

-411'989

1'331'580

-371'964

1'190'826

Financial Statement - Balance Sheet		
	31.12.2018	31.12.201
Assets	CHF	СН
iquid assets	1'882'157	4'853'651
Amounts due from banks	9'249'448	20'178'449
Amounts due from costumers	81'957'389	90'387'652
Positive replacement values of derivative financial instruments	7'694'133	7'240'729
Financial investments	E0140616E1	44'822'239
Accrued income and prepaid expenses	775'452	572'704
Participations	2	2
Fixed assets	1'027'488	839'527
Other assets	361'102	322'028
Total assets	161'353'822	169'216'981
Total subordinated claims of which subject to mandatory conversion and/or debt waiver	789'003 -	487'700
Liabilities and shareholder's equity	CHF	СН
Amounts due to banks	9'257'554	1'929'948
Amounts due in respect of costumer deposits	118'281'585	134'519'556
Negative replacement values of derivative financial instruments	398'572	710'982
Accrued expenses and deferred income	1'080'798	1'083'912
Other liabilities	388'956	358'024
Provisions	220	2
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	755'000	695'000
Profit carried forward	13'859'482	
Profit / loss for the period	1'331'580	1'190'826
Total liabilities and shareholder's equity	161'353'822	169'216'981
Fotal subordinated liabilities	-	-
of which subject to mandatory conversion and/or debt waiver	-	-
Off-Balance Sheet Transactions Contingent liabilities	749'674	CH 1'444'115
Irrevocable commitments	770'000	714'000
Income Statement	01.01.2018 - 31.12.2018	01.01.2017 - 31.12.2017
	01.01.2018 - 31.12.2018 CHF	
Result from interest operations	CHF	СН
Result from interest operations Interest and discount income	2'319'088	CH 2'999'180
Result from interest operations Interest and discount income Interest and discount income from financial investments	2'319'088 1'422'237	CH 2'999'180
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense	2'319'088	2'999'180 1'024'340
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense	2'319'088 1'422'237	2'999'180 1'024'340 -105'438
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations	2'319'088 1'422'237 -94'723	2'999'180 1'024'340 -105'438 3'918'082
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations	2'319'088 1'422'237 -94'723 3'646'602	2'999'180 1'024'340 -105'438 3'918'082 224'639
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations	2'319'088 1'422'237 -94'723 3'646'602 -60'965	2'999'180 1'024'340 -105'438 3'918'082 224'639
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Interest expense Interest expense Interest operations Interest operation	2'319'088 1'422'237 -94'723 3'646'602 -60'965	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities Commission income from other service	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834	2'999'180 1'024'340 -105'438 3'918'082 224'633 4'142'721 4'288'746 15'782 311'182
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335	2'999'180 1'024'344 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'723 4'288'746 15'782 311'182 -423'421
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments Income from participations	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'723 4'288'746 15'782 311'182 -423'422
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments Income from participations	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289 848'649
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments Income from participations Other ordinary income	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940	2'999'180 1'024'344 -105'438 3'918'082 224'633 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289 848'649
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Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from participations Other ordinary income Other ordinary expenses Subtotal other result from ordinary activities	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289 848'649
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments Income from participations Other ordinary expenses Subtotal other result from ordinary activities Operating expenses	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940	2'999'180 1'024'344 -105'438 3'918'082 224'633 4'142'722 4'288'746 15'782 311'182 -423'42: 4'192'289 848'649
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from other service Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from participations Other ordinary income Other ordinary expenses Subtotal other result from ordinary activities Operating expenses Personnel expenses	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940 5'566 -4'531'476	2'999'180 1'024'34(-105'438 3'918'083 224'639 4'142'723 4'288'746 15'783 311'183 -423'422 4'192'289 848'649
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Interest operations In	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940 5'566 -4'531'476 -2'725'276	2'999'180 1'024'340 -105'438 3'918'082 224'633 4'142'723 4'288'746 15'782 311'182 -423'421 4'192'289 848'649 6'011 -5'370 641 -4'649'148 -2'660'207
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from participations Other ordinary income Other ordinary expenses Subtotal other result from ordinary activities Departing expenses Personnel expenses General and administrative expenses Subtotal operating expenses	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940 5'566 -4'531'476	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289 848'649
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Result from interest operations Interest and discount income Interest and discount income Interest and discount income Interest and discount income Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments Income from participations Other ordinary income Other ordinary expenses Subtotal other result from ordinary activities Deparating expenses Personnel expenses Personnel expenses General and administrative expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940 5'566 -4'531'476 -2'725'276	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289 848'649 6'0115'370 641 -4'649'148 -2'660'207 -7'309'355
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940 5'566 5'5667'256'752 -278'543 -548	01.01.2017 - 31.12.2017 CHI 2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'289 848'649
Result from interest operations Interest and discount income Interest operations Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments Income from participations Other ordinary income Other ordinary expenses Subtotal other result from ordinary activities Deperating expenses General and administrative expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and Intangible assets Changes to provisions and other value adjustments and losses	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940 5'566 5'5667'256'752 -278'543 -548	2'999'180 1'024'340 -105'438 3'918'082 224'639 4'142'721 4'288'746 15'782 311'182 -423'421 4'192'285 848'649 6'011 -5'370 641 -4'649'148 -2'660'207 -7'309'355
Result from interest operations Interest and discount income Interest expense Gross result from interest operations Changes in value adjustments for default risks and losses from interest operations Subtotal net result from interest operations Result from commission business and services Commission income from securities trading and investment activities Commission income from lending activities Commission income from other service Commission expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities Result from the disposal of financial investments Income from participations Other ordinary income Other ordinary expenses Subtotal other result from ordinary activities Departing expenses Personnel expenses Seneral and administrative expenses Subtotal operating expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and other value adjustments and losses	2'319'088 1'422'237 -94'723 3'646'602 -60'965 3'585'637 4'543'020 12'750 349'834 -372'335 4'533'269 1'154'940 5'566 -4'531'476 -2'725'276 -7'256'752 -278'543 -548	2'999'18 1'024'34 -105'43 3'918'08 224'63 4'142'72 4'288'74 15'78 311'18 -423'42 4'192'28 848'64 6'01 -5'37 64 -4'649'14 -2'660'20 -7'309'35 -247'45

Extraordinary expenses

Profit/loss for the period

Taxes