

## BANQUE DE COMMERCE ET DE PLACEMENTS SA

## BALANCE SHEET

In thousands of CHF

<b>ASSETS</b>		
	<u>30.06.2024</u>	<u>31.12.2023</u>
Liquid assets	877 364	543 969
Amounts due from banks	605 595	478 008
Amounts due from securities financing transactions	-	-
Amounts due from customers	1 871 175	1 493 339
Trading portfolio assets	21 529	5 248
Positive replacement values of derivative financial instruments	5 415	12 055
Financial investments	754 274	608 030
Accrued income and prepaid expenses	43 472	32 359
Tangible fixed assets	1 856	1 987
Other assets	935	816
<b>Total assets</b>	<b>4 181 614</b>	<b>3 175 811</b>
Total subordinated claims	-	-
<b>LIABILITIES</b>		
Amounts due to banks	1 570 670	1 000 142
Liabilities from securities financing transactions	383 208	317 008
Amounts due in respect of customer deposits	1 469 032	1 133 877
Negative replacement values of derivative financial instruments	6 607	7 022
Accrued expenses and deferred income	65 632	51 423
Other liabilities	1 363	1 237
Provisions	12 186	10 386
Reserves for general banking risks	275 000	275 000
Share capital	75 000	75 000
Statutory retained earnings reserve	29 169	26 969
Voluntary retained earnings reserve	146 966	136 966
Profit carried forward	113 581	96 783
Profit / loss (result of the period)	33 200	43 998
<b>Total liabilities</b>	<b>4 181 614</b>	<b>3 175 811</b>
Total subordinated liabilities	-	-

## OFF-BALANCE SHEET TRANSACTIONS

	<u>30.06.2024</u>	<u>31.12.2023</u>
Contingent liabilities	2 083 301	1 942 909
Irrevocable commitments	130 474	112 669
Credit commitments	138 169	200 102

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## INCOME STATEMENT

In thousands of CHF

	<u>30.06.2024</u>	<u>30.06.2023</u>
<b>Result from interest operations :</b>		
- Interest and discount income	86 076	64 173
- Interest and dividend income from trading portfolios	817	537
- Interest and dividend income from financial investments	15 983	12 517
- Interest expense	(62 301)	(37 602)
- Gross result from interest operations	<u>40 575</u>	<u>39 625</u>
- Change in value adjustments for default risks and losses from interest operations	-	1 913
<b>Subtotal net result from interest operations</b>	<b>40 575</b>	<b>41 538</b>
<b>Result from commission business and services :</b>		
- Commission income from securities trading and investment activities	2 482	2 282
- Commission income from lending activities	16 698	15 908
- Commission income from other services	11 767	13 540
- Commission expense	(1 346)	(1 293)
<b>Subtotal result from commission business and services</b>	<b>29 602</b>	<b>30 436</b>
<b>Result from trading business and the fair value option</b>	<b>(2 076)</b>	<b>2 346</b>
<b>Other result from ordinary activities :</b>		
- Result from the disposal of financial investments	1 091	(3 456)
- Result from real estate	4	-
- Other ordinary income	1	1 408
- Other ordinary expenses	(73)	-
<b>Subtotal other result from ordinary activities</b>	<b>1 024</b>	<b>(2 047)</b>
<b>Operating expenses :</b>		
- Personnel expenses	(21 279)	(20 657)
- General and administrative expenses	(6 395)	(6 298)
<b>Subtotal operating expenses</b>	<b>(27 675)</b>	<b>(26 955)</b>
- Value adjustments on equity interests, depreciation on tangible fixed assets and amortization of intangible assets	(486)	(493)
- Changes to provisions and other value adjustments, and losses	(1 810)	(2 808)
<b>Operating result</b>	<b>39 153</b>	<b>42 017</b>
- Extraordinary income	3	169
- Extraordinary expenses	-	(518)
- Changes in reserves for general banking risks	-	-
- Taxes	(5 957)	(6 949)
<b>Profit / loss (result of the period)</b>	<b>33 200</b>	<b>34 719</b>