

1.1.1.00 1.1.1.00	Financial Statement - Balance Sheet		
	The statement Datable Cheek	31.12.2022	31.12.202
Woodling for from banks \$75,79% 1096/2012 8.242261 8.242261 8.242261 8.242261 8.242261 8.242261 9.24225 10.24225 10.24225 4.24226 6.264260 10.24225	Assets	CHF	Cl
inconstruction from contourners \$91,947,211 \$92,872,200 varioties registerents without sold infunction instructioners \$10,756,211 \$92,872,200 varioties registerents \$13,956,200 \$10,950,200 Sharing participations \$13,440 \$12,919 Sharing participations \$13,920 \$10,712,120 Look assisted \$13,920 \$10,712,120 Coll satisfacts \$13,921,120 \$10,712,120 Look assisted from conditionated claims \$13,921,120 \$12,922,120 Look assisted from conditionated claims \$12,922,120 \$12,922,20 Look assisted from conditionated claims \$12,922,120 \$12,922,20 Look assisted from conditionated claims \$12,922,20 \$12,922,20	Liquid assets	2'628'557	5'439'30
Notice relaxament value of derivative financial instruments 497.275 Incided investments 385.99 133300 Note of tomor and prepald expenses 885.99 133300 Investigations 1197.22 127.72 Tived assets 1190.22 127.72 Steal assets 190.02 127.72 Steal assets 190.02 127.72 Steal assets from considering conversion angle of delth waters 1197.95 1898-95.79 Steal lasted from considering conversion angle of delth waters 1197.95 1899-95.79 Visited Lasted from considering conversion angle of delth waters 127.72 5999-95.79 Worster Steal Asset from considering conversion angle of delth waters 127.92 5999-95.79 Worster Steal Asset from considering conversion angle of delth waters 127.72 5999-95.75 Worster Steal Asset from considering conversion angle of delth waters 127.72 5999-95.75 Worster Steal Asset from conversion and deleter delth waters 127.72 72.72 Worster Steal Asset from conversion and delth waters 127.72 72.72 Worster Steal Asset from conversion and delth waters 127.72	Amounts due from banks	8'752'978	10'950'32
Immode I	Amounts due from costumers	98'164'231	86'242'60
Second Common and prepared sepanes 1939 193	Positive replacement values of derivative financial instruments	9'076'211	9'122'35
Particulations 13.449		74'196'546	68'860'426
Process 134493 1241975 127127		885'979	
Other powers 1907/250 1277-127 Incidal subordinated claims 155 809-224 158 908-127 Of which subordinated claims 1198 155 1790-956 Claim Subordinated claims 1198 155 1790-956 Claim Subordinated claims 1198 155 1790-956 Claim Subordinated claims 122 2279 599-9566 Amounts due to bank 122 2279 599-9566 Amounts due to bank 122 2279 599-9566 Amounts due to bank 129 2279 676-750 Account deposites and deferred income 10979-757 741-788 Account deposites and deferred laccome 1099-757 741-788 Account deposites and deferred laccome 1090-757 741-788 Account of Committed		-	
Total subbraid native during 1995 1999			
Table Section Commission			
	Total assets	195'029'224	183'043'176
Amounts due to banks Amounts due in respect of costumer deposits Information due to the cost of service of environments Information due to the cost of environments Information information due to the cost of env		1'198'155 -	1'209'593 -
Accounts due to bank 1722799 589966 Accounts due in respect of costumer deposits 14591334 1415745 Regather replacement values of derivative financial instruments 2717751 078 000 Accounts due in respect of costumer deposits 1717575 741828 Regather replacement values of derivative financial instruments 2717757 741828 Accounts of the period 15000075 7410000075 7410000075 Scattory testined earnings reserve 938200 316000075 316000075 340000075 430000075 430000075 43000000000000000000000000000000000000	Liabilities and shareholder's equity	CHF	СН
Monutate Submit of Interest operations (Interest operations) 14/911343 14/11345 27127501 278280 27127501 278280 27127501 278280 27127501 278280 27127501 278280 27127501 2782800 2782800 2782800 278280 27828			
Negative replacement values of derivative financial instruments 7117501 77875 74128 Other liabilities 1079975 74128 757 76			
Accurace opposes and defered income 1079/355 A41/28 Dher ilabilities 51979/35 A94/17 Provisions 257 26 Stankfor yetailend samings reserve 98200 11000 Stankfor yetailend samings reserve 98200 12000 Froit facilitation 51590 43171 Froit facilitation 51590 43171 Froit facilitation 51590 43171 Froit laboration and shareholder's equity 15000 6500 Contingent labilities 31304 86529 Froit laboration and laboration and shareholder's equity 6600 6600 Contingent labilities 33140 66029 Contingent labilities 31400 66029 Contract and discount income 61400 61400 Income Statement 24012 149118 <			
Other Inabilities \$1,925 \$4,627 Bank's capital \$10,000075 \$10,000075 Bank's capital \$10,000075 \$10,000075 Bank's capital \$10,000075 \$10,000075 Bank's capital \$15,000076 \$10,000075 Bacturory resinued carried forward \$15,000076 \$10,000077 Foot for the period \$15,000077 \$10,000077 Coll slabilities and shareholder's equity \$10,00007 \$10,000077 Coll slabilities and shareholder's equity \$10,00007 \$10,00007 Coll slabilities and shareholder's equity \$10,00007 \$10,000007 Coll slabilities and shareholder's equity \$10,000007 \$10,000007 Coll slabilities and shareholder's equity \$10,00000000000000000000000000000000000			
