



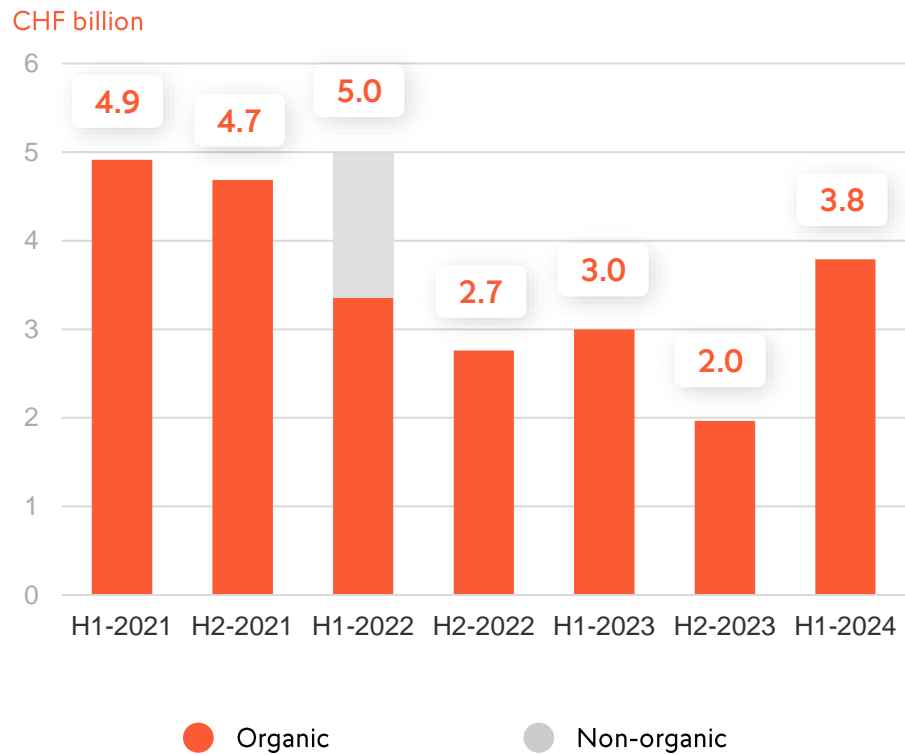
2024

**ZKB Swiss Equity Conference**

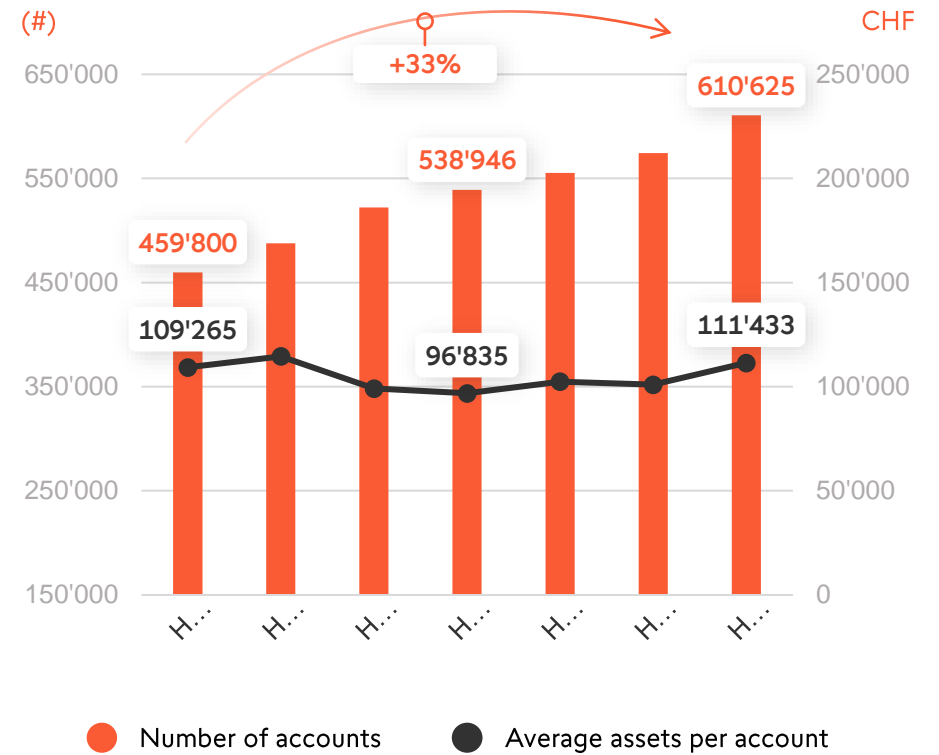
Zurich, 8 November 2024

# Customer growth

Net new money



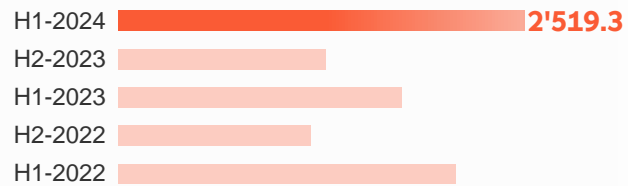
Number of accounts and average assets



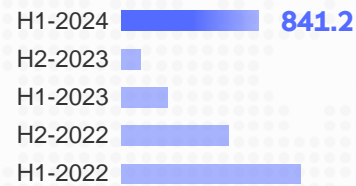
# Net new money in H1-2024

By client domicile (in CHF million) per semester

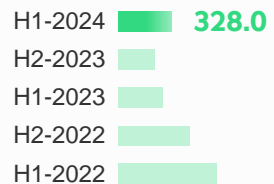
## 1 Switzerland



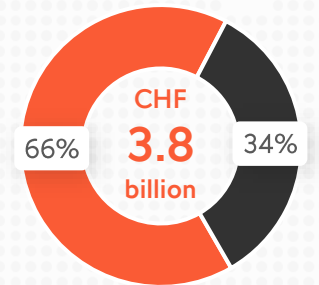
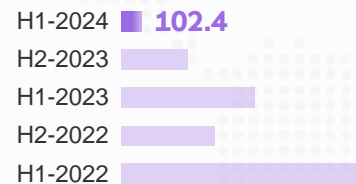
## 2 Europe



