

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	-
of which subject to mandatory conversion and/or debt waiver	-	-
Liabilities and shareholder's equity	CHF	CHI
Amounts due to banks	1'697'310	1'340'059
Amounts due in respect of costumer deposits	124'818'937	114'172'520
Negative replacement values of derivative financial instruments Accrued expenses and deferred income	175'657	2'021'515
Other liabilities	891'259	1'496'703
Provisions	665'175 253	428'880 209
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		
1.7	161'785'508	152'641'448
Total subordinated liabilities of which subject to mandatory conversion and/or debt waiver	-	-
of which subject to muniquely conversion and or dest waiver		
Off-Balance Sheet Transactions	CHF	СНЕ
Contingent liabilities	843'569	712'251
Irrevocable commitments	622'000	1'350'025
mosme statement	04 04 2024 20 06 2024	04 04 2020 20 06 2020
	01.01.2021 - 30.06.2021 CHF	
	01.01.2021 - 30.06.2021 CHF	
Result from interest operations		СНГ
Result from interest operations Interest and discount income	CHF	CHF 798'893
Result from interest operations Interest and discount income Interest and discount income from financial investments	CHF 671'251	CHF 798'893 778'992
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense	CHF 671'251 954'066 -77'322	798'893 778'992 -41'533
Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations	CHF 671'251 954'066 -77'322 1'547'995	778'992 -41'533 1'536'353
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037	798'893 778'992 -41'533 1'536'353 -4'351
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	CHF 671'251 954'066 -77'322 1'547'995	798'893 778'992 -41'533
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037	798'893 778'992 -41'533 1'536'353 -4'351 1'532'002
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958	798'893 778'992 -41'533 1'536'353 -4'351 1'532'002
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500	798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066	CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500	798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326	CHF 798'893 778'992 -41'533 1'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654	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
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654	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
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042	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
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042	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
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042	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
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 Other ordinary expenses	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 - 2'213 -45'541	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
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 Subtotal other result from ordinary activities	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641	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
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 - 2'213 -45'541	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
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 Other ordinary expenses Subtotal other result from ordinary activities Operating expenses Personnel expenses	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 - 2'213 -45'541 -42'687	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 4'266 -2'584'679
Result from interest operations Interest and discount income Interest and discount income from financial investments 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 ther 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 Subtotal other result from ordinary activities Operating expenses Personnel expenses General and administrative expenses	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 2'213 -45'541 -42'687	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 4'266 -2'584'679 -1'519'972
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 Other ordinary expenses Subtotal other result from ordinary activities Operating expenses Personnel expenses General and administrative expenses Subtotal operating expenses	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 2'213 -45'541 -42'687	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 4'266 -2'584'679 -1'519'972
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 Other ordinary income Other ordinary expenses Subtotal other result from ordinary activities Operating expenses Personnel expenses General and administrative expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 2'213 -45'541 -42'687	CHF 798'893 778'992 -41'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914 713'278 4'266 4'266 -2'584'679 -1'519'972 -4'104'651
Result from interest operations Interest and discount income 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 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 General and administrative expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 2'213 -45'541 -42'687 -2'617'161 -1'479'521 -4'096'682	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
Result from interest operations Interest and discount income 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 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 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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 -2'213 -45'541 -42'687 -2'617'161 -1'479'521 -4'096'682	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 4'266 -2'584'679 -1'519'972 -4'104'651 -223'660
Result from interest operations Interest and discount income Interest and discount income 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 Other ordinary expenses Subtotal other result from ordinary activities Operating expenses Personnel expenses Personnel 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 Operating result	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 -1 2'213 -45'541 -42'687 -2'617'161 -1'479'521 -4'096'682 -278'783 -1'487	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 -2'584'679 -1'519'972 -4'104'651 -223'660 -572
Result from interest operations Interest and discount income Interest and discount income 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 Subtotal other result from ordinary activities Operating expenses Personnel 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 Operating result Extraordinary income	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 -1 2'213 -45'541 -42'687 -2'617'161 -1'479'521 -4'096'682 -278'783 -1'487	CHF 798'893 778'992 -41'536'353 -4'351 1'532'002 2'518'772 4'617 169'655 -251'130 2'441'914 713'278 4'266 -2'584'679 -1'519'972 -4'104'651 -223'660 -572
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 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 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 Operating result Extraordinary income Extraordinary expenses	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 - 2'213 -45'541 -42'687 -2'617'161 -1'479'521 -4'096'682 -278'783 -1'487 391'015	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 -2'584'679 -1'519'972 -4'104'651 -223'660 -572
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	CHF 671'251 954'066 -77'322 1'547'995 -2'037 1'545'958 2'965'414 2'500 262'066 -358'326 2'871'654 393'042 641 -1 2'213 -45'541 -42'687 -2'617'161 -1'479'521 -4'096'682 -278'783 -1'487	Ch 798'89 778'99 -41'53 1'536'35 -4'35 1'532'00 2'518'77 4'61 169'65 -251'13 2'441'91 713'27 4'26 -1 -1'519'97 -4'104'65 -223'66 -57 362'57

Financial Statement - Balance Sheet