

Interim balance sheet & statement of income

as at 30.06.2026



As at 30 June 2026

Interim balance sheet

ASSETS (CHF)	30.06.2026	31.12.2025
Liquid assets	164 104 961	121 222 180
Amounts due from banks	73 656 007	69 083 350
Amounts due from customers	10 195 247	11 780 309
Trading assets	17 063 021	15 422 152
Positive replacement values of derivative financial instruments	4 126 418	1 788 226
Financial investments	31 867 564	32 151 018
Accrued income and prepaid expenses	1 299 849	1 296 831
Investment in subsidiaries	1 608 197	1 608 197
Tangible fixed assets	647 990	793 054
Other assets	1 083 191	1 373 286
TOTAL ASSETS	305 652 445	256 518 603

LIABILITIES (CHF)	30.06.2026	31.12.2025
Amounts due to banks	3 827 577	3 144 140
Amounts due in respect of customer deposits	234 186 465	185 450 929
Trading liabilities	11	3 383
Negative replacement values of derivative financial instruments	2 558 325	2 481 367
Accrued expenses and deferred income	1 879 065	1 873 670
Other liabilities	1 787 414	3 684 184
Provisions	53 393	26 529
Reserves for general banking risks	1 750 000	1 750 000
Bank's capital	22 000 000	22 000 000
Statutory retained earnings reserve	1 875 000	1 817 000
Profit carried forward	34 229 401	33 135 997
Six month / Twelve month profit	1 505 794	1 151 404
TOTAL LIABILITIES	305 652 445	256 518 603

As at 30 June 2026

Off-balance sheet

OFF-BALANCE SHEET COMMITMENTS (CHF)	30.06.2026	31.12.2025
Contingent liabilities	122 398	122 426
Irrevocable commitments	1 681 348	1 681 348

For the period ended 30 June 2026

Statement of income

RESULT FROM INTEREST OPERATIONS (CHF)	30.06.2026	30.06.2025
Interest and discount income	470 515	635 595
Interest and dividend income from financial investments	232 583	232 583
Interest expense	(295 798)	(298 272)
Gross result from interest operations	407 300	569 906
Changes in value adjustments for default risks and losses from interest operations	(26 864)	-
Subtotal net result from interest operations	380 436	569 906
RESULT FROM COMMISSION BUSINESS AND SERVICES (CHF)	30.06.2026	30.06.2025
Commission income from other services	2 868 393	2 336 531
Commission expense	(524 275)	(631 842)
Subtotal result from commission business and services	2 344 118	1 704 689
Result from trading activities	8 638 111	11 521 573
OPERATING EXPENSES (CHF)	30.06.2026	30.06.2025
Personnel expenses	(2 882 307)	(2 844 209)
General and administrative expenses	(6 383 767)	(6 606 961)
Subtotal operating expenses	(9 266 074)	(9 451 170)
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	(198 195)	(229 357)
Changes to provisions and other value adjustments, and losses	(5 042)	(101 898)
Operating result	1 893 354	4 013 743
Extraordinary income	-	13 450
Taxes	(387 560)	(708 325)
Six month profit	1 505 794	3 318 868

As at 30 June 2026

Interim consolidated balance sheet

ASSETS (CHF)	30.06.2026	31.12.2025
Liquid assets	164 104 961	121 222 180
Amounts due from banks	78 880 877	74 781 764
Amounts due from customers	10 222 720	11 808 142
Trading assets	17 063 021	15 422 152
Positive replacement values of derivative financial instruments	4 125 603	1 787 082
Financial investments	31 867 564	32 151 018
Accrued income and prepaid expenses	1 366 591	1 338 920
Non-consolidated investment in subsidiaries	100 000	100 000
Tangible fixed assets	647 990	793 054
Other assets	1 122 841	1 415 239
TOTAL ASSETS	309 502 168	260 819 551

LIABILITIES (CHF)	30.06.2026	31.12.2025
Amounts due to banks	2 217 326	1 466 923
Amounts due in respect of customer deposits	239 294 783	190 911 789
Trading liabilities	11	3 383
Negative replacement values of derivative financial instruments	2 561 225	2 481 315
Accrued expenses and deferred income	1 836 117	1 858 695
Other liabilities	1 879 093	3 771 253
Provisions	333 393	306 529
Reserves for general banking risks	1 470 000	1 470 000
Bank's capital	22 000 000	22 000 000
Retained earning reserve	36 933 674	35 855 753
Currency translation reserve	(404 916)	(384 010)
Consolidated Six month / Twelve month profit	1 381 462	1 077 921
TOTAL LIABILITIES	309 502 168	260 819 551

Consolidated off-balance sheet transactions

OFF-BALANCE SHEET COMMITMENTS (CHF)	30.06.2026	31.12.2025
Contingent liabilities	122 398	122 426
Irrevocable commitments	1 681 348	1 681 348

For the period ended 30 June 2026

Consolidated statement of income

RESULT FROM INTEREST OPERATIONS (CHF)	30.06.2026	30.06.2025
Interest and discount income	473 997	637 928
Interest and dividend income from financial investments	232 583	232 583
Interest expense	(295 798)	(298 272)
Gross result from interest operations	410 782	572 239
Changes in value adjustments for default risks and losses from interest operations	(26 864)	-
Subtotal net result from interest operations	383 918	572 239

RESULT FROM COMMISSION BUSINESS AND SERVICES (CHF)	30.06.2026	30.06.2025
Commission income from other services	2 887 652	2 375 103
Commission expense	(558 083)	(671 468)
Subtotal result from commission business and services	2 329 569	1 703 635

Result from trading activities	8 772 308	11 705 036
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OPERATING EXPENSES (CHF)	30.06.2026	30.06.2025
Personnel expenses	(3 237 160)	(3 216 148)
General and administrative expenses	(6 265 190)	(6 432 690)
Subtotal operating expenses	(9 502 350)	(9 648 838)

Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	(198 195)	(229 357)
Changes to provisions and other value adjustments, and losses	(5 042)	(101 898)
Operating result	1 780 208	4 000 817

Extraordinary income	-	13 450
Taxes	(398 746)	(719 851)
Consolidated Six month profit	1 381 462	3 294 416

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