EFG International

Annual results presentation 2007

Zurich, 26 February 2008

Practitioners of the craft of private banking

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1.0	**Introduction**
2.0	Performance
3.0	Acquisitions
4.0	Achievements & outlook

Lonnie Howell, CEO

EFG International

At the outset..

Founded in 1995.

Our founding belief: the private banking industry was not delivering on its potential.

We established the business with the aim of providing wealthy clients with a level of service they were entitled to expect.

We have come a long way.

Thanks to a number of distinctive strengths..

The principles underpinning our business

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A distinctive philosophy, and practical conditions to realise it.

- A clear focus on private banking and asset management.
- Investment solutions an integral part of private banking.
- Open architecture + select internal solutions in competitive juxtaposition.
- Leadership experience and continuity.
- Truly client-centric: part of our fundamental core.
- Central to this: a distinctive, flexible business model.
- Appealing to some of the finest, entrepreneurial private bankers.
- The controlled freedom to serve clients as best they can.

The results speak for themselves

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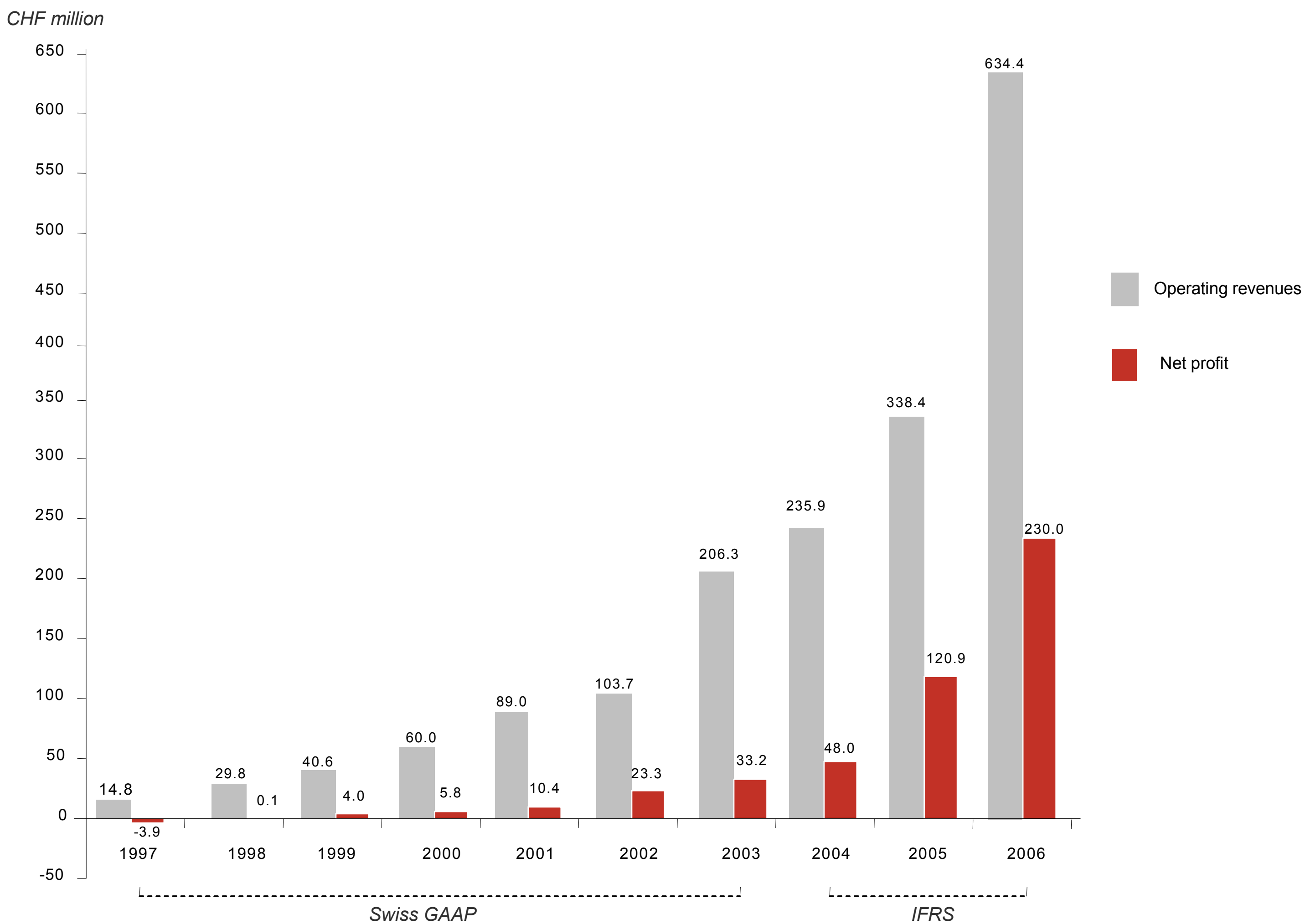
Unbroken growth in P&L development

Operating revenues and net profit



The results speak for themselves

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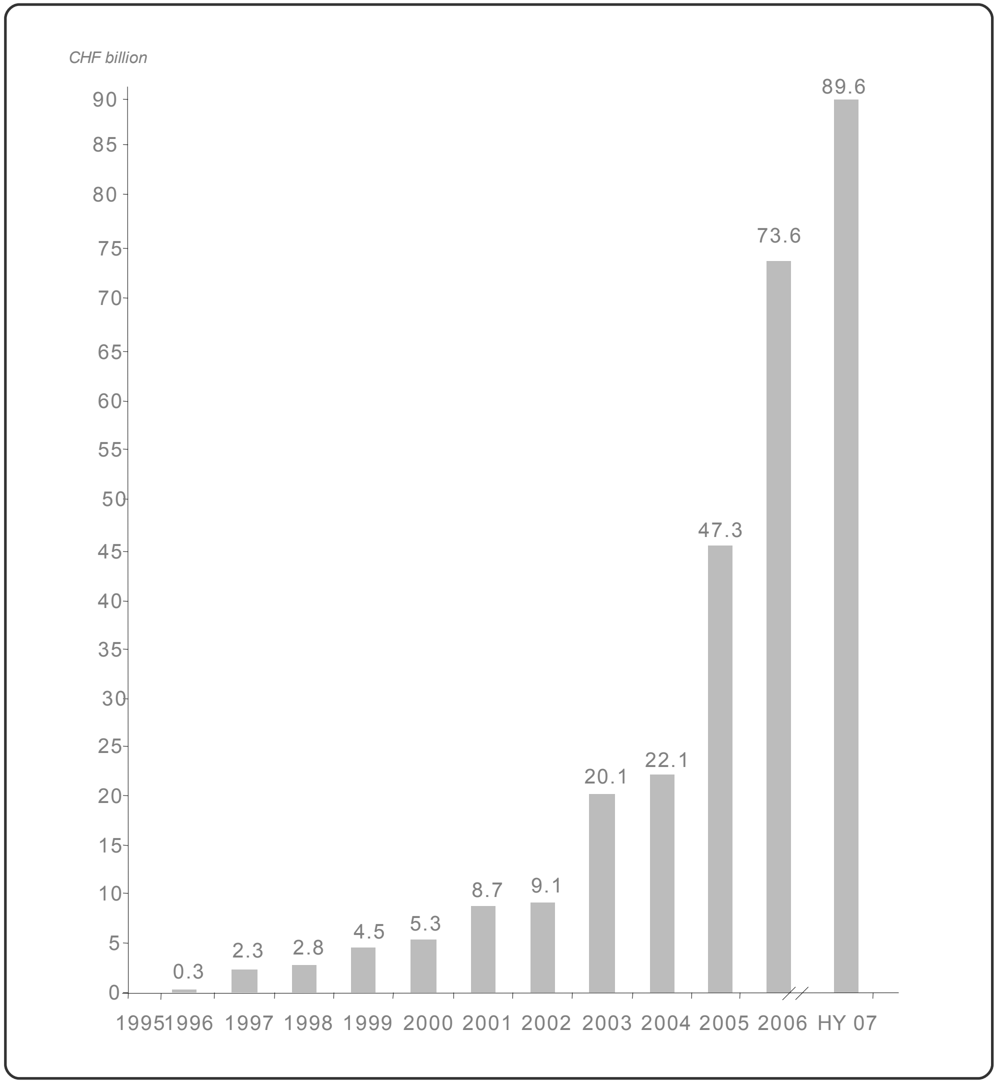
A similar story in relation to AUM

Clients' Assets under Management



All impossible to achieve without significant client appeal and satisfaction.

And achieved in good times and bad.

Continued to grow during last bear market.

Maintaining a dynamic pace

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Growth has been maintained in the period post-IPO

In some areas, has accelerated.

