

INTERIM FINANCIAL STATEMENTS

as at June 30, 2021

Balance Sheet as at 30.06.2021

	30.06.2021	31.12.2020
Assets	CHF	CHF
Liquid assets	56'071'818	59'363'048
Amounts due from banks	271'697'201	244'412'963
Amounts due from customers	155'182'068	158'660'575
Mortgage loans	9'645'980	8'613'180
Trading portfolio assets	11'926'000	10'745'369
Positive replacement values of derivative financial instruments	590'356	786'037
Financial investments	46'792'543	45'543'571
Accrued income and prepaid expenses	2'198'015	1'884'086
Tangible fixed assets	11'332'085	11'705'858
Intangible assets	448'463	616'636
Other assets	989'313	194'009
Total Assets	566'873'842	542'525'332
Liabilities	CHF	CHF
Amounts due to banks	385'469	1'716'308
Amounts due in respect of customer deposits	488'577'204	463'550'586
Negative replacement values of derivative financial instruments	479'133	788'934
Accrued expenses and deferred income	4'786'415	4'421'241
Other liabilities	1'367'979	1'096'587
Provisions	140'000	140'000
Reserve for general banking risks	11'570'000	11'570'000
Bank's capital	22'500'000	22'500'000
Statutory retained earnings reserve	5'686'400	5'686'400
Voluntary retained earnings reserve	30'207'403	30'207'403
Profit carried forward	847'873	559'445
Profit / loss (result of the period)	325'966	288'428
Total liabilities	566'873'842	542'525'332
Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	38'561'045	28'853'376
Irrevocable commitments	1'167'634	1'181'876
Credit commitments	102'844	327'665

Income Statement for the first half 2021

	01.01-30.06.2021	01.01-30.06.2020
	CHF	CHF
Interest and discount income	804'180	1'057'852
Interest and dividend income from trading activities	36'390	40'699
Interest and dividend income from financial investments	249'162	269'121
Interest expense	150'133	91'200
Gross result from interest operations	1'239'865	1'458'872
Changes in value adjustments for default risks and losses from interest operations	45'782	-12'866
Net result from interest operations	1'285'647	1'446'006
Commission income from securities trading and investment activities	6'209'925	5'896'528
Commission income from lending activities	450'056	251'592
Commission income on other services	178'944	172'463
Commission expense	-1'802'530	-1'858'133
Result from commission business and services	5'036'395	4'462'450
Result from trading activities and the fair value option	4'459'471	6'379'157
Result from the disposal of financial investments	-	5'775
Result from real estate	129'000	121'998
Other ordinary income	-	-
Other ordinary expenses	-366'456	-138'313
Other result from ordinary activities	-237'456	-10'540
Personnel expenses	-6'663'853	-7'816'232
General and administrative expenses	-2'732'614	-3'274'550
Total operating expenses	-9'396'467	-11'090'782
Value adjustments on shareholdings, and depreciation and amortisation of tangible fixed assets and intangible assets	-729'004	-863'286
Changes to provisions and other value adjustments, and losses	-	-
Operating result	418'586	323'005
Extraordinary income	-	-
Extraordinary expenses	-	-
Changes in reserves for general banking risks	-	-
Taxes	-92'620	-91'477
Profit / loss (half-year result)	325'966	231'528

That Will Earn Your Trust



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