

INTERIM CONSOLIDATED BALANCE SHEET

CHF (Unaudited)

Assets

	30.06.2021	31.12.2020
Liquid assets	2 280 171 360	2 224 025 679
Amounts due from banks	167 960 815	149 238 074
Amounts due from customers	1 018 243 826	914 581 062
Mortgage loans	–	–
Trading portfolio assets	–	–
Positive replacement values of derivative financial instruments	16 860 666	25 545 903
Financial investments	1 108 895 969	998 575 407
Accrued income and prepaid expenses	44 131 345	44 603 098
Non-consolidated participations	584 411	697 902
Tangible fixed assets	125 064 132	125 252 684
Intangible assets	–	–
Other assets	50 402 959	8 813 469
Total assets	4 812 315 483	4 491 333 278
Total subordinated claims	–	–

Liabilities

	30.06.2021	31.12.2020
Amounts due to banks	28 707 847	25 077 928
Amounts due in respect of customer deposits	4 369 012 716	4 053 957 989
Trading portfolio liabilities	–	–
Negative replacement values of derivative financial instruments	14 842 637	29 878 874
Accrued expenses and deferred income	113 927 747	103 844 828
Other liabilities	26 568 416	10 140 803
Provisions	24 686 919	24 821 730
Capital accounts	162 415 006	161 994 136
Retained earnings reserve	56 778 455	54 461 382
Currency translation reserve	-5 566 414	-8 773 402
First half 2021 consolidated profit / full year 2020 consolidated profit	20 942 154	35 929 010
Total liabilities	4 812 315 483	4 491 333 278
Total subordinated liabilities	–	–

OFF-BALANCE SHEET TRANSACTIONS

CHF

	30.06.2021	31.12.2020
Contingent liabilities	104 804 575	131 808 572
Irrevocable commitments	3 918 000	3 918 000
Obligations to pay up shares and make further contributions	22 271 275	21 048 649
Credit commitments	–	–

INTERIM CONSOLIDATED INCOME STATEMENT

CHF (Unaudited)

	30.06.2021	30.06.2020
Interest and discount income	5 020 206	9 399 922
Interest and dividend income from financial investments	639 375	36 164
Interest expense	2 994 622	1 116 813
Gross result from interest operations	8 654 203	10 552 899
Changes in value adjustments for default risks and losses from interest operations	-23 443	-1 887 351
Net result from interest operations	8 630 760	8 665 548
Commission income from securities trading and investment activities	143 765 987	141 388 663
Commission income from lending activities	665 029	796 068
Commission income from other services	2 437 008	2 388 969
Commission expense	-20 289 685	-22 526 480
Result from commission business and services	126 578 339	122 047 220
Result from trading activities	13 863 014	23 505 187
Result from the disposal of financial investments	2 223 759	-253 828
Income from non-consolidated participations	1 059 765	961 182
Result from real estate	117 895	164 033
Other ordinary income	613 387	686 066
Other ordinary expenses	-238 876	-435 606
Other result from ordinary activities	3 775 930	1 121 847
Personnel expenses	-81 727 437	-88 040 757
General and administrative expenses	-42 038 285	-37 486 196
Operating expenses	-123 765 722	-125 526 953
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-4 063 122	-5 015 093
Changes to provisions and other value adjustments, and losses	-1 603	-378 371
Operating result	25 017 596	24 419 385
Extraordinary income	205 195	-
Extraordinary expenses	-41 317	-
Taxes	-4 239 320	-4 052 100
First half consolidated profit	20 942 154	20 367 285