



LOMBARD ODIER
LOMBARD ODIER DARIER HENTSCH

**Lombard Odier Group
Basel III Pillar 3 Disclosures
at 30 June 2026**

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Introduction

This document aims to provide our counterparties, external analysts, rating agencies, control bodies and our clients with detailed information relating to Lombard Odier Group's risk profile, including its regulatory capital, risk weighted assets (RWA), liquidity and leverage exposures.

The FINMA Ordinance on Disclosure Obligations for Banks and Securities Firms (DisO-FINMA) defines the regulatory framework for public disclosure by Swiss banks. They implement the Pillar disclosure requirements issued by the Basel Committee on Banking Supervision (BCBS) and effective as of 1 January 2023. While banks are required to publish a comprehensive set of disclosure tables as part of their annual reporting, the scope of disclosure for interim periods – such as half-yearly reports – is more limited.

The half-yearly disclosure obligations are aligned with the principles of proportionality and materiality embedded in the DisO-FINMA.

In line with DisO-FINMA, Lombard Odier Group (the “Group”) has limited the disclosures included in the report to the quantitative and qualitative information considered to be pertinent. More information regarding qualitative and quantitative Pillar 3 disclosures can be found in the document “Lombard Odier Group, Basel III Pillar 3 Disclosures at 31 December 2025” published in the media relations section of the Lombard Odier website.

It must be noted that the figures presented were individually rounded to the closest value depending on the scale chosen. They have not been adapted to match the totals, themselves also rounded to the closest value.

KM1 – Key metrics

In thousands CHF		a	c	e
		30.06.2026	31.12.2025	30.06.2025
Available capital				
1	Common Equity Tier 1 (CET1)	1,623,364	1,604,085	1,562,256
2	Tier 1	1,647,578	1,628,813	1,586,583
3	Total capital	1,647,578	1,628,813	1,586,583
Risk weighted assets (RWA)				
4	Total RWA	5,316,681	4,862,398	4,643,985
Risk-based capital ratios as a percentage of RWA				
5	Common Equity Tier 1 ratio (%)	30.5%	33.0%	33.6%
6	Tier 1 ratio (%)	31.0%	33.5%	34.2%
7	Total capital ratio (%)	31.0%	33.5%	34.2%
Additional CET1 buffer requirements as a percentage of RWA				
8	Capital conservation buffer requirement (2.5%) (%)	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%
11	Total of bank CET1 specific buffer requirements (%)	2.5%	2.5%	2.5%
12	CET1 available after meeting the Group's minimum capital requirements (i.e., after the CET1 allocated to cover minimum capital requirements and any TLAC requirements) (%)	23.0%	25.5%	29.2%
FINMA capital ratio requirements as a percentage of RWA				
12a	CET1 buffer (CAO, Annex 8)	4%	4.0%	4.0%
12b	Countercyclical buffer (CAO, Art. 44 and 44a) (%)	0%	0.0%	0.0%
12c	CET1 total requirement in accordance with Annex 8 of the CAO plus the countercyclical buffer (CAO, Art. 44 and 44a) (%)	7.8%	7.8%	7.8%
12d	Tier 1 total requirement in accordance with Annex 8 of the CAO plus the countercyclical buffer (CAO, Art. 44 and 44a) (%)	9.6%	9.6%	9.6%
12e	Total regulatory capital requirement in accordance with Annex 8 of the CAO plus the countercyclical buffer (CAO, Art. 44 and 44a) (%)	12%	12.0%	12.0%
Basel III leverage ratio				
13	Total Basel III leverage ratio exposure measure	18,312,760	17,077,051	16,378,393
14	Basel III leverage ratio (%) (Tier 1 capital as % of total Basel III leverage ratio exposure measure)	9.0%	9.5%	9.7%
14e	Minimum own funds (CAO, Art. 42) ¹	549,383	512,312	491,352
Liquidity coverage ratio (3-month average)		Q2 2026	Q4 2025	Q2 2025
15	Total high-quality liquid assets (HQLA)	7,300,938	7,472,685	6,054,857
16	Total net cash outflow	2,281,894	2,478,754	2,083,207
17	Short-term liquidity coverage ratio (LCR) (%)	320%	301%	291%
Net stable funding ratio		30.06.2026	31.12.2025	30.06.2025
18	Available stable funding	10,138,322	9,531,681	8,101,030
19	Required stable funding	5,019,587	4,200,870	4,431,037
20	Net stable funding ratio (NSFR)	202%	227%	183%

¹ The higher of capital requirements based on 8% RWA or 3% LRD.