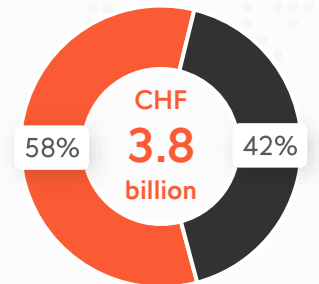
## 3 MEA



## 4 Rest of the world

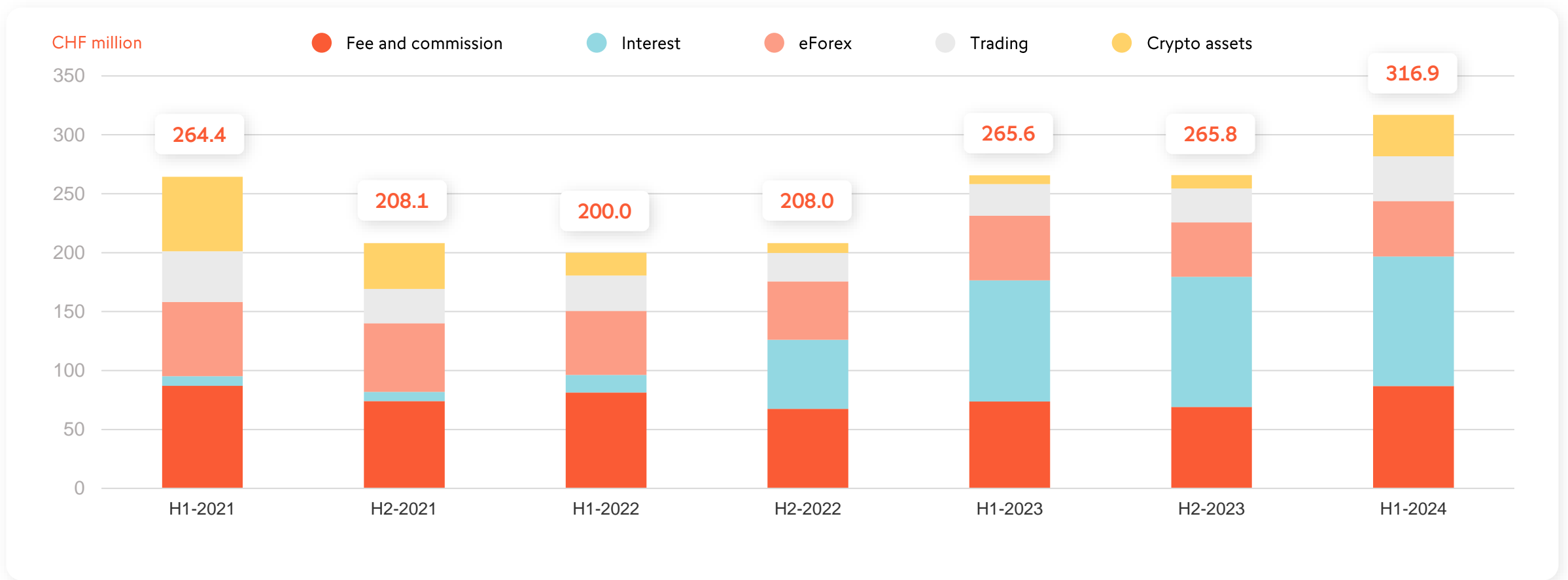


