BANQUE DE COMMERCE ET DE PLACEMENTS SA

Balance sheet

In thousands of CHF

ASSETS	30.06.2026 CHF '000	31.12.2025 CHF '000
Liquid assets	638'866	516'515
Amounts due from banks	398'955	544'954
Amounts due from securities financing transactionsbanks	-	-
Amounts due from customers	2'105'395	1'980'855
Trading portfolio assets	25'565	2'729
Positive replacement values of derivative financial instruments	4'451	5'518
Financial investments	563'884	548'564
Accrued income and prepaid expenses	26'604	24'528
Tangible fixed assets	5'163	4'849
Other assets	770	916
Total assets	**3'769'653**	**3'629'429**

LIABILITIES		
Amounts due to banks	1'720'922	1'614'275
Liabilities from securities financing transactions	290'272	323'675
Amounts due in respect of customer deposits	944'380	895'886
Negative replacement values of derivative financial instruments	4'455	4'429
Accrued expenses and deferred income	47'258	42'395
Other liabilities	766	558
Provisions	1'983	749
Reserves for general banking risks	302'000	302'000
Bank's capital	75'000	75'000
Statutory retained earnings reserve	33'957	31'495
Voluntary retained earnings reserve	166'966	156'966
Profit carried forward	159'539	132'761
Profit / loss (result of the period)	22'155	49'240
Total liabilities	**3'769'653**	**3'629'429**

OFF-BALANCE SHEET TRANSACTIONS	30.06.2026	31.12.2025
Contingent liabilities	2'723'270	1'760'595
Irrevocable commitments	80'112	75'657
Credit commitments	335'540	62'870

BANQUE DE COMMERCE ET DE PLACEMENTS SA

Income statement

In thousands of CHF

	30.06.2026 CHF '000	30.06.2025 CHF '000
Results from interest operations :		
- Interest and discount income	69'206	71'116
- Interest and dividend income from trading portfolios	772	591
- Interest and dividend income from financial investments	11'675	13'140
- Interest expense	(50'782)	(50'487)
- Gross result from interest operations	30'871	34'359
- Change in value adjustments for default risks and losses from interest operations	1'097	693
Subtotal net result from interest operations	**31'969**	**35'053**
Result from commission business and services :		
- Commission income from securities trading and investment activities	1'954	1'994
- Commission income from lending activities	15'893	14'780
- Commission income from other services	11'649	12'848
- Commission expense	(1'506)	(1'565)
Subtotal result from commission business and services	**27'990**	**28'058**
Result from trading activities and the fair value option	**(3'366)**	**(1'127)**
Other result from ordinary activities :		
- Profits/losses on sales of financial investments	465	1'368
- Other ordinary results	1	1
- Profits from real estate	6	6
	-	-
Subtotal other result from ordinary activities	**472**	**1'375**
Operating expenses :		
- Personnel expenses	(22'147)	(22'535)
- Other operating expenses	(6'888)	(7'136)
Subtotal operating expenses	**(29'035)**	**(29'671)**
- Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	(683)	(171)
- Changes to provisions and the other value adjustments, and losses	(1'807)	(1'469)
Operating result	**25'539**	**32'047**
- Extraordinary income	566	9
- Extraordinary expenses	(12)	-
- Changes in reserves for general banking risks	-	-
- Taxes	(3'938)	(5'667)
Profit / loss (result of the period)	**22'155**	**26'388**