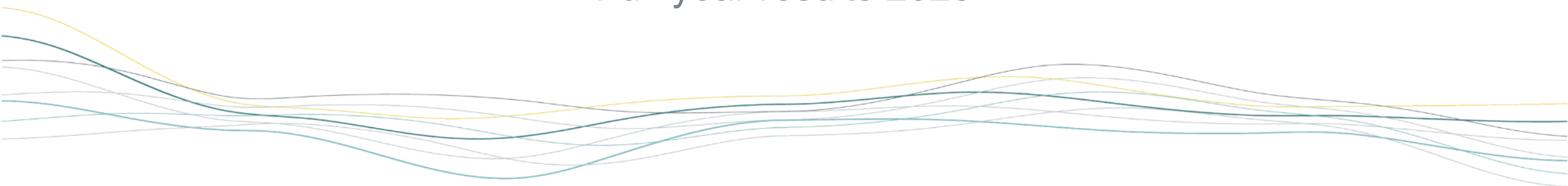




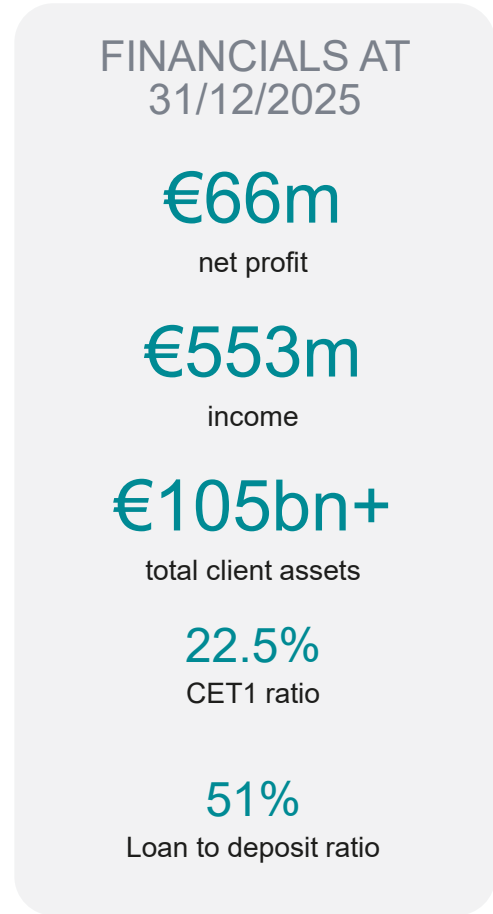
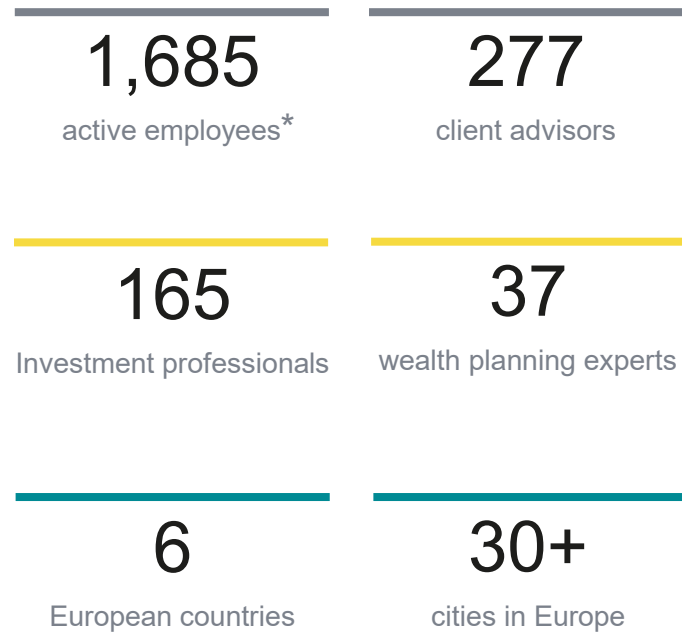
QUINTET PRIVATE BANK

Investor presentation
Full-year results 2025



PAN-EUROPEAN PRIVATE BANK, LOCALLY ROOTED, AND FINANCIALLY STRONG

We are here for you, no matter where you are.



