

**Consolidated balance sheet**

(unaudited – in CHF millions)

	30/6/2016	31/12/2015	Absolute change	Change as %
Cash and cash equivalents	7 152	6 861	291	4
Due from banks	2 399	1 810	589	33
Reverse repurchase agreements	276	280	-4	-1
Loans and advances to customers	4 696	4 935	-239	-5
Mortgage loans	24 761	24 522	239	1
Trading portfolio assets	408	155	254	164
Positive mark-to-market values of derivative financial instruments	407	343	64	19
Other financial assets at fair value	526	581	-55	-9
Financial investments	3 356	3 140	216	7
Accrued income and prepaid expenses	95	106	-11	-11
Non-consolidated holdings	48	48	0	0
Tangible fixed assets	518	558	-39	-7
Intangible assets	18	23	-5	-20
Other assets	87	56	31	56
Assets	44 747	43 418	1 330	3
Total subordinated assets	0	0	0	0
<i>of which subject to mandatory conversion and/or conditional write-off</i>	0	0	0	0
Due to banks	1 701	1 224	477	39
Repurchase agreements	2 892	1 738	1 154	66
Customer deposits	28 419	28 877	-459	-2
Negative mark-to-market values of derivative financial instruments	361	331	30	9
Other financial liabilities at fair value	650	666	-16	-2
Medium-term notes	29	40	-10	-26
Bonds and mortgage-backed bonds	7 105	6 873	231	3
Accrued expenses and deferred income	197	219	-22	-10
Other liabilities	108	35	73	209
Provisions	16	18	-1	-6
Liabilities	41 477	40 021	1 457	4
Reserves for general banking risks	704	704	0	0
Share capital	86	86	0	0
Capital reserve	206	292	-85	-29
Retained earnings	2 137	1 999	138	7
Currency translation reserve	-2	-2	0	0
Treasury shares	-19	-18	0	1
Minority interests in equity	0	0	0	0
Net profit for reporting period	157		157	
Net profit for 2015		336	-336	
<i>of which minority interests</i>	0	0	0	0
Shareholders' equity	3 270	3 397	-127	-4
Total liabilities and shareholders' equity	44 747	43 418	1 330	3
Total subordinated liabilities	0	0	0	0
<i>of which subject to mandatory conversion and/or conditional write-off</i>	0	0	0	0

Consolidated off-balance-sheet transactions

(unaudited – in CHF millions)

	30/6/2016	31/12/2015	Absolute change	Change as %
Contingent liabilities	1 460	1 189	271	23
Irrevocable commitments	1 111	998	113	11
Commitments relating to calls on shares and other equity securities	194	113	81	72
Confirmed credits	29	53	-24	-46

Consolidated income statement

(unaudited – in CHF millions)

	2016 1st half	2015 1st half	Absolute change	Change as %
Interest and discount income	302.1	316.1	-14.0	-4
Interest and dividend income from financial investments	21.9	24.1	-2.2	-9
Interest expense	-82.2	-93.2	-11.0	-12
Net interest income before loan impairment charges/reversals	241.8	247.0	-5.2	-2
Loan impairment charges/reversals	0.9	7.4	-6.6	-88
Net interest income after loan impairment charges/reversals (NII)	242.7	254.5	-11.8	-5
Fees and commissions on securities and investment transactions	122.1	136.5	-14.4	-11
Fees and commissions on lending operations	22.8	23.2	-0.4	-2
Fees and commissions on other services	37.7	39.0	-1.3	-3
Fee and commission expense	-24.9	-27.6	-2.7	-10
Net fee and commission income	157.7	171.0	-13.3	-8
Net trading income and fair-value adjustments	67.5	78.8	-11.3	-14
Gains/losses on disposals of financial investments	3.6	2.3	1.3	56
Income from equity investments	5.1	5.1	0.0	0
Real-estate income	5.4	5.2	0.1	3
Miscellaneous ordinary income	12.3	12.3	0.1	0
Miscellaneous ordinary expenses	-0.2	-2.9	-2.8	-95
Other ordinary income	26.2	22.0	4.2	19
Total income from ordinary banking operations	494.1	526.3	-32.2	-6
Personnel costs	-171.2	-170.3	0.9	1
Other operating expenses	-87.0	-88.2	-1.2	-1
Operating expenses	-258.2	-258.5	-0.3	0
Depreciation and amortization of fixed assets and impairment on equity investments	-37.1	-38.7	-1.7	-4
Other provisions and losses	-0.9	-27.0	-26.1	-97
Operating profit	197.9	202.0	-4.1	-2
Extraordinary income	0.9	28.0	-27.1	-97
Extraordinary expenses	-0.0	0.0	0.0	0
Taxes	-42.1	-50.6	-8.6	-17
Net profit	156.7	179.4	-22.7	-13
Minority interests	-0.0	0.0	0.0	0
Net profit attributable to BCV Group shareholders	156.7	179.4	-22.7	-13