OV1 – Overview of risk-weighted assets

In thousands CHF		a	b	c
		Risk Weighted Assets	Risk Weighted Assets	Minimum Capital requirements
		30.06.2026	31.12.2025	30.06.2026
1	Credit risk (excluding CCR – counterparty credit risk)	2,209,960	1,914,563	176,797
<i>2</i>	<i>of which standardised approach (SA)</i>	<i>1,495,759</i>	<i>1,189,736</i>	<i>119,661</i>
	<i>of which non-counterparty related risk</i>	<i>714,201</i>	<i>724,826</i>	<i>57,136</i>
6	Counterparty credit risk	172,304	96,567	13,784
<i>7a</i>	<i>of which standardised approach for counterparty credit risk (SA-CCR)</i>	<i>172,304</i>	<i>96,567</i>	<i>13,784</i>
10	Credit valuation adjustment (CVA)	85,304	47,519	6,824
14	Equity investments in funds – fall-back approach	2,493	1,789	199
20	Market risk	181,091	136,430	14,487
<i>20a</i>	<i>of which simplified standardised approach</i>	<i>181,091</i>	<i>136,430</i>	<i>14,487</i>
24	Operational risk	2,665,529	2,665,529	213,242
29	Total (1+6+10+14+20+24)	5,316,681	4,862,398	425,334

Total RWA increased by CHF 454.3 million between the reporting periods of 31 December 2025 and 30 June 2026, mainly due to the following factors:

- The increase was mainly driven by higher credit risk RWAs, which rose by CHF 295.4 million. This evolution was primarily attributable to the growth of the credit portfolio, which generated an increase of CHF 137.4 million in RWAs and to the renewal of the investment portfolio, contributing CHF 52.5 million of additional RWAs.
- Counterparty credit risk, CVA and market risk RWAs increased respectively by CHF 75.7 million, CHF 37.8 million and CHF 44.6 million.

ENC – Encumbered and unencumbered assets

In thousands CHF	a	b	c	d
	Encumbered assets without central bank facilities	Central bank facilities	Unencumbered assets without central bank facilities	Total
	30.06.2026	30.06.2026	30.06.2026	30.06.2026
Liquid assets	-	-	1,721,923	1,721,923
Amounts due from banks	460,966 ¹	-	1,289,292	1,750,258
Other financial instruments at fair value	-	-	531,074	531,074
Financial investments	284,794	429,153 ²	988,174	1,702,121
Other assets ³	-	-	11,342,296	11,342,296
Total	745,760	15,872,758	15,872,758	17,047,671

¹ Assets encumbered mainly in connection with derivative transactions and securities financing transactions.

² Unencumbered securities eligible for SNB repos.

³ Others assets comprises mainly, loans, derivative assets, tangible assets, various receivable balances.(both trade and non-trade). None of these assets types is considered available for encumbrance in the normal course of business.

Information on the liquidity coverage ratio (LCR)

The LCR provides banks with a metric to assist them in ensuring that they hold a sufficient quantity of highly liquid assets to enable them to withstand a short-term (30-day) company-specific stress situation which coincides with a period of general market stress. The minimum requirement for the LCR is 100%.

Composition of High Quality Liquid Assets (“HQLA”)

Lombard Odier Group holds a pool of unencumbered HQLA that are readily available to meet cash-flow obligations under stress scenarios, as defined in the LCR rules. The liquid assets mainly include Level 1 HQLA, which comprises cash deposited to the Swiss National Bank, highly rated bonds issued by governments, supranational entities, as well as covered bonds.

Derivative exposure and potential collateral calls

Derivative exposures are mainly from, but not limited to foreign-exchange forwards and swaps and interest rate swaps. All derivative positions are marked-to-market daily, affecting the collateral amounts posted to and received from interbank counterparties and/or exchanges. Cash flows resulting from potential changes in collateral amounts posted/received are incorporated into LCR net cash outflows.

Concentration of funding sources

In addition to capital, client deposits represent the main funding source. They are diversified across the clients base. More than 50% of deposits are held into accounts with cash balances below CHF 5 million which represent more than 90% of the client accounts.

LIQ1 – Liquidity coverage ratio

In thousands CHF

	Q2 2026		Q1 2026	
	3-month average		3-month average	
	unweighted values	weighted values	unweighted values	weighted values
A. High-quality liquid assets (HQLA)				
1 Total high-quality liquid assets (HQLA)		7,300,938		7,651,988
B. Cash outflows				
2 Retail deposits	6,385,298	914,396	6,289,028	900,469
4 <i>of which, less stable deposits</i>	6,385,298	914,396	6,289,028	900,469
5 Unsecured wholesale funding	5,611,402	3,497,446	6,312,437	4,237,257
6 <i>of which, operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	687,348	171,837	698,860	174,715
7 <i>of which, non-operational deposits (all counterparties)</i>	4,916,111	3,325,609	5,613,576	4,062,542
9 Secured wholesale funding and collateral swaps		44		22
10 Other outflows	2,593,716	670,848	2,469,258	746,104
11 <i>of which, outflows related to derivative exposures and other transactions</i>	849,289	382,522	801,792	464,034
13 <i>of which, outflows related to committed credit and liquidity facilities</i>	1,744,428	288,326	1,667,466	282,070
14 Other contractual funding obligations	6,742	6,742	24	24
15 Other contingent funding obligations	3,159,345	40,678	2,901,897	36,657
16 Total cash outflows		5,130,155		5,920,533
C. Cash inflows				
17 Secured lending (e.g. reverse repos)	1,984	1,984	96	96
18 Inflows from fully performing exposures	4,652,747	2,774,522	5,111,844	3,227,299
19 Other cash inflows	71,755	71,755	92,163	92,163
20 Total cash inflows	4,726,485	2,848,261	5,204,103	3,319,558
		Adjusted values		Adjusted values
21 Total high-quality liquid assets (HQLA)		7,300,938		7,651,988
22 Total net cash outflows		2,281,894		2,600,975
23 Liquidity coverage ratio (in %)		320%		294%