Comparison of CAGR

	2000-2004	**2005-2007**
CROs	34%	43%
AUMs	43%	46%
Revenues	42%	111%
Net profit	65%	113%

For 2000-2004, Swiss GAAP; for H1 05-07, IFRS.

With another record year in 2007

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A strong performance across all key metrics

CROs	⬆ 37%	to 554*
AUM	⬆ 36%	to CHF 94.0 billion*
Net new assets & increase in client loans	⬆ 25% y-on-y	to CHF 13.8 billion*
Revenues	⬆ 44%	to CHF 913.8 million
Net profit attributable	⬆ 48%	to CHF 302.2m

Challenging markets inevitably impacted H2 growth.

**CRO and AUM data incl. announced acquisitions; AUM data excludes shares of EFGI which do not form part of the current free float at the SWX Swiss Exchange*

And more to come

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Building upon the performance and accomplishments of 2007:

- CRO recruitment continued apace.
- All regional businesses progressing strongly.
- Continued expansion of our international network.
- Six acquisitions across three broad categories.
- Upgrading marketing and infrastructure.

- Entering new onshore markets.
- Reinforcing established presence.
- Extending solution capabilities.

The business is well placed to continue to grow.

And we remain extremely optimistic about future prospects.

1.0 Introduction

2.0 Performance

3.0 Acquisitions

4.0 Achievements & outlook

Rudy van den Steen, CFO

EFG International

Key performance indicators

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Financial results

- Revenue-generating AUM increased by 22% to CHF 82.9 bn.
- Net new assets & increase in client loans added CHF 13.8* bn in 2007.
- Operating income increased by 44% to CHF 913.8 m.
- RoAUM at 119 bps for the year.
- Cost-income ratio at 55.7%, 57.0% under new approach
- Net profit attributable to ordinary shareholders up by 48% to CHF 302.2 m.

** Includes CHF 0.5 bn net new asset growth from MBAM post announcement date of the transaction*

Overview of 2007 financials

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Strong, double-digit growth across all metrics

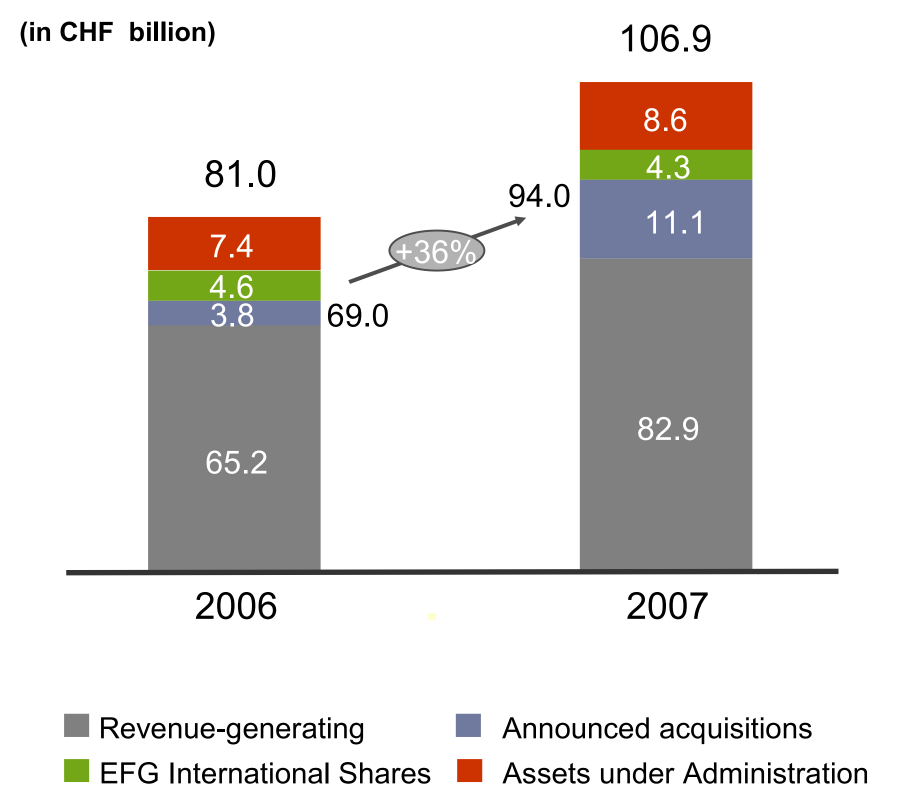
	2006	2007	Change vs. 2006
Operating income	**634.4**	**913.8**	**44.0%**
Profit before tax	260.2	370.8	42.5%
Net profit for the period	**230.0**	**332.0**	**44.3%**
Net profit attributable	**204.0**	**302.2**	**48.1%**
Return on AUM (bps)	119	119	
Cost-income ratio I (%)	55.6	55.7	
Cost-income ratio II (%)	57.2	57.0	
Net new assets & client loans (CHF billion)	11.1	13.8*	

CIR I = Ratio of operating expenses before amortisation and depreciation expenses to operating income
CIR II = Ratio of operating expenses before amortisation of acquisition related intangibles to operating income

** Includes CHF 0.5 bn net new asset growth from MBAM post announcement date of the transaction*

Assets under management and administration

AUMs including announced acquisitions hitting 2007 strategic goal



- Strong AUM growth in established regions such as Asia, Americas and the UK.
- Strong AUM growth also in start-up locations like Luxembourg and the Bahamas.
- Total clients' AUM including announced acquisitions stood at CHF 94.0 billion.
- Clients' Assets under Administration increased to CHF 8.6 billion, up 17% y-o-y.

Breakdown of clients' Assets under Management

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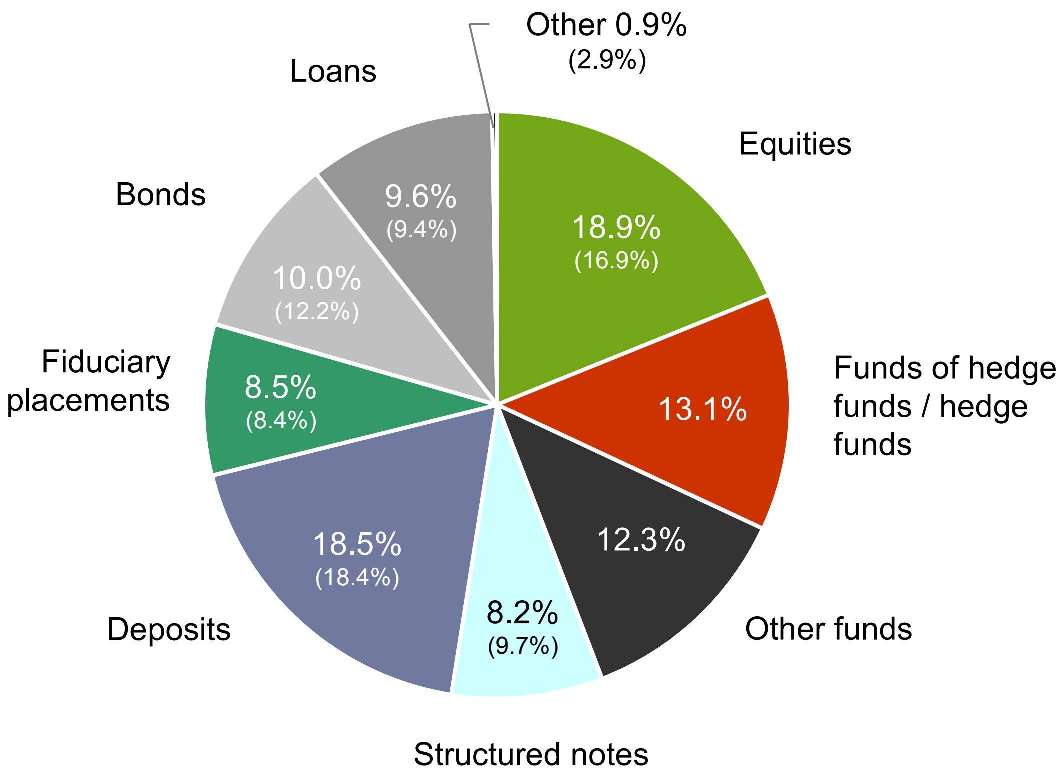
(AUM breakdown based on CHF 82.9 bn AUM)



- Direct exposure to equities continues to be low.
- EFG funds still less than half of externally provided funds
- Focus on non-equity correlated investments
- Hedge funds mainly funds of hedge funds (excl. MBAM funds)

As of end of Dec 2007, previous year's data in brackets

Note: Total hedge funds / funds of hedge funds and other funds was 22.0% in 2006 vs. 25.4% in 2007

