

INTERIM CONSOLIDATED BALANCE SHEET

CHF (Unaudited)

Assets

	30.06.2022	31.12.2021
Liquid assets	1 937 517 213	2 061 392 610
Amounts due from banks	175 138 082	132 885 538
Amounts due from customers	955 108 800	960 058 933
Mortgage loans	–	–
Trading portfolio assets	–	–
Positive replacement values of derivative financial instruments	35 104 534	29 748 085
Financial investments	988 746 557	1 107 682 903
Accrued income and prepaid expenses	43 585 911	51 093 341
Non-consolidated participations	584 409	584 410
Tangible fixed assets	136 066 153	123 892 223
Intangible assets	–	–
Other assets	13 257 426	10 867 403
Total assets	4 285 109 085	4 478 205 446
Total subordinated claims	–	–

Liabilities

	30.06.2022	31.12.2021
Amounts due to banks	5 754 169	11 169 724
Amounts due in respect of customer deposits	3 849 209 621	4 049 567 851
Trading portfolio liabilities	–	–
Negative replacement values of derivative financial instruments	33 733 143	27 579 387
Accrued expenses and deferred income	110 000 785	103 059 001
Other liabilities	28 743 944	13 148 578
Provisions	26 084 274	26 422 766
Capital accounts	161 053 372	159 933 267
Retained earnings reserve	62 020 037	56 145 974
Currency translation reserve	-10 542 763	-9 319 667
First half 2022 consolidated profit / full year 2021 consolidated profit	19 052 503	40 498 565
Total liabilities	4 285 109 085	4 478 205 446
Total subordinated liabilities	–	–

OFF-BALANCE SHEET TRANSACTIONS

CHF

	30.06.2022	31.12.2021
Contingent liabilities	78 767 492	84 097 004
Irrevocable commitments	3 906 000	3 906 000
Obligations to pay up shares and make further contributions	29 602 742	16 917 191
Credit commitments	–	–

INTERIM CONSOLIDATED INCOME STATEMENT

CHF (Unaudited)

	30.06.2022	30.06.2021
Interest and discount income	7 141 384	5 020 206
Interest and dividend income from financial investments	98 929	198 759
Interest expense	3 555 627	2 994 622
Gross result from interest operations	10 795 940	8 213 587
Changes in value adjustments for default risks and losses from interest operations	-52 646	-23 443
Net result from interest operations	10 743 294	8 190 144
Commission income from securities trading and investment activities	137 973 274	144 206 603
Commission income from lending activities	393 113	665 029
Commission income from other services	2 093 835	2 437 008
Commission expense	-19 367 031	-20 289 685
Result from commission business and services	121 093 191	127 018 955
Result from trading activities	16 566 395	13 863 014
Result from the disposal of financial investments	36 460	2 223 759
Income from non-consolidated participations	1 170 671	1 059 765
Result from real estate	135 799	117 895
Other ordinary income	162 060	613 387
Other ordinary expenses	-829 549	-238 876
Other result from ordinary activities	675 441	3 775 930
Personnel expenses	-82 084 196	-81 727 437
General and administrative expenses	-39 354 728	-42 038 285
Operating expenses	-121 438 924	-123 765 722
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-4 159 974	-4 063 122
Changes to provisions and other value adjustments, and losses	-16 625	-1 603
Operating result	23 462 798	25 017 596
Extraordinary income	9 545	205 195
Extraordinary expenses	-2 682	-41 317
Taxes	-4 417 159	-4 239 320
First half consolidated profit	19 052 502	20 942 154