Provisions 2.77 2.66 Bank's capital 16000075 10000075 Statutorry retained earnings reserve 333 00 916000077 Statutorry retained earnings reserve 333 00 916000077 Statutorry retained earnings reserve 333 00 916000077 Troit of the period 555938 433737 Troit liabilities on 555938 433737 Troit liabilities and shareholder's equity 155039224 13303377 Troital subordinated liabilities 0 1			
Bank s capital 16000075 160000075 160000075 160000075 160000075 160000075 16000075 16000075 16000075 16000075 16000075 16000075 16000075 16000075 160000075 160000075 160000075 160000075 160000075 160000075 160000075 160000075 1			
Profit of rome for former for former for former f	Bank's capital		
Profile Loss for the period 55.2'558 4.43'17. Total liabilities and shareholder's equity 195029'224 183'043'17. Total subordinated liabilities of thick subject to mondatory conversion and/or debt waiver	Statutory retained earnings reserve	938'200	916'000
Total liabilities and shareholder's equity 189029'224 183043'176' Total subordinated liabilities .	Profit carried forward	16'686'460	16'265'487
Total subordinated liabilities	Profit / loss for the period	552'598	443'173
Off-Balance Sheet Transactions CHF CH Contrigent liabilities 8.33*646 8657926 Irrevocable commitments 518'000 648'000 Income Statement Commitments 01.01.2022 - 31.12.2022 01.01.2021 - 31.12.2022 01.01.2021 - 31.12.2022 CMF	Total liabilities and shareholder's equity	195'029'224	183'043'176
Contingent liabilities		-	-
Contingent liabilities	Off-Balance Sheet Transactions	CHF	СН
Income Statement			
	contingent nationales	033 040	
1491'88 1491'89 1491	irrevocable commitments		
1	lrrevocable commitments	01.01.2022 - 31.12.2022	01.01.2021 - 31.12.202
Interest expense -540'226 79'91's Gross result from interest operations 4'563'394 2'946'38's Changes in value adjustments for default risks and losses from interest operations 4'563'378 2'932'09's Subtotal net result from interest operations 4'588'378 2'932'09's Result from commission business and services 4'590'07 4'690'59' Commission income from securities trading and investment activities 5'495 6'34* Commission income from lending activities 5'495 6'34* Commission income from eleding activities 5'19'92 6'34* Commission income from bed from their service 5'19'92 6'34* Commission income from lending activities and the fair value option 1'16'3'83 1'05'4'95' Subtotal result from commission business and services 4'21'15'3' 4'536'32' Result from their disposal of financial investments 1'96' 1 Other result from ordinary activities 1'96' 1 Other ordinary income 4'940' 7'75' Other ordinary expenses 4'940' 7'25' Subtotal other result from ordinary activities	Irrevocable commitments Income Statement Result from interest operations	01.01.2022 - 31.12.2022 CHF	01.01.2021 - 31.12.202 CH
Gross result from interest operations 4'563'394 2'946'38' Changes in value adjustments for default risks and losses from interest operations 1.5'0.16 1.4'29' Subtotal net result from interest operations 4'58'378 2'932'09' Result from commission business and services	Irrevocable commitments Income Statement Result from interest operations Interest and discount income	01.01.2022 - 31.12.2022 CHF 2'410'868	01.01.2021 - 31.12.202 CH 1'491'188
Changes in value adjustments for default risks and losses from interest operations -15'016 -14'29' Subtotal net result from interest operations 4'548'378 2'932'09' Result from commission business and services	Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111
Subtotal net result from interest operations 4'548'378 2'932'095' Result from commission business and services Commission income from securities trading and investment activities 4'509'017 4'691'69f Commission income from lending activities 5'495 6'344 6'7586 Commission income from other service 514'942 367'586 Commission expense -815'817 -529'296 Subtotal result from ommission business and services 4'13'637 4'536'32'2 Result from trading activities and the fair value option 1'16'3'838 1'05'96'6 Other result from ordinary activities 1'16'3'838 1'05'96'6 Comparities from trading activities and the fair value option 1'16'3'838 1'05'96'6 Other ordinary activities -196 - - Result from the disposal of financial investments -196 - - Other ordinary activities -196 - - - Other ordinary expenses -45'14'8 -1'55'5 - - Other ordinary expenses -49'90'338 -5'125'19'5 -5'25'19'5 - - </td <td>Irrevocable commitments Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense</td> <td>01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226</td> <td>01.01.2021 - 31.12.202 CH 1'491'189 1'535'111 -79'915</td>	Irrevocable commitments Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226	01.01.2021 - 31.12.202 CH 1'491'189 1'535'111 -79'915