Continued strong net new assets

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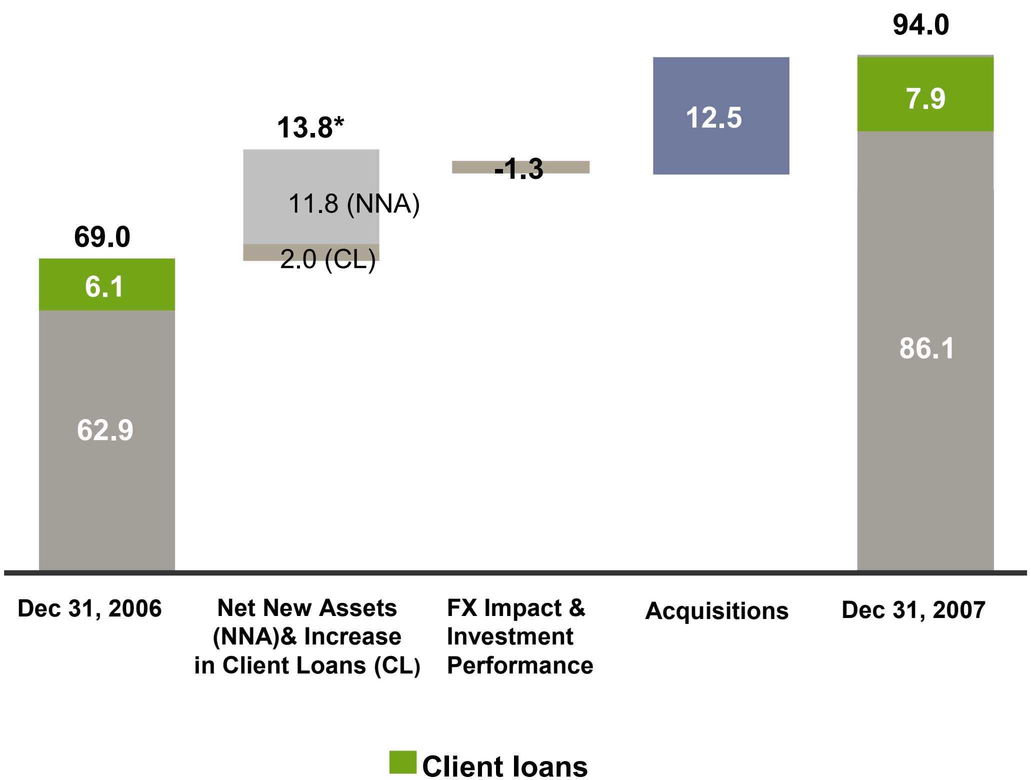
(in CHF billion, incl. announced acquisitions)

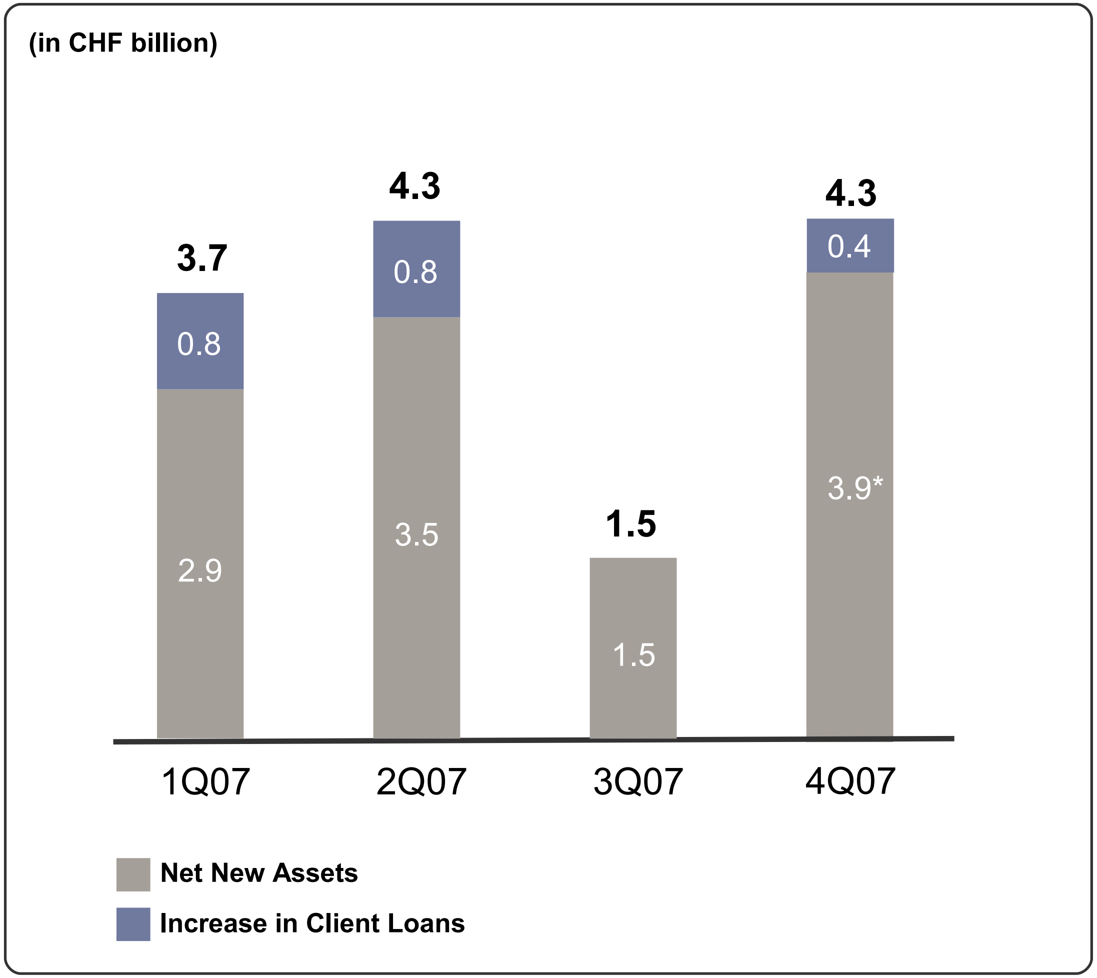


- 20.0% increase in net new assets & client loans.
- 18.8% increase in net new assets (excl. client loans).
- Investment performance of CHF 1.7 billion.
- Negative FX impact of CHF 3.0 billion, mainly driven by a 8% decline of US$ vs CHF during the reporting period.
- Announced acquisitions add a further CHF 10.6 billion in AUM.

Note: Estimates based on Management Information System

** Includes CHF 0.5 bn net new asset growth from MBAM post announcement date of the transaction*

Quarterly net new asset development



- Recovery of strong NNA growth during 4Q07, at an annualized growth rate of 21.6%.

* *Includes CHF 0.5 bn net new asset growth from MBAM post announcement date of the transaction*