■ Switzerland ■ International

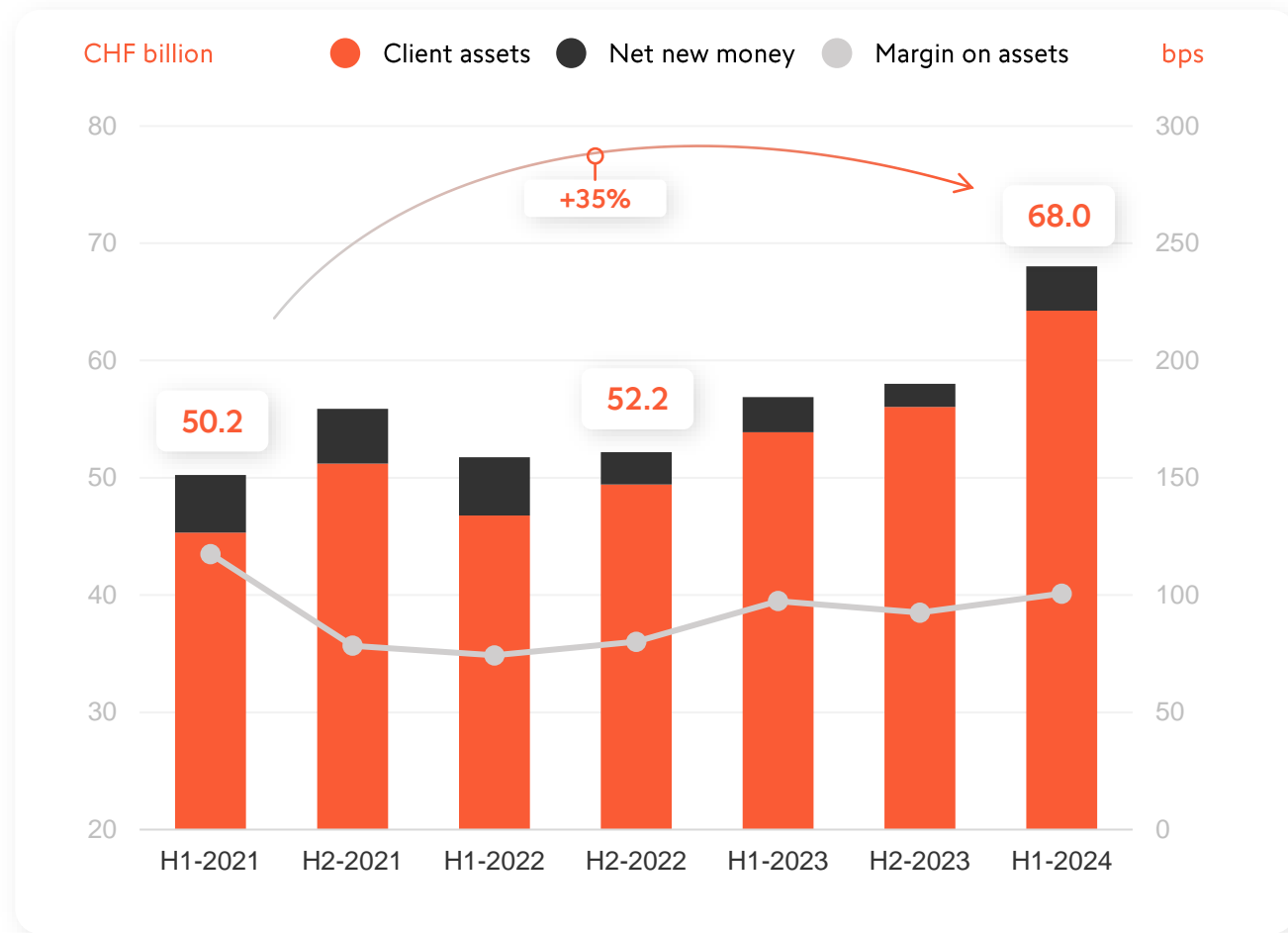
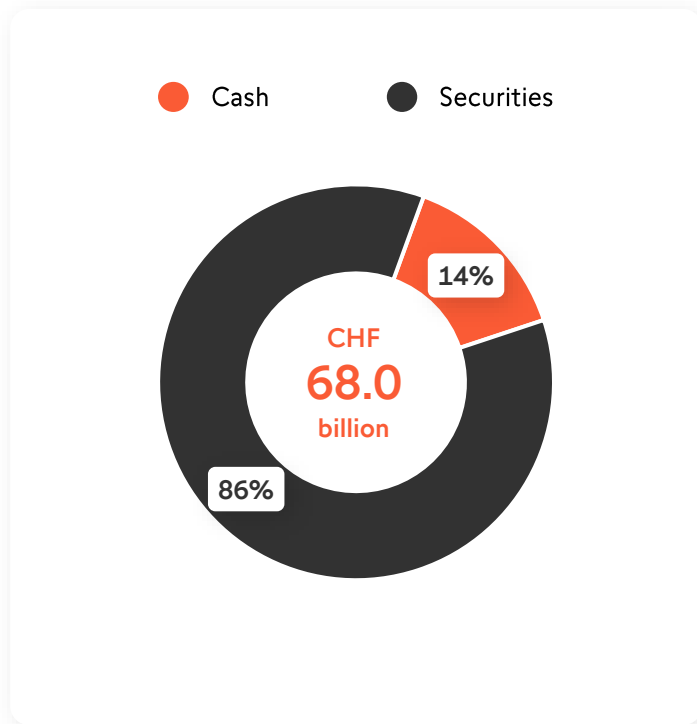


