

Financial Statement - Balance Sheet		
	30.06.2020	31.12.2019
Assets	CHF	CHF
Liquid assets	3'234'874	1'634'284
Amounts due from banks	12'001'844	11'819'382
Amounts due from costumers	64'639'134	65'847'859
Positive replacement values of derivative financial instruments	7'688'989	7'472'948
Financial investments	56'394'740	52'410'529
Accrued income and prepaid expenses	1'103'337	883'202
Participations	2	2
Fixed assets	1'034'719	1'165'467
Other assets	336'711	356'807
Total assets	146'434'349	141'590'480
Total subordinated claims	-	-
of which subject to mandatory conversion and/or debt waiver	-	-
Liabilities and shareholder's equity	CHF	CHI
Amounts due to banks	1'929'384	2'202'228
Amounts due in respect of costumer deposits	107'981'975	103'148'419
Negative replacement values of derivative financial instruments	703'079	766'312
Accrued expenses and deferred income	1'573'164	1'484'606
Other liabilities	478'753	489'376
Provisions	427	439
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	900'000	822'000
Profit carried forward	16'599'025	15'124'062
Profit / loss for the period	268'467	1'552'963
Total liabilities and shareholder's equity		
Total subordinated liabilities	146'434'349	141'590'480
of which subject to mandatory conversion and/or debt waiver	-	-
Off-Balance Sheet Transactions	CHF	CHI
Contingent liabilities	712'251	737'059
Irrevocable commitments	1'350'025	1'365'250
	1'350'025	1'365'250
Income Statement		
	1'350'025 01.01.2020 - 30.06.2020 CHF	01.01.2019 - 30.06.2019
	01.01.2020 - 30.06.2020	01.01.2019 - 30.06.2019
Income Statement	01.01.2020 - 30.06.2020 CHF	01.01.2019 - 30.06.2019 CHF
Income Statement Result from interest operations Interest and discount income	01.01.2020 - 30.06.2020 CHF	01.01.2019 - 30.06.2019 CHE 1'044'078
Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments	01.01.2020 - 30.06.2020 CHF 798'893 778'992	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310
Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571
Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations	01.01.2020 - 30.06.2020 CHF 798'893 778'992	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571
Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817
Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413
Income Statement 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	01.01.2020 - 30.06.2020 CHF 798'893 778'992 41'533 1'536'353 -4'351	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413
Income Statement 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	01.01.2020 - 30.06.2020 CHF 798'893 778'992 41'533 1'536'353 -4'351	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231
Income Statement 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	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002	01.01.2019 - 30.06.2019 CHI 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231
Income Statement 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	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250
Income Statement 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	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342
Income Statement 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	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264
Income Statement 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 expense Subtotal result from commission business and services	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264 2'397'675
Income Statement 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 expense Subtotal result from commission business and services Result from trading activities and the fair value option	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264 2'397'675
Income Statement 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 expense Subtotal result from commission business and services Result from trading activities and the fair value option Other result from ordinary activities	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914	01.01.2019 - 30.06.2019 CHF 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264 2'397'675 751'590
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Income Statement 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	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914 713'278	01.01.2019 - 30.06.2019 CHI 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264 2'397'675 751'590 3'290
Income Statement 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 Other ordinary income	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914 713'278	01.01.2019 - 30.06.2019 CHI 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264 2'397'675 751'590 3'290 3'280 -553
Income Statement 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 Other ordinary expenses	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914 713'278	01.01.2019 - 30.06.2019 CHI 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264 2'397'675 751'590 3'290 3'280 -553
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Income Statement 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 tending 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 Operating expenses Personnel expenses	01.01.2020 - 30.06.2020 CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914 713'278 4'266	01.01.2019 - 30.06.2019 CHI 1'044'078 882'310 -57'571 1'868'817 3'413 1'872'231 2'382'347 5'250 155'342 -145'264 2'397'675 751'590 3'290 3'280 -553 6'017
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