

BANQUE DE COMMERCE ET DE PLACEMENTS SA
Balance sheet (UNAUDITED)

In thousands of CHF

ASSETS		
	31.03.2022	31.12.2021
	CHF '000	CHF '000
Liquid assets	784 609	620 325
Amounts due from banks	792 330	562 576
Amounts due from securities financing transactionsbanks	-	-
Amounts due from customers	1 949 406	2 194 667
Trading portfolio assets	9 428	11 096
Positive replacement values of derivative financial instruments	4 547	6 180
Financial investments	428 075	366 307
Accrued income and prepaid expenses	21 583	14 772
Tangible fixed assets	2 714	2 692
Other assets	928	891
Total assets	3 993 620	3 480 314
LIABILITIES		
Amounts due to banks	1 461 484	1 521 035
Liabilities from securities financing transactions	177 120	140 620
Amounts due in respect of customer deposits	1 771 394	1 541 245
Negative replacement values of derivative financial instruments	6 316	4 837
Accrued expenses and deferred income	17 055	17 232
Other liabilities	1 782	255
Provisions	900	-
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)	13 288	5 433
Total liabilities	3 993 620	3 480 314
OFF-BALANCE SHEET TRANSACTIONS		
	31.03.2022	31.12.2021
Contingent liabilities	2 063 753	2 681 010
Irrevocable commitments	6 937	16 906
Credit commitments	293 137	71 727

Income statement (UNAUDITED)

In thousands of CHF

	31.03.2022 CHF '000	31.03.2021 CHF '000
Results from interest operations :		
- Interest and discount income	14 393	12 486
- Interest and dividend income from trading portfolios	79	90
- Interest and dividend income from financial investments	2 540	2 640
- Interest expense	-4 435	-3 555
- Gross result from interest operations	12 577	11 661
- Change in value adjustments for default risks and losses from interest operations	-1 333	-
Subtotal net result from interest operations	11 244	11 661
Result from commission business and services :		
- Commission income from securities trading and investment activities	1 531	1 308
- Commission income from lending activities	9 954	7 685
- Commission income from other services	8 641	6 028
- Commission expense	-736	-492
Subtotal result from commission business and services	19 390	14 529
Result from trading activities and the fair value option	474	-39
Other result from ordinary activities :		
- Profits/losses on sales of financial investments	-1 129	86
- Other ordinary results	-	-102
- Profits from real estate	3	3
Subtotal other result from ordinary activities	-1 126	-13
Operating expenses :		
- Personnel expenses	-9 670	-9 940
- Other operating expenses	-3 263	-3 279
Subtotal operating expenses	-12 933	-13 219
- Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-300	-378
- Changes to provisions and the other value adjustments, and losses	-900	-904
Operating result	15 849	11 639
- Extraordinary income	21	45
- Extraordinary expenses	-	-
- Changes in reserves for general banking risks	-	-
- Taxes	-2 581	-1 885
Profit / loss (result of the period)	13 289	9 799