

Balance sheet (UNAUDITED)

In thousands of CHF

ASSETS		
	30.06.2022	31.12.2021
	CHF '000	CHF '000
Liquid assets	711'914	620'325
Amounts due from banks	277'281	562'576
Amounts due from securities financing transactionsbanks	-	-
Amounts due from customers	2'263'194	2'194'667
Trading portfolio assets	6'933	11'096
Positive replacement values of derivative financial instruments	8'263	6'180
Financial investments	451'921	366'307
Accrued income and prepaid expenses	22'056	14'772
Tangible fixed assets	2'496	2'692
Other assets	653	891
Total assets	3'744'710	3'779'506
LIABILITIES		
Amounts due to banks	1'385'005	1'521'035
Liabilities from securities financing transactions	182'033	140'620
Amounts due in respect of customer deposits	1'574'644	1'541'245
Negative replacement values of derivative financial instruments	6'024	4'837
Accrued expenses and deferred income	23'520	17'232
Other liabilities	181	255
Provisions	-	-
Reserves for general banking risks	235'000	235'000
Bank's capital	75'000	75'000
Statutory retained earnings reserve	24'897	23'128
Voluntary retained earnings reserve	126'966	116'966
Profit carried forward	82'418	81'293
Profit / loss (result of the period)	29'023	22'895
Total liabilities	3'744'710	3'779'506
OFF-BALANCE SHEET TRANSACTIONS		
	30.06.2022	31.12.2021
Contingent liabilities	1'626'170	2'681'010
Irrevocable commitments	35'024	16'906
Credit commitments	362'070	71'727

In thousands of CHF

	30.06.2022 CHF '000	30.06.2021 CHF '000
Results from interest operations :		
- Interest and discount income	32'251	25'512
- Interest and dividend income from trading portfolios	156	189
- Interest and dividend income from financial investments	5'620	5'083
- Interest expense	-10'405	-7'562
- Gross result from interest operations	27'621	23'222
- Change in value adjustments for default risks and losses from interest operations	-2'511	-
Subtotal net result from interest operations	25'111	23'222
Result from commission business and services :		
- Commission income from securities trading and investment activities	2'776	2'450
- Commission income from lending activities	18'389	15'900
- Commission income from other services	17'103	11'971
- Commission expense	-1'222	-1'044
Subtotal result from commission business and services	37'046	29'277
Result from trading activities and the fair value option	584	813
Other result from ordinary activities :		
- Profits/losses on sales of financial investments	-249	120
- Other ordinary results	-3'027	67
- Profits from real estate	5	5
Subtotal other result from ordinary activities	-3'271	193
Operating expenses :		
- Personnel expenses	-18'949	-19'920
- Other operating expenses	-6'130	-6'630
Subtotal operating expenses	-25'079	-26'551
- Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-620	-777
- Changes to provisions and the other value adjustments, and losses	-2	-1'808
Operating result	33'768	24'369
- Extraordinary income	910	80
- Extraordinary expenses	-	-0
- Changes in reserves for general banking risks	-	-
- Taxes	-5'655	-3'961
Profit / loss (result of the period)	29'023	20'489