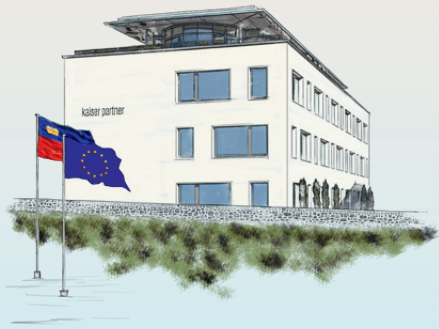




Kaiser Partner Privatbank continues on steady growth path

Kaiser Partner Privatbank AG | Half-Year Report 2026

Kaiser Partner Privatbank further strengthened its position as an independent private trust bank in the first half of 2026. Against a backdrop of geopolitical tensions, ongoing uncertainties and volatile markets, assets under management rose to a new high of CHF 10.3 billion (+5.6 %). Gross income rose to CHF 30.4 million (+3.5 %), whilst half-year profit increased to CHF 6.7 million (+14.7 %). The family-owned bank has thus reaffirmed its strategic focus on long-term client relationships, personalised advice and prudent risk management.

Further growth in assets under management

Kaiser Partner Privatbank continued to see encouraging growth in its client business during the first half of 2026. Assets under management rose by 5.6% to CHF 10.3 billion. With net new assets of CHF 0.5 billion, the bank once again recorded a substantial inflow of new funds. This underlines the confidence that high-net-worth families, entrepreneurs and institutional clients have in the Kaiser Partner Group’s holistic advisory approach.

Solid income performance

All key sources of income performed steadily. Net interest income rose by 4.0 % to CHF 6.9 million, whilst commission and service income increased to CHF 19.1 million (+5.3 %). Income from trading activities amounted to CHF 4.3 million. Overall, the bank generated gross income of CHF 30.4 million (+3.5 %).

Outlook

Kaiser Partner Privatbank remains confident about its future development in the second half of the year. The focus will continue to be on the needs of its clients, who are supported with stability, continuity and corporate responsibility. The bank will further strengthen its position as a private trust bank and continue to invest consistently in the quality of its services, its staff and the long-term development of the group.

Balance Sheetas of 30.06.2026 (in CHF 1,000)

Assets	30.06.2026	31.12.2025
Cash and cash equivalents	44,149	42,450
Amounts due from banks	394,112	375,477
<i>due daily</i>	54,225	56,483
<i>other receivables</i>	339,887	318,994
Amounts due from clients	123,214	106,369
<i>Mortgage receivables</i>	4,800	4,800
Bonds and other fixed-interest securities	325,753	310,834
<i>Bonds</i>	325,753	310,834
<i>from public-sector issuers</i>	62,520	64,916
<i>from other issuers</i>	263,233	245,918
Equities and other non-fixed-interest securities	0	0
Shares in affiliated companies	0	0
Intangible assets	7,734	8,338
Property, plant, and equipment	24,098	24,240
Other assets	6,064	2,839
Accrued expenses and deferred income	10,127	9,457
Total assets	935,252	880,004

Liabilities	30.06.2026	31.12.2025
Amounts owed to banks	24,026	2,449
<i>due daily</i>	23,919	2,326
<i>other liabilities</i>	107	123
Amounts owed to clients	812,622	783,722
<i>other liabilities</i>	812,622	783,722
<i>due daily</i>	434,540	352,072
<i>with agreed maturities or termination periods</i>	378,082	431,650
Other liabilities	11,096	6,809
Accrued expenses and deferred income	7,724	6,863
Provisions	3,671	2,706
<i>tax provisions</i>	2,552	1,587
<i>other provisions</i>	1,119	1,119
Provisions for general banking risks	1,500	1,500
Subscribed capital	10,000	10,000
Retained earnings	57,955	53,772
<i>legal reserves</i>	2,000	2,000
<i>other reserves</i>	55,955	51,772
Profit	6,658	12,183
Total assets	935,252	880,004

Off-balance-sheet transactionsas of 30.06.2026 (in CHF 1,000)

	30.06.2026	31.12.2025
Contingent liabilities	5,777	7,979
Derivative financial instruments		
<i>contract volumes</i>	262,036	296,720
<i>positive replacement values</i>	3,551	1,514
<i>negative replacement values</i>	2,771	1,237
Fiduciary transactions	169,659	168,209
<i>fiduciary deposits at third-party banks</i>	169,659	168,209

Income statementfrom 01.01.2026 to 30.06.2026 (in CHF 1,000)

	30.06.2026	30.06.2025
Net interest income		
Interest income	11,235	11,059
Interest expense	-4,379	-4,470
Subtotal of net interest income	6,856	6,590

Income from securities		
Shares and other non-fixed-income securities	4	0
Shares in associated companies	0	0
Subtotal of income from securities	4	0

Profit from commission and service transactions		
Profit from commission and service transactions	20,614	19,596
<i>commission income from credit transactions</i>	18	21
<i>commission income from securities and investment business</i>	20,001	19,255
<i>commission income from other service transactions</i>	595	320
Commission expenses	-1,474	-1,411
Subtotal of profit from commission and service transactions	19,140	18,184

Profit from financial transactions	4,273	4,459
<i>of which from trading</i>	4,290	4'477
Subtotal of profit from financial transactions	4,273	4,459

Other ordinary income		
Other ordinary income	150	156
Subtotal of other ordinary income	150	156
Gross income	30,422	29,389

Operating expenses		
Personnel expenses	-13,201	-12,504
<i>wages and salaries</i>	-10,580	-10,088
<i>social security contributions and expenses for pensions and support</i>	-2,219	-2,107
<i>of which for pensions</i>	-1,684	-1,582
<i>other personnel expenses</i>	-402	-309
General and administrative expenses	-7,679	-7,631
Subtotal of operating expenses	-20,879	-20,134

Depreciation of property, plant, and equipment/ amortization of intangible assets	-1,697	-2,066
Other ordinary expenses	-64	-44
Valuation allowances on receivables and allocations to provisions for contingent liabilities and credit risks	0	0
Earnings from normal business activity	7,782	7,145

Income tax	-1,124	-1,341
Allocation to provisions for general banking risks	0	0
Semiannual profit	6,658	5,804

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This information contains forward-looking statements that are subject to risks and uncertainties. Actual results may differ materially.