Neue Bank Strengthens Earnings Base and Invests in Further Growth

CHF **61.4 M** Net new money	CHF **7.9 B** Client assets under Management (+3.4% versus 31.12.25)	CHF **1.5 B** balance sheet total (+6.8% versus 31.12.25)
Percent **28.3** Tier-1-Ratio (+0.8 pp versus 31.12.25)	CHF **18.9 M** operating income (+1.4 Mio. versus 1. Sem 25)	CHF **3.2 M** half year profit (-0.3 Mio. versus 1. Sem 25)

Neue Bank continued its growth trajectory consistently in the first half of 2026. Assets under management, the volume of discretionary mandates and operating income were all above the prior-year level as at the end of June, confirming the strategic focus on targeted, profitable growth.

Growth in Client Assets, Mandate Volumes and Lending Business

Assets under management increased from CHF 7.63 billion at the end of 2025 to CHF 7.89 billion as at 30 June 2026. Net new money inflows amounted to CHF 61.4 million. Particularly strong growth was recorded in discretionary mandates, which increased by 73.8 percent to CHF 779.5 million. At the same time, lending volumes increased by 6.3 percent in the first half of 2026 to CHF 484.4 million.

These developments underline the attractiveness of Neue Bank's offering for high-net-worth private clients, intermediaries and fund partners, as well as the successful implementation of its strategic direction, Growth Focus. They also reflect clients' confidence in Neue Bank and its positioning as a reliable partner bank for investment and financing.

"With our focused business model and clear market positioning, we are growing where we create genuine added value for our clients, through consistent advisory quality, disciplined risk management and a clear commitment to long-term relationships",

explains Roman Pfranger, CEO of Neue Bank

Positive Development in Operating Income

Operating income developed positively in the first half of 2026, reaching CHF 18.9 million, approximately CHF 1.4 million or 7.8 percent above the prior-year figure. This growth was driven both by income from commission and service business, which increased by 13.3 percent to CHF 9.4 million, and by income from financial transactions, which rose significantly by 29.5 percent to CHF 5.3 million. Net interest income, on the other hand, was noticeably affected by the current Swiss franc interest rate environment and declined by 19.4 percent to CHF 4.1 million.

Neue Bank

Continued Investment

In the first half of 2026, Neue Bank continued to invest selectively in advisory expertise, process optimisation and strategic projects in order to strengthen its earnings base sustainably while increasing efficiency. Since the end of 2025, the workforce increased by four full-time-equivalent positions to 97. Nevertheless, operating expenses were kept below target at CHF 14.8 million thanks to consistent cost management.

Overall, the first-half profit of CHF 3.2 million was slightly below the prior-year figure, but remained in line with the planned growth investments.

Capitalisation

Neue Bank remains solidly capitalised and manages its capital and risk position consistently in line with its strategic direction, Capital Excellence. The Tier 1 capital ratio increased from 27.5 percent to 28.3 percent in the first half of 2026. This gives Neue Bank a capital base that is significantly above regulatory requirements and the industry average, ensuring the highest level of security. At the same time, the high Tier 1 capital ratio provides the necessary foundation for further growth.

Outlook

Despite the ongoing challenging market environment, characterised by increasing geopolitical uncertainties and growing regulatory requirements, Neue Bank expects to continue successfully implementing its Strategy 2030, “Die Neue Wachstumsfreude”. To leverage growth opportunities in its core markets even more effectively, Neue Bank is selectively expanding its advisory team with additional client advisers. Thanks to its clear positioning, stable client relationships and consistently pursued growth path, Neue Bank considers itself well positioned to achieve its ambitious volume, earnings and quality targets step by step.

About the Neue Bank AG

The New Bank AG is an independent private bank in Liechtenstein with a strong presence in private banking, intermediary services and the fund business. Since 1992, it has been supporting high-net-worth private clients, external asset managers, trustees and fund providers with personal advice, extensive expertise and discreet, high-quality service. With around 100 employees, the bank combines short decision-making processes with personalised client support and a clear focus on sustainable wealth development. As of 30 June 2026, Neue Bank manages client assets totalling CHF 7.9 billion.

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Overview of figures

Assets in CHF thousands	**30.06.2026**	**31.12.2025**
Due from banks	631’781	466’534
Due from clients	484’400	455’666
Client deposits	1’369’049	1’238’816
Equity (after profit appropriation)	144’240	141’063
Total assets	1’548’356	1’450’067

Income statement in CHF thousands	**First Half of 2026**	**First Half of 2025**
Operating income	18’914	17’542
Operating expenses	14’845	13’196
Gross operating profit	4’069	4’346
Net profit	3’177	3’484

Cost-Income-Ratio in percent	**78.5**	**75.2**

Assets under management in CHF thousands	**30.06.2026**	**31.12.2025**
Assets under management	7’888’217	7’630’923
of which assets under management mandates	779’541	448’450
Net new funds	61’366	735’315

Key figures in percent	**30.06.2026**	**31.12.2025**
Tier 1 ratio	28.3	27.5
Leverage ratio	8.5	9.2
Liquidity Coverage Ratio (LCR)	179.8	156.7

