MIRABAUD

INTERIM CONSOLIDATED BALANCE SHEET

CHF (Unaudited)

Assets	30.06.2024	31.12.2023
Liquid assets	504 554 431	514 669 753
Amounts due from banks	115 200 929	85 589 257
Amounts due from securities financing transactions	150 000 000	250 000 000
Amounts due from customers	653 507 417	680 483 370
Mortgage loans	–	–
Trading portfolio assets	–	–
Positive replacement values of derivative financial instruments	15 256 622	19 966 870
Financial investments	452 361 889	395 701 833
Accrued income and prepaid expenses	45 442 000	51 956 405
Non-consolidated participations	1 479 222	1 479 222
Tangible fixed assets	179 564 729	170 256 464
Intangible assets	–	–
Other assets	40 618 370	14 299 489
Total assets	**2 157 985 609**	**2 184 402 663**
Total subordinated claims	–	–

Liabilities		
Amounts due to banks	11 514 390	4 623 420
Amounts due in respect of customer deposits	1 734 999 263	1 785 353 499
Trading portfolio liabilities	–	–
Negative replacement values of derivative financial instruments	12 656 721	21 465 289
Accrued expenses and deferred income	114 640 911	94 598 697
Other liabilities	30 403 416	15 894 231
Provisions	14 596 901	11 061 080
Reserve for general banking risks	51 820 000	51 820 000
Capital accounts	164 109 665	163 027 665
Retained earnings reserve	26 216 848	22 964 567
Currency translation reserve	-13 073 478	-17 746 931
First half 2024 consolidated profit / full year 2023 consolidated profit	10 100 972	31 341 146
Total liabilities	**2 157 985 609**	**2 184 402 665**
Total subordinated liabilities	**–**	**–**

OFF-BALANCE SHEET TRANSACTIONS

CHF

Contingent liabilities	118 716 934	111 756 105
Irrevocable commitments	4 477 456	4 477 456
Obligations to pay up shares and make further contributions	24 016 482	16 677 767
Credit commitments	–	–

INTERIM CONSOLIDATED INCOME STATEMENT

CHF (Unaudited)

	30.06.2024	30.06.2023
Interest and discount income	34 452 156	37 756 118
Commission income from securities trading and investment activities	–	–
Interest and dividend income from financial investments	1 019 283	1 752 148
Interest expense	-8 885 792	-2 046 415
Gross result from interest operations	**26 585 647**	**37 461 851**
Changes in value adjustments for default risks and losses from interest operations	19 974	689 315
Net result from interest operations	**26 605 621**	**38 151 166**
Commission income from securities trading and investment activities	107 750 223	114 741 602
Commission income from lending activities	505 338	458 801
Commission income from other services	2 473 850	1 630 009
Commission expense	-7 747 856	-14 871 757
Result from commission business and services	**102 981 555**	**101 958 655**
Result from trading activities	**11 665 072**	**12 923 767**
Result from the disposal of financial investments	4 683 663	1 951 634
Income from non-consolidated participations	1 281 576	4 756 931
Result from real estate	140 399	141 239
Other ordinary income	306 139	3 175 933
Other ordinary expenses	-63 717	-112 320
Other result from ordinary activities	**6 348 060**	**9 913 417**
Personnel expenses	-82 144 290	-83 606 936
General and administrative expenses	-43 719 925	-40 209 161
Operating expenses	**-125 864 215**	**-123 816 097**
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-4 988 828	-4 670 469
Changes to provisions and other value adjustments, and losses	-3 535 969	-10 394 802
Operating result	**13 211 296**	**24 065 637**
Extraordinary income	89	466
Extraordinary expenses	–	-756
Reserves for general banking risks	–	–
Taxes	-3 110 413	-4 815 857
First half consolidated profit	**10 100 972**	**19 249 490**