Operating income

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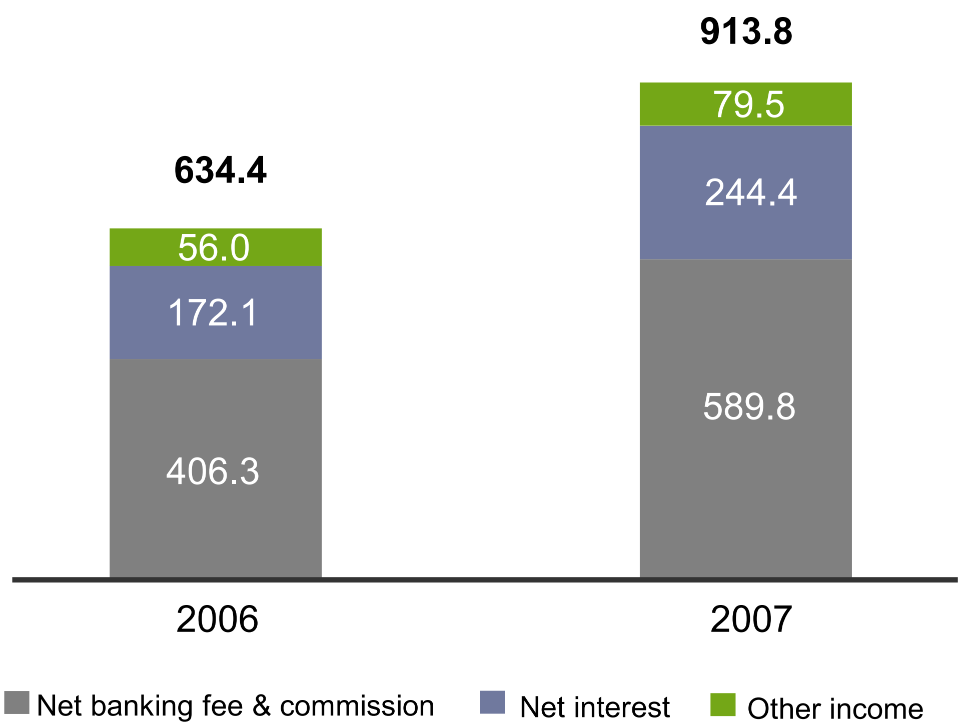
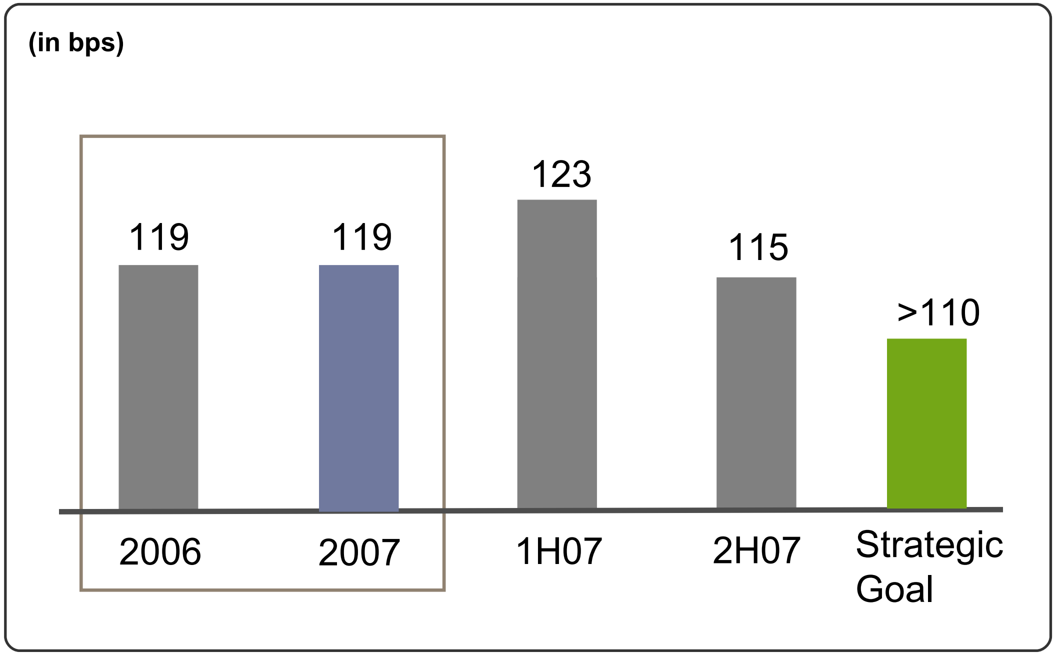
(in CHF million)



- Net banking fees & commission income up 45% in line with the growth in average revenue-generating AUM from CHF 53.4 billion to CHF 76.5 billion.
- Net interest income up 42%.
- Other income increased by 42%.
- Revenue mix remained stable over the period.

Maintaining a healthy return on AUM



- Despite decline in 2H07 – the full year revenue margin came in at the level indicated at the time of 1H07 results.
- Margin remained very strong in 2H07 due to stable asset breakdown and EFGI's CRO model.
- Development of RoAUM during 2H07 was negatively impacted by overall market environment.

RoAUM = Return on Assets under Management: Operating Income divided by weighted Average Assets under Management

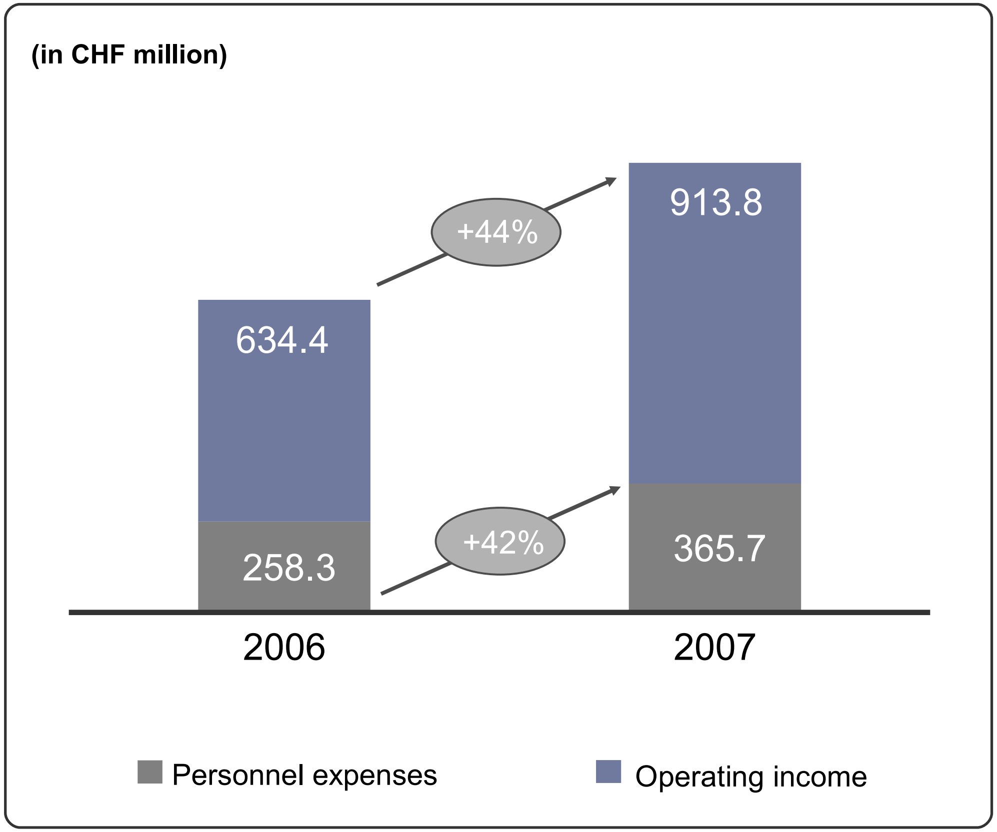
Operating expenses & cost-income ratio

	2006	2007
Personnel expenses	258.3	365.7
Non-personnel expenses	93.9	142.9
	352.2	**508.6**
Revenues	634.4	913.8
Cost-income ratio I (%)	55.6	55.7
Depreciation & amortisation expense	10.8	12.3
Cost-income ratio II (%)	**57.2**	**57.0**
Amortisation of acquisition related intangibles	11.1	22.0
Total operating expense	**374.2**	**542.9**

CIR I = Ratio of operating expenses before amortisation and depreciation expenses to operating income
CIR II = Ratio of operating expenses before amortisation of acquisition related intangibles to operating income

Personnel expenses

Increase in personnel expenses reflects business expansion



- Total personnel expenses increased by 42% to CHF 365.7 million.
- Headcount increased during the year by 26%, from 1,477 at the end of 2006 to 1,864 at the end of 2007.
- Compensation ratio declined slightly from 40.7% to 40.0% in 2007.
- Amortisation expense for share option plans in 2007 amounted to CHF 8.8 million vs. CHF 1.8 million in 2006.
- Non-compensation ratio stood at 15.6%, up from 14.8% in 2006. Bulk of increase was driven by a one-off operating loss.

Net profit

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	2006	2007	Change
Profit before tax	**260.2**	**370.8**	**42.5%**
Income tax expense	(30.3)	(40.6)	34.2%
Tax rate	11.6%	10.9%	
Consolidated net profit	230.0	330.2	43.6%
Minorities	-	1.8	
Net profit for the period	**230.0**	**332.0**	**44.3%**
Estimated preference dividend	(26.0)	(29.8)	14.8%
Net profit attributable to ordinary shareholders	**204.0**	**302.2**	**48.1%**
EPS (Basic) - in CHF	1.39	2.06	48.3%
EPS (Diluted) - in CHF	1.39	2.05	47.7%

Balance sheet highlights

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	Dec 31, 2006	Dec 31, 2007	Change
Loans and advances to customers	6'146	7'920	28.9%
Intangible assets	910	1'191	30.9%
Due to customers	11'994	13'580	13.2%
Total shareholders' equity (before dividend)	2'305	2'443	6.0%
Risk weighted assets	4'599	6'013	30.8%
BIS Tier 1 Capital	1'378	1'530	11.1%
BIS Total Capital	1'532	1'688	10.2%
BIS Tier 1 Ratio (in %)	30.0	25.4	
BIS Total Capital Ratio (in %)	33.3	28.1	

Reconciliation of movement in intangibles

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Intangible assets went up from CHF 910 million to CHF 1'191 million at the end of 2007.

Main items:

- DSAM CHF 75 million
- PRS Group CHF 124 million
- Quesada CHF 73 million

Capital developments

- Basel II applied since 1H07.
- Tier 1 ratio target at around 10% for Basel II.
- BIS Tier I ratio at the end of 2007 was 25.4%.
- BIS Tier I ratio at 14.6% after proposed dividend and committed acquisitions.
- Tier I excess capacity for acquisition's intangibles (based on current RWAs and 10% Tier I ratio): approx. CHF 0.5 billion.
- Additional non-dilutive excess Tier I capacity by means of:
  - Issuing non-dilutive Tier 1 / Partizipationscheine up to CHF 300/400 million.
  - Replacing EUR 100 million Tier II subordinate debt repayable end 2008 by EUR 200 to EUR 300 million new subordinate debt – temporarily frees up Tier 1 capacity.
  - Usage of 2008 Eligible earnings.
- Carrying 1.6 million treasury shares at the end of 2007 representing 1.12% of outstanding share capital.