Number of employees (full-time equivalents)	**97**	**93**

Balance sheet per 30 June 2026

Assets

in CHF thousands	30.06.26	31.12.25	Change absolute	Change in %
Liquid Funds	**162’024**	282’709	**-120’685**	**-42.7**
Due from Banks	**631’781**	466’534	**165’247**	**35.4**
a) on demand	56’332	44’700	11’632	26.0
b) other claims	575’449	421’834	153’615	36.4
Due from clients	**484’400**	455’666	**28’734**	**6.3**
of which mortgages	314’990	310’751	4’239	1.4
Bonds and other fixed interest securities	**222’519**	210’655	**11’864**	**5.6**
a) money market instruments	34’723	17’510	17’213	98.3
aa) of public authority issuers	34’723	17’510	17’213	98.3
b) bonds	187’796	193’145	-5’349	-2.8
aa) of public authority issuers	25’271	17’910	7’361	41.1
bb) of other issuers	162’525	175’235	-12’710	-7.3
Shares and other non-fixed interest securities	**2’915**	2’645	**270**	**10.2**
Fixed assets	**20’021**	20’341	**-320**	**-1.6**
Other assets	**19’956**	8’033	**11’923**	**148.4**
Accrued and deferred items	**4’740**	3’484	**1’256**	**36.1**
Total assets	**1’548’356**	1’450’067	**98’289**	**6.8**

Liabilities

in CHF thousands	30.06.2026	31.12.2025	Change absolute	Change in %
Due to banks	**12'324**	**51'425**	**-39'101**	**-76.0**
a) on demand	6'546	4'049	2'497	61.7
b) with agreed maturity or period of notice	5'778	47'376	-41'598	-87.8
Due to clients	**1'366'999**	**1'237'521**	**129'478**	**10.5**
a) other liabilities	1'366'999	1'237'521	129'478	10.5
aa) on demand	540'427	442'124	98'303	22.2
bb) with agreed maturity or period of notice	826'572	795'397	31'175	3.9
Certified liabilities	**2'050**	**1'295**	**755**	**58.3**
of which medium term notes	2'050	1'295	755	58.3
Other liabilities	**16'611**	**9'695**	**6'916**	**71.3**
Accrued and deferred items	**4'485**	**2'567**	**1'918**	**74.7**
Provisions	**1'647**	**1'302**	**345**	**26.5**
a) tax provisions	1'547	1'202	345	28.7
b) other provisions	100	100	0	0.0
Provisions for general banking risks	**10'200**	**10'200**	**0**	**0.0**
Capital subscribed	**40'000**	**40'000**	**0**	**0.0**
Capital surplus	**90'754**	**89'354**	**1'400**	**1.6**
a) legal reserves	8'000	8'000	0	0.0
b) other reserves	82'754	81'354	1'400	1.7
Surplus carried forward	**109**	**119**	**-10**	**-8.4**
Net income	**3'177**	**6'590**	**-3'413**	**-51.8**
Total liabilities	**1'548'356**	**1'450'067**	**98'289**	**6.8**

Off balance sheet transactions

in CHF thousands	30.06.2026	31.12.2025	Change absolute	Change in %
Contingent liabilities	**9'197**	**9'088**	**109**	**1.2**
of which liabilities arising from guarantees and performance contracts as well as liabilities arising from collateralizations	9'197	9'088	109	1.2
Credit risks	**3'302**	**4'534**	**-1'232**	**-27.2**
of which irrevocable commitments	3'302	4'534	-1'232	-27.2
Derivative financial instruments				
- volume of contracts	2'348'196	2'123'338	224'858	10.6
- positive replacement values	18'799	6'874	11'925	173.5
- negative replacement values	13'492	7'716	5'776	74.9
Fiduciary transactions	**433'895**	**401'045**	**32'850**	**8.2**

Income statement
First Half of 2026

in CHF thousands	First Half of 2026	First Half of 2025	Change absolute	Change in %
Interest income				
Interest earned	14’275	14’877	-602	-4.0
of which from fixed interest securities	2’671	1’904	767	40.3
Interest paid	-10’139	-9’744	-395	4.1
Net interest income	**4’136**	**5’133**	**-997**	**-19.4**
Commission and fee income				
Commission and fee income	10’492	9’179	1’313	14.3
a) loan related commission income	53	73	-20	-27.4
b) securities and investment related income	9’701	8’391	1’310	15.6
c) other commission and fee income	738	715	23	3.2
Commission paid	-1’075	-867	-208	24.0
Net commission and fee income	**9’417**	**8’312**	**1’105**	**13.3**
Income from financial transactions	**5’303**	**4’096**	**1’207**	**29.5**
of which from trading activities	5’279	3’821	1’458	38.2
Other ordinary income	**58**	**1**	**57**	**>300**
other ordinary income	58	1	57	>300
Business expenses	**-14’845**	**-13’196**	**-1’649**	**12.5**
a) personnel expenses	-9’202	-7’792	-1’410	18.1
of which:				
aa) salaries	-7’509	-6’248	-1’261	20.2
bb) social levies and pension contribution	-1’451	-1’271	-180	14.2
of which for pension contributions	-953	-705	-248	35.2
b) administrative expenses	-5’643	-5’404	-239	4.4
Gross operating profit	**4’069**	**4’346**	**-277**	**-6.4**
Amortisation of intangible assets and depreciation of fixed assets	-522	-519	-3	0.6
Other ordinary expenses	-17	-34	17	-50.0
Allowance for impaired receivables and additions to provisions for contingent liabilities and credit risks	-7	-15	8	-53.3
Result of ordinary operations	**3’523**	**3’778**	**-255**	**-6.7**
Income taxes	-346	-294	-52	17.7
Net profit	**3’177**	**3’484**	**-307**	**-8.8**