Result from commission business and services 4'509'017 4'691'696' Commission income from securities trading and investment activities 5'495 6'344' Commission income from lending activities 5'495 6'344' Commission income from other service 514'942 36'7'56' Commission expense 815'817 -529'296' Subtotal result from commission business and services 4'213'637 4'536'324' Result from trading activities and the fair value option 1'163'838 1'054'966' Other result from ordinary activities -196 - Result from the disposal of financial investments -196 - Income from participations - - Other ordinary income 4'940 7'75' Other ordinary expenses -454'148 -1'55' Subtotal other result from ordinary activities -49'90'338 -5'125'195' General and administrative expenses -4'930'338 -5'125'195' General and administrative expenses -8'249'752 -8'02'765' Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets <td< td=""><td>Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations</td><td>01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394</td><td>01.01.2021 - 31.12.202 CH 1'491'185 1'535'111 -79'915 2'946'385</td></td<>	Income Statement Result from interest operations Interest and discount income Interest and discount income from financial investments Interest expense Gross result from interest operations	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394	01.01.2021 - 31.12.202 CH 1'491'185 1'535'111 -79'915 2'946'385
Commission income from securities trading and investment activities 4'509'017 4'691'696' Commission income from lending activities 5'495 6'344' Commission income from other service 514'942 367'586' Commission expense -815'817 -529'280' Subtotal result from commission business and services 4'213'637 4'536'324' Result from trading activities and the fair value option 1'163'838 1'054'966' Other result from ordinary activities -196 - Result from the disposal of financial investments -196 - Income from participations - - Other ordinary expenses -454'148 -1'55' Subtoal other result from ordinary activities -49'40' 6'205' Operating expenses -49'30'338 -5'125'195' General and administrative expenses -3'319'414 -2'902'476' Subtoal operating expenses -8'249'752 -8'02'76'65' Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intagible assets or provisions and other value adjustments and losses -7'930 -190'94' Changes to pr	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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'385
Commission income from lending activities 5'495 6'344 Commission income from other service 514'942 367'58(Commission expense 815'817 -529'29' Subtotal result from commission business and services 4213'637 4'536'32' Result from trading activities and the fair value option 1'163'83 1'054'96' Other result from ordinary activities - - Result from the disposal of financial investments -196 - Income from participations - - Other ordinary income 4'940 7'75' Other ordinary expenses -45'148 -1'55' Subtotal other result from ordinary activities -49'940 7'75' Other ordinary expenses -49'940 7'75' Personnel expenses -4930'338 -5'125'196' General and administrative expenses -3'319'414 -2'902'47' Subtotal operating expenses -8'249'752 -8'02'766' Value adjustments and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'350' Changes to provisions and other value adju	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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'38:
Commission income from other service 514'94Z 367'58C Commission expense -815'817 -529'29C Subtotal result from commission business and services 4'213'637 4'536'32C Result from trading activities and the fair value option 1'163'838 1'054'96C Other result from ordinary activities	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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'385 -14'292 2'932'095
Commission expense .815'817 .529'29'8 Subtotal result from commission business and services 4'213'637 4'536'32'4 Result from trading activities and the fair value option 1'163'838 1'054'966 Other result from ordinary activities	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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'91 2'946'389 -14'292 2'932'093
Subtotal result from commission business and services 4'213'637 4'536'324 Result from trading activities and the fair value option 1'163'838 1'054'966 Other result from ordinary activities 8 1'163'838 1'054'966 Result from the disposal of financial investments -196 - Income from participations - - Other ordinary income 4'9400 7'75' Other ordinary expenses -454'148 -1'55' Subtotal other result from ordinary activities -494'00 6'20' Operating expenses -4'930'338 -5'125'195 General and administrative expenses -4'930'338 -5'125'195 General and administrative expenses -8'249'752 -8'02'66'65' Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'35' Changes to provisions and other value adjustments and losses -7'930 -190'944' Operating result 745'273 -160'375' Extraordinary income - - Extraordinary expenses - - -	Income Statement 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'385 -14'292 2'932'093 4'691'696