Dividend proposal

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Proposed ordinary dividend of CHF 51.3 million or CHF 0.35 per share

(in CHF million)

	2007
Net profit attributable	**302.2**
Proposed ordinary dividend	51.3
Payout ratio	17.0%
Proposed dividend per share (in CHF)	**0.35**

- Proposing increased dividend of CHF 0.35 per share to AGM, represents increase by approx. 17% vs. last year's dividend.
- Payout ratio of approx. 17%.
- Ex-dividend date will be April 30, 2008, if dividend is approved by AGM.

Rudy van den Steen, CFO

EFG International

Overview of activity during 2007

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Six acquisitions, adding in total CHF 12.5 bn in AUM and 43 CROs

Entering new onshore private banking markets

- Bull Wealth Management, Canada
- A&G Group, Spain
- Stratcap Securities, India

Reinforcing and extending presence in established markets

- On Finance, Switzerland
- Ashby London, UK

Extending capabilities in alternative investment

- Marble Bar Asset Management

Entering new onshore private banking markets

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Bull Wealth Mgt, Canada

- Completed October 2007.
- Toronto-based independent investment consulting firm.
- IMgt consulting / family office services to Canadian HNWIs + institutions.
- Rationale: entry into Canadian wealth management market.
- 8 employees (3 CROs); handles AUM of CHF 1.5 bn.

A&G Group, Spain

- Agreed* to acquire controlling interest (72%) December 2007.
- Madrid-based private wealth manager; also offices in Barcelona, Valladolid.
- Advisory and IMgt services to HNWIs (strong UHNWI component) + institutions.
- Rationale: strong local platform to build on. To unify with new operations in Madrid, Barcelona.
- 61 employees (21 CROs); total clients' revenue generating AUM of CHF 4.2 bn.

Stratcap Securities, India

- Agreed* to acquire controlling interest (75%) December 2007.
- Mumbai-based provider of mutual funds, fixed income and equities to HNWIs / institutions.
- Rationale: entry into Indian wealth management market. Strategic goal of capitalising on new growth markets.
- 24 employees (4 CROs); clients' AUM CHF 700m.

Across Canada, Spain and India, ambitious plans to build on platforms, expand presence with market leading offering.

*Subject to regulatory approval.

Reinforcing presence in established markets

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On Finance, Switzerland

- Completed January 2008.
- Lugano-based financial services boutique.
- Origination and distribution of structured products and financial advisory services to independent asset managers / family offices.
- Rationale: provides a local stepping-off point for EFG International in these segments.
- Catalyst for entering private wealth space out of Lugano, building on other Swiss activities.
- Platform for hiring CROs, partnering IAMs. Participating in consolidation.
- 5 employees; handles clients' AUM of CHF 750 million.

Ashby London, UK

- Completed October 2007.
- Wolverhampton-based provider of fee-based, independent advice. Also office in Birmingham.
- Rationale: acquired by UK business, EFG Private Bank Limited. Complementary, adding to growing profile in UK regions.
- 36 employees (10 CROs); advises on clients' assets of over £150 m for circa 2,000 clients.

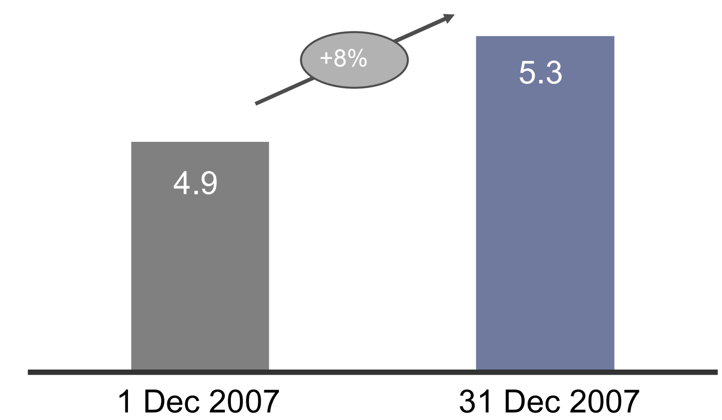
Extending capabilities in alternative investment

EFG International

Marble Bar Asset Management

- Acquired 90%; completed January 2008.
- Leading UK-based alternative asset manager.
- Specialises in long/short equity strategies. Serves institutional clients / UHNWIs.
- Rationale: range of benefits to EFGI. Ability to provide value-adding solutions in sophisticated product areas – particularly UHNWIs.
- 70 employees; clients' AUM* of circa $4.4 billion (CHF 4.9 billion) and a team of 70 employees.
- In period following announcement of acquisition by EFGI, clients of MBAM took the news positively, with strong net new money inflows.

Increase in clients' AUM (CHF billion)



Financial contribution

Based on AUM of CHF 5 billion, assumed performance of 10% net of fees, and before minority interests:

- Cash contribution from management fees: CHF 80 m.
- Cash contribution from performance fees: CHF 80 m.
- Total cash contribution: CHF 160 m.
- Net cash contribution after amortisation of non cash intangibles: CHF 120-130 m.

*At time of announcement in December 2007.

Outlook on 2008 M&A activities

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Environment

- Pricing more realistic.
- Likelihood of more institutional sellers.
- But entrepreneurs still there too.

Outlook

- No shortage of viable acquisition opportunities.
- Business owners continue to see EFGI as attractive, entrepreneurial home.
- Remain confident will achieve AuM of CHF 10-15 bn in 2008.
- However, would not rule out possibility of larger transactions.

Capital status

- Excess Tier 1 Capital capacity for incremental intangibles is at least CHF 500 million.
- Potentially up to incremental CHF 1 billion available, if linked with a plan to maintain Tier 1 ratio at 10%.

4.0 Achievements & outlook

Lonnie Howell, CEO

EFG International

A business in good shape

Our business is stronger than it has ever been

Based on a wide range of activity in 2007:

- CRO recruitment healthy, and strong in Q4.
- Strategically significant M&A, albeit concentrated at back end of year (but benefits to flow through).
- Entered three new, strategically attractive, onshore markets.
- EFG Financial Products operational in December 2007. Already launched over 400 products.

And benefits that will flow through in 2008 and beyond

Our strategic business levers

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Active in **2007 and beyond** across our strategic business levers

- Recruiting CROs.
- Broadening and deepening client relationships.
- Building our product and service capabilities.
- Diversification benefits from geographical spread.
- Expansion of international presence and capabilities.
- Growth through acquisition.
- Developing infrastructure and functional capabilities.

Recruiting CROs

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Progress

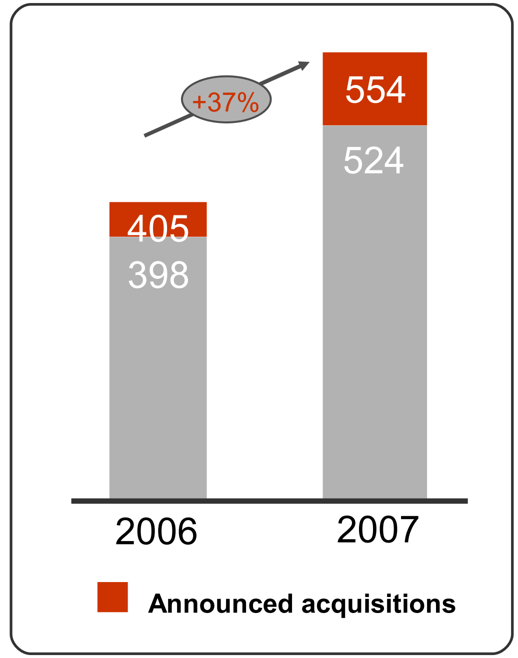
As in 2006, another strong year in recruitment.

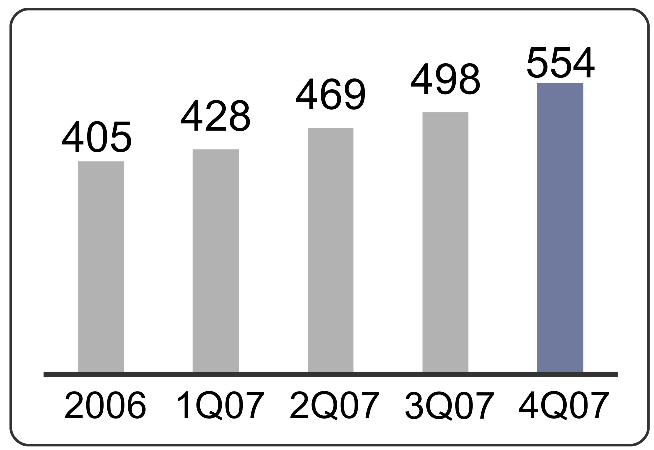
Despite intense competition for talent.

