

## Balance sheet (unaudited)

<b>ASSETS</b>		
	<b>30.06.2018</b>	<b>31.12.2017</b>
	CHF '000	CHF '000
Liquid assets	1'851'159	2'194'836
Amounts due from banks	1'103'010	1'100'174
Amounts due from securities financing transactionsbanks	-	-
Amounts due from customers	1'629'634	1'700'382
Trading portfolio assets	18'325	13'678
Positive replacement values of derivative financial instruments	3'787	5'843
Financial investments	284'292	249'674
Accrued income and prepaid expenses	15'157	7'094
Tangible fixed assets	3'663	3'588
Other assets	641	663
<b>Total assets</b>	<b>4'909'668</b>	<b>5'275'932</b>
<b>LIABILITIES</b>		
Amounts due to banks	2'957'579	3'038'764
Liabilities from securities financing transactions	130'460	123'991
Amounts due in respect of customer deposits	1'272'001	1'593'152
Negative replacement values of derivative financial instruments	4'204	4'358
Accrued expenses and deferred income	23'610	16'944
Other liabilities	1'703	794
Provisions	27'581	19'108
Reserves for general banking risks	221'000	221'000
Bank's capital	75'000	75'000
Statutory retained earnings reserve	18'449	16'357
Voluntary retained earnings reserve	96'589	91'158
Profit carried forward	57'784	45'983
Profit / loss (result of the period)	23'709	29'323
<b>Total liabilities</b>	<b>4'909'668</b>	<b>5'275'932</b>
<b>OFF-BALANCE SHEET TRANSACTIONS</b>		
Contingent liabilities	1'347'054	1'192'972
Irrevocable commitments	51'224	52'415
Credit commitments	94'811	100'007

## Income statement (unaudited)

	30.06.2018 CHF '000	30.06.2017 CHF '000
<b>Results from interest operations :</b>		
- Interest and discount income	32'253	26'483
- Interest and dividend income from trading portfolios	304	201
- Interest and dividend income from financial investments	3'999	3'454
- Interest expense	-12'660	-7'417
- Gross result from interest operations	23'896	22'722
- Change in value adjustments for default risks and losses from interest operations	1'051	-9'444
<b>Subtotal net result from interest operations</b>	<b>24'948</b>	<b>13'277</b>
<b>Result from commission business and services :</b>		
- Commission income from securities trading and investment activities	2'689	2'903
- Commission income from lending activities	20'608	18'973
- Commission income from other services	20'715	19'369
- Commission expense	-847	-1'379
<b>Subtotal result from commission business and services</b>	<b>43'165</b>	<b>39'867</b>
<b>Result from trading activities and the fair value option</b>	<b>189</b>	<b>3'266</b>
<b>Other result from ordinary activities :</b>		
- Profits/losses on sales of financial investments	135	409
- Other ordinary results	-944	-
- Profits from real estate	5	5
<b>Subtotal other result from ordinary activities</b>	<b>-805</b>	<b>414</b>
<b>Operating expenses :</b>		
- Personnel expenses	-17'853	-16'993
- Other operating expenses	-6'238	-5'632
<b>Subtotal operating expenses</b>	<b>-24'091</b>	<b>-22'625</b>
- Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-696	-614
- Changes to provisions and the other value adjustments, and losses	-8'511	-7
<b>Operating result</b>	<b>34'199</b>	<b>33'578</b>
- Extraordinary income	20	53
- Extraordinary expenses	-	-
- Changes in reserves for general banking risks	-	-
- Taxes	-10'510	-7'381
<b>Profit / loss (result of the period)</b>	<b>23'709</b>	<b>26'250</b>