Result from trading activities and the fair value option 1'163'838 1'054'966 Other result from ordinary activities 2-196 19	Income Statement 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 income from other service	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'385 -14'292 2'932'093 4'691'696 6'344 367'588
Other result from ordinary activities Result from the disposal of financial investments -196 - Income from participations - - Other ordinary income 4'940 7'757 Other ordinary expenses -454'148 -1'552 Subtotal other result from ordinary activities -49'404 6'205 Operating expenses -4930'338 -5'125'195 General and administrative expenses -4'930'338 -5'125'195 General and administrative expenses -8'249'752 -8'027'665 Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'350 Changes to provisions and other value adjustments and losses -7'930 -190'94 Operating result 745'273 -160'375 Extraordinary income - - Extraordinary expenses - - Taxes -192'675 -157'163	Income Statement 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 other service Commission income from other service Commission expense	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'385 -14'292 2'932'093 4'691'696 6'344 367'586
Result from the disposal of financial investments - 196 196 196 196 196 196 196 196 196 196 196 - 19	Income Statement 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 other service Commission income from other service Commission expense Subtotal result from commission business and services	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'299 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324
Common C	Income Statement 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 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'385 -14'292 2'932'093 4'691'696 6'344 367'586
Other ordinary income 4'940 7'757 Other ordinary expenses -454'148 -1'552 Subtotal other result from ordinary activities -449'404 6'205 Operating expenses -4'930'338 -5'125'195 Personnel expenses -4'930'338 -5'125'195 General and administrative expenses -3'319'414 -2'902'474 Subtotal operating expenses -8'249'752 -8'027'665 Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'350 Changes to provisions and other value adjustments and losses -7'930 -190'944 Operating result 745'273 -160'375 Extraordinary income - - Extraordinary expenses - - Taxes -192'675 -157'163	Income Statement 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 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'299 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324
Other ordinary expenses -454'148 -1'552 Subtotal other result from ordinary activities -449'404 6'205 Operating expenses Personnel expenses -4'930'338 -5'125'195 General and administrative expenses -3'319'414 -2'902'47/ Subtotal operating expenses -8'249'752 -8'027'665 Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'356 Changes to provisions and other value adjustments and losses -7'930 -190'944 Operating result -745'273 -160'375 Extraordinary income Extraordinary expenses	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 Other result from ordinary activities Result from the disposal of financial investments	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'299 2'932'093 4'691'696 6'344 367'586 -529'296
Subtotal other result from ordinary activities Operating expenses Personnel expenses Personnel expenses General and administrative expenses General and administrative expenses 4'930'338 -5'125'195 General and administrative expenses -3'319'414 -2'902'47/ Subtotal operating expenses 8'249'752 -8'027'665 Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'356 Changes to provisions and other value adjustments and losses -7'930 -190'94/ Operating result 745'273 -160'375 Extraordinary income	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 Other result from ordinary activities Result from the disposal of financial investments Income from participations	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'299 2'932'093 4'691'696 6'344 367'580 -529'296 4'536'324 1'054'966
Operating expenses Personnel expenses General and administrative expenses Se'249'752 Subtotal operating expenses Se'249'752 Se'027'665 Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets Changes to provisions and other value adjustments and losses -7'930 -190'944 Operating result T45'273 -160'375 Extraordinary income - Extraordinary expenses - Taxes -192'675 -157'163	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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'692'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196 - 4'940	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'299 2'932'093 4'691'696 6'344 367'586 -529'296 4'536'324 1'054'966
General and administrative expenses -3'319'414 -2'902'474 Subtotal operating expenses -8'249'752 -8'027'665 Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'350 Changes to provisions and other value adjustments and losses -7'930 -190'944 Operating result 745'273 -160'375 Extraordinary income Extraordinary expenses Taxes	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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'388 -14'292 2'932'093 4'691'696 6'344 367'586 -529'296 4'536'324 1'054'966