* As of December 31, 2025, Quintet Private Bank employed 1,586 FTE

QUINTET'S CLIENT VALUE PROPOSITION

Time. Proximity. Heritage.

HOW WE PARTNER WITH YOU



TIME



PROXIMITY



HERITAGE



HOW WE OPERATE

01.

We are small enough to be personal and big enough to give you access to the world

02.

We earn your trust by always doing right by you

03.

We combine agility and stability

04.

We challenge the status quo and embrace diverse perspectives

05.

We provide transparent value for money

THE JOURNEY CONTINUES ON THE STRATEGIC DIRECTION 2028 ALONG 4 FOCUSED PILLARS

Confirmed strategic direction with acceleration of last years' efforts along 4 key strategic pillars

Strategic pillars	Main building blocks towards 2028
<p>1</p> <p>GROW</p>	<ul style="list-style-type: none"> • Wealth Management – build on strong FY25 and focus on European onshore markets with Luxembourg as cross-border booking center, supported by: <ul style="list-style-type: none"> • Sales/performance management, enhanced branding • Drive growth through segmented value proposition • Focused semi-organic growth in target markets • Strengthen the institutional business as a key revenue pillar: <ul style="list-style-type: none"> • Repositioning & increasing brand visibility for institutional clients • New capabilities/products developed
<p>2</p> <p>FOCUS ON CAPITAL LIGHT</p>	<ul style="list-style-type: none"> • Strong demonstrated profitability allowing focus on return on capital: <ul style="list-style-type: none"> • Lending: RWA optimization, revised lending strategy • ALM portfolio optimization
<p>3</p> <p>OPTIMIZE</p>	<ul style="list-style-type: none"> • Accelerated operational transformation across the Group • General & Administrative expenses optimization
<p>4</p> <p>INNOVATE</p>	<ul style="list-style-type: none"> • Leverage GenAI/automation capabilities to unlock efficiency in key processes across the Group

2025 RESULTS: STRONG NET PROFIT AFTER TAX EUR66M

EURm	2024	2025	*Var 25 vs. 24
Total income	572	553	-3%
Of which net interest income	213	187	-12%
Of which net fee & commission income	345	346	+0%
Total expenses	495	466	-6%
Net profit after tax	68	66	-2m

- Net interest income impacted by lower interest rate environment
- Fee income stable in volatile market
- Continued reduction in operating costs reflects sustained efficiency gains
- Platform well positioned for operating leverage delivery as interest rate cycle turns and growth drives fee income