■ B2C ■ B2B / B2B2C

# Net revenues of **CHF 316.9 million**



# Client assets at **CHF 68.0 billion**



# Growing profitability

1 **CHF 68 billion**

Of client assets

2 **101 bps**

Of revenue margin on assets in H1-2024

3 **54 bps**

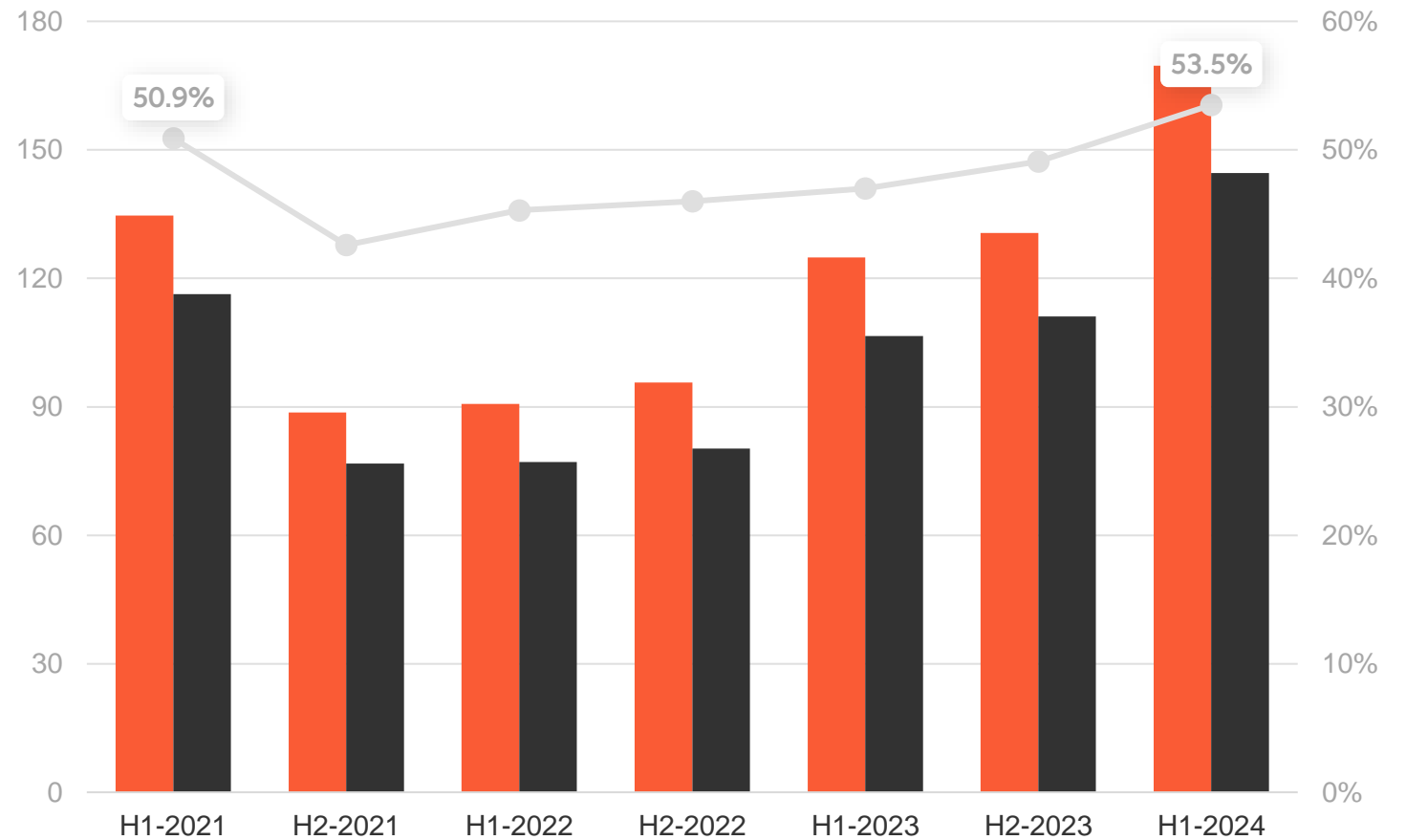
Of pre-tax profit margin on assets in H1-2024

