

## Balance sheet (unaudited)

<b>ASSETS</b>		
	<b>30.09.2019</b>	<b>31.12.2018</b>
	CHF '000	CHF '000
Liquid assets	782'324	510'720
Amounts due from banks	841'670	992'281
Amounts due from securities financing transactionsbanks	-	-
Amounts due from customers	1'496'074	1'807'422
Trading portfolio assets	10'844	17'879
Positive replacement values of derivative financial instruments	3'285	3'562
Financial investments	296'265	287'126
Accrued income and prepaid expenses	12'099	9'212
Tangible fixed assets	3'766	3'904
Other assets	917	792
<b>Total assets</b>	<b>3'447'244</b>	<b>3'632'898</b>
<b>LIABILITIES</b>		
Amounts due to banks	1'642'643	1'693'347
Liabilities from securities financing transactions	130'923	138'625
Amounts due in respect of customer deposits	1'111'833	1'248'326
Negative replacement values of derivative financial instruments	-	3'879
Accrued expenses and deferred income	2'934	23'296
Other liabilities	22'366	500
Provisions	19'237	17'504
Reserves for general banking risks	228'000	228'000
Bank's capital	75'000	75'000
Statutory retained earnings reserve	20'654	18'449
Voluntary retained earnings reserve	106'966	96'589
Profit carried forward	66'801	57'784
Profit / loss (result of the period)	19'577	31'599
<b>Total liabilities</b>	<b>3'446'934</b>	<b>3'632'898</b>
<b>OFF-BALANCE SHEET TRANSACTIONS</b>		
Contingent liabilities	1'460'463	1'361'305
Irrevocable commitments	43'676	27'049
Credit commitments	53'442	90'996

## Income statement (unaudited)

	30.09.2019 CHF '000	30.09.2018 CHF '000
<b>Results from interest operations :</b>		
- Interest and discount income	56'812	48'547
- Interest and dividend income from trading portfolios	500	531
- Interest and dividend income from financial investments	7'333	6'226
- Interest expense	-32'046	-18'705
- Gross result from interest operations	32'599	36'599
- Change in value adjustments for default risks and losses from interest operations	-842	-2'179
<b>Subtotal net result from interest operations</b>	<b>31'757</b>	<b>34'419</b>
<b>Result from commission business and services :</b>		
- Commission income from securities trading and investment activities	3'791	3'804
- Commission income from lending activities	18'368	27'848
- Commission income from other services	13'066	25'890
- Commission expense	-1'266	-1'229
<b>Subtotal result from commission business and services</b>	<b>33'959</b>	<b>56'313</b>
<b>Result from trading activities and the fair value option</b>	<b>-896</b>	<b>-20</b>
<b>Other result from ordinary activities :</b>		
- Profits/losses on sales of financial investments	-35	239
- Other ordinary results	730	-1'154
- Profits from real estate	8	8
<b>Subtotal other result from ordinary activities</b>	<b>703</b>	<b>-908</b>
<b>Operating expenses :</b>		
- Personnel expenses	-27'344	-26'850
- Other operating expenses	-9'055	-9'385
<b>Subtotal operating expenses</b>	<b>-36'399</b>	<b>-36'235</b>
- Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-1'223	-1'075
- Changes to provisions and the other value adjustments, and losses	-1'828	-6'029
<b>Operating result</b>	<b>26'073</b>	<b>46'465</b>
- Extraordinary income	33	54
- Extraordinary expenses	-	-
- Changes in reserves for general banking risks	-	-
- Taxes	-6'529	-12'636
<b>Profit / loss (result of the period)</b>	<b>19'577</b>	<b>33'883</b>