

Consolidated income statement

in CHF 1,000	Note	01.01.- 30.06.2023	01.01.- 30.06.2022	Variance absolute	Variance in %
Interest income from financial instruments at amortised cost		124,901	55,432	69,469	125.3
Other interest income		25,330	9,149	16,181	176.9
Interest expense using the effective interest method		78,142	8,957	69,185	n.a.
Total net interest income	1, 18	72,089	55,624	16,465	29.6
Commission income		91,554	96,238	-4,684	-4.9
Commission expenses		21,786	24,271	-2,485	-10.2
Total net income from commission business and services	2	69,768	71,967	-2,199	-3.1
Income from trading activities	3	38,665	27,102	11,563	42.7
Income from financial instruments	4	5,310	6,537	-1,227	-18.8
Other income	5	2,453	271	2,182	n.a.
Total operating income		188,285	161,501	26,784	16.6
Personnel expenses	6	89,848	85,408	4,440	5.2
General and administrative expenses	7	40,913	36,747	4,166	11.3
Depreciation of property, equipment and intangible assets	8, 18	22,253	19,017	3,236	17.0
Credit loss expenses	9	4,540	-3,793	8,333	219.7
Provisions and losses	9	694	1,012	-318	-31.4
Operating expenses		158,248	138,391	19,857	14.3
Earnings before income tax		30,037	23,110	6,927	30.0
Taxes on income	10	4,571	1,783	2,788	156.4
Group net income		25,466	21,327	4,139	19.4
Share information (in CHF)					
Undiluted group net income per registered share A	11	4.15	3.49		
Undiluted group net income per registered share B	11	0.41	0.35		
Diluted group net income per registered share A	11	4.12	3.47		
Diluted group net income per registered share B	11	0.41	0.35		