



INTERIM BALANCE SHEET & STATEMENT OF INCOME

as at 30.06.2025

as at 30.06.2025

INTERIM BALANCE SHEET

ASSETS (CHF)	30.06.2025	31.12.2024
Liquid assets	117 577 364	98 229 338
Amounts due from banks	67 373 478	76 215 454
Amounts due from customers	7 040 037	4 953 097
Trading assets	13 612 844	14 826 537
Positive replacement values of derivative financial instruments	1 512 738	1 136 387
Financial investments	32 434 471	32 717 924
Accrued income and prepaid expenses	1 758 767	1 743 135
Investment in subsidiaries	1 608 197	1 608 197
Tangible fixed assets	818 013	777 145
Other assets	897 298	2 882 305
TOTAL ASSETS	244 633 207	235 089 519

LIABILITIES (CHF)	30.06.2025	31.12.2024
Amounts due to banks	2 583 114	2 896 148
Amounts due in respect of customer deposits	172 178 987	160 249 836
Negative replacement values of derivative financial instruments	3 083 526	3 038 694
Accrued expenses and deferred income	2 225 042	1 968 561
Other liabilities	2 540 673	8 233 283
Reserves for general banking risks	1 750 000	1 750 000
Bank's capital	22 000 000	22 000 000
Statutory retained earnings reserve	1 817 000	1 805 000
Profit carried forward	33 135 997	32 919 650
Six month/Twelve month profit	3 318 868	228 347
TOTAL LIABILITIES	244 633 207	235 089 519

OFF-BALANCE SHEET

OFF-BALANCE SHEET COMMITMENTS (CHF)	30.06.2025	31.12.2024
Contingent liabilities	439 099	435 105
Irrevocable commitments	1 507 996	1 507 996

for the period ended 30 June 2025

STATEMENT OF INCOME

RESULT FROM INTEREST OPERATIONS (CHF)	30.06.2025	30.06.2024
Interest and discount income	635 595	1 396 328
Interest and dividend income from financial investments	232 583	232 583
Interest expense	(298 272)	(290 086)
GROSS RESULT FROM INTEREST OPERATIONS	569 906	1 338 825
Changes in value adjustments for default risks and losses from interest operations	-	-
SUBTOTAL NET RESULT FROM INTEREST OPERATIONS	569 906	1 338 825
RESULT FROM COMMISSION BUSINESS AND SERVICES		
Commission income from other services	2 336 531	1 088 335
Commission expense	(631 842)	(452 026)
SUBTOTAL RESULT FROM COMMISSION BUSINESS AND SERVICES	1 704 689	636 309
RESULT FROM TRADING ACTIVITIES	11 521 573	4 883 657
OPERATING EXPENSES		
Personnel expenses	(2 844 209)	(3 218 035)
General and administrative expenses	(6 606 961)	(6 584 609)
SUBTOTAL OPERATING EXPENSES	(9 451 170)	(9 802 644)
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	(229 357)	(234 388)
Changes to provisions and other value adjustments, and losses	(101 898)	(5 975)
OPERATING RESULT	4 013 743	(3 184 216)
Extraordinary income	13 450	-
Changes in RRBG	-	3 300 000
Taxes	(708 325)	(96 000)
SIX-MONTH PROFIT	3 318 868	19 784

as at 30.06.2025

INTERIM CONSOLIDATED BALANCE SHEET

ASSETS (CHF)	30.06.2025	31.12.2024
Liquid assets	117 577 364	98 229 338
Amounts due from banks	72 431 352	82 384 525
Amounts due from customers	7 086 336	5 001 438
Trading assets	13 612 844	14 826 537
Positive replacement values of derivative financial instruments	1 519 216	1 139 416
Financial investments	32 434 471	32 717 924
Accrued income and prepaid expenses	1 827 724	1 777 999
Non-consolidated investment in subsidiaries	100 000	100 000
Tangible fixed assets	818 013	777 145
Other assets	944 188	2 916 082
TOTAL ASSETS	248 351 508	239 870 404

LIABILITIES (CHF)	30.06.2025	31.12.2024
Amounts due to banks	945 850	985 088
Amounts due in respect of customer deposits	176 865 748	166 194 945
Negative replacement values of derivative financial instruments	3 093 434	3 044 012
Accrued expenses and deferred income	2 235 008	1 989 700
Other liabilities	2 632 729	8 322 540
Provisions	280 000	280 000
Reserves for general banking risks	1 470 000	1 470 000
Bank's capital	22 000 000	22 000 000
Retained earnings reserve	35 855 753	35 525 203
Currency translation reserve	(321 430)	(271 634)
Consolidated Six month/Twelve month profit	3 294 416	330 550
TOTAL LIABILITIES	248 351 508	239 870 404

CONSOLIDATED OFF-BALANCE SHEET TRANSACTIONS

OFF-BALANCE SHEET COMMITMENTS (CHF)	30.06.2025	31.12.2024
Contingent liabilities	439 099	435 105
Irrevocable commitments	1 507 996	1 507 996

for the period ended 30 June 2025

CONSOLIDATED STATEMENT OF INCOME

RESULT FROM INTEREST OPERATIONS (CHF)	30.06.2025	30.06.2024
Interest and discount income	637 928	1 396 328
Interest and dividend income from financial investments	232 583	232 583
Interest expense	(298 272)	(290 086)
GROSS RESULT FROM INTEREST OPERATIONS	572 239	1 338 825
Changes in value adjustments for default risks and losses from interest operations	-	-
SUBTOTAL NET RESULT FROM INTEREST OPERATIONS	572 239	1 338 825
RESULT FROM COMMISSION BUSINESS AND SERVICES		
Commission income from other services	2 375 103	1 120 971
Commission expense	(671 468)	(491 190)
SUBTOTAL RESULT FROM COMMISSION BUSINESS AND SERVICES	1 703 635	629 781
RESULT FROM TRADING ACTIVITIES	11 705 036	5 137 247
OPERATING EXPENSES		
Personnel expenses	(3 216 148)	(3 547 873)
General and administrative expenses	(6 432 690)	(6 413 921)
SUBTOTAL OPERATING EXPENSES	(9 648 838)	(9 961 794)
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	(229 357)	(234 388)
Changes to provisions and other value adjustments, and losses	(101 898)	(5 975)
OPERATING RESULT	4 000 817	(3 096 304)
Extraordinary income	13 450	-
Changes in reserves for general banking risks	-	2 772 000
Taxes	(719 851)	(405 119)
CONSOLIDATED SIX-MONTH PROFIT	3 294 416	80 815

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