PILLAR III GROUP REPORT

HALF-YEAR 2026

QUINTET

PRIVATE BANK

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HALF-YEAR HIGHLIGHTS

Common equity Tier1 ratio (CET1)

16.1%

2025.12 : 22.5%

(see page 7)

Risk-weighted assets (RWA)

€2.5bn

2025.12 : €2.7bn

(see page 7)

Leverage ratio

4.3%

2025.12 : 6.2%

(see page 9)

Liquidity coverage ratio (LCR)

143.2%

2025.12 : 146.0%

(see page 10)

Net stable funding ratio (NSFR)

135.8%

2025.12 : 139.2%

(see page 10)

I. HALF-YEAR STATEMENT

Quintet Private Bank, founded in Luxembourg in 1949 and operating in some 30 cities across Europe and the UK, is strongly positioned from a capital and liquidity perspective. Quintet is privately owned and has a longstanding and stable client base, comprising high net worth private clients as well as institutional and professional clients, including external asset managers, family offices and foundations.

Guided by conservative lending parameters that ensure a high degree of collateralization, the bank maintains a prudent risk profile. Indeed, over its more than 75-year history, Quintet has consistently demonstrated its resilience, even during periods of significant market volatility.

Quintet's common equity tier 1 ratio stood at 16.1% as of 30 June 2026, compared to 22.5% at the end of 2025, remaining comfortably above the regulatory threshold. This decrease primarily reflects a EUR 190 million repayment of excess capital through a reduction of the share premium reserve, which forms part of the Group's capital management strategy to enhance capital efficiency.

The transaction was approved by Quintet's shareholders and the Luxembourg financial regulator and was reflected in the June 2026 regulatory capital figures in accordance with applicable regulatory requirements. The Group maintained a strong capital position following the transaction, supported by a reduction in risk-weighted assets from EUR 2.7 billion to EUR 2.5 billion. Consequently, Quintet continued to maintain a strong capital position with capital ratios well above applicable minimum requirements and in line with industry peers.

Quintet's liquidity and funding position remained sound as of 30 June 2026. The liquidity coverage ratio (LCR) was 143.2%, compared with 146.0% at the end of 2025, while the net stable funding ratio (NSFR) stood at 135.8%, compared with 139.2% as of 31 December 2025. The decrease in both metrics primarily reflects the approximately EUR 190 million share premium repayment. Notwithstanding this reduction, both the LCR and NSFR remained comfortably above their respective regulatory minimum requirements, demonstrating the strength of the bank's liquidity profile and stable funding base.

The first half of this year was marked by a number of senior appointments, including Thomas Heinzl as CEO. Heinzl, previously Chief Financial Officer, Chief Risk Officer and a member of the Executive Committee of Bank Vontobel in Switzerland, assumed the leadership of Quintet in April 2026, succeeding Chris Allen.

The same month, following the departure of Group Chief Compliance Officer Simon Spilsbury, Group Chief Risk Officer Christine Lynch assumed interim responsibility for the Compliance function. In June, Lars Kalbreier and Otto Huber joined Quintet as Group Chief Investment Officer and Group Chief Financial Officer, respectively, with both serving on the Authorized Management Committee. Kalbreier most recently served at Bainbridge, where he was a Partner. Huber joined from Bank Vontobel in Switzerland, where he was Head of Structured Solutions & Treasury.

Also in June 2026, Quintet launched Quintet Financial Services (QFS), a dedicated business-to-business platform serving institutional and professional investors across Europe. Replacing the Bank's Asset Servicing & Financial Intermediaries brand, QFS brings together custody, execution and fund servicing solutions under a distinct institutional identity, strengthening Quintet's proposition for intermediaries and professional investors.

Positioned as a key growth driver for the firm, QFS combines a digital-first operating model with local expertise across Luxembourg, the Netherlands, Belgium and the UK. Moving forward, QFS will continue to invest in technology, product development and client capabilities, supporting its ambition to expand its institutional offering and drive growth in assets and profitability over the coming years.

Quintet also continued to invest in technology and transformation, with a particular emphasis on artificial intelligence. The establishment of a dedicated AI team, supported by a secure development environment and organization-wide training, enabled the development of a range of use cases across client servicing, investment management and operations. Areas of focus included client intelligence, trading automation, document processing and improved access to investment research.

These initiatives are helping to enhance efficiency, strengthen decision-making and improve client experience across the business. By automating routine processes and enabling better use of data, Quintet is increasing operational effectiveness while allowing client advisors to dedicate more time to relationship management and personalized advice. Together, these investments support the Bank’s long-term objective of building a more focused, scalable and technology-enabled business.