CHF million

● Pre-tax profit

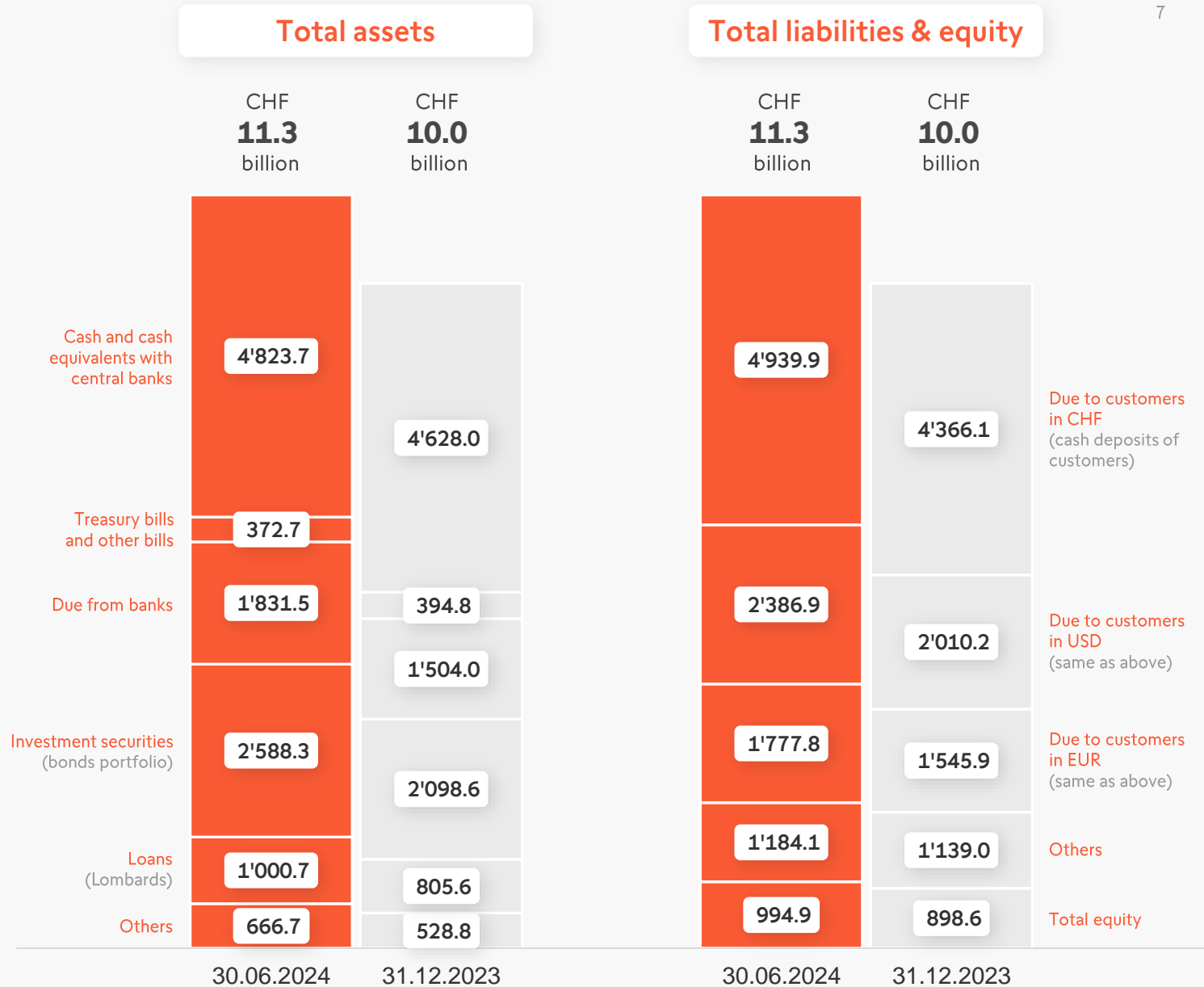
● Net profit

● Pre-tax profit margin



