

Financial Statement - Balance Sheet

	30.06.2021	31.12.2020
Assets	CHF	CHF
Liquid assets	2'877'372	3'173'195
Amounts due from banks	7'289'862	9'056'542
Amounts due from costumers	76'182'732	71'797'906
Positive replacement values of derivative financial instruments	8'938'438	9'771'927
Financial investments	63'800'648	56'387'706
Accrued income and prepaid expenses	1'092'251	858'400
Participations	2	2
Fixed assets	1'401'154	1'445'755
Other assets	203'049	150'015
Total assets	161'785'508	152'641'448
Total subordinated claims	1'229'593	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Liabilities and shareholder's equity	CHF	CHF
Amounts due to banks	1'697'310	1'340'059
Amounts due in respect of customer deposits	124'818'937	114'172'520
Negative replacement values of derivative financial instruments	175'657	2'021'515
Accrued expenses and deferred income	891'259	1'496'703
Other liabilities	665'175	428'880
Provisions	253	209
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	916'000	900'000
Profit carried forward	16'265'487	16'599'025
Profit / loss for the period	355'355	-317'538
Total liabilities and shareholder's equity	161'785'508	152'641'448
Total subordinated liabilities	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	712'251	729'868
Irrevocable commitments	1'350'025	622'000

Income Statement

	01.01.2021 - 30.06.2021	01.01.2020 - 30.06.2020
	CHF	CHF
Result from interest operations		
Interest and discount income	671'251	798'893
Interest and discount income from financial investments	954'066	778'992
Interest expense	-77'322	-41'533
Gross result from interest operations	1'547'995	1'536'353
Changes in value adjustments for default risks and losses from interest operations	-2'037	-4'351
Subtotal net result from interest operations	1'545'958	1'532'002
Result from commission business and services		
Commission income from securities trading and investment activities	2'965'414	2'518'772
Commission income from lending activities	2'500	4'617
Commission income from other service	262'066	169'655
Commission expense	-358'326	-251'130
Subtotal result from commission business and services	2'871'654	2'441'914
Result from trading activities and the fair value option	393'042	713'278
Other result from ordinary activities		
Result from the disposal of financial investments	641	-
Income from participations	-	-
Other ordinary income	2'213	4'266
Other ordinary expenses	-45'541	-
Subtotal other result from ordinary activities	-42'687	4'266
Operating expenses		
Personnel expenses	-2'617'161	-2'584'679
General and administrative expenses	-1'479'521	-1'519'972
Subtotal operating expenses	-4'096'682	-4'104'651
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-278'783	-223'660
Changes to provisions and other value adjustments and losses	-1'487	-572
Operating result	391'015	362'577
Extraordinary income	-	-
Extraordinary expenses	-	-
Taxes	-35'660	-94'110
Profit/loss for the period	355'355	268'467