

Balance sheet unaudited

| ASSETS | | |
|---|-------------------|-------------------|
| | 30.06.2021 | 31.12.2020 |
| | CHF '000 | CHF '000 |
| Liquid assets | 598'920 | 339'887 |
| Amounts due from banks | 395'201 | 763'623 |
| Amounts due from securities financing transactionsbanks | - | - |
| Amounts due from customers | 2'269'230 | 1'988'290 |
| Trading portfolio assets | 11'095 | 6'681 |
| Positive replacement values of derivative financial instruments | 4'818 | 5'101 |
| Financial investments | 373'270 | 346'770 |
| Accrued income and prepaid expenses | 26'531 | 25'855 |
| Tangible fixed assets | 2'818 | 3'251 |
| Other assets | 884 | 856 |
| Total assets | 3'682'767 | 3'480'314 |
| LIABILITIES | | |
| Amounts due to banks | 1'552'032 | 1'267'266 |
| Liabilities from securities financing transactions | 164'337 | 140'640 |
| Amounts due in respect of customer deposits | 1'403'789 | 1'534'769 |
| Negative replacement values of derivative financial instruments | 3'989 | 4'978 |
| Accrued expenses and deferred income | 24'488 | 20'838 |
| Other liabilities | 457 | 436 |
| Provisions | 1'800 | - |
| 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) | 20'488 | 5'433 |
| Total liabilities | 3'682'767 | 3'480'314 |
| OFF-BALANCE SHEET TRANSACTIONS | | |
| Contingent liabilities | 2'144'251 | 1'942'806 |
| Irrevocable commitments | 31'883 | 34'305 |
| Credit commitments | 227'047 | 248'621 |

Income statement unaudited

| | 30.06.2021 CHF '000 | 30.06.2020 CHF '000 |
|--|------------------------|------------------------|
| Results from interest operations : | | |
| - Interest and discount income | 25'512 | 28'675 |
| - Interest and dividend income from trading portfolios | 189 | 191 |
| - Interest and dividend income from financial investments | 5'083 | 5'023 |
| - Interest expense | -7'562 | -13'900 |
| - Gross result from interest operations | 23'222 | 19'989 |
| - Change in value adjustments for default risks and losses from interest operations | - | -8'504 |
| Subtotal net result from interest operations | 23'222 | 11'485 |
| Result from commission business and services : | | |
| - Commission income from securities trading and investment activities | 2'450 | 2'469 |
| - Commission income from lending activities | 15'900 | 10'283 |
| - Commission income from other services | 11'971 | 9'552 |
| - Commission expense | -1'044 | -866 |
| Subtotal result from commission business and services | 29'277 | 21'438 |
| Result from trading activities and the fair value option | 813 | 1'094 |
| Other result from ordinary activities : | | |
| - Profits/losses on sales of financial investments | 120 | 311 |
| - Other ordinary results | 67 | -491 |
| - Profits from real estate | 5 | 5 |
| Subtotal other result from ordinary activities | 193 | -175 |
| Operating expenses : | | |
| - Personnel expenses | -19'920 | -17'996 |
| - Other operating expenses | -6'630 | -5'813 |
| Subtotal operating expenses | -26'551 | -23'809 |
| - Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets | -777 | -764 |
| - Changes to provisions and the other value adjustments, and losses | -1'808 | -3 |
| Operating result | 24'369 | 9'267 |
| - Extraordinary income | 80 | 0 |
| - Extraordinary expenses | -0 | - |
| - Changes in reserves for general banking risks | - | - |
| - Taxes | -3'961 | -1'350 |
| Profit / loss (result of the period) | 20'489 | 7'917 |