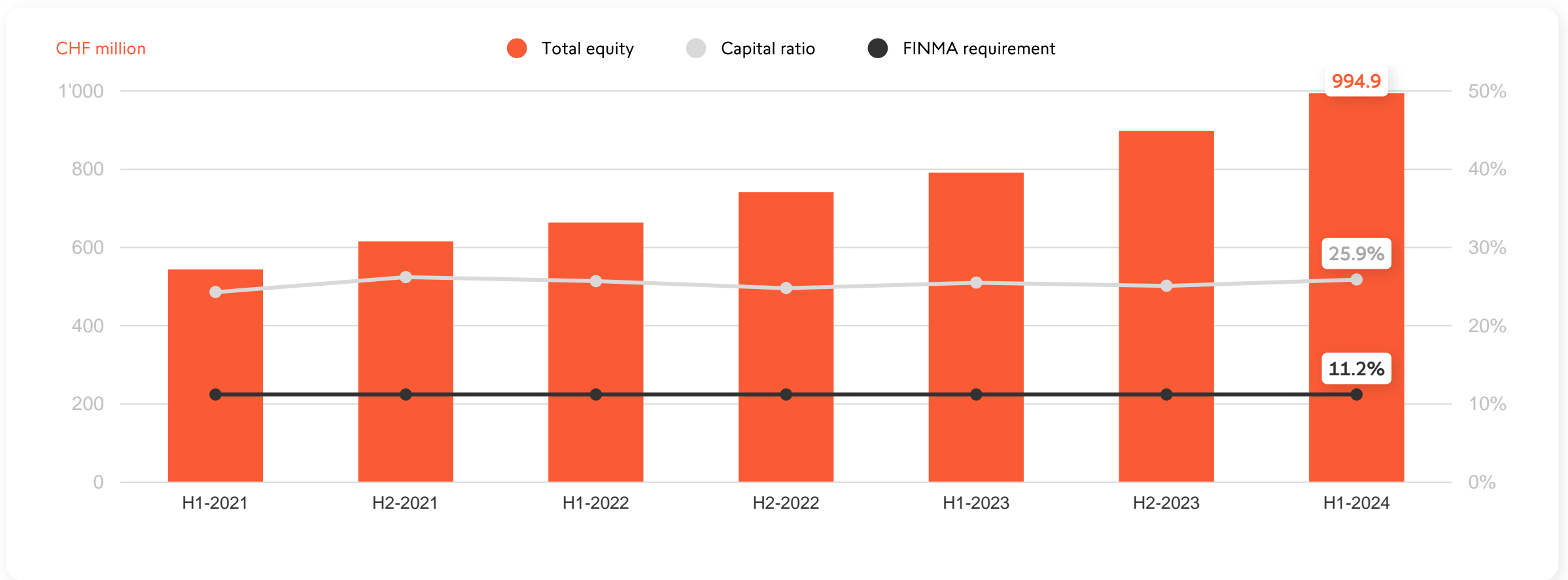
# Balance sheet as at June 30<sup>th</sup> 2024

