Balance sheet (UNAUDITED)

In thousands of CHF

	30.06.2022 CHF '000	31.12.202 1 CHF '000
iquid 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 Positive replacement values of derivative financial instruments	6'933 8'263	11'096 6'180
Financial investments	6 263 451'921	366'307
Accrued income and prepaid expenses	22'056	14'772
angible fixed assets	2'496	2'692
Other assets	653	891
otal assets	3'744'710	3'779'506
IABILITIES		
Amounts due to banks	1'385'005	1'521'035
iabilities from securities financing transactions	182'033	140'620
Amounts due in respect of customer deposits	1'574'644	1'541'245
legative replacement values of derivative financial instruments	6'024	4'837
Accrued expenses and deferred income	23'520	17'232
Other liabilities	181	255
Provisions	-	2251000
Reserves for general banking risks Bank's capital	235'000 75'000	235'000 75'000
Statutory retained earnings reserve	24'897	23'128
oluntary retained earnings reserve	126'966	116'966
Profit carried forward	82'418	81'293
Profit / loss (result of the period)	29'023	22'895
otal liabilities	3'744'710	3'779'506
DFF-BALANCE SHEET TRANSACTIONS		
	30.06.2022	31.12.2021
Contingent liabilities	1'626'170	2'681'010
rrevocable commitments	35'024	16'906
Credit commitments	362'070	71'727

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Income statement (UNAUDITED)

In thousands of CHF

Interest and discount income Interest and dividend income from trading portfolios Interest and dividend income from financial investments Interest expense Gross result from interest operations Change in value adjustments for default risks and losses from interest operations Change in value adjustments for default risks and losses from interest operations Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses	30.06.2022 CHF '000	30.06.202 CHF '00
Interest and discount income Interest and dividend income from trading portfolios Interest and dividend income from financial investments Interest expense Gross result from interest operations Change in value adjustments for default risks and losses from interest operations Wibitotal net result from interest operations Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission expense Wibitotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Wibitotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	UHF UUU	Uni uu
Interest and dividend income from trading portfolios Interest expense Gross result from interest operations Change in value adjustments for default risks and losses from interest operations Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission income Commission Commiss		
Interest and dividend income from financial investments Interest expense Gross result from interest operations Change in value adjustments for default risks and losses from interest operations Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission income from other services Commission expense Lubtotal result from commission business and services Lesult from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Lubtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Departing result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	32'251	25'512
Interest expense Gross result from interest operations Change in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services: Commission income from securities trading and investment activities Commission income from other services Commission income from other services Commission expense Subtotal result from commission business and services Subtotal result from commission business and services Subtotal result from ordinary activities: Profits/losses on sales of financial investments Other result from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses: Operating expenses Other operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	156	189
Gross result from interest operations Change in value adjustments for default risks and losses from interest operations Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission income from other services Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	5'620	5'083
Change in value adjustments for default risks and losses from interest operations Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses: Other operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	-10'405	-7'562
Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Other operating expenses Cother operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	27'621	23'222
Result from commission business and services: Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission expense Bubtotal result from commission business and services Bubtotal result from commission business and services Bubtotal from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Bubtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Uther operating expenses Cother operating expenses Cother operating expenses Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	-2'511	
Commission income from securities trading and investment activities Commission income from lending activities Commission income from other services Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Other operating expenses Cubic adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	25'111	23'222
- Commission income from lending activities - Commission income from other services - Commission expense - Commission business and services - Commission trading activities and the fair value option - Commission expense of the fair value option - Commission expenses of the fair value expenses - Commission expenses - Commis		
Commission income from other services Commission expense Subtotal result from commission business and services Sesult from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	2'776	2'450
Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Other operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	18'389	15'900
Result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Uther operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	17'103	11'97°
Cesult from trading activities and the fair value option Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Subtotal operating expenses Ualue adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	-1'222	-1'044
Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Profits from real estate Profits from real estate Pubtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Unbtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	37'046	29'277
Other result from ordinary activities: Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Uther operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	584	813
Profits/losses on sales of financial investments Other ordinary results Profits from real estate Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks		
- Other ordinary results - Profits from real estate Subtotal other result from ordinary activities Operating expenses: - Personnel expenses - Other operating expenses Subtotal operating expenses - Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets - Changes to provisions and the other value adjustments, and losses Operating result - Extraordinary income - Extraordinary expenses - Changes in reserves for general banking risks	0.40	40
- Profits from real estate Subtotal other result from ordinary activities Operating expenses: - Personnel expenses - Other operating expenses Subtotal operating expenses - Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets - Changes to provisions and the other value adjustments, and losses Operating result - Extraordinary income - Extraordinary expenses - Changes in reserves for general banking risks	-249	120
Subtotal other result from ordinary activities Operating expenses: Personnel expenses Other operating expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	-3'027	67
Operating expenses: Personnel expenses Other operating expenses Unbtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	5	•
Personnel expenses Other operating expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	-3'271	193
- Other operating expenses Subtotal operating expenses - Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets - Changes to provisions and the other value adjustments, and losses Operating result - Extraordinary income - Extraordinary expenses - Changes in reserves for general banking risks		
Subtotal operating expenses - Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets - Changes to provisions and the other value adjustments, and losses - Departing result - Extraordinary income - Extraordinary expenses - Changes in reserves for general banking risks	-18'949	-19'920
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and the other value adjustments, and losses Operating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	-6'130	-6'630
assets and intangible assets Changes to provisions and the other value adjustments, and losses Derating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	-25'079	-26'55
assets and intangible assets Changes to provisions and the other value adjustments, and losses Derating result Extraordinary income Extraordinary expenses Changes in reserves for general banking risks	ed	
Departing result - Extraordinary income - Extraordinary expenses - Changes in reserves for general banking risks	-620	-77
- Extraordinary income - Extraordinary expenses - Changes in reserves for general banking risks	-2	-1'808
- Extraordinary expenses - Changes in reserves for general banking risks	33'768	24'36
- Extraordinary expenses - Changes in reserves for general banking risks		
- Changes in reserves for general banking risks	910	80
	-	-(
- Taxes	-	
	-5'655	-3'96
Profit / loss (result of the period)	29'023	20'48