Balance sheet

Description Property Proper	in 1000 CHF	31.12.2020	31.12.2019	Change
Amounts due from banks 473809 616020 -142211 Amounts due from securities financing transactions - - - Amounts due from customers 2344232 2046762 297470 Mortgage loans 6715 943 6176 804 539 139 Trading portfolio assets 54 82 -28 Positive replacement values of derivative financial instruments 117318 88 521 18797 Accrued income and prepaid expenses 14450 13075 1375 Participations 6089 3776 2313 Tangible fixed assets 44812 35311 9501 Other assets 11604 857 10081 202 1523 655 Total assets 11604 857 10081 202 1523 655 Total subordinated claims - - - of which subject to mandatory conversion analylor debt waiver - - - Total subordinated claims 1250 838 1495332 -244 494 Amounts due to banks 1250 838 1495332 -244 494 N	Assets			
Amounts due from securities financing transactions - - - Amounts due from customers 2344232 2046762 297470 Mortgage loans 54 82 292470 Mortgage loans 54 82 -28 Trading portfolio assets 54 82 -28 Positive replacement values of derivative financial instruments 9134 5502 3632 Financial investments 117318 98521 18797 Accrued income and prepaid expenses 14450 13075 1375 Participations 6089 3776 2313 Tangible fixed assets 44 812 35311 9501 Other assets 125694 111430 14264 Total assets 11604857 10081002 1523655 Total subordinated claims - - - - of which subject to mandatory conversion and/or debt waiver 1 250838 1495332 -244494 Amounts due to banks 1 250838 1495332 -24494 Amounts du	Liquid assets	1753322	973 919	779 403
Amounts due from customers 2344 232 2046 762 297470 Mortgage loans 6715 943 6176 804 539 139 Trading portfolio assets 54 82 -28 Positive replacement values of derivative financial instruments 9134 5502 3632 Financial investments 117 318 98 521 18 797 Accrued income and prepaid expenses 14 450 13 075 1375 Participations 6089 3 776 2313 Iangible fixed assets 44 812 35 311 9 501 Other assets 125 694 111 430 14 264 Total assets 11 604 857 10081 202 1523 655 Total subordinated claims - - - - of which subject to mandatory conversion and/or debt waiver 1 250 838 1 495 332 - 244 494 Amounts due to banks 1 250 838 1 495 332 - 244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1577 426 Negative replacement values of derivative financial instruments 5	Amounts due from banks	473 809	616 020	-142211
Mortgage loans 6715 943 6176 804 539 139 Trading portfolio assets 54 82 -28 Positive replacement values of derivative financial instruments 9 134 5 502 3 632 Financial investments 117 318 98 521 18 797 Accrued income and prepaid expenses 14 450 13 075 1 375 Participations 6 089 3 776 2 313 Tangible fixed assets 44 812 35 311 9 501 Other assets 12 5694 111 430 14 264 Total assets 11 604 857 10 081 202 1523 655 Total subordinated claims - - - - of which subject to mandatory conversion and/or debt waiver - - - - Amounts due in respect of customer deposits 8 671 468 7 094 042 1577426 Negative replacement values of derivative financial instruments 8 671 468 7 094 042 1577426 Negative replacement values of derivative financial instruments 5 8 781 4 5 155 13 626 Cash bonds 2 4 610 16 424 <td>Amounts due from securities financing transactions</td> <td>_</td> <td>_</td> <td>_</td>	Amounts due from securities financing transactions	_	_	_
Trading portfolio assets 54 82 -28 Positive replacement values of derivative financial instruments 9 134 5 502 3 632 Financial investments 117318 98 521 18 797 Accrued income and prepaid expenses 14450 13075 1375 Participations 6 089 3 776 2 313 Tangible fixed assets 44 812 35 311 9 501 Other assets 125 694 111 430 14 264 Total assets 11604 857 10 081 202 1523 655 Total subordinated claims - - - - of which subject to mandatory conversion and/or debt waiver - - - of which subject to mandatory conversion and/or debt waiver - - - Other assets 125 0838 1495 332 -244 494 Amounts due to banks 1 250 838 1495 332 -244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 91 3100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 8 2759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory capital reserve 8 101 8 101 - of which tax-exempt capital contribution reserve 8 101 8 101 - Statuatory retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserve	Amounts due from customers	2 344 232	2 046 762	297470
Positive replacement values of derivative financial instruments	Mortgage loans	6715943	6 176 804	539 139
Instruments 9 134 5 502 3 632 Financial investments 117 318 98 521 18 797 Accrued income and prepaid expenses 14 450 13 075 1 375 Participations 6 089 3 776 2 313 Tangible fixed assets 44 812 3 5311 9 501 Other assets 125 694 111 430 14 264 Total subordinated claims - - - of which subject to mandatory conversion and/or debt waiver - - - and/or debt waiver - - - - Mounts due to banks 1 250 838 1 495 332 -244 494 Amounts due to banks 1 250 838 1 495 332 -244 494 Amounts due in respect of customer deposits 8 671 468 7094 042 1 577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 91 31 00 832 100 8 1000	Trading portfolio assets	54	82	-28
Accrued income and prepaid expenses 14 450 13075 1375 Participations 6 089 3 776 2 313 Tangible fixed assets 44 812 35 311 9 501 Other assets 125 694 111 430 14 264 Total assets 11 604 857 10081 202 1523 655 Total subordinated claims ————————————————————————————————————	•	9 134	5 502	3 632
Participations 6 089 3 776 2 313 Tangible fixed assets 44 812 35 311 9 501 Other assets 125 694 111 430 14 264 Total assets 11 604 857 10 081 202 1523 655 Total subordinated claims - - - - of which subject to mandatory conversion and/or debt waiver - - - - Amounts due to banks 1 250 838 1 495 332 -244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 <	Financial investments	117318	98 521	18 797