**Including rounding*

ROBUST CLIENT ASSET DEVELOPMENT

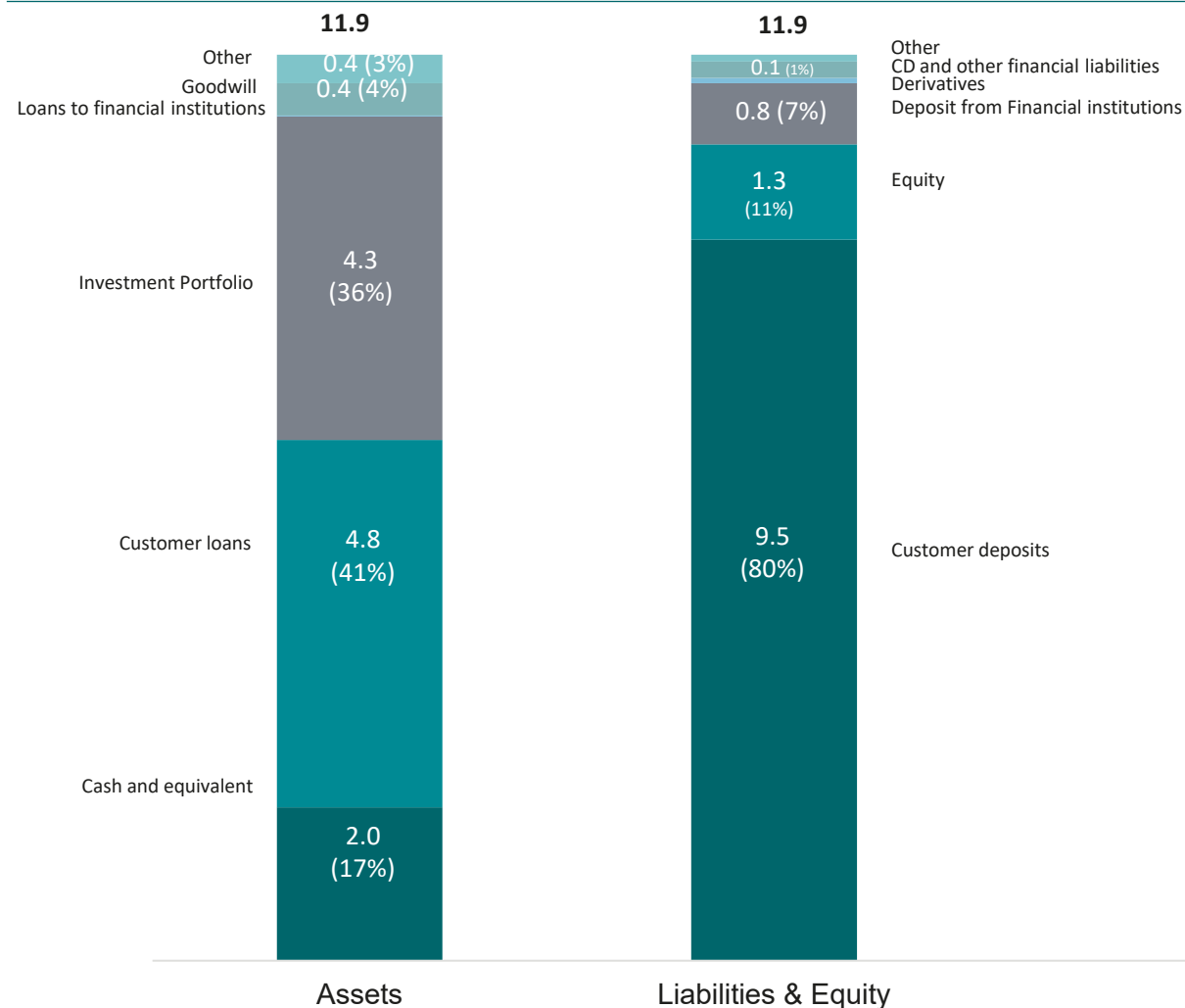
EURbn	2024	2025	*Var 25 vs. 24
Of which Private banking AuM	65.4	70.3	+7%
Of which Asset servicing AuC	30.4	30.9	+2%
Total client assets	100.6	105.1	+4%
Client loans	4.9	4.8	-2%

- Broad based growth across business lines driven by supportive market performance and net new money/net new assets
- Client loans trend slightly lower, reflecting loanbook refocus to enhance capital efficiency

**Including rounding*

STRAIGHTFORWARD, LIQUID BALANCE SHEET

Consolidated Balance Sheets 2025 €bn



FITCH RATING OVERVIEW

Standalone rating (VR)	bbb
Long-term IDR rating	BBB / stable
Short-term IDR rating	F2
Latest publication date	May-2026
AT1 rating	BB-

LIQUIDITY RATIOS (QUINTET PRIVATE BANK (EUROPE) SA)