- 1** Liquidity ratio LCR  
**359% / min 100%**  
(31.12.2023 – 470%)
- 2** Funding ratio NSFR  
**278% / min 100%**  
(31.12.2023 – 277%)
- 3** Interest rate risk IRRBB  
**2.6% / max 15%**  
(31.12.2023 – 5.3%)



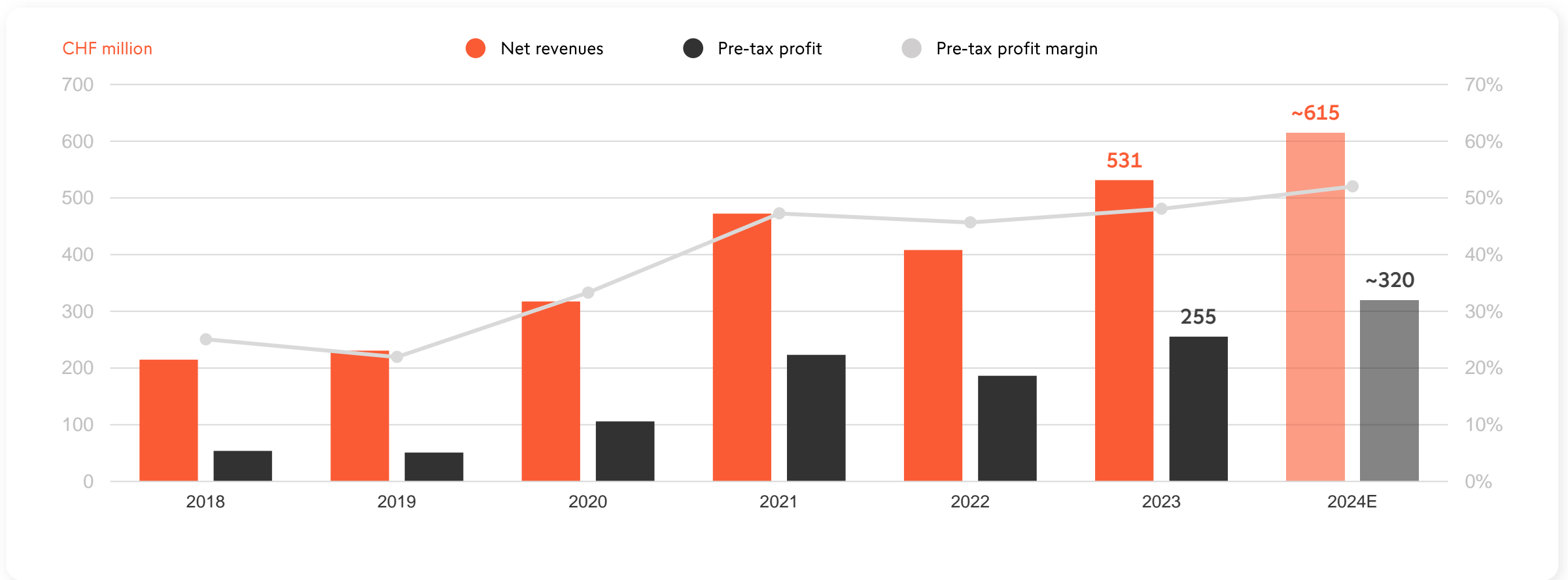


# Equity close to CHF 1.0 billion



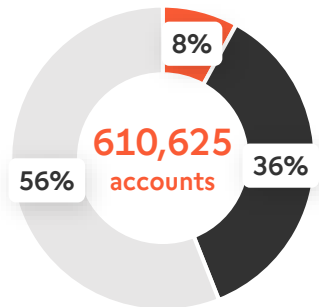


# Guidance 2024 revised upwards



# Customer loyalty

Distribution of accounts

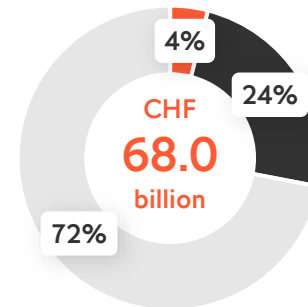


New clients 2024

Clients 2021-2023

Clients up to 2020

Distribution of client assets



New clients 2024

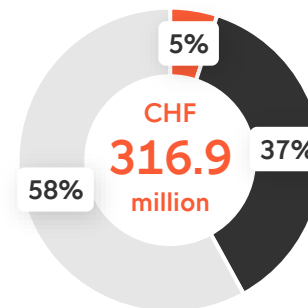
Clients 2021-2023

Clients up to 2020

**+10.0%**

growth in customer accounts in the last 12 months

Distribution of net revenues



