



NEXENT BANK (SUISSE) SA

	Unaudited 30.06.2025 (CHF'000)	Audited 31.12.2024 (CHF'000)
BALANCE SHEET AS AT		
ASSETS		
Liquid assets	100'238	145'228
Amounts due from banks	66'829	142'140
Amounts due from customers	430'855	410'119
Trading portfolio assets	2'452	5'726
Positive replacement values of derivative financial instruments	33'440	21'581
Financial investments	18'077	18'083
Accrued income and prepaid expenses	10'155	7'695
Tangible fixed assets	4'039	4'641
Other assets	1'221	852
Total assets	667'306	756'065
LIABILITIES AND SHAREHOLDERS' EQUITY		
Amount due to banks	88'765	196'789
Amounts due in respect of customer deposits	378'452	363'220
Negative replacement values of derivative financial instruments	32'314	28'388
Accrued expenses and deferred income	5'760	5'552
Other liabilities	1'815	1'421
Provisions	461	399
Reserves for general banking risks	76'717	77'168
Share capital	35'000	35'000
Statutory retained earnings reserve	13'396	12'804
Profit carried forward	29'432	23'486
Profit for the year	5'194	11'838
Total liabilities and shareholders' equity	667'306	756'065
OFF-BALANCE SHEET TRANSACTIONS		
	30.06.2025 (CHF'000)	31.12.2024 (CHF'000)
Contingent liabilities	388'787	410'295
Irrevocable commitments	23'829	28'782
Credit commitments	-	-



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INCOME STATEMENT AS AT	Unaudited 30.06.2025 (CHF'000)	Unaudited 30.06.2024 (CHF'000)
Result from interest operations		
Interest and discount income	43'877	44'174
Interest and dividend income from trading portfolios	37	115
Interest and dividend income from financial investments	(8)	(8)
Interest expense	(34'499)	(34'411)
Gross result from interest operations	9'407	9'870
Changes in value adjustments for default risks and losses from interest operations (*)	(435)	(1'857)
Subtotal net result of interest operations	8'972	8'013
Result from commission business and services		
Commission income from securities trading and investment activities	240	114
Commission income from lending activities	3'644	5'026
Commission income from other services	490	111
Commission expense	(118)	(115)
Subtotal result from commission business and services	4'256	5'136
Result from trading activities and the fair value option	2'875	3'263
Other result from ordinary activities		
Other ordinary income	5	89
Other ordinary expenses	(33)	-
Subtotal other result from ordinary activities	(28)	89
Operating expenses		
Personnel expenses	(7'291)	(6'882)
General and administrative expenses	(2'449)	(2'301)
Subtotal operating expenses	(9'740)	(9'183)
Gross income	6'335	7'318
Value adjustments on participations and depreciation and amortisation of tangible fixed and intangible assets	(699)	(724)
Operating result	5'636	6'594
Extraordinary income	2	-
Changes in reserves for general banking risks (*)	451	1'857
Taxes	(895)	(1'183)
Net income	5'194	7'268

(*) The increase/decrease in country risks provision is compensated by the decrease/increase of Changes in reserves for general banking risks for both periods.