

# Balance sheet

in 1000 CHF	31.12.2021	31.12.2020	Change
<b>Assets</b>			
Liquid assets	2 354 785	1 753 322	601 463
Amounts due from banks	1 141 824	473 809	668 015
Amounts due from customers	2 443 626	2 344 232	99 394
Mortgage loans	6 947 746	6 715 943	231 803
Trading portfolio assets	4	54	-50
Positive replacement values of derivative financial instruments	4 534	9 134	-4 600
Financial investments	104 746	117 318	-12 572
Accrued income and prepaid expenses	11 332	14 450	-3 118
Participations	6 164	6 089	75
Tangible fixed assets	46 059	44 812	1 247
Other assets	156 360	125 694	30 666
<b>Total assets</b>	<b>13 217 180</b>	<b>11 604 857</b>	<b>1 612 323</b>
Total subordinated claims	-	-	-
of which subject to mandatory conversion and/or debt waiver	-	-	-
<b>Liabilities and equity</b>			
Amounts due to banks	1 623 009	1 250 838	372 171
Amounts due in respect of customer deposits	9 811 464	8 671 468	1 139 996
Negative replacement values of derivative financial instruments	56 998	58 781	-1 783
Cash bonds	29 515	24 610	4 905
Bond issues and central mortgage institution loans	1 003 000	913 100	89 900
Accrued expenses and deferred income	66 003	54 648	11 355
Other liabilities	6 589	55 047	-48 458
Provisions	82 264	82 759	-495
Reserves for general banking risks	66 500	57 500	9 000
Bank's capital	125 000	125 000	-
Statutory capital reserve	8 101	8 101	-
of which tax-exempt capital contribution reserve	8 101	8 101	-
Statutory retained earnings reserve	29 200	29 200	-
Voluntary retained earnings reserves	271 500	237 000	34 500
Profit carried forward	2 305	2 627	-322
Profit	35 732	34 178	1 554
<b>Total liabilities</b>	<b>13 217 180</b>	<b>11 604 857</b>	<b>1 612 323</b>
Total subordinated liabilities	190 408	129 753	60 655
of which subject to mandatory conversion and/or debt waiver	190 408	129 753	60 655