CA INDOSUEZ (SWITZERLAND) SA

HONG KONG BRANCH

Key Financial Information Disclosure Statement

For the six months ended 30 June 2026

CA Indosuez (Switzerland) SA

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Incorporated in Switzerland
with members' limited liability
於瑞士成立的公司, 其成員的
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CA INDOSUEZ (SWITZERLAND) SA

HONG KONG BRANCH

We enclose herewith the disclosure statement for the six months ended 30 June 2026, which is prepared under the Banking (Disclosure) Rules made pursuant to Section 60A of the Banking Ordinance.

Michael KOFMAN

Chief Executive

CA Indosuez (Switzerland) SA, Hong Kong Branch

Incorporated in Switzerland with members' limited liability

Section A: Hong Kong Branch Information

I Income Statement Information

(in thousands of Hong Kong Dollars)

For the six months ended 30 June 2026

		30-Jun-26		30-Jun-25
Interest income		249,671		224,390
Interest expenses		(204,502)		(187,221)
Net interest income		45,169		37,169
Other operating income				
Gain less losses arising from trading in foreign currencies		58,943		54,424
Gain less losses arising from trading in other derivatives		(234)		(1,220)
Net fees and commission income		215,624		174,779
- gross fees and commission income	296,606		238,905	
- gross fees and commission expenses	(80,982)		(64,126)	
Others		(191)		(244)
Total income		319,311		264,908
Operating expenses		(204,718)		(181,743)
Staff and rental expenses	(130,929)		(115,177)	
Other expenses	(73,789)		(66,566)	
Impairment losses and provision for loans and receivables		10		(61)
Gains less losses from the disposal of property, plant and equipment and investment properties		-		-
Profit/(loss) before taxation		114,603		83,104
Tax expenses		(19,360)		(12,515)
Profit/(loss) after taxation		95,243		70,589

CA Indosuez (Switzerland) SA, Hong Kong Branch
Incorporated in Switzerland with members' limited liability

II Balance Sheet

(in thousands of Hong Kong Dollars)

	30-Jun-26	31-Dec-25
Assets		
Due from Exchange Fund	3,517	16,103
Balances with banks	19,643	18,117
Amount due from overseas offices of the institution	12,513,862	10,751,193
Loans and receivables	5,822,951	5,139,603
Investment securities	249,262	249,125
Property, plant and equipment and investment properties	2,305	2,973
Total assets	18,611,540	16,177,114
Liabilities		
Deposits and balances from banks	-	-
Deposits from customers		
- demand deposits and current accounts	1,650,696	1,275,689
- time, call and notice deposits	8,777,300	7,978,282
Amount due to overseas offices of the institution	7,691,648	6,291,857
Other liabilities	491,896	631,286
Total liabilities	18,611,540	16,177,114

III Additional Balance Sheet Information

(in thousands of Hong Kong Dollars)

(1) Loans and receivables

	30-Jun-26	31-Dec-25
Loans and advances to customers	5,499,251	4,739,748
Accrued interest and other accounts	324,003	400,168
Provision for impaired loans and receivables		
- Collective provisions	(303)	(313)
	5,822,951	5,139,603

No provisions for loans and advances or other exposures of CA Indosuez (Switzerland) SA, Hong Kong Branch have been set aside or maintained at the overseas head office as at 30 June 2026 and 31 December 2025.

(2) Breakdown of gross amount of loans and advances to customers by industry sectors

	30-Jun-25	31-Dec-25
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
- Financial concerns	747,119	975,016
- Other	881,906	680,760
Individuals		
- Loans for the purchase of other residential properties	-	-
- Financial concerns	2,895,601	1,725,772
- Other	801,931	1,192,880
Loans and advances for use outside Hong Kong	172,694	165,320
	5,499,251	4,739,748
Breakdown by Secured and Unsecured		
Secured	5,499,251	4,739,748
Unsecured	-	-
	5,499,251	4,739,748

The following breakdown is based on the location of counterparties. Major country or geographical area constitutes 10% or more of the aggregate loans and advances to customers after adjusting transfer of risk as defined by Hong Kong Monetary Authority:

	30-Jun-26	31-Dec-25
Major countries or geographical areas		
Hong Kong	3,500,679	2,765,977
Samoa	812,391	778,115
British Virgin Islands	410,945	601,483
Other	775,236	594,173
	5,499,251	4,739,748

There were no impaired loans, repossessed assets, overdue loans and advances nor rescheduled assets to customers, banks and other financial institutions as at 30 June 2026 and 31 December 2025.

(3) Impaired loans and advances

(in thousands of Hong Kong Dollars)

Impaired Loans are identified in accordance with the definitions set out in the Return of Loans and Advances and Provision (Form MA(BS)2A) issued by HKMA, where loans and advances have been classified as "substandard", "doubtful" and "loss" are reported.

