

ANS
JAHRE
ANNI
YEARS

25

Interim
accounts
JUNE 30, 2026

Balance sheet

In thousands of CHF

	30.06.2026	31.12.2025
Assets		
Cash and cash equivalents	458'424	425'476
Due from banks	54'025	62'477
Loans to clients	228'658	241'172
Mortgage loans	5'794'299	5'679'029
Positive replacement values of derivative financial instruments	829	2'208
Financial investments	499'397	443'450
Accrued income and prepaid expenses	10'905	10'489
Participations	9'243	8'943
Tangible fixed assets	22'174	24'908
Other assets	15'040	12'572
Total assets	7'092'993	6'910'724
<i>Total subordinated claims</i>	554	563
<i>– Of which subject to mandatory conversion and/or write-off</i>	–	–
Liabilities		
Due to banks	1'206'191	1'405'612
Repurchase agreements	300'000	300'000
Client deposits	2'466'898	2'316'506
Negative replacement values of derivative financial instruments	16'231	14'432
Bonds and mortgage-backed bonds	2'577'500	2'368'000
Accrued expenses and deferred income	22'460	23'631
Other liabilities	38'716	15'818
Provisions	9'513	4'874
Reserves for general banking risks	35'583	39'783
Share capital	308'764	308'764
Regulatory capital reserve	54'650	54'650
<i>– Of which tax-exempt paid-in capital</i>	0	0
Regulatory retained earnings reserve	9'951	9'396
Voluntary retained earnings reserve	8'259	8'259
Profit carried forward	32'417	29'907
Profit for the period	5'861	11'093
Total liabilities	7'092'993	6'910'724
<i>Total subordinated liabilities</i>	–	–
<i>– Of which subject to mandatory conversion and/or write-off</i>	–	–

Off-balance sheet

In thousands of CHF

	30.06.2026	31.12.2025
Irrevocable commitments	265'808	252'943
Commitments for calls on shares and other equities	3'660	3'660
Total	269'468	256'603

Income statement

For the period 1st of January to 30th of June

In thousands of CHF

	30.06.2026	30.06.2025
Interest income		
Interest and discount income	39'652	43'643
Interest and dividend income from financial investments	1'584	2'472
Interest expenses	(16'075)	(19'581)
Gross interest income	25'161	26'534
Value adjustments for default risk and losses from interest operations	432	1'006
Subtotal Net interest income	25'593	27'540
Fees and commission income		
Fees and commissions on securities and investment transactions	833	671
Fees and commissions on lending operations	1'006	714
Fees and commissions on other services	6'918	6'516
Fees and commission expense	(2'128)	(2'245)
Subtotal Fees and commission income	6'629	5'656
Net trading income and fair value adjustments – currencies	13'626	11'284
Other ordinary income		
Income from equity investments	144	144
Real estate income	58	45
Other ordinary income	4	0
Other ordinary expenses	(4)	(5)
Subtotal Other ordinary income	201	184
Operating expenses		
Personnel expenses	(19'114)	(19'210)
Other operating expenses	(15'854)	(14'975)
Subtotal Operating expenses	(34'968)	(34'185)
Gross profit	11'081	10'479
Depreciation and amortisation of fixed assets and impairment on equity investments	(3'762)	(3'682)
Changes in provisions and other adjustments, losses	(4'506)	(146)
Operating profit	2'813	6'651
Changes in reserves for general banking risks	4'200	(100)
Taxes	(1'151)	(1'400)
Profit for the period	5'861	5'151

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1003 Lausanne

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2300 La Chaux-de-Fonds

Lugano branch

Via Ferruccio Pelli 3
6900 Lugano

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Rue de la Plaine 14
1400 Yverdon-les-Bains

Stettbach branch

Zürichstrasse 98
8600 Dübendorf

Zurich Limmatquai branch

Limmatquai 80
8001 Zurich

Zurich Uraniastrasse branch

Uraniastrasse 28
8001 Zurich

The information contained in this document is subject to change and is not binding on Crédit Agricole next bank (Suisse) SA. June 2026.



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