

Key figures

in CHF 1000	30.6.2023	30.6.2022
Semi-annual profit	7 659	4 004
Gross profit	9 528	5 313
Net commission business and services income	16 814	17 413
Net trading income	2 375	2 041
Net interest income	7 863	3 183
Operating expenses	18 436	18 075
Total assets	863 464	1 349 467
Client assets	8 978 467	9 341 683
Eligible capital	89 186	85 584
Required regulatory capital	21 821	24 515
Excess capital	67 365	61 069
Tier 1 capital ratio	29.3%	25.0%
Total capital ratio	32.7%	27.9%
Number of employees (full-time equivalents)	83.4	75.1

Balance sheet

in CHF 1000	30.6.2023	31.12.2022	Change
Assets			
Liquid assets	229 675	309 480	-79 805
Amounts due from banks	48 455	103 986	-55 531
Amounts due from clients	67 624	61 514	6 110
Mortgage loans	141 461	129 467	11 994
Trading portfolio assets	555	366	190
Positive replacement values of derivative financial instruments	2 986	3 717	-731
Financial investments	345 545	465 138	-119 592
Accrued income and prepaid expenses	6 838	8 723	-1 885
Participations	3 842	3 843	-1
Tangible fixed assets	13 987	13 910	77
Other assets	2 496	2 521	-26
Total assets	863 464	1 102 664	-239 201
Total subordinated claims	-	-	-
of which with conversion obligation and/or debt waiver	-	-	-

in CHF 1 000	30.6.2023	31.12.2022	Change
Liabilities			
Amounts due to banks	11 174	8 805	2 369
Amounts due in respect of client deposits	752 339	988 716	-236 377
Negative replacement values of derivative financial instruments	2 328	5 805	-3 477
Bond issues and central mortgage institution loans	17 300	18 000	-700
Accrued expenses and deferred income	7 241	11 173	-3 931
Other liabilities	2 091	2 335	-244
Provisions	753	753	-
Reserves for general banking risks	14 247	14 247	-
Share capital	3 000	3 000	-
Statutory capital reserve	147	147	-
of which tax-exempt capital contribution reserve	147	147	-
Statutory retained earnings reserve	18 650	18 650	-
Voluntary retained earnings reserves	17 500	15 000	2 500
Profit carried forward	9 035	7 520	1 515
Semi-annual profit/annual profit	7 659	8 515	-856
Total liabilities	863 464	1 102 664	-239 201
Total subordinated liabilities	17 312	18 282	-970
of which with conversion obligation and/or debt waiver	17 312	18 282	-970
Off-balance-sheet transactions			
Contingent liabilities	8 177	8 435	-258
Irrevocable commitments	6 826	7 434	-608
Obligations to pay up shares and make further contributions	-	-	-
Credit commitments	-	-	-

Income statement

in CHF 1000	30.6.2023	30.6.2022	Change
Result from interest operations			
Interest and discount income	7 169	1 681	5 488
Interest and dividend income from trading portfolio	-	14	-14
Interest and dividend income from financial investments	1 631	1 130	501
Interest expense	-816	484	-1 300
Gross result from interest operations	7 984	3 309	4 674
Changes in value adjustments for default risks and losses from interest operations	-121	-126	5
Subtotal net result from interest operations	7 863	3 183	4 679
Result from commission business and services			
Commission income from securities trading and investment activities	18 710	19 575	-865
Commission income from lending activities	56	41	15
Commission income from other services	511	442	69
Commission expense	-2 463	-2 645	183
Subtotal result from commission business and services	16 814	17 413	-598
Result from trading activities and the fair value option	2 375	2 041	334
Other result from ordinary activities			
Result from the disposal of financial investments	-	-	-
Income from participations	597	556	41
Other ordinary income	316	327	-11
Other ordinary expenses	-	-132	132
Subtotal other result from ordinary activities	913	751	162

in CHF 1 000	30.6.2023	30.6.2022	Change
Operating expenses			
Personnel expenses	-12 607	-12 305	-302
General and administrative expenses	-5 829	-5 770	-59
Subtotal operating expenses	-18 436	-18 075	-361
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-118	-109	-9
Changes to provisions and other value adjustments and losses	-124	-133	9
Operating result	9 286	5 071	4 215
Extraordinary income	-	-	-
Extraordinary expenses	-	-	-
Changes in reserves for general banking risks	-	-	-
Taxes	-1 627	-1 066	-560
Semi-annual profit	7 659	4 004	3 655

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