

Financial Statement - Balance Sheet

	30.06.2025	31.12.2024
Assets	CHF	CHF
Liquid assets	3'051'151	2'092'952
Amounts due from banks	23'468'924	15'213'047
Amounts due from costumers	92'467'601	96'085'880
Positive replacement values of derivative financial instruments	12'795'090	9'972'403
Financial investments	50'297'099	44'491'772
Accrued income and prepaid expenses	1'155'939	845'440
Participations	44'115	44'115
Fixed assets	676'546	803'953
Other assets	744'613	783'836
Total assets	184'701'078	170'333'398
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	2'209'279	4'082'650
Amounts due in respect of customer deposits	142'192'096	127'966'278
Negative replacement values of derivative financial instruments	2'757'294	476'012
Accrued expenses and deferred income	2'212'096	1'822'098
Other liabilities	377'771	368'932
Provisions	1'360	1'464
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	1'161'400	1'062'000
Profit carried forward	16'469'489	16'566'521
Profit / loss for the period	1'320'218	1'987'368
Total liabilities and shareholder's equity	184'701'078	170'333'398
Total subordinated liabilities	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-

Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	802'705	864'214
Irrevocable commitments	320'161	320'161

Income Statement

	01.01 - 30.06.2025	01.01. - 30.06.2024
	CHF	CHF
Result from interest operations		
Interest and discount income	2'020'967	2'092'385
Interest and discount income from financial investments	721'258	953'694
Interest expense	-138'901	-222'771
Gross result from interest operations	2'603'324	2'823'308
Changes in value adjustments for default risks and losses from interest operations	-8'322	-7'758
Subtotal net result from interest operations	2'595'002	2'815'550
Result from commission business and services		
Commission income from securities trading and investment activities	3'931'315	2'643'815
Commission income from lending activities	-	1'000
Commission income from other service	378'641	329'617
Commission expense	-879'002	-461'516
Subtotal result from commission business and services	3'430'954	2'512'915
Result from trading activities and the fair value option	496'573	762'641
Other result from ordinary activities		
Result from the disposal of financial investments	4'237	1'406
Income from participations	-	-
Other ordinary income	39'676	19'799
Other ordinary expenses	-	-
Subtotal other result from ordinary activities	43'913	21'206
Operating expenses		
Personnel expenses	-2'112'117	-2'413'896
General and administrative expenses	-2'556'956	-2'275'640
Subtotal operating expenses	-4'669'073	-4'689'536
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-220'165	-220'439
Changes to provisions and other value adjustments and losses	19	-6'474
Operating result	1'677'223	1'195'863
Extraordinary income	-	-
Extraordinary expenses	-	-
Taxes	-357'005	-260'750
Profit/loss for the period	1'320'218	935'113