Subtotal operating expenses 8249'752 -8'027'669 Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'350 Changes to provisions and other value adjustments and losses -7'930 -190'944 Operating result 745'273 -160'375 Extraordinary income Extraordinary expenses Taxes192'675 -157'163	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 ending 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'91 2'946'38 -14'292 2'932'093 4'691'696 6'344 367'586 -529'296 4'536'324 1'054'966
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets -473'494 -471'35(Changes to provisions and other value adjustments and losses -7'930 -190'944 Operating result Extraordinary income - Extraordinary expenses - Taxes -192'675 -157'163	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 Other ordinary expenses Subtotal other result from ordinary activities Operating expenses Personnel expenses	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'292 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324 1'054'966 7'755 -1'552 6'208
intangible assets -473'494 -471'350 Changes to provisions and other value adjustments and losses -7'930 -190'944 Operating result 745'273 -160'375 Extraordinary income Extraordinary expenses Taxes -192'675 -157'163	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 Subtotal other result from ordinary activities Operating expenses Personnel expenses	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'299 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324
Operating result 745'273 -160'375 Extraordinary income - - - Extraordinary expenses - - - Taxes -192'675 -157'163	Income Statement 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 Operating expenses Personnel expenses Personnel expenses General and administrative expenses Subtotal operating expenses	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'292 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324 1'054'966 7'755 -1'552 6'208
Extraordinary income	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 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196	01.01.2021 - 31.12.202 CH 1'491'188 1'535'11: -79'91! 2'946'38! -14'29; 2'932'09; 4'691'696 6'344 367'588 -529'296 4'536'324 1'054'966
Extraordinary expenses Taxes -192'675 -157'163	Income Statement 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 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 Personnel expenses General and administrative expenses Subtotal operating expenses Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -815'817 4'213'637 1'163'838 -196	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'38* -14'292 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324 1'054'966 7'755 -1'552 6'208 -5'125'198 -2'902'474 -8'027'666
Extraordinary expenses Taxes -192'675 -157'163	Income Statement Result from interest operations Interest and discount income Interest and discount income Interest and discount income Interest and discount income Interest sand 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 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -8415'817 4'213'637 1'163'838 -196 -4'940 -454'148 -449'404 -4'930'338 -3'319'414 -8'249'752 -473'494 -7'930	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'388 -14'292 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324 1'054'966 7'757 -1'552 6'208 -5'125'198 -2'902'474 -8'027'668 -471'350 -190'944
Taxes -192'675 -157'163	Income Statement 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 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 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -8415'817 4'213'637 1'163'838 -196 -4'940 -454'148 -449'404 -4'930'338 -3'319'414 -8'249'752 -473'494 -7'930	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'388 -14'292 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324 1'054'966 7'757 -1'552 6'208 -5'125'198 -2'902'474 -8'027'668 -471'350 -190'944
	Income Statement 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 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -8415'817 4'213'637 1'163'838 -196 -4'940 -454'148 -449'404 -4'930'338 -3'319'414 -8'249'752 -473'494 -7'930	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'918 2'946'388 -14'292 2'932'093 4'691'696 6'344 367'588 -529'296 4'536'324 1'054'966 7'755 -1'552 6'208 -5'125'198 -2'902'474 -8'027'666 -471'356 -190'944
	Income Statement 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 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 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	01.01.2022 - 31.12.2022 CHF 2'410'868 2'592'752 -540'226 4'563'394 -15'016 4'548'378 4'509'017 5'495 514'942 -845'817 4'213'637 1'163'838 -196 4'940 -454'148 -449'404 -4'930'338 -3'319'414 -8'249'752 -473'494 -7'930 745'273	01.01.2021 - 31.12.202 CH 1'491'188 1'535'111 -79'915 2'946'388 -14'292 2'932'093 4'691'696 6'344 367'586 -529'296 4'536'324 1'054'966 77'757 -1'552 6'205