The consolidated figures presented in the Quintet Group’s 2026 half-year Pillar III report have been prepared in accordance with Regulation (EU) No 2024/1623 amending Regulation No 575/2013, known as CRR3, as well as by Regulation (EU) 2022/2453 laying down and implementing technical standards with regard to public disclosures.

II. PRUDENTIAL REQUIREMENTS

2.1. Own funds instruments

In 2025, Quintet placed a new EUR 140 million issuance of Additional Tier 1 notes (AT1), which is listed on the Luxembourg Stock Exchange (Euro MTF). This issuance refinanced the previous EUR 125 million AT1 note, issued in 2020 with a call date in October 2025.

Regulatory capital is calculated in accordance with the Basel III rules as defined in the Regulation (EU) 2024/1623. The evolution of the CET1 (EUR 400.8 million as of 30 June 2026 versus EUR 602.1 million as of 31 December 2025) was mainly the result of various effects:

- Share premium repayment (EUR -189.8m)
- The AT1 coupon paid to investors (EUR -4.9 million)
- The depreciation of purchased goodwill and software (EUR +3.4 million)
- FVOCI reserve (EUR -5.9 million)
- Foreign Exchange reserve (EUR -1.3 million)
- Deferred Tax Assets (EUR -1.9 million)

Own Funds in EUR million	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Common Equity Tier 1 (CET1)	400.8	602.1	613.6	611.8	607.0
Additional Tier 1 (AT1)	140.0	140.0	123.5	123.5	123.5
Tier 1 Capital	**540.8**	**742.1**	**737.2**	**735.4**	**730.6**
Tier 2 (T2) Capital	-	-	-	0.1	0.1
Total Capital	**540.8**	**742.1**	**737.2**	**735.4**	**730.7**

2.2. Risk-Weighted Asset

The Risk-Weighted Asset (RWA) decreased compared with year-end 2025. As at 30 June 2026, total RWA amounted to EUR 2.5 billion, down from EUR 2.7 billion at year-end 2025.

RWA are calculated in accordance with the CRR3 regulation, which reflects the finalised Basel III standards. The decrease primarily reflects changes in the Group's portfolio composition, targeted risk mitigation actions and the evolution of the underlying risk profile.

Risk-Weighted Assets in EUR million	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Credit Risk	1,526.3	1,715.3	1,992.8	2,032.3	2,121.5
Credit Valuation Adjustment (CVA)	17.1	16.3	13.7	9.3	9.6
Market Risk	31.2	26.1	29.4	38.7	45.1
Operational Risk	914.3	914.3	890.3	929.8	864.8
Total Risk-Weighted Assets	**2,488.9**	**2,671.9**	**2,926.3**	**3,010.1**	**3,041.0**

2.3. Capital Ratios

Quintet Group's Total Capital Ratio and Tier 1 Ratio remained above their respective regulatory requirements as of H1 2026. The decrease observed during the first half of 2026 was primarily driven by the EUR 190 million share premium repayment (see Section "2.1 Own Funds Instruments"). This impact was partially offset by a reduction in risk-weighted assets (see Section "2.2 Risk-Weighted Assets").

Capital Ratios (%)	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Common Equity Tier 1 Ratio	16.1%	22.5%	21.0%	20.3%	20.0%
Tier 1 Ratio	21.7%	27.8%	25.2%	24.4%	24.0%
Total Capital Ratio	21.7%	27.8%	25.2%	24.4%	24.0%

2.4. Additional own funds requirement to address risks other than the risk of excessive leverage

Additional own funds requirement (%)	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Additional own funds requirements to address risks other than the risk of excessive leverage	2.25%	3.10%	3.10%	3.00%	3.00%
of which: to be made up of CET1 capital	*1.27%*	*1.74%*	*1.74%*	*1.69%*	*1.69%*
of which: to be made up of Tier 1 capital	*1.69%*	*2.33%*	*2.33%*	*2.25%*	*2.25%*
Total SREP own funds requirements	10.25%	11.10%	11.10%	11.00%	11.00%

2.5. Combined buffer and overall capital requirement

As of 30 June 2026, Quintet's group countercyclical capital buffer (CCyB) rate stood at 1.26% compared to 1.18% at year-end 2025.