	30-Jun-26	31-Dec-25
Impaired loans and advances to customers	-	-
Specific provision	-	-
Market value of collateral related to impaired loans and advances to customers	-	-
As percentage of total advances to customers	0.00%	0.00%
Impaired loans and advances to banks	-	-
Specific provision	-	-
Market value of collateral related to Impaired loans and advances to banks	-	-
As percentage of total advances to banks	0.00%	0.00%

There were no impaired loans and advances to customers and banks as at 30 June 2026 and 31 December 2025 nor were there any specific provisions made related.

(4) Overdue loans and advances

(in thousands of Hong Kong Dollars)

	30-Jun-26		31-Dec-25	
	Gross amount	%of total advances to customer	Gross amount	%of total advances to customer
Loans and advances to customers overdue for				
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total overdue loans and advances to customers	-	-	-	-

	30-Jun-26		31-Dec-25	
	Gross amount	%of total advances to banks	Gross amount	%of total advances to banks
Loans and advances to banks overdue for				
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
Total overdue loans and advances to banks	-	-	-	-

(4) Overdue loans and advances (continued)

(in thousands of Hong Kong Dollars)

	30-Jun-26	31-Dec-25
Market value of collaterals held against secured overdue loans and advances to customers	-	-
Secured overdue loans and advances	-	-
Unsecured overdue loans and advances	-	-
	-	-
Specific provision for the overdue loans and advances	-	-

There were no overdue loans and advances to customers and banks as at 30 June 2026 and 31 December 2025.

(5) Rescheduled assets

(in thousands of Hong Kong Dollars)

	30-Jun-26		31-Dec-25	
	Gross amount	%of total advances to customer	Gross amount	%of total advances to customer
Rescheduled advances to customers	-	-	-	-
	Gross amount	%of total advances to bank	Gross amount	%of total advances to bank
Rescheduled advances to banks	-	-	-	-

There were no rescheduled assets as at 30 June 2026 and 31 December 2025.

(6) Other overdue assets

(in thousands of Hong Kong Dollars)

	30-Jun-26		31-Dec-25	
	Gross amount	%of total other assets	Gross amount	%of total other assets
Other assets overdue for				
- not more than 3 months	-	-	-	-
- more than 3 months but not more than 6 months	-	-	-	-
- more than 6 months but not more than 1 year	-	-	-	-
- more than 1 year	-	-	-	-
	-	-	-	-

There were no other overdue assets as at 30 June 2026 and 31 December 2025.

(7) Repossessed assets

(in thousands of Hong Kong Dollars)

	30-Jun-26	31-Dec-25
Repossessed assets held	-	-

There were no repossessed assets as at 30 June 2026 and 31 December 2025.

(8) Geographical disclosure of international claims

The geographical disclosure of international claims is based on the location of the counterparty after adjusting risk transfer set out in the HKMA return of "International Banking Statistics" (MA(BS)29A).

(in millions of Hong Kong Dollars)

As at 30 Jun 2026

	Bank	Official Sector	Non-bank private sector			Total
			Non-bank financial institution	Non-financial private sector	Unallocated	
Developed countries	360	-	-	1	-	361
of which Switzerland	*360*	-	-	-	-	*360*
Offshore centres	12,204	-	-	4,282	-	16,486
of which Hong Kong	*5,577*	-	-	*2,786*	-	*8,363*
Developing Latin America and Caribbean	-	-	-	7	-	7
Developing Asia and Pacific	-	-	-	495	-	495
	12,564	**-**	**-**	**4,785**	**-**	**17,349**

As at 31 Dec 2025

	Bank	Official Sector	Non-bank private sector			Total
			Non-bank financial institution	Non-financial private sector	Unallocated	
Developed countries	225	-	-	1	-	226
of which Switzerland	*225*	-	-	-	-	*225*
Offshore centres	10,569	-	-	3,673	-	14,242
of which Hong Kong	*5,348*	-	-	*2,131*	-	*7,479*
Developing Latin America and Caribbean	-	-	-	-	-	-
Developing Asia and Pacific	-	-	-	433	-	433
	10,794	**-**	**-**	**4,107**	**-**	**14,901**

(9) Non-bank Mainland Exposures

(in thousands of Hong Kong Dollars)

As at 30 Jun 2026	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
Type of counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	228,165	-	228,165
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	228,165	-	228,165
Total assets after provisions	18,611,540		
On-balance sheet exposures as percentage of total assets	1.23%		

As at 31 Dec 2025	On-balance sheet exposures	Off-balance sheet exposures	Total exposures
Type of counterparties			
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	433,432	-	433,432
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	-	-	-
Total	433,432	-	433,432
Total assets after provisions	16,177,114		
On-balance sheet exposures as percentage of total assets	2.68%		

