

Financial Statement - Balance Sheet

	30.06.2018	31.12.2017
	CHF	CHF
Assets		
Liquid assets	2'041'920	4'853'651
Amounts due from banks	10'267'214	20'178'449
Amounts due from costumers	86'758'255	90'387'652
Positive replacement values of derivative financial instruments	8'212'611	7'240'729
Financial investments	53'000'132	44'822'239
Accrued income and prepaid expenses	940'284	572'704
Participations	2	2
Fixed assets	858'412	839'527
Other assets	364'283	322'028
Total assets	162'443'113	169'216'981
Total subordinated claims	496'550	487'700
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Liabilities and shareholder's equity	CHF	CHF
Amounts due to banks	6'010'456	1'929'948
Amounts due in respect of costumer deposits	122'973'398	134'519'556
Negative replacement values of derivative financial instruments	843'822	710'982
Accrued expenses and deferred income	898'662	1'083'912
Other liabilities	447'036	358'024
Provisions	2	2
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	755'000	695'000
Profit carried forward	13'859'482	12'728'656
Profit / loss for the period	655'180	1'190'826
Total liabilities and shareholder's equity	162'443'113	169'216'981
Total subordinated liabilities	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	763'043	1'618'856
Irrevocable commitments	714'000	790'000

Income Statement

	01.01.2018 - 30.06.2018	01.01.2017 - 30.06.2017
	CHF	CHF
Result from interest operations		
Interest and discount income	1'261'120	1'553'999
Interest and discount income from financial investments	614'418	496'874
Interest expense	-50'359	-39'179
Gross result from interest operations	1'825'179	2'011'694
Changes in value adjustments for default risks and losses from interest operations	-29'105	153'863
Subtotal net result from interest operations	1'796'074	2'165'557
Result from commission business and services		
Commission income from securities trading and investment activities	2'167'712	2'272'667
Commission income from lending activities	4'000	7'995
Commission income from other service	185'893	161'033
Commission expense	-231'440	-212'550
Subtotal result from commission business and services	2'126'165	2'229'145
Result from trading activities and the fair value option	617'245	533'263
Other result from ordinary activities		
Result from the disposal of financial investments	-	-
Income from participations	-	-
Other ordinary income	2'899	-
Other ordinary expenses	-	-2'391
Subtotal other result from ordinary activities	2'899	-2'391
Operating expenses		
Personnel expenses	-2'230'667	-2'341'121
General and administrative expenses	-1'337'144	-1'316'242
Subtotal operating expenses	-3'567'811	-3'657'363
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-128'273	-127'683
Changes to provisions and other value adjustments and losses	-319	-1'727
Operating result	845'980	1'138'801
Extraordinary income	-	-
Extraordinary expenses	-	-
Taxes	-190'800	-21'000
Profit/loss for the period	655'180	1'117'801