

Consolidated balance sheet

(unaudited - in CHF millions)

	30.9.2009	31.12.2008	Change	
			absolute	as %
Cash and cash equivalents	1 613.2	545.7	+ 1 067.5	+ 196
Money-market instruments	91.3	95.2	- 3.9	- 4
Due from banks	6 198.0	7 715.5	- 1 517.5	- 20
Loans and advances to customers	5 327.9	5 550.5	- 222.6	- 4
Mortgage loans	18 432.3	17 283.0	+ 1 149.3	+ 7
Trading portfolio assets	483.9	607.0	- 123.1	- 20
Financial investments	2 779.3	1 552.0	+ 1 227.3	+ 79
Non-consolidated holdings	81.8	81.8	-	-
Tangible fixed assets	580.5	607.2	- 26.7	- 4
Intangible assets	4.9	5.5	- 0.6	- 11
Accrued income and prepaid expenses	285.4	240.3	+ 45.1	+ 19
Other assets	514.9	954.8	- 439.9	- 46
Assets	36 393.4	35 238.5	+ 1 154.9	+ 3
Total subordinated assets	3.2	5.8	- 2.6	- 45
Money-market paper issued	0.9	0.4	+ 0.5	+ 125
Due to banks	2 745.9	2 335.1	+ 410.8	+ 18
Customer savings and investment accounts	9 698.2	8 539.1	+ 1 159.1	+ 14
Other customer accounts	13 507.2	13 062.0	+ 445.2	+ 3
Medium-term notes	534.9	609.8	- 74.9	- 12
Bonds and mortgage-backed bonds	5 593.9	5 923.4	- 329.5	- 6
Accrued expenses and deferred income	274.6	257.3	+ 17.3	+ 7
Other liabilities	798.7	941.4	- 142.7	- 15
Value adjustments and provisions	317.9	393.1	- 75.2	- 19
Liabilities	33 472.2	32 061.6	+ 1 410.6	+ 4
Reserves for general banking risks	704.0	704.0	-	-
Equity capital	172.1	258.2	- 86.1	- 33
Capital reserve	356.9	354.7	+ 2.2	+ 1
Own equity securities	-6.7	-7.3	+ 0.6	+ 8
Retained earnings	1 681.3	1 497.0	+ 184.3	+ 12
Minority interests - equity	13.6	12.6	+ 1.0	+ 8
Net profit for 2008	-	357.7	-357.7	
Shareholders' equity ¹	2 921.2	3 176.9	- 255.7	- 8
Total liabilities and shareholders' equity	36 393.4	35 238.5	+ 1 154.9	+ 3
Total subordinated liabilities	122.0	132.3	- 10.3	- 8

¹⁾ Shareholders' equity at 30 September 2009 does not include interim profit on the current reporting year.

Consolidated income statement

(unaudited - in CHF millions)

	2009	2008	Change	
	1.1 - 30.9	1.1 - 30.9	absolute	as %
Interest and discount income	596.8	779.7	- 182.9	- 23
Interest and dividend income from financial investments	37.2	32.1	+ 5.1	+ 16
Interest expense	- 252.6	- 427.9	- 175.3	- 41
Net interest income	381.4	383.9	- 2.5	- 1
Fees and commissions on lending operations	47.6	41.6	+ 6.0	+ 14
Fees and commissions on securities and investment transactions	206.5	230.2	- 23.7	- 10
Fees and commissions on other services	45.1	44.4	+ 0.7	+ 2
Fee and commission expense	- 52.2	- 54.1	- 1.9	- 4
Net fee and commission income	247.0	262.1	- 15.1	- 6
Net trading income	73.0	- 17.8	+ 90.8	n/a
Profit on disposal of financial investments	11.8	23.0	- 11.2	- 49
Total income from holdings	4.8	4.4	+ 0.4	+ 9
Real-estate income	7.6	7.6	-	-
Miscellaneous ordinary income	7.8	9.0	- 1.2	- 13
Miscellaneous ordinary expenses	- 3.5	- 3.4	+ 0.1	+ 3
Other ordinary income	28.5	40.6	- 12.1	- 30
Total income from ordinary banking operations	729.9	668.8	+ 61.1	+ 9
Personnel costs	- 229.0	- 229.6	- 0.6	-
Other operating expenses	- 143.1	- 146.2	- 3.1	- 2
Operating expenses	- 372.1	- 375.8	- 3.7	- 1
Gross profit	357.8	293.0	+ 64.8	+ 22