(10) Currency Risk

(in millions of Hong Kong Dollars)

As at 30 Jun 2026

	USD	GBP	JPY	EUR	CNY	CAD	CHF	AUD	SGD	NZD	GOL	Others	Total
Spot assets	8,340	135	219	312	168	63	3,708	266	66	36	290	4	13,607
Spot liabilities	8,333	135	217	311	165	63	3,706	265	66	36	290	2	13,589
Forward purchases	1,596	131	509	111	1	24	390	183	16	153	-	69	3,183
Forward sales	1,600	131	510	112	1	24	391	183	16	153	-	69	3,190
Net option position	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long (or net short) position	3	-	1	-	3	-	1	1	-	-	-	2	11

As at 31 Dec 2025

	USD	GBP	JPY	EUR	CNY	CAD	CHF	AUD	SGD	NZD	GOL	Others	Total
Spot assets	7,394	93	228	316	89	71	3,325	218	43	39	178	6	12,000
Spot liabilities	7,390	93	228	316	88	70	3,324	218	43	39	178	4	11,991
Forward purchases	4,065	2,105	2,519	809	1,344	4,066	3,009	1,741	17	1,923	-	2,869	24,467
Forward sales	4,072	2,105	2,519	809	1,343	4,066	3,005	1,741	18	1,923	-	2,869	24,470
Net option position	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long (or net short) position	(3)	-	-	-	2	1	5	-	(1)	-	-	2	6

The basis of calculation for the above currency risk is based on the notional value set out in the HKMA return "Foreign Currency Position" (MA(BS)6).

There were no foreign currency net structural positions as at 30 June 2026 and 31 December 2025.

(11) Off-balance sheet exposures

(in thousands of Hong Kong Dollars)

	30-Jun-26	31-Dec-25
Contingent liabilities and commitments		
Direct credit substitutes	28,511	-
Other commitments	411,494	416,040
	440,005	416,040
Derivatives - contractual / notional amount		
Exchange rate	9,710,367	29,479,803
Others	1,397,277	1,287,154
	11,107,644	30,766,957

	30-Jun-26 Fair value		31-Dec-25 Fair value	
	Positive	Negative	Positive	Negative
Exchange rate	102,373	103,263	98,234	103,792
Others	48,724	48,724	27,597	27,597
	151,097	151,987	125,831	131,389

The fair values of the above derivatives do not take into account the effect of bilateral netting arrangement.

(12) Liquidity Information

Liquidity maintenance ratio

The Branch complies with the minimum requirement of liquidity maintenance ratio ("LMR") on a daily basis, in accordance with the Banking (Liquidity) Rules.

	For the quarters ended		
	30-Jun-26	31-Mar-26	30-Jun-25
Average LMR for the period	45.09%	44.74%	47.80%

The Liquidity maintenance ratio ("LMR") is prepared in accordance with the Banking (Liquidity) Rules ("BLR") issued by the Hong Kong Monetary Authority ("HKMA"). The average LMR for the quarter is calculated based on the arithmetic mean of the Branch's average LMR for each calendar month in that quarter, as reported in the liquidity position return submitted to the HKMA.

Liquidity disclosures as required by the Banking (Disclosure) Rules are available on our website:

https://www.ca-indosuez.com/hongkong/en/indosuez-in-hong-kong

(13) Disclosure on remuneration

Pursuant to section 3 of "Supervisory Policy Manual (CG-5) - Guideline on a Sound Remuneration System" issued by the HKMA, the Branch complies with the requirements and has adopted the remuneration systems of the Head Office. Please refer to CA Indosuez (Switzerland) SA Year 2025 annual report for details.

Section B: Group information (consolidated basis)

(in thousands of Swiss Francs)

Financial highlights of CA Indosuez (Switzerland) SA Group (consolidated basis):

	30-Jun-26	31-Dec-25
Capital and capital adequacy ratio		
Capital adequacy ratio (Note)		
Common Equity Tier 1 capital ratio	17.96%	16.80%
Tier 1 capital ratio	17.96%	16.80%
Total capital ratio	20.62%	19.61%
Total shareholders' equity	1,766,284	1,749,015
Other financial information		
Balance sheet:		
Total assets	21,726,099	21,777,160
Total liabilities	21,726,099	20,141,072
Total loans and advances	8,994,371	8,757,670
Total customer deposits	10,724,220	10,521,256

	30-Jun-26	31-Dec-25
Profit and Loss:		
Profit/(loss) before income taxes	41,809	54,130

Note:

The capital ratio is computed in accordance with the Swiss Ordinance on Capital Adequacy and Risk Diversification for Banks and Securities Dealers (Capital Adequacy Ordinance, CAO) of 1 June 2012.