

Key figures

in CHF 1 000	30.6.2022	30.6.2021
Semi-annual profit	4 004	4 359
Gross profit	5 313	4 664
Net commission business and services income	17 413	15 768
Net trading income	2 041	1 496
Net interest income	3 183	1 892
Operating expenses	18 075	15 349
Total assets	1 349 467	810 421
Client assets	9 341 683	9 621 078
Eligible capital	85 584	55 042
Required regulatory capital	24 515	20 929
Excess capital	61 069	34 113
Tier 1 capital ratio	25.0%	21.0%
Total capital ratio	27.9%	21,0%
Number of employees (full-time equivalents)	75.1	67.7

Balance sheet

in CHF 1 000	30.6.2022	31.12.2021	Change
Assets			
Liquid assets	581 260	572 945	8 315
Amounts due from banks	177 619	127 072	50 547
Amounts due from clients	73 803	58 785	15 018
Mortgage loans	126 502	122 541	3 961
Trading portfolio assets	4 850	6 506	-1 656
Positive replacement values of derivative financial instruments	5 734	1 515	4 220
Financial investments	350 186	241 572	108 615
Accrued income and prepaid expenses	7 260	8 237	-977
Participations	3 843	3 844	-1
Tangible fixed assets	13 879	13 872	8
Other assets	4 531	2 135	2 397
Total assets	1 349 467	1 159 021	190 446
Total subordinated claims	-	-	-
of which with conversion obligation and/or debt waiver	-	-	-

in CHF 1 000	30.6.2022	31.12.2021	Change
Liabilities			
Amounts due to banks	7 089	757	6 332
Amounts due in respect of client deposits	1 241 375	1 063 807	177 568
Negative replacement values of derivative financial instruments	10 723	5 648	5 076
Bond issues and central mortgage institution loans	18 000	13 600	4 400
Accrued expenses and deferred income	7 341	10 378	-3 037
Other liabilities	1 943	1 639	304
Provisions	428	428	-
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	15 000	13 000	2 000
Profit carried forward	7 520	5 998	1 521
Semi-annual profit/annual profit	4 004	7 721	-3 717
Total liabilities	1 349 467	1 159 021	190 446
Total subordinated liabilities	18 012	13 609	4 403
of which with conversion obligation and/or debt waiver	18 012	13 609	4 403
Off-balance-sheet transactions			
Contingent liabilities	7 417	4 690	2 727
Irrevocable commitments	10 689	12 702	-2 013
Obligations to pay up shares and make further contributions	-	-	-
Credit commitments	-	-	-

Income statement

in CHF 1 000	30.6.2022	30.6.2021	Change
Result from interest operations			
Interest and discount income	1 681	1 215	466
Interest and dividend income from trading portfolio	14	-	14
Interest and dividend income from financial investments	1 130	541	588
Interest expense	484	135	349
Gross result from interest operations	3 309	1 892	1 418
Changes in value adjustments for default risks and losses from interest operations	-126	-	-126
Subtotal net result from interest operations	3 183	1'892	1 292
Result from commission business and services			
Commission income from securities trading and investment activities	19 575	17 909	1 667
Commission income from lending activities	41	19	22
Commission income from other services	442	409	33
Commission expense	-2 645	-2 568	-77
Subtotal result from commission business and services	17 413	15 768	1 644
Result from trading activities and the fair value option	2 041	1 496	545
Other result from ordinary activities			
Result from the disposal of financial investments	-	-	-
Income from participations	556	504	53
Other ordinary income	327	356	-30
Other ordinary expenses	-132	-3	-129
Subtotal other result from ordinary activities	751	857	-106

in CHF 1 000	30.6.2022	30.6.2021	Change
Operating expenses			
Personnel expenses	-12 305	-10 547	-1 758
General and administrative expenses	-5 770	-4 802	-968
Subtotal operating expenses	-18 075	-15 349	-2 726
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-109	-183	74
Changes to provisions and other value adjustments and losses	-133	-54	-80
Operating result	5 071	4 427	644
Extraordinary income	-	-	-
Extraordinary expenses	-	-	-
Changes in reserves for general banking risks	-	-	-
Taxes	-1 066	-68	-999
Semi-annual profit	4 004	4 359	-355

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