

Consolidated balance sheet

Assets

in CHF 1,000	Note	31.12.2023	31.12.2022	Variance absolute	Variance in %
Cash and cash equivalents	13	1,610,959	2,208,733	-597,774	-27.1
Receivables arising from money market papers	14	170,894	196,993	-26,099	-13.2
Due from banks	15/16	1,353,783	1,539,929	-186,146	-12.1
Due from customers	15/16	5,467,518	5,758,911	-291,393	-5.1
Trading portfolios	17	213	172	41	23.8
Derivative financial instruments	18	41,960	58,540	-16,580	-28.3
Financial instruments at fair value	19	182,584	180,013	2,571	1.4
Financial instruments measured at amortised cost	20	2,371,683	2,436,650	-64,967	-2.7
Joint venture companies	21	23	24	-1	-4.2
Property and equipment	22/32	78,457	84,318	-5,861	-7.0
Goodwill and other intangible assets	23/32	78,186	90,652	-12,466	-13.8
Tax receivables	10c	31	230	-199	-86.5
Deferred tax assets	10b	11,832	8,302	3,530	42.5
Accrued receivables and prepaid expenses		57,282	45,325	11,957	26.4
Other assets	24	24,488	22,269	2,219	10.0
Total assets		11,449,893	12,631,061	-1,181,168	-9.4

Liabilities and shareholders' equity

in CHF 1,000	Note	31.12.2023	31.12.2022	Variance absolute	Variance in %
Due to banks		293,243	178,776	114,467	64.0
Due to customers - savings and deposits		422,295	503,322	-81,027	-16.1
Due to customers - other liabilities		9,082,770	10,330,340	-1,247,570	-12.1
Derivative financial instruments	18	104,288	89,546	14,742	16.5
Medium-term notes	25	53,005	41,180	11,825	28.7
Debentures issued	26	255,028	255,081	-53	-0.0
Tax liabilities	10c	5,424	5,783	-359	-6.2
Deferred tax liabilities	10b	1,502	1,301	201	15.4
Accrued liabilities and deferred items		57,189	45,878	11,311	24.7
Other liabilities	27/32	65,618	75,707	-10,089	-13.3
Provisions	28	2,379	2,022	357	17.7
Total liabilities		10,342,741	11,528,936	-1,186,195	-10.3
Share capital	29	66,154	66,154	0	0.0
Less: treasury shares	30	-49,224	-53,220	3,996	7.5
Capital reserves		22,854	23,305	-451	-1.9
Retained earnings		1,157,251	1,143,724	13,527	1.2
Actuarial gains/losses from defined-benefit pension plans		-33,502	-25,797	-7,705	-29.9
Unrealised gains/losses on FVTOCI financial instruments		-22,135	-24,757	2,622	10.6
Foreign-currency translation differences		-34,246	-27,284	-6,962	-25.5
Total shareholders' equity		1,107,152	1,102,125	5,027	0.5
Total liabilities and shareholders' equity		11,449,893	12,631,061	-1,181,168	-9.4