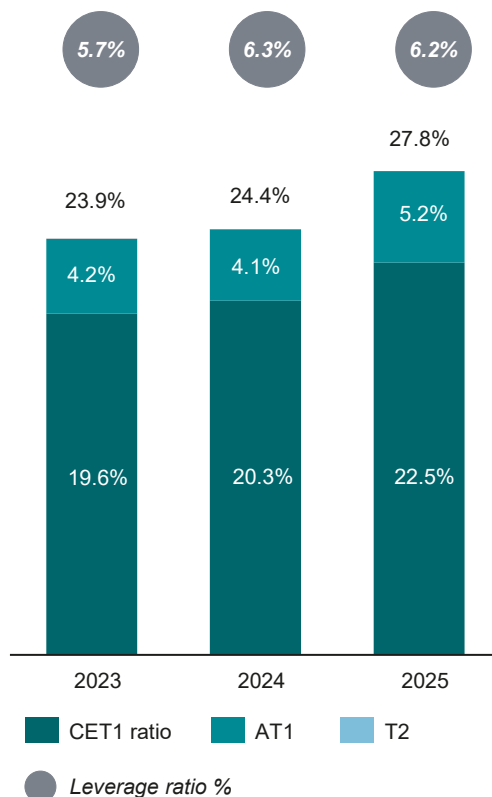
LCR Dec-25	146%
NSFR Dec-25	132%

EXTERNAL FUNDING

EURm	Total size	Drawn (31/12)	Duration
Euro Commercial Paper	750	0	permanent
Euro Medium Term Note	500	66	yearly renewal
Interbank	<i>n.a.</i>	802	<i>n.a.</i>

SOLID CAPITAL POSITION WELL IN EXCESS OF REGULATORY REQUIREMENTS

Consolidated Solvency ratio



Consolidated Capital Metrics

€m	2023	2024	2025
Regulatory capital	689	735	742
Tier 1 capital (T1)	689	735	742
CET1	566	612	602
Capital, share premiums, reserves and ret. earnings ¹	1,049	1,083	1,067
OCI Reserve	(5)	(2)	0
Loss on remeasurement of defined benefit pension plan	(29)	(22)	(18)
Intangible assets, purchased portfolio of customers & goodwill	(422)	(420)	(413)
Deferred tax assets	(24)	(22)	(21)
Other	(3)	(5)	(12)
AT1	124	124	140
Tier 2 capital (T2)	0	0	-
Preference shares	0	0	-
Risk Weighted Assets	2,888	3,010	2,672
Credit risk	1,960	2,032	1,715
Market risk	55	39	26
Operational risk	865	930	914
Credit Value Adjustment	8	9	16
Solvency ratio (CAD ratio) %	23.9%	24.4%	27.8%
Leverage exposure	12,027	11,719	11,905

Comments

- 2025YE regulatory requirement with 2026 applicable SREP decision and applicable capital conservation buffer as at end 2025
 - CET1²: 9.86% end 2024; 9.45% end 2025
 - Tier 1: 11.94% end 2024; 11.37% end 2025
 - OCR³: 14.72% end 2024; 13.93% end 2025
- SREP 2025 decrease P2R from 3.10% to 2.25%

Capital position well above minimum regulatory requirements and risk appetite

- **Credit risk:** Reduction related to loanbook and ALM portfolio as well as capital efficiency measures
- **Market Risk:** Market risk decreases due to lower trading activities in 2025 and less unmatched currencies
- **Operational Risk:** New CRR3 calculation. Business indicator is below EUR 1 billion, a risk weight of 150% is applied
- **New AT1 issuance** (140m) which refinanced the existing instrument, generating a net impact of +16m
- **Distributions:** €66m ordinary dividend planned in 2026 on 2025 net profit after tax
- **Capital position:** operating target of >16% CET1

