

Financial Statement - Balance Sheet

	31.12.2018	31.12.2017
	CHF	CHF
Assets		
Liquid assets	1'882'157	4'853'651
Amounts due from banks	9'249'448	20'178'449
Amounts due from costumers	81'957'389	90'387'652
Positive replacement values of derivative financial instruments	7'694'133	7'240'729
Financial investments	58'406'651	44'822'239
Accrued income and prepaid expenses	775'452	572'704
Participations	2	2
Fixed assets	1'027'488	839'527
Other assets	361'102	322'028
Total assets	161'353'822	169'216'981
Total subordinated claims	789'003	487'700
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Liabilities and shareholder's equity	CHF	CHF
Amounts due to banks	9'257'554	1'929'948
Amounts due in respect of customer deposits	118'281'585	134'519'556
Negative replacement values of derivative financial instruments	398'572	710'982
Accrued expenses and deferred income	1'080'798	1'083'912
Other liabilities	388'956	358'024
Provisions	220	2
Bank's capital	16'000'075	16'000'075
Statutory retained earnings reserve	755'000	695'000
Profit carried forward	13'859'482	12'728'656
Profit / loss for the period	1'331'580	1'190'826
Total liabilities and shareholder's equity	161'353'822	169'216'981
Total subordinated liabilities	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	749'674	1'444'115
Irrevocable commitments	770'000	714'000

Income Statement

	01.01.2018 - 31.12.2018	01.01.2017 - 31.12.2017
	CHF	CHF
Result from interest operations		
Interest and discount income	2'319'088	2'999'180
Interest and discount income from financial investments	1'422'237	1'024'340
Interest expense	-94'723	-105'438
Gross result from interest operations	3'646'602	3'918'082
Changes in value adjustments for default risks and losses from interest operations	-60'965	224'639
Subtotal net result from interest operations	3'585'637	4'142'721
Result from commission business and services		
Commission income from securities trading and investment activities	4'543'020	4'288'746
Commission income from lending activities	12'750	15'782
Commission income from other service	349'834	311'182
Commission expense	-372'335	-423'421
Subtotal result from commission business and services	4'533'269	4'192'289
Result from trading activities and the fair value option	1'154'940	848'649
Other result from ordinary activities		
Result from the disposal of financial investments	-	-
Income from participations	-	-
Other ordinary income	5'566	6'011
Other ordinary expenses	-	-5'370
Subtotal other result from ordinary activities	5'566	641
Operating expenses		
Personnel expenses	-4'531'476	-4'649'148
General and administrative expenses	-2'725'276	-2'660'207
Subtotal operating expenses	-7'256'752	-7'309'355
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-278'543	-247'451
Changes to provisions and other value adjustments and losses	-548	-64'704
Operating result	1'743'569	1'562'790
Extraordinary income	-	-
Extraordinary expenses	-	-
Taxes	-411'989	-371'964
Profit/loss for the period	1'331'580	1'190'826