

Financial Statement - Balance Sheet

	30.06.2024	31.12.2023
Assets	CHF	CHF
Liquid assets	2'173'492	1'872'562
Amounts due from banks	11'506'794	11'013'715
Amounts due from costumers	89'715'333	81'623'611
Positive replacement values of derivative financial instruments	9'810'117	10'640'733
Financial investments	40'868'723	52'432'369
Accrued income and prepaid expenses	1'039'787	784'087
Participations	-	-
Fixed assets	824'519	859'943
Other assets	967'463	1'009'345
Total assets	156'906'229	160'236'365
Total subordinated claims	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Liabilities and shareholder's equity	CHF	CHF
Amounts due to banks	3'229'223	3'401'519
Amounts due in respect of customer deposits	117'258'831	117'520'653
Negative replacement values of derivative financial instruments	281'200	1'921'633
Accrued expenses and deferred income	1'099'572	1'438'795
Other liabilities	472'234	403'908
Provisions	1'460	1'261
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	1'062'000	965'900
Profit carried forward	16'566'521	16'661'358
Profit / loss for the period	935'113	1'921'263
Total liabilities and shareholder's equity	156'906'229	160'236'365
Total subordinated liabilities	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	857'666	740'501
Irrevocable commitments	362'576	362'576

Income Statement

	01.01 - 30.06.2024	01.01. - 30.06.2023
	CHF	CHF
Result from interest operations		
Interest and discount income	2'092'385	1'813'046
Interest and discount income from financial investments	953'694	1'393'653
Interest expense	-222'771	-483'260
Gross result from interest operations	2'823'308	2'723'439
Changes in value adjustments for default risks and losses from interest operations	-7'758	-9'345
Subtotal net result from interest operations	2'815'550	2'714'094
Result from commission business and services		
Commission income from securities trading and investment activities	2'643'815	2'305'425
Commission income from lending activities	1'000	2'500
Commission income from other service	329'617	298'218
Commission expense	-461'516	-424'684
Subtotal result from commission business and services	2'512'915	2'181'459
Result from trading activities and the fair value option	762'641	723'152
Other result from ordinary activities		
Result from the disposal of financial investments	1'406	-3'627
Income from participations	-	-
Other ordinary income	19'799	32'125
Other ordinary expenses	-	-
Subtotal other result from ordinary activities	21'206	28'498
Operating expenses		
Personnel expenses	-2'413'896	-2'308'330
General and administrative expenses	-2'275'640	-1'907'831
Subtotal operating expenses	-4'689'536	-4'216'161
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-220'439	-235'388
Changes to provisions and other value adjustments and losses	-6'474	-13'829
Operating result	1'195'863	1'181'825
Extraordinary income	-	-
Extraordinary expenses	-	-
Taxes	-260'750	-257'950
Profit/loss for the period	935'113	923'875