Regulatory disclosures related to capital and liquidity standards

Being a global private bank with more than 30 years of experience in the Swiss Market, Mercantil Bank (Schweiz) AG is considering a professional and diligent risk management one of the key drivers for the Bank's long-term success and its sustainable growth. This includes the effective management of a strong capital basis as well as a proactive liquidity planning and management.

As a category 5 bank, Mercantil Bank (Schweiz) AG must comply with the extended supervisory disclosure obligations defined in circular 16/01 "Disclosure – banks" by the Swiss Financial Market Authority FINMA.

Key Metrics (KM1)

(in 1000 CHF)

(in 100	00 CHF)					
Nr.	Key Metric				31.12.2022	31.12.2021
Eligib	le capital					
1	Common Equity Tier 1 (CET1)				33'627	33'625
2	Regulatory capital (T1)				33'627	33'625
3	Total eligible capital				33'627	33'625
RWA	& Regulatory Capital (amounts)					
4	Total risk-weighted assets (RWA)				103'049	89'475
4a	Minimum regulatory capital				10'000	10'000
Risk-l	based capital ratios (% of RWA)					
5	Common Equity Tier 1 (CET1) ratio				32.63%	37.58%
6	Regulatory capital (T1) ratio				32.63%	37.58%
7	Eligible capital ratio				32.63%	37.58%
CET1	buffer requirements according to Ba	asel III framework (a	as % of RWA)			
8	Capital conservation buffer require	ment			2.50%	2.50%
9	Countercyclical buffer requirement	(§ 44a ERV)			0%	0%
10	Bank G-SIB and/or D-SIB additional	requirements accor	ding to Basel frame	work	0%	0%
11	Total of bank CET1 specific buffer re	•			2.50%	2.50%
12	CET1 available to meet buffer requi	irements (after meet	ting the bank's mini	imum capital	24.63%	29.58%
	requirements)				24.0370	25.5670
Capit	al target ratios according to append		VA)			
12a	Capital conservation buffer require				2.50%	2.50%
12b	Countercyclical buffer requirement				0%	0%
12c	CET1 target + countercyclical buffer (§ 44/44a ERV)				7.00% 8.50%	7.00%
12d		ital target + countercyclical buffer (§ 44/44a ERV)				8.50%
12e	Total capital target + countercyclica		10.50%	10.50%		
	III leverage ratio					
13	Total Basel III leverage ratio exposu	ire			197'305	185'339
14	Basel III leverage ratio (%)	17.0%	18.1%			
Net S	table Funding Ratio (NSFR)					
18	Total available stable funding (ASF)			149'657	147′056	
19	Total required stable funding (RSF)			105′116	101′391	
20					142.4%	145.0%
Liquid	dity Coverage Ratio (LCR)					
Nr.		Ø Q4 2022	Ø Q3 2022	Ø Q2 2022	Ø Q1 2022	Ø Q4 2021
15	Total HQLA	33'544	22'152	23'218	22'487	19'880
16	Total net cash outflow	22'508	19'592	19'133	17'096	13′996
17	LCR ratio (%)	149.03%	113.07%	121.35%	131.53%	142.04%

Overview of Risk-weighted Assets (OV1)

(in 1000 CHF)

Nr.	Risk Type	RWA		Minimum capital requirement	Deviation of RWA
		31.12.2022	31.12.2021	31.12.2022	in %
1	Credit Risk	81'864	69'803	6'549	17.28%
20	Market Risk	3'822	2'204	306	73.41%
24	Operational Risk	17′363	17'468	1'389	-0.60%
25	Items not deducted in application of threshold 3, but risk- weighted with 250% minimum capital requirements	0	0	0	0.00%
27	Total	103'049	89'475	8'244	15.17%

Remarks:

The increase in assets exposed to credit risks (+17.28%) originated from extending the financial investments portfolio with corporate bonds at the bottom tier of investment grade. The increased exposure to market risks (+73.41%) was driven by the higher net short exposure in foreign exchange forward positions.

Applied approaches to calculate the required regulatory capital:

Credit Risks: International Standard approach (SA-BIZ)

Market Risks: De-Minimis approach
 Operational Risk: Basic-Indicator approach

Liquidity: Management of Liquidity Risks (LIQA)

For qualitative information on the Bank's liquidity management strategy, its objectives as well as the emergency liquidity, please refer to the "Risk Management" section of the notes to the financial statement.

