

Quintet reports solid 2025 results with growing client assets and strong capital position



Quintet Private Bank, headquartered in Luxembourg and operating across Europe and the UK, announced today its financial results for 2025, reporting a full-year net profit of €66.3 million.

Total group income for 2025 remained broadly stable at €552.7 million, compared to €571.8 million in 2024, reflecting lower net interest income in a softer rate environment. Group expenses declined to €466.2 million from €495.1 million the previous year, underscoring Quintet's continued focus on operational efficiency.

As a result, Quintet delivered a net profit of €66.3 million, compared to €68 million in 2024. The group's cost-to-income ratio improved to 84.4%, down from 86.6% the previous year and continuing a multi-year trend of improved cost discipline.

As of December 31, 2025, total client assets stood at €105.1 billion, up from €100.6 billion at the end of 2024. This increase reflects growth in both private banking assets under management and institutional assets under custody, highlighting the steady expansion of Quintet's client franchise.

Quintet maintained a strong and conservative balance-sheet position throughout the year. The group's Basel III common equity tier 1 ratio rose to 22.5% at the end of 2025, up from 20.3% a year earlier and well above the regulatory threshold. The firm's liquidity coverage ratio increased to 146% at the end of 2025, compared to 137.4% at the end of 2024 and likewise well above the regulatory threshold. Current sources of funding and liquidity remain extremely stable.

Hugo Bänziger, Chairman of the Board of Directors of Quintet Private Bank, said: *"Few years in recent memory have produced such rapid geopolitical shifts. Yet even as global tensions rose and uncertainty weighed on economies, our disciplined investment process delivered for our clients. Despite volatile interest-rate expectations and sudden market swings, our core strategies achieved positive absolute returns across every profile.*

"To navigate this increasingly complex environment, we strengthened our long-term stewardship by welcoming three new Directors to the Board, adding depth across finance, markets, technology and risk. At the same time, the appointment of Thomas Heinzl as Group CEO, effective April 13, marks an important evolution in our leadership. His extensive industry experience and clear strategic vision will help broaden our offering, accelerate innovation and advance our client-centric ambitions.

"As we look to 2026 and beyond, we will continue to optimize our operating model to increase efficiency and free up more time for meaningful client engagement. Technology and AI will significantly streamline the way we work, but our communication will always remain deeply personal. Preserving human relationships is – and will remain – at the heart of our private banking vision."