

Key figures

in CHF 1000	30.06.2025	30.06.2024
Semi-annual profit	8 568	7 808
Gross profit	10 801	9 750
Net commission business and services income	21 478	18 200
Net trading income	3 184	3 091
Net interest income	7 827	8 109
Operating expenses	22 741	20 343
Total assets	1 044 736	841 104
Client assets	11 833 636	9 984 819
Eligible capital	99 706	93 472
Required regulatory capital	25 679	21 329
Excess capital	74 027	72 143
Tier 1 capital ratio	27.9%	31.5%
Total capital ratio	31.1%	35.1%
Number of employees (full-time equivalents)	102.8	94.3

Balance sheet

in CHF 1000	30.06.2025	31.12.2024	Change
Assets			
Liquid assets	211 427	226 944	-15 517
Amounts due from banks	248 023	141 155	106 867
Amounts due from clients	87 217	66 818	20 399
Mortgage loans	159 603	145 379	14 224
Trading portfolio assets	410	537	-126
Positive replacement values of derivative financial instruments	2 070	3 767	-1 697
Financial investments	305 502	310 347	-4 845
Accrued income and prepaid expenses	8 405	8 863	-458
Participations	3 842	3 842	-0
Tangible fixed assets	14 257	14 348	-91
Other assets	3 982	2 866	1 116
Total assets	1 044 736	924 864	119 872
Total subordinated claims	-	-	-
of which with conversion obligation and/or debt waiver	-	-	-

in CHF 1 000	30.6.2025	31.12.2024	Change
Liabilities			
Amounts due to banks	18 238	7 417	10 821
Amounts due in respect of client deposits	9 15 080	801 356	113 725
Negative replacement values of derivative financial instruments	3 645	517	3 128
Bond issues and central mortgage institution loans	15 200	16 000	-800
Accrued expenses and deferred income	7 940	15 599	-7 659
Other liabilities	2 201	2 612	-411
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	25 000	21 000	4 000
Profit carried forward	12 067	10 251	1 816
Semi-annual profit/annual profit	8 568	13 316	-4 748
Total liabilities	1 044 736	924 864	119 872
Total subordinated liabilities	15 210	16 251	-1 041
of which with conversion obligation and/or debt waiver	15 210	16 251	-1 041
Off-balance-sheet transactions			
Contingent liabilities	11 785	12 674	-889
Irrevocable commitments	11 124	11 181	-57
Obligations to pay up shares and make further contributions	-	-	-
Credit commitments	-	-	-

Income statement

in CHF 1000	30.6.2025	30.6.2024	Change
Result from interest operations			
Interest and discount income	7 599	8 670	-1 071
Interest and dividend income from trading portfolio	-	-	-
Interest and dividend income from financial investments	1 911	1 430	480
Interest expense	-1 542	-1 910	368
Gross result from interest operations	7 968	8 190	-223
Changes in value adjustments for default risks and losses from interest operations	-141	-82	-59
Subtotal net result from interest operations	7 827	8 109	-282
Result from commission business and services			
Commission income from securities trading and investment activities	23 744	19 998	3 746
Commission income from lending activities	64	74	-10
Commission income from other services	854	748	106
Commission expense	-3 184	-2 620	-564
Subtotal result from commission business and services	21 478	18 200	3 278
Result from trading activities and the fair value option	3 184	3 091	93
Other result from ordinary activities			
Result from the disposal of financial investments	-	-	-
Income from participations	621	609	12
Other ordinary income	433	268	164
Other ordinary expenses	-	-183	183
Subtotal other result from ordinary activities	1 053	694	359

in CHF 1 000	30.6.2025	30.6.2024	Change
Operating expenses			
Personnel expenses	-16 058	-14 076	-1 982
General and administrative expenses	-6 683	-6 268	-415
Subtotal operating expenses	-22 741	-20 343	-2 398
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-232	-127	-105
Changes to provisions and other value adjustments and losses	-65	-71	6
Operating result	10 505	9 553	952
Extraordinary income	-	-	-
Extraordinary expenses	-	-	-
Changes in reserves for general banking risks	-	-	-
Taxes	-1 937	-1 745	-192
Semi-annual profit	8 568	7 808	760

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