Information on the net stable funding ratio (NSFR)

The NSFR requires banks to maintain a stable funding profile in relation to its on- and off-balance sheet activities. The ratio is defined as the amount of available stable funding (the portion of capital and liabilities expected to be stable source of funding), relative to the amount of required stable funding (a function of the liquidity characteristics of various assets held). The minimum requirement for the NSFR is 100%.

In the second quarter of 2026, compared to the previous quarter, the NSFR remained stable, well above the prudential requirement communicated by FINMA.

LIQ2 – Net Stable Funding Ratio (NSFR)

In thousands CHF

30.06.2026					
a	b	c	d	e	
Unweighted value by residual maturity					Weighted value
No maturity	< 6 months	6 months to < 1 year	>= 1 year		

Available stable funding (ASF)					
1	Capital:	1,647,578	-	-	1,647,577
2	Regulatory capital	1,647,577	-	-	1,647,577
4	Retail deposits and deposits from small business customers:	5,934,280	847,377	48,626	6,154,254
6	Less stable deposits	5,934,280	847,377	48,626	6,154,254
7	Wholesale funding:	4,812,281	587,487	3,322	1,786,218
8	Operational deposits	724,790	-	-	362,395
9	Other wholesale funding	4,087,490	587,487	3,322	1,422,162
11	Other liabilities:	1,304,539	6,519	-	550,273
12	NSFR derivative liabilities	-	-	-	-
13	All other liabilities and equity not included in the above categories	1,304,539	6,519	-	550,273
14	Total ASF				10,138,322
Required stable funding (RSF)					
15	Total NSFR high-quality liquid assets (HQLA)	2,628,615	345,462	175,833	84,321
17	Performing loans and securities:	1,055,868	8,078,735	368,042	3,017,051
19	Performing loans to financial institutions secured by non-Level 1 or 2a HQLA and unsecured performing loans to financial institutions	727,144	332,286	28,476	174,192
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	173,909	7,745,456	325,985	2,430,413
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	154,814	993	13,582	412,445
26	Other assets:	1,047,932	21,547	5,087	1,815,762
29	NSFR derivative assets	-	-	-	219,294
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	261,020
31	All other assets not included in the above categories	1,047,932	21,547	5,087	1,068,290
32	Off-balance sheet items	-	4,409,137	34,305	102,454
33	Total RSF				5,019,587
34	Net Stable Funding Ratio (%)				202%

LIQ2 – Net Stable Funding Ratio (NSFR)

In thousands CHF

31.03.2026				
a	b	c	d	e
Unweighted value by residual maturity				Weighted value
No maturity	< 6 months	6 months to < 1 year	>= 1 year	

Available stable funding (ASF)					
1	Capital:	1,633,382	-	-	1,633,382
2	Regulatory capital	1,633,382	-	-	1,633,382
4	Retail deposits and deposits from small business customers:	6,172,556	866,361	40,524	6,378,496
6	Less stable deposits	6,172,556	866,361	40,524	6,378,496
7	Wholesale funding:	5,233,069	505,655	4,696	1,705,428
8	Operational deposits	678,730	-	-	339,365
9	Other wholesale funding	4,554,339	505,655	4,696	1,366,063
11	Other liabilities:	1,083,223	7,305	-	455,522
12	NSFR derivative liabilities	-	-	-	-
13	All other liabilities and equity not included in the above categories	1,083,223	7,305	-	455,522
14	Total ASF				10,172,828
Required stable funding (RSF)					
15	Total NSFR high-quality liquid assets (HQLA)	2,457,014	188,987	316,634	102,892
17	Performing loans and securities:	1,123,320	8,319,814	331,027	2,965,656
19	Performing loans to financial institutions secured by non-Level 1 or 2a HQLA and unsecured performing loans to financial institutions	677,793	299,513	33,733	163,462
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	296,640	7,818,363	289,539	2,384,323
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	148,887	1,939	7,755	397,870
26	Other assets:	1,323,897	17,146	3,452	2,039,717
29	NSFR derivative assets	-	-	-	1,326,070
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	1,363,883
31	All other assets not included in the above categories	1,323,897	17,146	3,452	1,330,635
32	Off-balance sheet items	-	4,180,267	71,335	105,112
33	Total RSF				5,213,377
34	Net Stable Funding Ratio (%)				195%

This report is published in English.
It is also available in PDF format for download from our website, www.lombardodier.com.

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