

# Consolidated balance sheet

at 30 June

Assets	30.06.2024	31.12.2023
	CHF	CHF
Liquid assets	286 865 896	377 931 559
Amounts due from banks	59 221 402	143 809 523
Amounts due from customers	566 774 040	595 550 153
Mortgage loans	109 966 200	115 345 300
Trading portfolio assets	29 053 327	18 270 424
Positive replacement values of derivative financial instruments	10 763 674	14 580 524
Financial investments	60 231 590	105 167 979
Accrued income and prepaid expenses	17 643 997	18 146 728
Non-consolidated participations	1 185 371	1 185 255
Tangible fixed assets	20 060 283	18 649 586
Intangible assets	8 076 849	10 027 074
Other assets	40 187 345	34 965 559
<b>Total assets</b>	<b>1 210 029 974</b>	<b>1 453 629 664</b>
of which: Total subordinated assets	1 084	937 351
<b>Liabilities</b>		
Amounts due to banks	20 560 409	136 267 600
Amounts due in respect of customer deposits	803 755 673	957 301 284
Negative replacement values of derivative financial instruments	9 377 690	17 076 244
Bond issue, central mortgage instit. loans	36 000 000	-
Accrued expenses and deferred income	27 496 031	30 715 829
Other liabilities	59 719 263	63 299 940
Provisions	10 693 138	10 537 327
Reserves for general banking risks	5 370 000	5 370 000
Capital	24 564 000	24 564 000
Capital reserve	11 044 156	11 044 156
Retained earnings reserve	251 462 380	245 395 860
Currency translation reserve	(486 130)	(456 357)
Own shares	(56 263 988)	(60 156 682)
Minority interests in equity	4 711 270	5 185 585
Consolidated profit	2 026 082	7 484 878
Of which: minority interests in consolidated profit	(74 795)	1 418 358
<b>Total liabilities</b>	<b>1 210 029 974</b>	<b>1 453 629 664</b>
of which: Total subordinated liabilities	-	-
<b>Off-balance sheet transactions</b>		
Contingent liabilities	53 949 658	56 925 856
Irrevocable commitments	3 383 792	3 383 792
Obligations to pay up shares and make further contributions	51 448 387	47 267 759

# Consolidated income statement

at 30 June

	30.06.2024	30.06.2023
	CHF	CHF
<b>Result from interest operations</b>		
Interest and discount income	14 949 554	12 651 055
Interests and dividend income from financial investments	276 656	1 064 219
Interest expenses	(2 951 915)	(47 124)
Gross result from interest operations	12 274 295	13 668 150
Changes in value adjustments for default risks and losses from interest operations	(3 569)	-
<b>Subtotal net result from interest operations</b>	<b>12 270 726</b>	<b>13 668 150</b>
<b>Result from commission business and services</b>		
Commission income from securities trading and investment activities	44 944 062	45 248 747
Commission income from lending activities	127 392	129 109
Commission income from other services	964 518	1 205 786
Commission expenses	(6 486 437)	(6 230 202)
Subtotal result from commission business and services	39 549 535	40 353 440
Result from trading activities and the fair value option	9 012 570	7 740 141
<b>Other result from ordinary activities</b>		
Subtotal other result from ordinary activities	-	-
<b>Operating expenses</b>		
Personnel expenses	(36 057 635)	(34 928 143)
General and administrative expenses	(17 887 587)	(18 259 624)
Subtotal operating expenses	(53 945 222)	(53 187 767)
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	(3 813 342)	(4 681 299)
Changes to provisions and other value adjustments, and losses	(17 000)	-
Operating result	3 057 267	3 892 665
Taxes	(1 031 185)	(751 081)
Consolidated profit	2 026 082	3 141 584
of which minority interest in results	(74 795)	255 953
Consolidated net profit after deduction of minority interest	2 100 877	2 885 631