Credit Risks - Credit Quality of Assets (CR1)

(in 1000 CHF)

	5 5 C ,					
	Risk Type	Gross carryi	ng values of	Allewanses		
Nr.		defaulted	not defaulted	Allowances/ impairments	Net Values	
		assets	assets	impairments		
1	Loans (excl. Debt instruments)	0	106'599	0	106'599	
2	Debt Securities	0	74'195	0	74'195	
3	Off-Balance sheet exposures	0	1'352	0	1'352	
4	Total	0	182'145	0	182'145	

Remarks:

The definition of defaulted items corresponds to that of impaired receivables, i.e. for these receivables it is unlikely that the debtor will be able to meet his future obligation. Impaired claims and any collateral must be valued at their liquidation value whereby the value must be adjusted according to the debtor's creditworthiness.

Credit Risk: Overview of Risk Mitigation Techniques (CR3)

(in 1000 CHF)

Nr.	Risk Type	Exposures unsecured: Carrying amount	Exposures secured by collateral: secured amount	Exposures secured by financial guarantees or credit derivatives: secured amount
1	Loans (incl. Debt instruments)	109'515	68'649	2'630
2	Off-Balance sheet exposures	674	678	0
3	Total	110'188	69'327	2'630
3a	of which defaulted	0	0	0

Remarks

Eligible collaterals are handled according to the comprehensive approach, which means that the credit position is netted against the provided collateral by applying the regulatory standard haircuts.

Operational Risk: General Information (ORA)

Qualitative information on the Bank's strategy, processes and organization to manage operational risks are published in the "Risk Management" section of the notes to the financial statement.

To calculate the required capital for operational risk, Mercantil Bank (Schweiz) applies the "Basic-Indicator" approach.

Objectives and guidelines for interest rate risk management in the banking book – qualitative disclosure requirements (IRRBBA)

a. Risk management and risk assessment purposes

Interest rate risk in the banking book arises from maturity mismatches between assets and liabilities which are sensitive to changes in interest rates. The interest rate risk associated with products which do not have a contractual maturity, referred to as non-maturing products, is estimated using the methodology of replicating portfolios: Based on the historical behavior of volumes of these products it assigns the position balance associated with a non-maturing banking product to time bands that are presumed to reflect their empirical maturities.

b. Risk management and risk assessment strategies

The measurement and management of the resulting risks is essential and is part of the asset and liability management (ALM) performed by the ALM Committee (ALCO) of the bank, which comprises members of the executive management, and the responsible person for treasury and research. The Risk Management function also provides information to the ALM system operated by the risk management unit of the bank's parent company for consolidated supervision.

c. Risk assessment frequency and key indicators

All IRRBB measures (EVE, NII – according FINMA circular 2019/2 and BIS "Interest Rate Risk in the Banking Book") are calculated as part of the monthly closing process. Subsequently, these measures are referred to as "Standard Scenarios". In addition, a Mercantil Bank Switzerland (MBS) specific ΔEVE scenario is calculated, which also serves as measure against the interest rate risk limit determined by the Board of Directors. The ALM system measures the potential impact of market risks on the net interest income and the equity of the bank by means of value at risk, repricing gap and duration calculations. The analysis of the economic situation and the derivation of interest rate forecasts from it include a regular analysis of the income and value effects. Further, a mark-to-market analysis is used to assess the impact of a stress scenario to the free available equity.

d. Interest rate shocks and stress scenarios

The change in the economic value (ΔEVE) is calculated according to the standard scenarios as described in the FINMA circular 2019/2. In Addition, MBS measures the change in economic value with an institute specific scenario, which is based on an instantaneous, parallel interest rate shock of +/- 100bp and +/- 200bp for all currencies. For the calculation of the change in net interest income (ΔNII), MBS takes the following assumptions:

- Static balance sheet
- Constant client margins on roll over
- Immediate, parallel interest rate shock of +-/150bp for CHF and +/- 200bp for EUR/USD according to the standard scenarios as described in the FINMA circular 2019/2

e. Model assumptions deviations

The Bank applies the model assumptions prescribed by FINMA for disclosure. There are no deviations.

f. Hedging strategies and accounting treatment

The Bank manages the interest rate risks arising from its customer business through conservative risk limits approved by the Board of Directors and by actively managing the fixed-interest periods on its assets side. The Bank does not currently enter into any additional hedges such as interest rate swaps.

g. Main modelling assumptions and calculation parameters for table IRRBBA1 and IRRBB1

Changes in the present value of capital (ΔEVE)

- 1 A risk-free interest rate without surcharges such as potential client margin or spread components is used to determine the calculation of ΔΕVΕ.
- 2 The cash flows are allocated to the maturity band midpoints in accordance with Appendix 2 of FINMA Circular 19/2 Interest rate risks Banks while maintaining the maturity of the nominal revaluation cash flows.
- 3 For the discounting of all cash flows a risk-free interest rate curve is used.