Tangible fixed assets 44 812 35 311 9 501 Other assets 125 694 111 430 14 264 Total assets 11 604 857 10 081 202 1523 655 Total subordinated claims - - - - of which subject to mandatory conversion and/or debt waiver - - - - - Liabilities and equity - <t< td=""><td>Accrued income and prepaid expenses</td><td>14 450</td><td>13 075</td><td>1 375</td></t<>	Accrued income and prepaid expenses	14 450	13 075	1 375
Other assets 125 694 111 430 14 264 Total assets 11 604 857 10 081 202 15 23 655 Total subordinated claims — — — of which subject to mandatory conversion and/or debt waiver — — — Liabilities and equity — — — — Amounts due to banks 1 250 838 1 495 332 — 244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments — — — 1 249 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments — — — 244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Cash bonds 24 610 1 6424 8 186 Bond is uses and central mortgage institution loans 913 100 832 100 8 1000 Accrued expenses and deferred income 54 648 47 290 7 358 <td>Participations</td> <td>6 089</td> <td>3776</td> <td>2 313</td>	Participations	6 089	3776	2 313
Total assets 11 604 857 10 081 202 1523 655 Total subordinated claims - - - of which subject to mandatory conversion and/or debt waiver - - - Liabilities and equity Amounts due to banks 1 250 838 1 495 332 - 244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 83 2100 8 1000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory capital reserve 8 101 8 101 - Of which tax-exempt	Tangible fixed assets	44 812	35 311	9 501
Total subordinated claims - - - of which subject to mandatory conversion and/or debt waiver - - - Liabilities and equity Amounts due to banks 1 250 838 1 495 332 - 244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 832 100 8 100 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory capital reserve 8 101 8 101 - of which tax-exempt capital contribution reserve 8 101 8 101 - St	Other assets	125 694	111 430	14 264
Of which subject to mandatory conversion and/or debt waiver -	Total assets	11 604 857	10 081 202	1 523 655
Liabilities and equity - - - - Amounts due to banks 1 250 838 1 495 332 - 244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000	Total subordinated claims	_	_	-
Amounts due to banks 1 250 838 1 495 332 - 244 494 Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit 34 178 33 762 <td></td> <td>-</td> <td>-</td> <td>-</td>		-	-	-
Amounts due in respect of customer deposits 8 671 468 7 094 042 1 577 426 Negative replacement values of derivative financial instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit carried forward 34 178 33 76	Liabilities and equity			
Negative replacement values of derivative financial instruments 58 781 45 155 13626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit 34 178 33 762 416 Total liabilities 129 753 99 739 30014 of which subject to mandatory conversion	Amounts due to banks	1 250 838	1 495 332	-244 494
instruments 58 781 45 155 13 626 Cash bonds 24 610 16 424 8 186 Bond issues and central mortgage institution loans 913 100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit 34 178 33 762 416 Total liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Amounts due in respect of customer deposits	8 671 468	7 094 042	1 577 426
Bond issues and central mortgage institution loans 913 100 832 100 81 000 Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014	-	58 781	45 155	13 626
Accrued expenses and deferred income 54 648 47 290 7 358 Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1523 655 Total subordinated liabilities 129 753 99 739 30 014	Cash bonds	24 610	16 424	8 186
Other liabilities 55 047 13 108 41 939 Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion 129 753 99 739 30 014	Bond issues and central mortgage institution loans	913 100	832 100	81 000
Provisions 82 759 85 824 -3 065 Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion 30 014	Accrued expenses and deferred income	54 648	47 290	7 3 5 8
Reserves for general banking risks 57 500 50 000 7 500 Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Other liabilities	55 047	13 108	41 939
Bank's capital 125 000 125 000 - Statuatory 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 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Provisions	82 759	85 824	-3065
Statuatory capital reserve8 1018 101-of which tax-exempt capital contribution reserve8 1018 101-Statutory retained earnings reserve29 20029 200-Voluntary retained earnings reserves237 000203 00034 000Profit carried forward2 6272 864-237Profit34 17833 762416Total liabilities11 604 85710 081 2021 523 655Total subordinated liabilities129 75399 73930 014of which subject to mandatory conversion	Reserves for general banking risks	57 500	50 000	7 500
of which tax-exempt capital contribution reserve 8 101 8 101 — Statutory retained earnings reserve 29 200 29 200 — Voluntary retained earnings reserves 237 000 203 000 34 000 Profit carried forward 2 627 2 864 —237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Bank's capital	125 000	125 000	_
Statutory retained earnings reserve 29 200 29 200 - Voluntary retained earnings reserves 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Statuatory capital reserve	8 101	8 101	_
Voluntary retained earnings reserves 237 000 203 000 34 000 Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	of which tax-exempt capital contribution reserve	8 101	8 101	_
Profit carried forward 2 627 2 864 -237 Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Statutory retained earnings reserve	29 200	29 200	_
Profit 34 178 33 762 416 Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Voluntary retained earnings reserves	237 000	203 000	34 000
Total liabilities 11 604 857 10 081 202 1 523 655 Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Profit carried forward	2 627	2864	-237
Total subordinated liabilities 129 753 99 739 30 014 of which subject to mandatory conversion	Profit	34 178	33 762	416
of which subject to mandatory conversion	Total liabilities	11 604 857	10 081 202	1 523 655
	Total subordinated liabilities	129 753	99 739	30014
		129 753	99 739	30 014