

Financial Statement - Balance Sheet

	31.12.2016	31.12.2015
Assets	CHF	CHF
Liquid assets	1'346'330	736'027
Amounts due from banks	17'278'736	18'158'719
Amounts due from costumers	94'824'740	80'528'073
Positive replacement values of derivative financial instruments	12'135'932	12'167'310
Financial investments	43'673'540	38'465'907
Accrued income and prepaid expenses	795'918	939'583
Participations	2	20'130'292
Fixed assets	857'384	992'279
Other assets	158'441	20'249
Total assets	171'071'023	172'138'439
Total subordinated claims	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Liabilities and shareholder's equity	CHF	CHF
Amounts due to banks	8'111'197	267'305
Amounts due in respect of customer deposits	101'616'828	108'795'338
Negative replacement values of derivative financial instruments	1'418'821	653'537
Accrued expenses and deferred income	658'802	745'441
Other liabilities	341'317	5'533'681
Provisions	402	372
Bank's capital	45'500'000	45'500'000
Statutory retained earnings reserve	555'000	555'000
Profit carried forward	10'087'765	10'514'601
Profit / loss for the period	2'780'891	-426'836
Total liabilities and shareholder's equity	171'071'023	172'138'439
Total subordinated liabilities	-	-
<i>of which subject to mandatory conversion and/or debt waiver</i>	-	-
Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	1'574'624	1'602'834
Irrevocable commitments	790'000	810'000

Income Statement

	01.01.2016 - 31.12.2016	01.01.2015 - 31.12.2015
	CHF	CHF
Result from interest operations		
Interest and discount income	2'600'140	2'448'093
Interest and discount income from financial investments	1'192'394	1'705'841
Interest expense	-46'678	-70'376
Gross result from interest operations	3'745'856	4'083'558
Changes in value adjustments for default risks and losses from interest operations	-640'670	42'377
Subtotal net result from interest operations	3'105'186	4'125'935
Result from commission business and services		
Commission income from securities trading and investment activities	3'810'000	3'691'899
Commission income from lending activities	13'624	28'592
Commission income from other service	399'940	479'961
Commission expense	-312'192	-287'650
Subtotal result from commission business and services	3'911'372	3'912'802
Result from trading activities and the fair value option	517'946	492'370
Other result from ordinary activities		
Result from the disposal of financial investments	-	-
Income from participations	2'473'275	-
Other ordinary income	2'060	20'575
Other ordinary expenses	-	-
Subtotal other result from ordinary activities	2'475'335	20'575
Operating expenses		
Personnel expenses	-4'740'559	-4'867'363
General and administrative expenses	-2'603'256	-3'080'317
Subtotal operating expenses	-7'343'815	-7'947'680
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-274'993	-924'205
Changes to provisions and other value adjustments and losses	-109	-10'233
Operating result	2'390'922	-330'436
Extraordinary income	491'471	-
Extraordinary expenses	-	-
Taxes	-101'500	-96'400
Profit/loss for the period	2'780'893	-426'836