Sound financial stability with LGT

August 2026
Marketing communication

A successful and consistent approach

LGT significantly increased revenue in the first half of 2026 while maintaining strict cost management. Group profit rose 17 % year-on-year to CHF 281.6 million. Net new assets totalled CHF 12.3 billion, corresponding to a strong annualised growth rate of 6.4 %. Assets under management reached CHF 412.6 billion as at 30 June 2026, the highest level in LGT's history. LGT remains focused on strengthening its presence in existing markets following the growth investments made in recent years.

General positioning

LGT is focusing exclusively on private banking and asset management and is geographically broadly diversified covering attractive international and domestic growth markets. The Group has banks in Liechtenstein, Switzerland, Austria, Singapore and Hong Kong. These five financial centres all benefit from top ratings by Standard & Poor's.

Strong credit ratings

LGT Bank Ltd. is one of the few pure private banks whose credit quality is rated by both Moody's and Standard & Poor's. The creditworthiness of LGT Group is fundamental for the rating. The strong ratings are based on both the solidity of LGT's balance sheet and earnings strength.

	Moody's	**Standard & Poor's**
Long term rating	Aa2	A+
Short term rating	P-1	A-1

- Outlook: Moody's – stable; Standard & Poor's – stable.
- The Moody's rating was first accorded in 1996, S&P has rated LGT Bank Ltd. since January 1997.
- The short-term ratings of Moody's (P-1) and S&P's (A-1) belong to the highest possible category of the respective rating agency and show that the rated institution has a strong capacity to repay short-term debt obligations.
- LGT Bank Ltd. is the largest Bank in the Principality of Liechtenstein, which itself enjoys the highest possible sovereign rating of AAA (S&P).

Strong CET 1 ratio

The common equity tier 1 capital ratio (CET 1) is a core measure of a bank's financial strength from a regulator's point of view and is based on the guidelines of the Basel Committee on Banking Supervision. As of 30 June 2026, LGT had a CET 1 ratio of 18.0 % versus a regulatory minimum of 9.9 %.

Comparison of CET 1 ratios in % (as at 30.06.2026)

LGT	**18.0**	HSBC Holdings	14.1	Société Générale	13.2
BNP Paribas	13.0	ING Group	13.1	Standard Chartered	14.2
Citigroup	11.9	JPMorgan Chase	14.2	UBS Group	14.4
DBS Group	16.6	Julius Baer Group	18.5	Vontobel	23.2
Deutsche Bank	13.9	Lombard Odier (31.12.2025)	33.0	ZKB (31.12.2025)	21.2
EFG International	15.0	Pictet Group (31.12.2025)	20.9		

Solid leverage ratio

The leverage ratio is a key component of the Basel III framework and its implementation in the European Union (EU). The leverage ratio measures a bank's regulatory tier 1 capital (numerator) to its total business volume (denominator). A low ratio therefore represents a high level of debt relative to tier 1 capital.

Comparison of leverage ratios in % (as at 30.06.2026)

LGT	**7.2**	HSBC Holdings	4.9	Société Générale	4.3
BNP Paribas	4.4	ING Group	4.2	Standard Chartered	4.7
Citigroup	5.2	JPMorgan Chase	5.5	UBS Group	5.8
DBS Group	5.8	Julius Baer Group	4.7	Vontobel	4.8
Deutsche Bank	4.5	Lombard Odier (31.12.2025)	9.5	ZKB (31.12.2025)	7.1
EFG International	4.5	Pictet Group (31.12.2025)	5.2		

Sound, client-based refinancing

The structure of LGT's liability side of the balance sheet has been constant for many years, with most of the Bank's refinancing coming from client deposits (currently 75 %) and equity capital (currently 10 %). Client deposits remained high in 2026, with clients attracted by conservatively managed balance sheets such as at LGT.

On 30 June 2026, LGT's liabilities of CHF 59.6 billion were composed as follows:

- CHF 5.7 bn (9.5 %) shareholders' funds
- CHF 44.5 bn (74.6 %) deposits from clients
- CHF 2.8 bn (4.6 %) lending from banks
- CHF 6.7 bn (11.3 %) others

High quality assets

On 30 June 2026, LGT's assets of CHF 59.6 billion were invested in the following categories:

- CHF 25.7 bn (43.1 %) lending to clients
- CHF 11.7 bn (19.7 %) interbank lending
- CHF 3.8 bn (6.3 %) current account at central banks
- CHF 10.8 bn (18.1 %) financial assets
- CHF 7.6 bn (12.8 %) others

LGT's assets have always been managed in a disciplined and conservative way which is reflected in the current strong quality of LGT's asset base

- LGT applies a prudent lending policy to clients. It practically only grants collateralised loans ("Lombard loans") against pledging of custody accounts and mortgages focused on residential properties mainly in Liechtenstein and Switzerland as well as high-quality international mortgages in prime locations. Credit losses have always been very low, thanks to strict lending guidelines combined with private banking assets.
- LGT's Princely Portfolio has a strong track record of more than 20 years in terms of risk and return and is considered as a long-term investment by the Princely House of Liechtenstein.
- In order to manage its liquidity, LGT grants uncommitted short term lendings within the interbank market and invests into short term money market papers and bonds. The focus is on issuers and counterparties that are of first-class quality and are broadly diversified. Over 71 % of LGT's money market lending and money market papers exposure have a rating of at least "AA", and around 97 % have a minimum rating of "A". LGT closely monitors these positions and follows strict criteria when assessing a counterparty's creditworthiness.

Strong liquidity, conservative asset and liability management

Due to its sound refinancing base and the high quality of its assets, LGT's liquidity ratio is significantly above the regulatory required minimum. LGT's extremely prudent balance sheet management is based on conservative maturity gaps between its assets and liabilities.

Comparison of liquidity coverage ratios (LCR) in % (as at 30.06.2026)

LGT	**212.5**	HSBC Holdings	134.0	Société Générale	146.0
BNP Paribas	134.8	ING Group	137.0	Standard Chartered	148.0
Citigroup	113.0	JPMorgan Chase	110.0	UBS Group	177.3
DBS Group	142.0	Julius Baer Group	344.0	Vontobel	148.3

Deutsche Bank	140.0	Lombard Odier (31.12.2025)	301.0	ZKB (31.12.2025)	136.0
EFG International	266.0	Pictet Group (31.12.2025)	191.0		

Deposit safety The banks in Liechtenstein offer their clients a deposit protection program comparable to those of Swiss and other European banks.

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