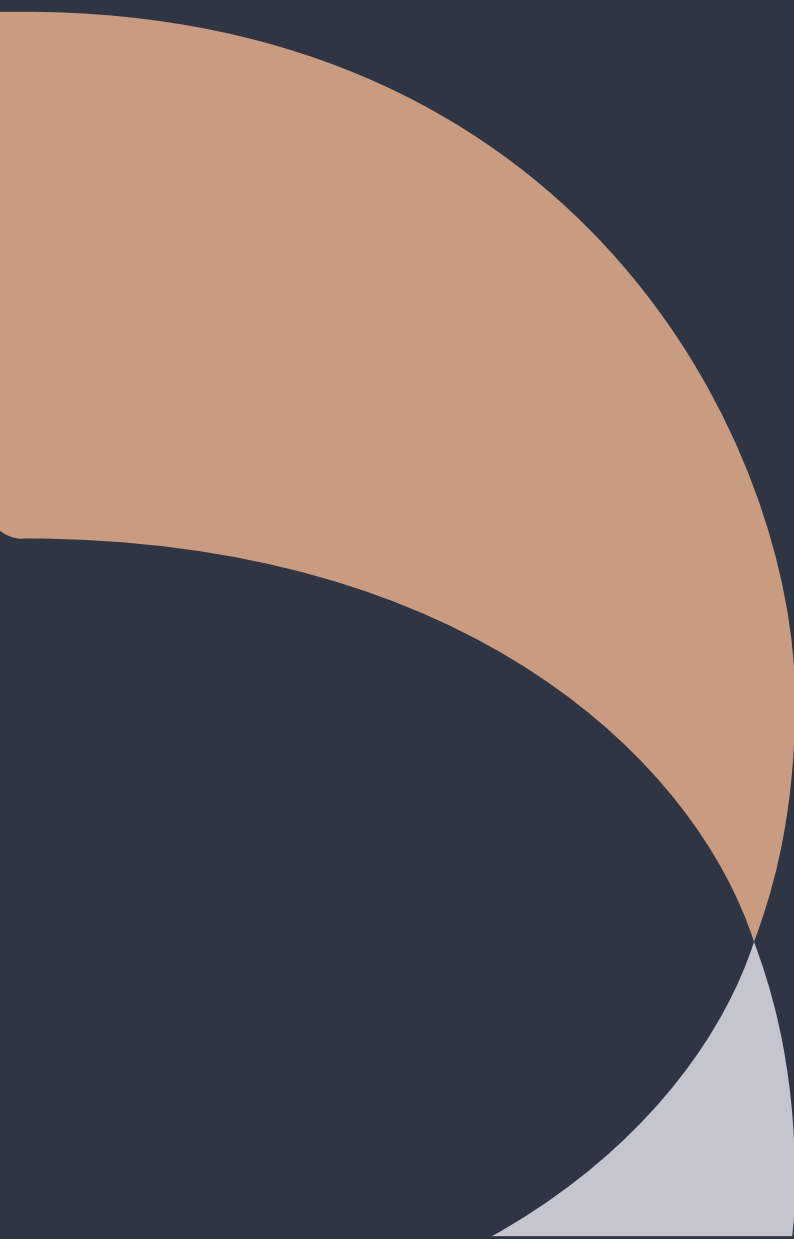


Interim Financial Statements

June 30, 2026



Interim Financial Statements as of June 30, 2026

	30.06.2026	31.12.2025
	CHF	CHF
Assets		
Liquid assets	46'783'438	40'634'566
Amounts due from banks	70'734'387	127'735'858
Amounts due from customers	160'140'676	142'294'386
Mortgage loans	12'308'160	12'701'560
Trading portfolio assets	5'995'176	5'917'199
Positive replacement values of derivative financial instruments	984'671	933'260
Financial investments	18'332'652	17'580'875
Accrued income and prepaid expenses	2'317'693	2'050'439
Participations	246'713	248'831
Tangible fixed assets	925'796	1'079'246
Intangible assets	62'543	-
Other assets	1'699'534	771'414
Total assets	320'531'439	351'947'634
Liabilities	CHF	CHF
Amounts due to banks	474'657	1'223'860
Amounts due in respect of customer deposits	243'930'971	274'853'767
Negative replacement values of derivative financial instruments	955'801	917'195
Accrued expenses and deferred income	4'506'540	4'173'769
Other liabilities	589'384	979'026
Provisions	50'000	76'500
Reserve for general banking risks	10'000'000	10'000'000
Bank's capital	22'500'000	22'500'000
Statutory retained earnings reserve	5'989'342	5'989'342
Voluntary retained earnings reserve	30'207'403	30'207'403
Profit carried forward	1'026'772	918'662
Profit / loss (result of the period)	300'569	108'110
Total liabilities	320'531'439	351'947'634
Off-Balance Sheet Transactions	CHF	CHF
Contingent liabilities	9'931'305	14'373'234
Irrevocable commitments	500'272	500'272
Credit commitments	-	-

Income Statement for the First Half of 2026

	01.01.-30.06.2026	01.01.-30.06.2025
	CHF	CHF
Interest and discount income	3'993'360	4'065'256
Interest and dividend income from trading activities	6'769	5'427
Interest and dividend income from financial investments	111'811	98'837
Interest expense	-332'158	-891'359
Gross result from interest operations	3'779'782	3'278'161
Changes in value adjustments for default risks and losses from interest operations	-51'466	-41'823
Net result from interest operations	3'728'316	3'236'338
Commission income from securities trading and investment activities	4'382'644	3'881'807
Commission income from lending activities	612'362	400'579
Commission income on other services	147'074	99'431
Commission expense	-997'506	-775'341
Result from commission business and services	4'144'574	3'606'476
Result from trading activities and the fair value option	3'648'325	3'158'797
Result from the disposal of financial investments	-	-
Result from real estate	-	-
Other ordinary income	-	5'427
Other ordinary expenses	-18'392	-
Other result from ordinary activities	-18'392	5'427
Personnel expenses	-7'142'086	-7'132'905
General and administrative expenses	-3'681'623	-3'151'468
Total operating expenses	-10'823'709	-10'284'373
Value adjustments on shareholdings, and depreciation and amortisation of tangible fixed assets and intangible assets	-269'975	-184'458
Changes to provisions and other value adjustments, and losses	25'730	-750
Operating result	434'869	-462'543
Extraordinary income	3'700	-
Extraordinary expenses	-	-
Changes in reserves for general banking risks	-	-
Taxes	-138'000	-186'822
Profit / loss (half-year result)	300'569	-649'365



Banca Zarattini & Co.
Via Serafino Balestra 17
6900 Lugano (Switzerland)
Tel: +41 91 260 85 85
www.bancazarattini.ch