

Key figures

in CHF 1000	30.6.2024	30.6.2023
Semi-annual profit	7 808	7 659
Gross profit	9 750	9 528
Net commission business and services income	18 200	16 814
Net trading income	3 091	2 375
Net interest income	8 109	7 863
Operating expenses	20 343	18 436
Total assets	841 104	863 464
Client assets	9 984 819	8 978 467
Eligible capital	93 472	89 186
Required regulatory capital	21 329	21 821
Excess capital	72 143	67 365
Tier 1 capital ratio	31.5%	29.3%
Total capital ratio	35.1%	32.7%
Number of employees (full-time equivalents)	94.3	83.4

Balance sheet

in CHF 1000	30.6.2024	31.12.2023	Change
Assets			
Liquid assets	243 590	168 342	75 248
Amounts due from banks	43 694	42 000	1 694
Amounts due from clients	61 093	61 891	-797
Mortgage loans	144 172	143 068	1 104
Trading portfolio assets	487	666	-179
Positive replacement values of derivative financial instruments	2 806	3 103	-297
Financial investments	316 914	307 133	9 781
Accrued income and prepaid expenses	6 957	7 314	-357
Participations	3 842	3 842	1
Tangible fixed assets	13 985	14 015	-30
Other assets	3 563	1 342	2 221
Total assets	841 104	752 717	88 387
Total subordinated claims	-	-	-
of which with conversion obligation and/or debt waiver	-	-	-

in CHF 1 000	30.6.2024	31.12.2023	Change
Liabilities			
Amounts due to banks	15 541	13 370	2 170
Amounts due in respect of client deposits	720 776	629 541	91 235
Negative replacement values of derivative financial instruments	1 515	4 262	-2 747
Bond issues and central mortgage institution loans	16 700	16 700	-
Accrued expenses and deferred income	8 745	11 817	-3 072
Other liabilities	1 972	1 979	-7
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	21 000	17 500	3 500
Profit carried forward	10 251	9 035	1 216
Semi-annual profit/annual profit	7 808	11 716	-3 908
Total liabilities	841 104	752 717	88 387
Total subordinated liabilities	16 711	16 962	-251
of which with conversion obligation and/or debt waiver	16 711	16 962	-251
Off-balance-sheet transactions			
Contingent liabilities	12 499	11 070	1 428
Irrevocable commitments	7 064	7 166	-102
Obligations to pay up shares and make further contributions	-	-	-
Credit commitments	-	-	-

Income statement

in CHF 1000	30.6.2024	30.6.2023	Change
Result from interest operations			
Interest and discount income	8 670	7 169	1 501
Interest and dividend income from trading portfolio	-	-	-
Interest and dividend income from financial investments	1 430	1 631	-200
Interest expense	-1 910	-816	-1 094
Gross result from interest operations	8 190	7 984	207
Changes in value adjustments for default risks and losses from interest operations	-82	-121	39
Subtotal net result from interest operations	8 109	7 863	246
Result from commission business and services			
Commission income from securities trading and investment activities	19 998	18 710	1 287
Commission income from lending activities	74	56	18
Commission income from other services	748	511	237
Commission expense	-2 620	-2 463	-157
Subtotal result from commission business and services	18 200	16 814	1 385
Result from trading activities and the fair value option	3 091	2 375	716
Other result from ordinary activities			
Result from the disposal of financial investments	-	-	-
Income from participations	609	597	12
Other ordinary income	268	316	-47
Other ordinary expenses	-183	-	-183
Subtotal other result from ordinary activities	694	913	-219

in CHF 1 000	30.6.2024	30.6.2023	Change
Operating expenses			
Personnel expenses	-14 076	-12 607	-1 469
General and administrative expenses	-6 268	-5 829	-439
Subtotal operating expenses	-20 343	-18 436	-1 907
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-127	-118	-9
Changes to provisions and other value adjustments and losses	-71	-124	54
Operating result	9 553	9 286	267
Extraordinary income	-	-	-
Extraordinary expenses	-	-	-
Changes in reserves for general banking risks	-	-	-
Taxes	-1 745	-1 627	-118
Semi-annual profit	7 808	7 659	149

Contact details

Maerki Baumann & Co. AG
Dreikönigstrasse 6
CH-8002 Zurich
Phone +41 44 286 25 25
info@maerki-baumann.ch
www.maerki-baumann.ch

Publishing information

Publisher

Maerki Baumann & Co. AG