

Balance sheet (unaudited)

ASSETS		
	30.06.2020	31.12.2019
	CHF '000	CHF '000
Liquid assets	479'696	343'419
Amounts due from banks	811'414	725'642
Amounts due from securities financing transactionsbanks	-	-
Amounts due from customers	1'559'724	1'882'363
Trading portfolio assets	15'453	11'922
Positive replacement values of derivative financial instruments	7'184	5'524
Financial investments	345'464	306'489
Accrued income and prepaid expenses	22'677	14'323
Tangible fixed assets	3'515	3'794
Other assets	969	1'005
Total assets	3'246'096	3'294'481
LIABILITIES		
Amounts due to banks	1'382'420	1'538'721
Liabilities from securities financing transactions	134'034	133'179
Amounts due in respect of customer deposits	1'163'620	1'055'189
Negative replacement values of derivative financial instruments	-	3'993
Accrued expenses and deferred income	8'758	26'102
Other liabilities	22'106	1'343
Provisions	1'288	-
Reserves for general banking risks	235'000	235'000
Bank's capital	75'000	75'000
Statutory retained earnings reserve	22'855	20'654
Voluntary retained earnings reserve	116'966	106'966
Profit carried forward	76'133	66'801
Profit / loss (result of the period)	7'917	31'533
Total liabilities	3'246'096	3'294'481
OFF-BALANCE SHEET TRANSACTIONS		
Contingent liabilities	1'283'101	1'930'747
Irrevocable commitments	46'017	34'797
Credit commitments	174'186	96'177

Income statement (unaudited)

	30.06.2020 CHF '000	31.06.2019 CHF '000
Results from interest operations :		
- Interest and discount income	28'675	38'938
- Interest and dividend income from trading portfolios	191	385
- Interest and dividend income from financial investments	5'023	4'911
- Interest expense	-13'900	-21'392
- Gross result from interest operations	19'989	22'842
- Change in value adjustments for default risks and losses from interest operations	-8'504	55
Subtotal net result from interest operations	11'485	22'897
Result from commission business and services :		
- Commission income from securities trading and investment activities	2'469	2'611
- Commission income from lending activities	10'283	13'437
- Commission income from other services	9'552	8'567
- Commission expense	-866	-844
Subtotal result from commission business and services	21'438	23'771
Result from trading activities and the fair value option	1'094	-976
Other result from ordinary activities :		
- Profits/losses on sales of financial investments	-179	10
- Other ordinary results	-	591
- Profits from real estate	5	5
Subtotal other result from ordinary activities	-174	606
Operating expenses :		
- Personnel expenses	-17'996	-18'472
- Other operating expenses	-5'813	-5'996
Subtotal operating expenses	-23'809	-24'468
- Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-764	-793
- Changes to provisions and the other value adjustments, and losses	-3	-1'906
Operating result	9'267	19'131
- Extraordinary income	-	-
- Extraordinary expenses	-	-
- Changes in reserves for general banking risks	-	-
- Taxes	-1'350	-4'965
Profit / loss (result of the period)	7'917	14'166