

Balance sheet

Assets

in CHF 1,000	31.12.2023	31.12.2022	Variance absolute	Variance in %
Cash and cash equivalents	1,069,574	1,632,057	-562,483	-34.5
Due from banks	1,232,451	1,481,799	-249,348	-16.8
• maturing daily	591,853	495,082	96,771	19.5
• other receivables	640,598	986,717	-346,119	-35.1
Due from customers	4,636,924	4,809,857	-172,933	-3.6
of which mortgage receivables	3,042,252	2,947,305	94,947	3.2
Debentures and other interest-bearing securities	2,306,909	2,366,458	-59,549	-2.5
• money-market papers	170,895	196,994	-26,099	-13.2
from public-sector issuers	170,895	168,193	2,702	1.6
from other issuers	0	28,801	-28,801	-100.0
• debt securities	2,136,014	2,169,464	-33,450	-1.5
from public-sector issuers	481,085	486,821	-5,736	-1.2
from other issuers	1,654,929	1,682,643	-27,714	-1.6
Equity shares and other non-interest-bearing securities	148,538	153,368	-4,830	-3.1
Participations	56	56	0	0.0
Shares in affiliated companies	172,013	172,013	0	0.0
Intangible assets	49,520	56,715	-7,195	-12.7
Property and equipment	57,265	62,068	-4,803	-7.7
Treasury shares	38,680	41,854	-3,174	-7.6
Other assets	65,062	69,795	-4,733	-6.8
Accrued receivables and prepaid expenses	38,639	29,219	9,420	32.2
Total assets	9,815,631	10,875,259	-1,059,628	-9.7

Liabilities

in CHF 1,000	31.12.2023	31.12.2022	Variance absolute	Variance in %
Due to banks	2,320,119	2,620,537	-300,418	-11.5
• maturing daily	888,560	1,410,690	-522,130	-37.0
• with agreed duration or term of notice	1,431,559	1,209,847	221,712	18.3
Due to customers	6,086,732	6,880,234	-793,502	-11.5
• savings deposits	401,430	502,403	-100,973	-20.1
• other liabilities	5,685,302	6,377,831	-692,529	-10.9
maturing daily	4,119,288	5,387,475	-1,268,187	-23.5
with agreed duration or term of notice	1,566,014	990,356	575,658	58.1
Securitised liabilities	308,005	299,180	8,825	2.9
• debentures issued	308,005	299,180	8,825	2.9
of which medium-term notes	53,005	44,180	8,825	20.0
Other liabilities	127,680	107,493	20,187	18.8
Accrued liabilities and deferred items	39,923	32,707	7,216	22.1
Provisions	5,543	5,842	-299	-5.1
• tax provisions	1,602	2,259	-657	-29.1
• other provisions	3,941	3,583	358	10.0
Provisions for general banking risks	63,150	63,150	0	0.0
Share capital	66,154	66,154	0	0.0
Capital reserves	47,049	47,049	0	0.0
Income reserves	605,807	603,415	2,392	0.4
• legal reserves	239,800	239,800	0	0.0
• reserves for treasury shares	38,680	41,854	-3,174	-7.6
• other reserves	327,327	321,761	5,566	1.7
Balance brought forward	116,421	130,809	-14,388	-11.0
Net income for the year	29,048	18,689	10,359	55.4
Total liabilities and shareholders' equity	9,815,631	10,875,259	-1,059,628	-9.7

Off-balance-sheet transactions

in CHF 1,000	31.12.2023	31.12.2022	Variance absolute	Variance in %
Contingent liabilities	79,840	83,913	-4,073	-4.9
Credit risks	138,954	79,394	59,560	75.0
• irrevocable facilities granted	138,954	79,394	59,560	75.0
Derivative financial instruments				
• positive replacement values	40,189	57,691	-17,502	-30.3
• negative replacement values	101,664	89,137	12,527	14.1
• contract volumes	5,814,583	8,252,816	-2,438,233	-29.5
Fiduciary transactions	388,598	524,521	-135,923	-25.9