Combined buffer and overall capital requirement	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
Institution specific countercyclical capital buffer (%)	1.26%	1.18%	1.13%	1.12%	1.06%
Systemic risk buffer (%)	-	-	-	-	-
Global Systemically Important Institution buffer (%)	-	-	-	-	-
Other Systemically Important Institution buffer (%)	-	-	-	-	-
Combined buffer requirement (%)	3.76%	3.68%	3.63%	3.62%	3.56%
Overall capital requirements (%)	14.01%	14.78%	14.73%	14.62%	14.56%
CET1 available after meeting the total SREP own funds requirements (%)	10.34%	16.29%	14.09%	13.43%	13.03%

2.6. Leverage Ratio

As of 30 June 2026, Quintet Group's Leverage Ratio stood at 4.35%, well above the 3% minimum Leverage Ratio of the Basel Committee on Banking Supervision.

The evolution of this ratio (-189 bps) compared to 6.23% reported in December 2025 is explained by:

- Decrease of Tier 1 capital (-169 bps) - see Section "2.1 Own Funds Instruments"
- Increase of the total leverage exposure (-20 bps): mainly related to the increase of the on-balance sheet exposure (-19 bps) and an increase of the off-balance sheet exposure (-1 bps).

In EUR million	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Total exposure measure	12,445.6	11,904.9	12,045.0	11,718.5	11,967.9
Leverage ratio (%)	4.35%	6.23%	6.12%	6.28%	6.10%

2.7. Additional own funds requirement to address the risk of excessive leverage

Additional own funds requirement (%)	30/06/2025	31/12/2024	30/06/2024	31/12/2023	30/06/2023
Additional own funds requirements to address the risk of excessive leverage	-	-	-	-	-
of which: to be made up of CET1 capital	-	-	-	-	-
Total SREP leverage ratio requirements	3.00%	3.00%	3.00%	3.00%	3.00%

2.8. Leverage ratio buffer and overall leverage ratio requirement

Additional own funds requirement (%)	30/06/2025	31/12/2024	30/06/2024	31/12/2023	30/06/2023
Leverage ratio buffer requirement (%)	-	-	-	-	-
Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%

2.9. Liquidity Coverage Ratio

As of 30 June 2026, Quintet Group's LCR stood at 143.2%, comfortably above regulatory requirements (31 December 2025: 146.0%). The ratio remained resilient during the first half of the year, supported by growth in retail deposits, which largely compensated for increased loan volumes.

In addition to the end of period metric provided above, the below LCR computation provides 12-month rolling averages based on periods ranging from 07/2025 to 06/2026.

In EUR million	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Total high-quality liquid assets (HQLA) (Weighted value -average)	5,257.1	4,725.4	4,551.6	4,408.2	4,378.8
Cash outflows - Total weighted value	4,055.3	3,776.2	3,778.5	3,781.2	3,813.7
Cash inflows - Total weighted value	523.0	578.5	650.9	714.0	777.7
Total net cash outflows (adjusted value)	3,532.2	3,197.8	3,127.6	3,067.2	3,035.9
Liquidity coverage ratio (%)	149.00%	148.03%	145.55%	143.85%	144.56%

2.10. Net Stable Funding Ratio

Notwithstanding the impact of the share premium repayment, the Net Stable Funding Ratio (NSFR) remained broadly stable, primarily driven by growth in retail deposits. Quintet Group NSFR stood at 135.8% as at 30/06/2026, significantly above the prudential limit.

In EUR million	30/06/2026	31/12/2025	30/06/2025	31/12/2024	30/06/2024
Total available stable funding	6,503.8	6,590.4	6,522.7	6,614.0	6,394.2
Total required stable funding	4,788.4	4,735.6	4,864.6	5,022.1	4,824.2
NSFR ratio (%)	135.82%	139.17%	134.09%	131.70%	132.54%

III. FINAL REMARK

No additional significant information, beyond what is disclosed in the Group's latest annual Pillar III Report and/or Financial Statements as at 31 December 2025, was identified in the first half of 2026 (https://www.quintet.com/en-gb/investor-relations#risk).

These disclosures are in line with the evolution of the Group's risk profile and the necessary information to be disclosed to market participants in order to convey a fair picture of this risk profile.

ANNEX I – DECLARATION OF THE MANAGEMENT

Quintet's Management attests that the disclosure provided in accordance with Part Eight of the CRR (i.e. the present Pillar III Disclosure report) has been prepared in accordance with the formal policies and internal control processes, systems and controls it has established. The information presented in this report has not been audited.

The present Pillar III Disclosure Report was subject to an internal review and approval process. It was recommended by the Chief Financial Officer for approval by the Authorised Management and by the Board. The respective approvals were granted in September 2026.

Quintet's Management also declares that the risk management arrangements of Quintet Group are adequate with regard to the Group's risk appetite and strategy.