

## Balance sheet (UNAUDITED)

<b>ASSETS</b>		
	<b>30.09.2021</b>	<b>31.12.2020</b>
	CHF '000	CHF '000
Liquid assets	632'785	339'887
Amounts due from banks	488'053	763'623
Amounts due from securities financing transactionsbanks	-	-
Amounts due from customers	2'131'870	1'988'290
Trading portfolio assets	11'732	6'681
Positive replacement values of derivative financial instruments	4'882	5'101
Financial investments	357'803	346'770
Accrued income and prepaid expenses	25'505	25'855
Tangible fixed assets	2'557	3'251
Other assets	815	856
<b>Total assets</b>	<b>3'656'001</b>	<b>3'480'314</b>
<b>LIABILITIES</b>		
Amounts due to banks	1'428'564	1'267'266
Liabilities from securities financing transactions	154'340	140'640
Amounts due in respect of customer deposits	1'494'456	1'534'769
Negative replacement values of derivative financial instruments	5'668	4'978
Accrued expenses and deferred income	27'981	20'838
Other liabilities	818	436
Provisions	2'700	-
Reserves for general banking risks	215'000	215'000
Bank's capital	75'000	75'000
Statutory retained earnings reserve	23'128	22'856
Voluntary retained earnings reserve	116'966	116'966
Profit carried forward	81'293	76'132
Profit / loss (result of the period)	30'088	5'433
<b>Total liabilities</b>	<b>3'656'001</b>	<b>3'480'314</b>
<b>OFF-BALANCE SHEET TRANSACTIONS</b>		
Contingent liabilities	2'140'809	1'942'806
Irrevocable commitments	37'620	34'305
Credit commitments	186'133	248'621

## Income statement (UNAUDITED)

	30.09.2021 CHF '000	30.09.2020 CHF '000
<b>Results from interest operations :</b>		
- Interest and discount income	38'081	38'274
- Interest and dividend income from trading portfolios	269	294
- Interest and dividend income from financial investments	7'428	7'345
- Interest expense	-11'796	-17'493
- Gross result from interest operations	33'982	28'420
- Change in value adjustments for default risks and losses from interest operations	-	-23'273
<b>Subtotal net result from interest operations</b>	<b>33'982</b>	<b>5'147</b>
<b>Result from commission business and services :</b>		
- Commission income from securities trading and investment activities	3'476	3'481
- Commission income from lending activities	24'501	15'985
- Commission income from other services	17'432	15'429
- Commission expense	-1'372	-1'176
<b>Subtotal result from commission business and services</b>	<b>44'037</b>	<b>33'719</b>
<b>Result from trading activities and the fair value option</b>	<b>1'247</b>	<b>1'802</b>
<b>Other result from ordinary activities :</b>		
- Profits/losses on sales of financial investments	212	203
- Other ordinary results	36	120
- Profits from real estate	8	8
<b>Subtotal other result from ordinary activities</b>	<b>255</b>	<b>331</b>
<b>Operating expenses :</b>		
- Personnel expenses	-29'744	-26'897
- Other operating expenses	-10'062	-9'249
<b>Subtotal operating expenses</b>	<b>-39'806</b>	<b>-36'145</b>
- Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-1'178	-1'196
- Changes to provisions and the other value adjustments, and losses	-2'711	-12
<b>Operating result</b>	<b>35'826</b>	<b>3'647</b>
- Extraordinary income	154	10
- Extraordinary expenses	-0	-
- Changes in reserves for general banking risks	-	-
- Taxes	-5'892	-2'274
<b>Profit / loss (result of the period)</b>	<b>30'088</b>	<b>1'383</b>