Changes in the expected income (ANII)

- 4 The following procedures and assumptions were used to determine the changes in future net interest income:
 - income simulation for the one-year horizon
 - a constant balance sheet structure assumed
 - The base scenario is determined using forward rates.
 - Due interest-bearing transactions are renewed (several times if necessary) with their original maturity and constant customer margin until the end of the observation period
 - Assumptions are made regarding minimum/maximum interest rates, duration and elasticities

Non maturing exposures

- Positions with an undetermined repricing maturity are replicated with different maturity profiles. The procedure for determining replication is based on the specifications of the IRRBB (Interest rate risk in the banking book) issued by the Bank for International Settlements in 2016:
 - Segmentation Retail/Wholesale
 - Breakdown between stable and unstable portion
 - Split in Core and Non-Core positions
 - Calculation of the weighted shares and allocation to the maturity bands
 - Allocation of positions in maturity bands, whereby nonstable and non-core shares are allocated to the maturity band limit of up to 1 month.

 Assumptions are made for the allocation to the maturity bands of the core units and allocated to maturity bands 7, 8 and 9.

Exposures with early repayment options

6 Positions with early repayment options are not material.

Term deposits

7 Behavioral withdrawal options in the banking book are not material. If they were, they would not be part of the ΔEVE / ΔNII calculations.

Interest rate options

8 There are no interest rate options in the banking book.

Derivative exposure

9 The bank has no interest derivative financial instruments in the banking book.

Quantitative information on the structure of positions and resetting of interest rates (IRRBBA1)

(in 1000 CHF)

(IN 1000 CHF)				Average time	to resetting of
	Volumes			Average time to resetting of interest rates (in years)	
31.12.2022	Total of which CHF		of which other currencies, representing more than 10% of total balance sheet	Total	of which CHF
Defined interest rate repricing maturity					
Amounts due from banks	-	=	-	-	-
Amounts due from customers	90'935	36'551	54'384	0.51	0.59
Financial investments	79'609	=	79'609	1.91	ı
Amounts due to banks	1	-	1	1	1
Amounts due in respect of customer deposits	19'409	-	19'409	0.19	-
Non-defined interest rate repricing maturity					
Amounts due from banks	5'838	472	4'928	0.08	0.08
Amounts due from customers	10′152	157	9'994	0.22	0.22
Other assets at sight	-	-	-	ı	-
Sight liabilities in personal and current accounts	112′009	4'507	106′790	0.37	0.37
Other liabilities at sight	12′232	94	12′139	0.08	0.08
Liabilities from client deposits, callable but not	9'136	-	9′136	0.22	-
transferable (savings accounts, call deposits)					
Total	339'320	41'781	296'389		

Quantitative information on economic value of equity and net interest income (IRRBB1)

(in 1000 CHF)

(IN 1000 CHF)						
	ΔEVE (change in th	ΔEVE (change in the economic value)		ΔNII (change in net interest income)		
Period	31.12.2022	31.12.2021	31.12.2022	31.12.2021		
Parallel shift up	-2′541	-3′546	-1'397	202		
Parallel shift down	2′716	3′864	-1′323	-1'070		
Steepener shock	191	-235				
(short rates down and long rates up)						
Flattener shock	-746	-566				
(short rates up and long rates down)						
Short rates shock up	-1'684	-1′977				
Short rates shock down	1′740	2′050				
Maximum	2′541	3′546	1′397	1′070		
Period		31.12.2022		31.12.2021		
Tier 1 Capital		33'627		33'625		

Interest rate risk in the banking book is not underpinned for capital purposes but is subject to a regulatory threshold. As at December 31st 2022, the maximum economic value effect according to the standard scenarios described in FINMA Circular 2019/2 on the Bank's interest rate risk positions in the banking book is lower than the threshold of 15% of eligible capital set by the supervisory authority for which inappropriately high interest rate risks are assumed.