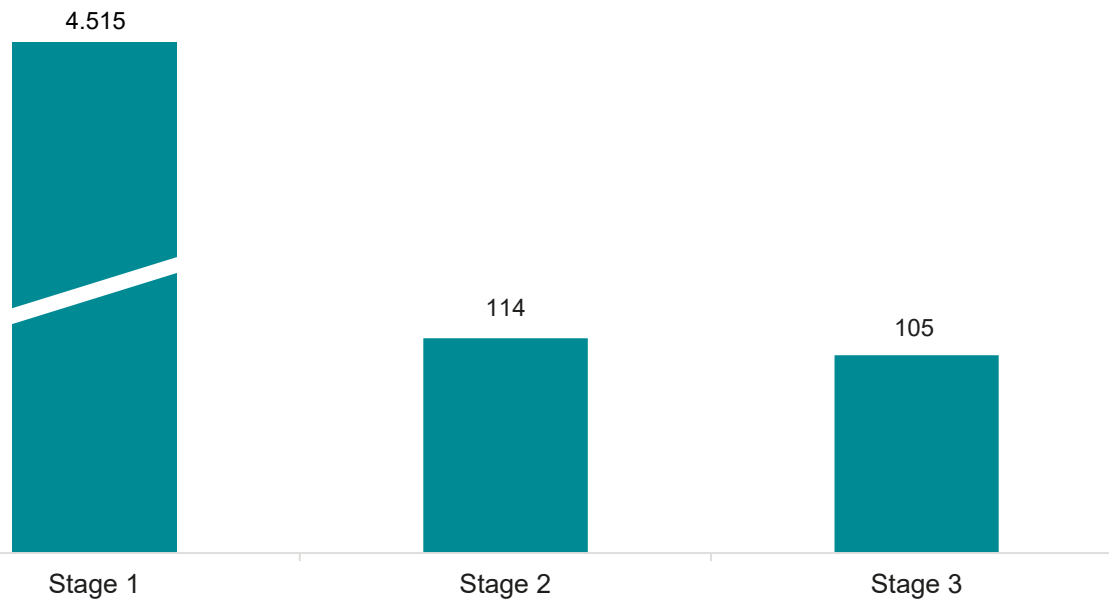
(1) Excl. profit of the period

(2) 2025 : Pillar 1 4.5%, conservation buffer 2.5%, countercyclical buffer 1.18%; Pillar 2 requirement 2.25% to be met at least with 56.25% of CET1 capital.

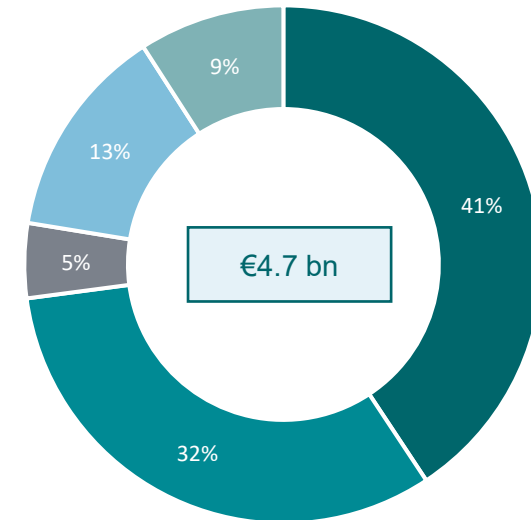
(3) 2025: Pillar 1 8.0%, conservation buffer 2.5%, countercyclical buffer 1.18%; Pillar 2 requirement 2.25%.

LOANS AND ADVANCES DETAILS | STAGE AND EXPOSURE BY COUNTRY

Breakdown by stage (2025, €m)



Exposure by country (2025)*



■ Quintet LU ■ Insinger Gilissen ■ Merck Finck ■ Puilaetco ■ Brown Shipley

**Including rounding*

AUTHORISED MANAGEMENT COMMITTEE



Thomas Heinzl

- Group Chief Executive Officer
- 28+ years of experience
- Joined Quintet in 2026



Lars Kalbreier

- Group Chief Investment Officer
- 29+ years of experience
- Joining Quintet in June 2026



Nicholas Harvey

- Group Chief Financial Officer
- 30+ years of experience
- Joined Quintet in 2018



Christine Lynch

- Group Chief Risk & Compliance Officer
- 28+ years of experience
- Joined Quintet in 2024



Siegfried Marissens

- Group Head of HR
- 30+ years of experience
- Joined Quintet in 1995



Eric Mansuy

- Group Chief Operating Officer (a.i.)
- 30+ years of experience
- Joined Quintet in 2014



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