

## Financial Statement - Balance Sheet

|  | 30.06.2023         | 30.06.2022         |
|--|--------------------|--------------------|
| Assets   | CHF                | CHF                |
| Liquid assets  | 3'235'419          | 3'275'034          |
| Amounts due from banks   | 11'046'959         | 7'369'807          |
| Amounts due from costumers   | 87'076'223         | 100'279'533        |
| Positive replacement values of derivative financial instruments    | 9'048'100          | 9'361'561          |
| Financial investments  | 59'518'546         | 72'831'297         |
| Accrued income and prepaid expenses                                | 1'004'329          | 1'428'292          |
| Participations   | -                  | -                  |
| Fixed assets   | 1'014'076          | 1'146'171          |
| Other assets   | 818'469            | 279'846            |
| <b>Total assets</b>  | <b>172'762'121</b> | <b>195'971'541</b> |
| Total subordinated claims  | -                  | 1'245'755          |
| <i>of which subject to mandatory conversion and/or debt waiver</i> | -                  | -                  |
| <b>Liabilities and shareholder's equity</b>                        | <b>CHF</b>         | <b>CHF</b>         |
| Amounts due to banks   | 9'221'315          | 6'535'798          |
| Amounts due in respect of customer deposits                        | 125'622'081        | 152'846'026        |
| Negative replacement values of derivative financial instruments    | 1'485'827          | 1'734'293          |
| Accrued expenses and deferred income                               | 1'389'883          | 855'370            |
| Other liabilities  | 490'458            | 618'606            |
| Provisions   | 1'349              | 253                |
| Bank's capital   | 16'000'075         | 16'000'075         |
| Statutory retained earnings reserve                                | 965'900            | 938'200            |
| Profit carried forward   | 16'661'358         | 16'686'460         |
| Profit / loss for the period                                       | 923'875            | -243'540           |
| <b>Total liabilities and shareholder's equity</b>                  | <b>172'762'121</b> | <b>195'971'541</b> |
| Total subordinated liabilities                                     | -                  | -                  |
| <i>of which subject to mandatory conversion and/or debt waiver</i> | -                  | -                  |
| <b>Off-Balance Sheet Transactions</b>                              | <b>CHF</b>         | <b>CHF</b>         |
| Contingent liabilities   | 792'528            | 820'842            |
| Irrevocable commitments  | 694'177            | 648'000            |

## Income Statement

|  | 01.01.2023 - 30.06.2023 | 01.01.2022 - 30.06.2022 |
|--|-------------------------|-------------------------|
|  | CHF                     | CHF                     |
| <b>Result from interest operations</b>   |                         |                         |
| Interest and discount income   | 1'813'046               | 913'672                 |
| Interest and discount income from financial investments  | 1'393'653               | 1'249'556               |
| Interest expense   | -483'260                | -184'162                |
| <b>Gross result from interest operations</b>   | <b>2'723'439</b>        | <b>1'979'066</b>        |
| Changes in value adjustments for default risks and losses from interest operations                                   | -9'345                  | -18'251                 |
| <b>Subtotal net result from interest operations</b>  | <b>2'714'094</b>        | <b>1'960'815</b>        |
| <b>Result from commission business and services</b>  |                         |                         |
| Commission income from securities trading and investment activities  | 2'305'425               | 2'307'978               |
| Commission income from lending activities  | 2'500                   | 3'000                   |
| Commission income from other service   | 298'218                 | 247'744                 |
| Commission expense   | -424'684                | -394'382                |
| <b>Subtotal result from commission business and services</b>   | <b>2'181'459</b>        | <b>2'164'340</b>        |
| <b>Result from trading activities and the fair value option</b>  | <b>723'152</b>          | <b>518'832</b>          |
| <b>Other result from ordinary activities</b>   |                         |                         |
| Result from the disposal of financial investments  | -3'627                  | -196                    |
| Income from participations   | -                       | -                       |
| Other ordinary income  | 32'125                  | 3'199                   |
| Other ordinary expenses  | -                       | -490'052                |
| <b>Subtotal other result from ordinary activities</b>  | <b>28'498</b>           | <b>-487'049</b>         |
| <b>Operating expenses</b>  |                         |                         |
| Personnel expenses   | -2'308'330              | -2'488'970              |
| General and administrative expenses  | -1'907'831              | -1'640'874              |
| <b>Subtotal operating expenses</b>   | <b>-4'216'161</b>       | <b>-4'129'844</b>       |
| Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets | -235'388                | -243'168                |
| Changes to provisions and other value adjustments and losses   | -13'829                 | -466                    |
| <b>Operating result</b>  | <b>1'181'825</b>        | <b>-216'540</b>         |
| Extraordinary income   | -                       | -                       |
| Extraordinary expenses   | -                       | -                       |
| Taxes  | -257'950                | -27'000                 |
| <b>Profit/loss for the period</b>  | <b>923'875</b>          | <b>-243'540</b>         |