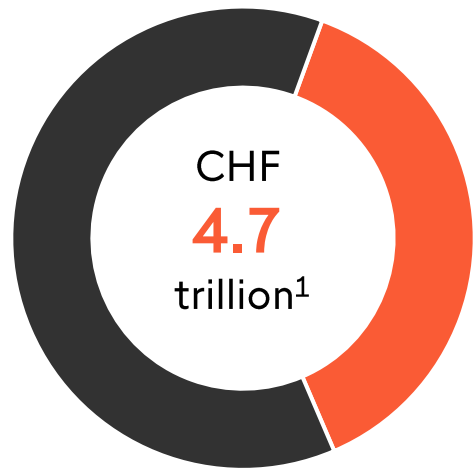
New clients 2024

Clients 2021-2023

Clients up to 2020

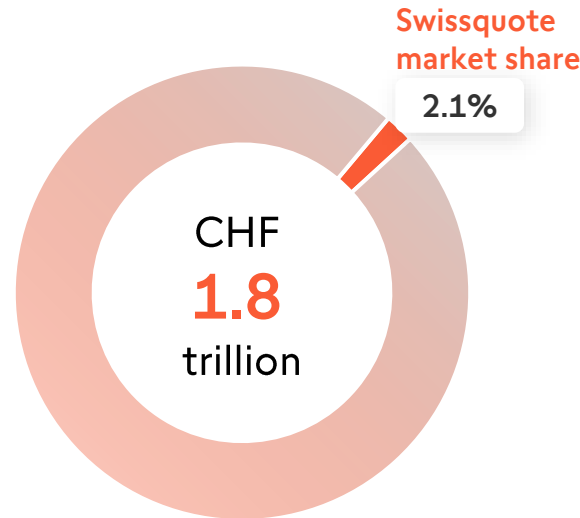
# Swissquote is growing in its domestic market

Total net wealth of Swiss households at 31 December 2023



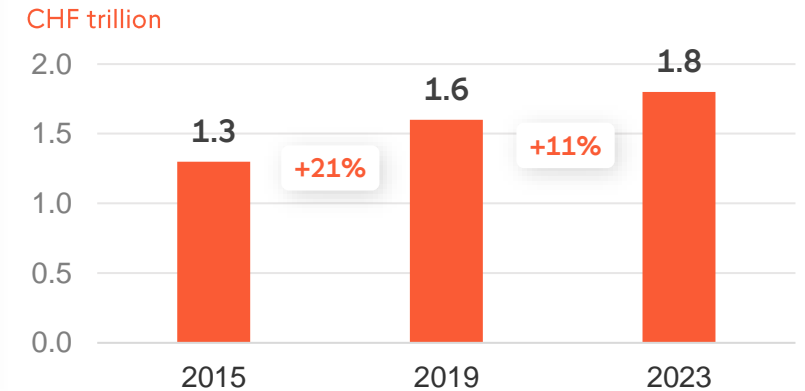
<sup>1</sup> Source: Swiss National Bank, Swiss Financial Accounts, Household wealth in 2023, 30 April 2024

Market share At 31 December 2023



- Swissquote average market share is 2.1%
- Approximately 3% continued growth in wealth per year
- Wealth inequality is moderate. Over 70% of wealth distributed between 10K and 1M<sup>2</sup>

Evolution of addressable market



<sup>2</sup> Source: Global wealth Databook 2023, James Davies, Rodrigo Lluberias and Anthony Shorrocks

**THANK**  
**YOU**