Outlook

Reasons to be optimistic.

- A strong end to the year, and carried through to 2008.
- All the time increasing our profile.
- In particular, gaining traction in important growth markets such as Asia.
- Prospect of less intense competition, given market conditions.





Including announced acquisitions, as per period end

Broadening & deepening client relationships

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CROs continue to make headway in deepening relationships.

- Continuity a big plus.
- Reflected in productivity.

Increasing traction among UHNWIs

- Business growing in profile.
- Capturing a significant share of business arising from transformational events.
- Demand to add value in fast-moving / sophisticated product areas – alternative investments.
- Also acquired businesses with strong UHNWI niches. Include PRS, Bull Wealth Management, A&G Group.

Building our product and service capabilities

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Equipped to strike the right balance

- Aware of potential pitfalls - focus / relationship vs. product.
- But a differentiated & carefully thought through perspective.
- Inter-connected areas.
- Challenge: doing justice to integrated wealth management.
- Feel strongly we have number of compelling advantages.
- Proven in relation to private banking – now building on this in select, related areas of wealth management.

Broader wealth management rationale

Clients: struggle to keep on top of fast-moving / complex areas (structured products; hedge funds).

CROs: their intelligent filter.

Investment universe: changing rapidly. Rapid shifts in nuance / technical approach.

CROs: need solutions capability

Key: to be in vanguard of applied investment thinking.

Issue: finite talent. Often found running own businesses.

EFG: acquiring to attain highest quality specialists.

Why possible: EFG model appeals to specialists as well as CROs.

Market test: acquiring an active, profitable business.

Benefit: clients & CROs compare internal / external with confidence.

Further benefit of market test: appeal to new segments.

Deliver profit and extended scope for EFG International.

Compelling rationale for our specialist businesses

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Offering multi-dimensional benefits

Rationale		Progress
• Fund of hedge funds expertise. • High quality team of HF analysts. • Structured product development. • Opportunities to innovate (eg listing CMA Global Hedge).	Capital Management Advisors	• Since acquisition of CMA in Feb-06, AUM up 96% in US$ terms. • At end-2007, AUM of CHF 3.5 billion. • Recognised by peers – eg nominated for 3 European Fund of Hedge Funds awards 2007.
• Leading hedge fund manager. • Proven performer on risk adjusted basis. • Proprietary stock screening tools. • Enhanced scope from profit contribution and intellectual capital.	Marble Bar Asset Management	• Purchase completed in Jan-08. • Implementing collaboration, eg internal fund of MBAM funds. • Performance in line with expectations. • Total AUM up 10% in December. • Since transaction announced, net inflows remained strong.

Compelling rationale for our specialist businesses

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Rationale

- Able to issue instruments in own name.
- No proprietary trading (positions hedged).
- Open to market at large.
- Leading edge technology platform – benefits re transparency, service.
- Team of experienced practitioners.

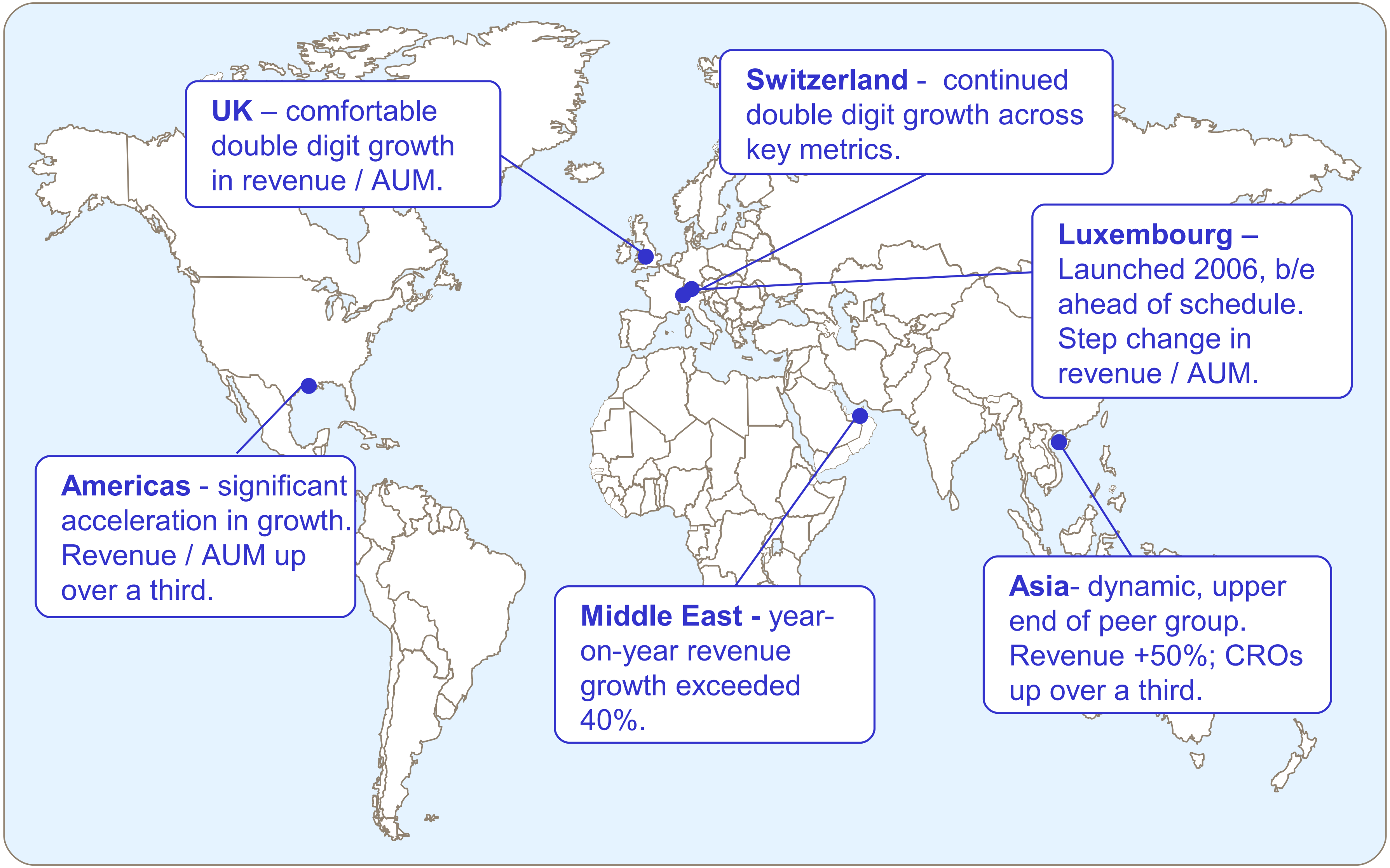
EFG Financial Products

Progress

- Business operational Dec-07 as planned.
- Smooth launch of platform.
- 428 products already quoted on SWX. Since inception, business with over 60 counterparties.
- Expertise proving beneficial in complex hedging situations.

