

Consolidated balance sheet

(unaudited – in CHF millions)

	30/9/2015	31/12/2014	Absolute change	Change as %
Cash and cash equivalents	6 703	4 960	1 743	35
Money-market instruments	30	29	1	3
Due from banks	1 934	1 898	36	2
Loans and advances to customers	4 987	5 714	-727	-13
Mortgage loans	24 354	24 055	299	1
Trading portfolio assets	924	849	75	9
Financial investments	3 054	3 259	-205	-6
Non-consolidated holdings	48	54	-6	-11
Tangible fixed assets	551	577	-26	-5
Intangible assets	24	27	-3	-11
Accrued income and prepaid expenses	125	117	8	7
Other assets	510	529	-19	-4
Assets	43 244	42 068	1 176	3
Total subordinated assets	–	–	–	–
Money-market paper issued	1	5	-4	-80
Due to banks	3 141	2 111	1 030	49
Customer savings and investment accounts	13 222	13 014	208	2
Other customer accounts	15 857	16 252	-395	-2
Medium-term notes	44	57	-13	-23
Bonds and mortgage-backed bonds	6 758	6 439	319	5
Accrued expenses and deferred income	230	217	13	6
Other liabilities	782	490	292	60
Value adjustments and provisions	146	142	4	3
Liabilities	40 181	38 727	1 454	4
Reserves for general banking risks	704	704	–	–
Equity capital	86	86	–	–
Capital reserve	22	106	-84	-79
Own equity securities	-17	-13	-4	-31
Retained earnings	2 268	2 162	106	5
Minority interests - equity	–	–	–	–
Net profit for 2014	–	296	-296	–
Shareholders' equity	3 063	3 341	-278	-8
Total liabilities and shareholders' equity	43 244	42 068	1 176	3
Total subordinated liabilities	–	–	–	–

Consolidated income statement

(unaudited – in CHF millions)

	2015 1/1 - 30/09	2014 1/1 - 30/09	Absolute change	Change as %
Interest and discount income	473.1	490.8	-17.7	-4
Interest and dividend income from financial investments	36.8	40.9	-4.1	-10
Interest expense	- 141.1	- 153.1	-12.0	-8
Net interest income	368.8	378.6	-9.8	-3
Fees and commissions on lending operations	33.2	34.3	-1.1	-3
Fees and commissions on securities and investment transactions	199.5	211.3	-11.8	-6
Fees and commissions on other services	59.0	61.6	-2.6	-4
Fee and commission expense	- 40.3	- 48.7	-8.4	-17
Net fee and commission income	251.4	258.5	-7.1	-3
Net trading income	114.8	79.4	35.4	45
Profit on disposal of financial investments	10.9	2.0	8.9	445
Total income from holdings	5.4	3.7	1.7	46
Real-estate income	8.0	8.2	-0.2	-2
Miscellaneous ordinary income	16.9	16.8	0.1	1
Miscellaneous ordinary expenses	- 3.2	- 0.9	2.3	n/s
Other ordinary income	38.0	29.8	8.2	28
Total income from ordinary banking operations	773.0	746.3	26.7	4
Personnel costs	- 250.9	- 253.3	-2.4	-1
Other operating expenses	- 132.3	- 136.7	-4.4	-3
Operating expenses	- 383.2	- 390.0	-6.8	-2
Operating profit	389.8	356.3	33.5	9