

Financial Statement - Balance Sheet

	30.06.2019	31.12.2018
	CHF	CHF
Assets		
Liquid assets	1'154'244	1'882'157
Amounts due from banks	14'626'214	9'249'448
Amounts due from costumers	69'386'795	81'957'389
Positive replacement values of derivative financial instruments	8'675'535	7'694'133
Financial investments	44'418'717	58'406'651
Accrued income and prepaid expenses	878'530	775'452
Participations	2	2
Fixed assets	1'203'558	1'027'488
Other assets	367'669	361'102
Total assets	140'711'265	161'353'822
Total subordinated claims	-	789'003
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Liabilities and shareholder's equity		
Amounts due to banks	4'616'860	9'257'554
Amounts due in respect of customer deposits	99'555'357	118'281'585
Negative replacement values of derivative financial instruments	1'967'637	398'572
Accrued expenses and deferred income	1'379'631	1'080'798
Other liabilities	417'406	388'956
Provisions	235	220
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	822'000	755'000
Profit carried forward	15'124'063	13'859'482
Profit / loss for the period	828'002	1'331'580
Total liabilities and shareholder's equity	140'711'265	161'353'822
Total subordinated liabilities	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Off-Balance Sheet Transactions		
Contingent liabilities	797'586	749'674
Irrevocable commitments	770'000	770'000

Income Statement

	01.01.2019 - 30.06.2019	01.01.2018 - 30.06.2018
	CHF	CHF
Result from interest operations		
Interest and discount income	1'044'078	1'261'120
Interest and discount income from financial investments	882'310	614'418
Interest expense	-57'571	-50'359
Gross result from interest operations	1'868'817	1'825'179
Changes in value adjustments for default risks and losses from interest operations	3'413	-29'105
Subtotal net result from interest operations	1'872'231	1'796'074
Result from commission business and services		
Commission income from securities trading and investment activities	2'382'347	2'167'712
Commission income from lending activities	5'250	4'000
Commission income from other service	155'342	185'893
Commission expense	-145'264	-231'440
Subtotal result from commission business and services	2'397'675	2'126'165
Result from trading activities and the fair value option	751'590	617'245
Other result from ordinary activities		
Result from the disposal of financial investments	3'290	-
Income from participations	-	-
Other ordinary income	3'280	2'899
Other ordinary expenses	-553	-
Subtotal other result from ordinary activities	6'017	2'899
Operating expenses		
Personnel expenses	-2'405'418	-2'230'667
General and administrative expenses	-1'375'730	-1'337'144
Subtotal operating expenses	-3'781'147	-3'567'811
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-182'627	-128'273
Changes to provisions and other value adjustments and losses	-1'746	-319
Operating result	1'061'992	845'980
Extraordinary income	-	-
Extraordinary expenses	-	-
Taxes	-233'990	-190'800
Profit/loss for the period	828'002	655'180