested)	140.6	-	140.6	98.7	-	98.7
Total awarded during the year	74.9	-	74.9	41.6	-	41.6
Deferred cash-based paid-out	14.6	-	14.6	15.0	-	15.0
Deferred equity-based paid-out	17.0	-	17.0	14.0	-	14.0
Total paid-out during the year	31.6	-	31.6	29.0	-	29.0
Total reduced through malus or clawback during the year[5]	-	-	-	-	-	-

ANALYSIS OF THE AWARDED GUARANTEE, SIGN-ON AND SEVERANCE PAYMENTS:

Total amount of awarded as guarantees, sign-on and severance payments	Year 2025 (current year)			Year 2024 (previous year)		
	Senior Management 17 people HKD m	Key Personnel 0 people HKD m	Total 17 people HKD m	Senior Management 17 people HKD m	Key Personnel 0 people HKD m	Total 17 people HKD m
Guarantee bonus						
Made during the year	-	-	-	-	-	-
Number of beneficiaries	-	-	-	-	-	-
Sign-on payments (including replacement payments)						
Made during the year	2.2	-	2.2	2.3	-	2.3
Number of beneficiaries	1.0	-	1.0	1.0	-	1.0
Severance payments						
Made during the year	-	-	-	-	-	-
Number of beneficiaries	-	-	-	-	-	-
Highest such award to a single person	-	-	-	-	-	-

Julius Bär

BANK JULIUS BAER & CO. LTD.
Hong Kong Branch
Remuneration Disclosure (Con't.)
As at 31 December 2025

[1:] The deferred cash-based variable compensation is granted through either the Deferred Bonus Plan (DBP) and deferred over five-year or through the Deferred Cash Plan (DCP) and deferred over three years, dependent on the role and responsibilities of the Senior Management or Key Personnel.

[2:] The deferred equity-based variable compensation is granted through either the Equity Per-formance Plan (EPP) or the Premium Share Plan (PSP) which both have a deferral period of three-years, dependent on the role and responsibilities of the Senior Management or Key Personnel.

[3:] Valued as at 31 December of the relevant year, including the deferred variable compensation that was awarded or paid-out during the year.

[4:] There is no outstanding vested variable compensation, which has been held and not paid- out, nor any additional shareholding requirements for these employee populations.

[5:] The defined malus and clawback conditions of the deferred variable compensation plans are disclosed in the Group Remuneration Report.

Julius Bär

Julius Baer Group Ltd.
Group Consolidated Financial Information
As at 31 December 2025

	31 Dec 2025 Basel III	30 Jun 2025 Basel III
Capital ratios		
CET1 capital ratio	17.4%	15.6%
Tier 1 capital ratio	24.1%	22.0%
Total capital ratio	24.7%	22.3%
	CHF million	CHF million
Total equity	7,229.7	6,738.2
Balance Sheet:		
Total assets	107,488.9	104,718.3
Total liabilities	100,259.2	97,980.0
Lombard loans	33,799.0	32,879.8
Mortgages	8,306.1	8,515.1
Deposits from customers	66,762.8	65,273.9
	31 Dec 2025 CHF million	**31 Dec 2024** CHF million
Profit and Loss:		
Profit before taxes	937.6	1,054.1

Note:
(1) For further details on Julius Baer Group Ltd. financial information, please refer to the full-year Report 2025 Julius Baer Group Ltd.