Benefits of a broad geographical spread

All regions performed strongly. In most, strong double digit growth



Moving into new and attractive markets

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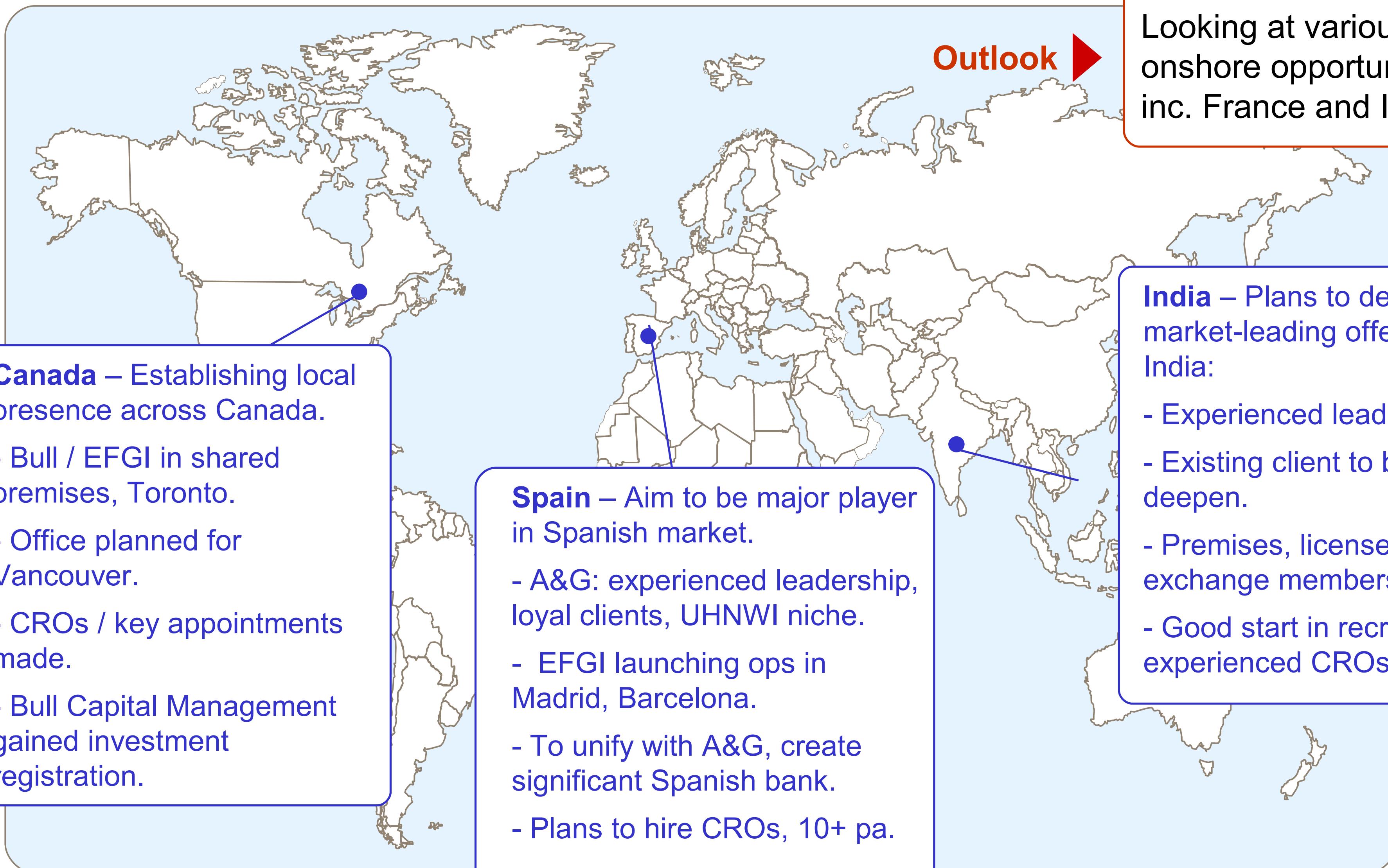
Developed three new onshore markets: Spain, India, Canada

Outlook

Looking at various new onshore opportunities, inc. France and Italy.



Canada – Establishing local presence across Canada.

- Bull / EFGI in shared premises, Toronto.
- Office planned for Vancouver.
- CROs / key appointments made.
- Bull Capital Management gained investment registration.

Spain – Aim to be major player in Spanish market.

- A&G: experienced leadership, loyal clients, UHNWI niche.
- EFGI launching ops in Madrid, Barcelona.
- To unify with A&G, create significant Spanish bank.
- Plans to hire CROs, 10+ pa.

India – Plans to develop market-leading offering across India:

- Experienced leadership.
- Existing client to broaden and deepen.
- Premises, licenses, stock exchange memberships, IT.
- Good start in recruiting experienced CROs.

Also continuing to open new offices

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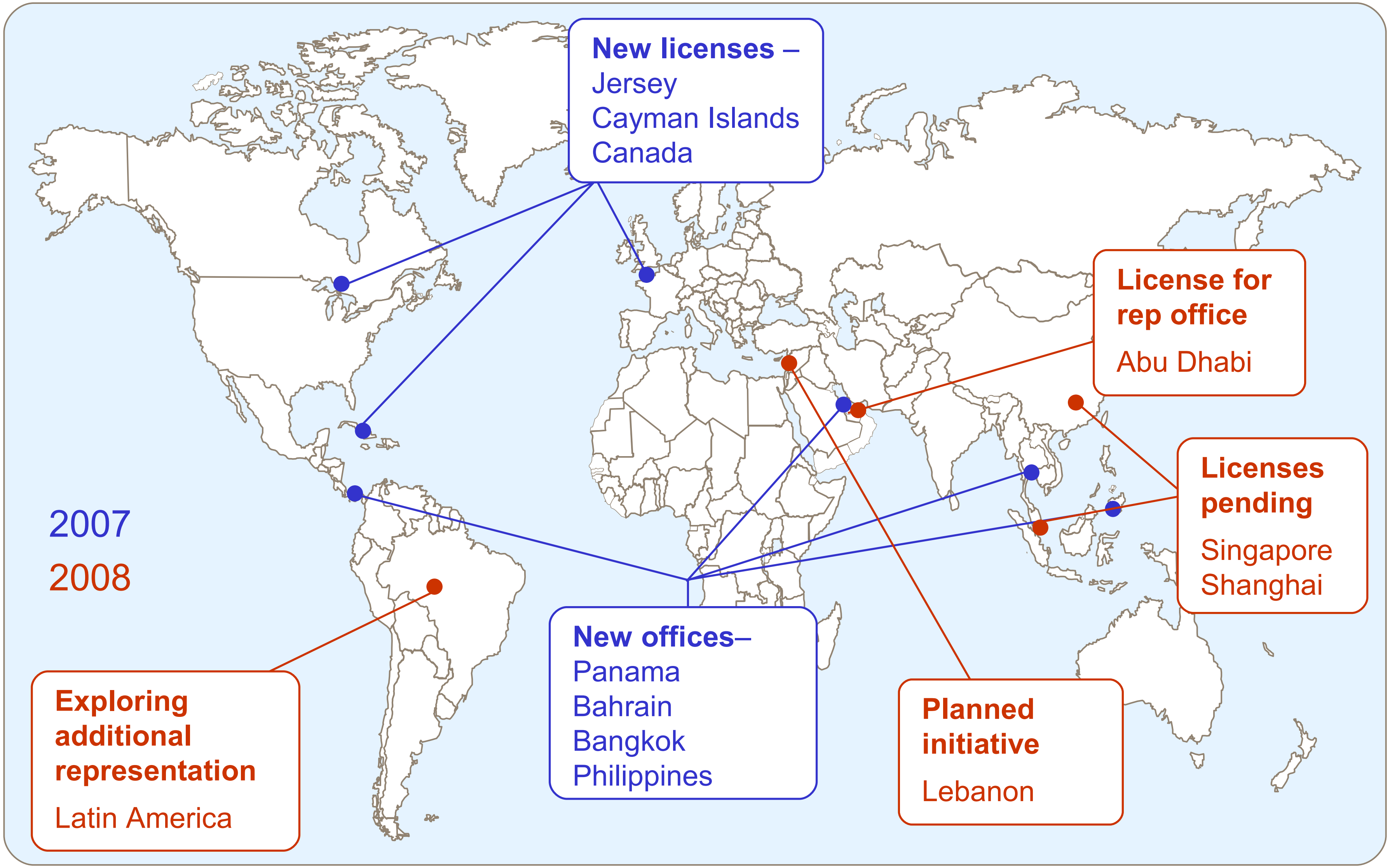
Extending our international reach; client proximity



Seeking acquisitions

Building on our record as a proven acquirer

Continue to seek attractive opportunities, in terms of:

- Entering new onshore private banking markets.
- Reinforcing and extending presence in established markets.
- Extending capabilities in alternative investment.

Our attractiveness as an acquirer should continue to grow

Based on continued success and higher profile.

Outlook

- Will continue to apply customary criteria.
- Exploring opportunities in a number of markets.
- Outlook more positive: competition less intense, pricing more realistic.

Infrastructure / functional capabilities

Proven ability to flex our business to meet requirements of growth

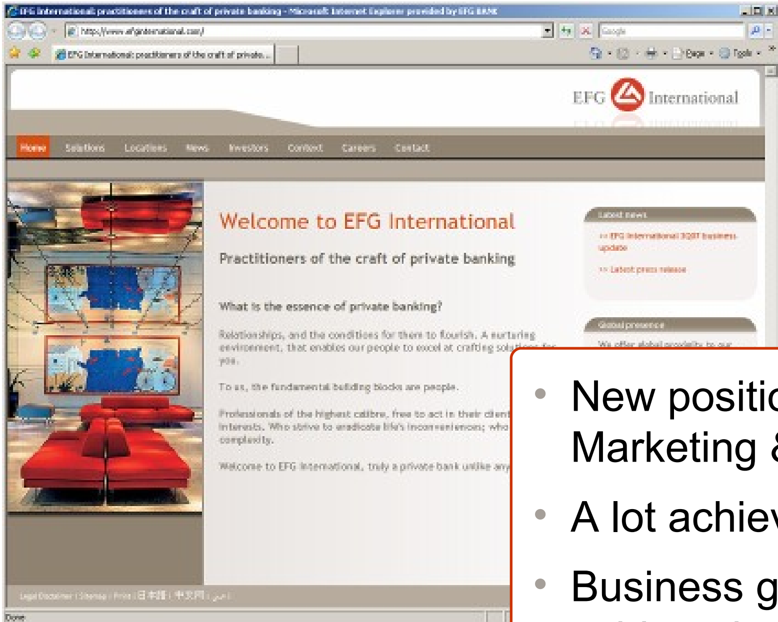
Again, our record speaks for itself:

- Always adopted a prudent approach to the management of risk.
- From start-up to leading private bank, with no major accidents.
- Practically no bad debts. Losses across credit, operations and fraud minimal: circa 1%.

