

**BCV GROUP**  
**Consolidated balance sheet (unaudited figures)**



(in CHF millions)	30.6.2006	31.12.2005 After appropriations	Change	
			absolute	as %
Cash and cash equivalents	252.5	282.3	-29.8	-10.6
Money-market instruments	724.8	535.9	188.9	35.2
Due from banks	4 138.5	4 780.2	-641.7	-13.4
Loans and advances to customers	5 529.3	5 830.7	-301.4	-5.2
Mortgages	16 145.8	15 854.3	291.5	1.8
Trading portfolio assets	1 767.3	1 270.1	497.2	39.1
Financial investments	1 575.9	1 612.2	-36.3	-2.3
Non-consolidated holdings	85.3	85.0	0.3	0.4
Tangible fixed assets	589.8	603.0	-13.2	-2.2
Intangible assets	87.9	95.1	-7.2	-7.6
Accrued income and prepaid expenses	259.0	210.8	48.2	22.9
Other assets	4 386.4	3 715.7	670.7	18.1
<b>Assets</b>	<b>35 542.5</b>	<b>34 875.3</b>	<b>667.2</b>	<b>1.9</b>
Total subordinated assets	23.1	35.3	-12.2	-34.6
Money-market paper issued	1.9	1.0	0.9	90.0
Due to banks	1 855.4	2 039.9	-184.5	-9.0
Customer savings and investment accounts	8 664.2	8 818.2	-154.0	-1.7
Customer accounts, other	9 083.0	8 831.9	251.1	2.8
Medium-term notes	265.1	263.1	2.0	0.8
Bonds and mortgage-backed bonds	6 762.8	6 725.0	37.8	0.6
Accrued expenses and deferred income	244.1	220.3	23.8	10.8
Other liabilities	3 899.2	3 371.9	527.3	15.6
Value adjustments and provisions	1 262.2	1 444.3	-182.1	-12.6
<b>Liabilities</b>	<b>32 037.9</b>	<b>31 715.6</b>	<b>322.3</b>	<b>1.0</b>
Reserves for general banking risks	442.0	442.0	-	-
Equity capital	1 253.4	1 251.9	1.5	0.1
Capital reserve	347.6	344.1	3.5	1.0
Own equity securities	-7.5	-5.3	-2.2	-41.5
Retained earnings	1 111.9	1 111.9	-	-
Minority interests - equity	14.9	15.1	-0.2	-1.3
Net profit before minority interests	342.3	-	342.3	
Minority interests	2.6	-		
<b>Shareholders' equity</b>	<b>3 504.6</b>	<b>3 159.7</b>	<b>344.9</b>	<b>10.9</b>
<b>Total liabilities and shareholders' equity</b>	<b>35 542.5</b>	<b>34 875.3</b>	<b>667.2</b>	<b>1.9</b>
Total subordinated liabilities	379.9	376.0	3.9	1.0

**Consolidated Off-Balance-Sheet Transactions**

(in CHF millions)	30.6.2006	31.12.2005	Change	
			absolute	as %
Contingent liabilities	854.8	634.6	220.2	34.7
Irrevocable commitments	330.6	235.5	95.1	40.4
Liabilities for calls on shares and other equity securities	96.3	97.9	-1.6	-1.6
Confirmed credits	30.8	31.1	-0.3	-1.0
Fiduciary transactions	982.1	932.5	49.6	5.3
<b>Derivative financial instruments</b>				
Positive replacement values	4 013.6	3 562.7	450.9	12.7
Negative replacement values	3 557.7	2 927.9	629.8	21.5
Values of underlyings	208 118.2	119 321.3	88 796.9	74.4

**BCV GROUP**  
**Consolidated income statement (unaudited figures)**



(in CHF millions)	2006	2005	Change	
	1.1 - 30.6	1.1 - 30.6	absolute	as %
Interest and discount income	413.5	403.7	9.8	2.4
Interest and dividend income from financial investments	19.7	19.9	-0.2	-1.0
Interest expense	-193.0	-197.1	-4.1	-2.1
<b>Net interest income</b>	<b>240.2</b>	<b>226.5</b>	<b>13.7</b>	<b>6.0</b>
Fees and commissions on lending operations	18.3	17.3	1.0	5.8
Fees and commissions on securities and investment transactions	171.9	145.2	26.7	18.4
Fees and commissions on other services	34.5	31.5	3.0	9.5
Fee and commission expense	-49.1	-36.7	12.4	33.8
<b>Net fee and commission income</b>	<b>175.6</b>	<b>157.3</b>	<b>18.3</b>	<b>11.6</b>
<b>Net trading income</b>	<b>56.1</b>	<b>47.5</b>	<b>8.6</b>	<b>18.1</b>
Profit on disposal of financial investments	18.3	11.0	7.3	66.4
Total income from holdings	2.1	1.5	0.6	40.0
<i>of which holdings accounted for using the equity method</i>	0.7	0.2	0.5	
<i>of which other non-consolidated holdings</i>	1.4	1.3	0.1	7.7
Real-estate income	3.4	3.9	-0.5	-12.8
Miscellaneous ordinary income	66.8	58.9	7.9	13.4
<b>Other ordinary income</b>	<b>90.6</b>	<b>75.3</b>	<b>15.3</b>	<b>20.3</b>
<b>Total income from ordinary banking operations</b>	<b>562.5</b>	<b>506.6</b>	<b>55.9</b>	<b>11.0</b>
Personnel costs	-186.7	-182.7	4.0	2.2
Other operating expenses	-93.2	-95.5	-2.3	-2.4
<b>Operating expenses</b>	<b>-279.9</b>	<b>-278.2</b>	<b>1.7</b>	<b>0.6</b>
<b>Gross profit</b>	<b>282.6</b>	<b>228.4</b>	<b>54.2</b>	<b>23.7</b>
Depreciation and write-offs on fixed assets	-46.4	-42.9	3.5	8.2
Value adjustments, provisions and losses	-8.3	-8.4	-0.1	-1.2
<b>Profit on ordinary banking operations before extraordinary items and taxes</b>	<b>227.9</b>	<b>177.1</b>	<b>50.8</b>	<b>28.7</b>
Extraordinary income	125.8	80.6	45.2	56.1
Extraordinary expenses	-0.1	-	0.1	
Taxes	-11.3	-10.1	1.2	11.9
<b>Net profit before minority interests</b>	<b>342.3</b>	<b>247.6</b>	<b>94.7</b>	<b>38.2</b>
Minority interests	2.6	1.5	1.1	73.3
<b>Net profit</b>	<b>339.7</b>	<b>246.1</b>	<b>93.6</b>	<b>38.0</b>