Have progressively increased resources in risk and control functions in line with business growth.

Since IPO, have more than doubled headcount in compliance, audit, operations and risk.

Ramping up strategic marketing



Outlook

- New position of head of Strategic Marketing & Communications July 2007.
- A lot achieved; much more to come.
- Business growth to date has been achieved with minimal marketing investment.
- Significant commitment to this area = upside potential.

A business model which is proven and distinctive

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CROs are drawn to us thanks to a number of factors

Our approach
- Our focus
- Fact that leadership knows the industry
- Drawn by our track record of success
- Fact that we recognise importance of human relationships
- Consistency and persistence – haven't chopped and changed.

The controlled freedom to:
- Seek business without geographical boundaries.
- Select freely from a range of booking centres.
- Where appropriate, refer business to CROs in other locations
- Make a commercial decision to take on people.
- Not compelled to sell, or subject to sales targets.

Remuneration
- Salary, plus uncapped bonus reflecting profit contribution.
- Clear, consistent and transparent.
- Have a business to run.

Some observers fixate on **remuneration** aspects alone.

Our model is much more!

Reflections on the present business environment

EFG International

The external environment: a year of two halves

- Fragile conditions. In some countries, possible recession.
- Naturally alert to danger signals.
- Working hard to help clients navigate turbulence.
- Careful management of costs - ensure investment brought to bear on CROs, marketing and M&A opportunities.
- Like peers, not immune to effects of business cycles.
- Weaker markets will impact rate of growth: clients more cautious; CROs take time putting events into context.

Reflections on the present business environment

EFG International

However,

- Less exposed than our peers to equity markets.
- Confidence from last bear market - continued to grow.
- Challenging times bring opportunities – including to recruit and acquire.
- Sorts long-term players from the dabblers!

And..

Business in great shape.

In fact, never stronger.

Long list of practical accomplishments in 2007.

Highly ambitious plans.

Many grounds for optimism.

And some thoughts on some specific questions

EFG International

Q. Is net new money slowing down?

One quarter (Q3) does not a trend make. Q4 improved NNM.

Q. Is the pace of CRO hiring slowing?

Comfortably hit 2007 targets, and accelerated during year. Many reasons why should continue.

Q. Is the business model less unique?

Performance-based remuneration integral and proven. At peers: selective, divisive, unproven. And not just about money!

And some thoughts on some specific questions

EFG International

Q. Is pace of acquisitions falling off?

→ Acquisitions lumpy. Skewed to end-07. Four deals in December: not slowing down! Opportunities in fact growing.

Q. Are we losing focus?

→ Private banking absolutely central. Making difference to select areas of wealth management.

Q. Are we less committed to open architecture?

→ Adding value in fast moving / sophisticated areas. But fundamental principle of open architecture remains.

Delivering on our targets

EFG International

EFG International has delivered on its promises made at the IPO..

..and on subsequent stretched targets

Number of **CROs**

- IPO target: 500
- Revised target: 540
- Actual: **554***

Clients' **AUM**:

- IPO target: CHF 60-65bn.*
- Revised target**: CHF 93-99 bn.
- Actual**: **CHF 94.0 billion.** Since IPO, acquisitions of CHF 26.4 billion.

Annual AUM growth per CRO.

- IPO target: CHF 30 m
- Revised target: CHF 30 m
- Actual: **since IPO, CHF 40m**

** Excluding acquisitions*

*** Including announced acquisitions, but excluding shares of EFGI which do not form part of the current free float at the SWX Swiss Exchange*

Delivering on our targets

EFG International

EFG International has delivered on its promises made at the IPO..

..and on subsequent stretched targets

Acquisitions in year:

- Revised target: CHF 10 – 15 bn.
- Actual: **CHF 12.5 billion**

Revenue margin:

- IPO / revised target: 110 bps.
- Actual: **119 bps**

Cost-income ratio:

- IPO / revised target: 51-55%.
- Actual: **55.7%**

**Including announced acquisitions, but excluding shares of EFGI which do not form part of the current free float at the SWX Swiss Exchange*

Medium-term targets - 2008

Our 2008 targets continue to reflect our ambitions for present year

- Number of CROs. Target: **675** by end-2008.
- AUM growth per CRO. Target: **CHF 30 million** for year.
- Acquisitions: **CHF 10–15 billion** for the year.
- Clients' Assets under Management: **CHF 121-131** billion.
- Revenue margin: **~110 bps** of average AUM.
- Cost-income ratio: **50% - 55%**

But given size of business and stage of development, a need to be flexible in pursuit of overall business and profit objectives.

In future, and in line with our specialist quoted private banking peers, will limit reporting and performance updates to half-yearly and annual results.

Medium-term targets - 2010

EFG International

Aim by 2010 to reach:

- **1,000** CROs.
- Still generating on average **CHF 30-40m** in AUM per annum, with revenue margin of **110-120bps**.
- Ongoing appetite to make acquisitions.
- Objective: attributable net profit of **CHF 800 – 900m**.

EFG International

Practitioners of the craft of private banking

www.efginternational.com

5.0 Appendix

EFG International

Consolidated income statement (unaudited)

EFG International

	2006	2007	Change
Net interest income	**172.1**	**244.4**	**42.0%**
Net banking fee and commission income	**406.3**	**589.8**	**45.2%**
Net other income	**56.0**	**79.5**	**42.0%**
Operating income	**634.4**	**913.9**	**44.0%**
Operating expenses	(374.2)	(541.9)	44.8%
Impairment losses on loans and advances	-	(1.0)	
Profit before tax	**260.2**	**370.8**	**42.5%**
Income tax expense	(30.3)	(40.6)	34.4%
Consolidated net profit	230.0	330.2	43.6%
Minorities	0.0	1.8	
Net profit for the period	**230.0**	**332.0**	**44.4%**
Preference dividend on fiduciary shares	(26.0)	(29.8)	14.6%
Net profit attributable to ordinary shareholders	**204.0**	**302.2**	**48.1%**

Income statement 1H07 vs 2H07

EFG International

	1H07	2H07	Change
Net interest income	**109.0**	**135.4**	**24.2%**
Net banking fee and commission income	**302.0**	**287.8**	**-4.7%**
Net other income	**35.5**	**44.0**	**23.7%**
Operating income	**446.6**	**467.2**	**4.6%**
Operating expenses	(263.4)	(279.5)	6.1%
Profit before tax	**183.1**	**187.7**	**2.5%**
Income tax expense	(25.1)	(15.5)	-38.4%
Consolidated net profit	158.0	172.2	9.0%
Minorities	0.0	1.8	
Net profit for the period	**158.0**	**174.0**	**10.1%**
Preference dividend on fiduciary shares	(14.3)	(15.5)	8.4%
Net profit attributable to ordinary shareholders	**143.7**	**158.5**	**10.3%**

Consolidated balance sheet (unaudited)

EFG International

	Dec 2006	Dec 2007	Change
Cash and balances with central banks	44	74	69%
Treasury bills and other eligible bills	827	795	-4%
Due from other banks	5'343	3'502	-34%
Loans and advances to customers	6'146	7'920	29%
Derivative financial instruments	118	225	91%
Financial assets designated at fair value	9	38	331%
Investment securities	2'311	4'104	78%
Intangible assets	909	1'191	31%
Property, plant and equipment	35	45	29%
Deferred income tax assets	7	16	125%
Other assets	140	139	-2%
Total assets	**15'888**	**18,045**	**13%**
Due to other banks	675	807	20%
Due to customers	11'994	13'580	13%
Derivative financial instruments	111	236	112%
Debt securities in issue	153	158	3%
Other liabilities	616	749	22%
Current income tax liabilities	18	48	162%
Deferred income tax liabilities	17	25	50%
Total liabilities	**13'584**	**15,601**	**15%**
Share capital	79	78	-2%
Share premium	1'338	1'263	-6%
Other reserves and retained earnings	889	1'100	24%
Minority interest	-	2	
Total shareholders' equity	**2'304**	**2'443**	**6%**
Total equity and liabilities	**15'888**	**18,045**	**14%**

Contacts & calender

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Calender

29 April 2008

Annual General Meeting

29 July 2008

1H 2008 Results