



**EFG Bank AG, Hong Kong Branch
Key Financial Information Disclosure Statement
as at 31 December 2018**

The Chief Executive of EFG Bank AG, Hong Kong Branch announces that its key financial information disclosure statement as at December 31, 2018 is as follows: -

Section A – Hong Kong Branch Information

I – Profit and loss information

	31-Dec-18 HKD'000	31-Dec-17 HKD'000
Interest income		
Interest income	560,260	399,949
Interest expense	(450,487)	(220,576)
Net interest income	109,773	179,373
Other operating income		
Gains less losses arising from trading in foreign currencies	317,091	346,417
Gains less losses on securities held for trading purposes	43,961	54,443
Gains less losses from other trading activities	19,195	27,546
Net fees and commission income	187,429	205,449
- gross fees and commission income	322,991	331,132
- gross fees and commission expenses	(135,562)	(125,683)
Others	34	24
Net operating income	567,710	633,879
Gross Revenue	677,483	813,252
Operating expenses		
Staff and rental expense	(331,361)	(340,652)
Other expenses	(293,325)	(309,134)
Net charge for other provisions	(8,039)	(15,620)
Impairment losses and provisions for impaired loans and receivables	-	-
Gains less losses from the disposal of property, plant and equipment and investment properties	(10)	-
Profit before taxation	44,748	147,846
Tax expense	(6,765)	(25,020)
Profit after taxation	37,983	122,826

II – Balance sheet information

	31-Dec-18 HKD'000	30-Jun-18 HKD'000
<u>Assets</u>		
Cash and balances with banks	1,512,804	3,941,831
Placements with banks which have a residual contractual maturity of more than one month but not more than twelve months	-	-
Amount due from overseas offices of the institution	6,082,111	7,283,544
Trade bills	-	-
Certificates of deposit held	110,573	115,877
Securities held for trading purposes	-	-
Loans and receivables	19,995,495	21,694,778
- <i>loans and advances to customers</i>	19,018,144	20,376,662
- <i>loans and advances to banks</i>	-	-
- <i>other accounts</i>	977,351	1,318,116
- <i>provisions for impaired loans and receivables</i>	-	-
<i>collective</i>	-	-
<i>specific</i>	-	-
Investment securities	5,992,147	4,525,171
Other investments	-	-
Property, plant and equipment and investment properties	7,019	7,813
Total assets	33,700,149	37,569,014
<u>Liabilities</u>		
Deposits and balances from banks	170,613	14,839
Deposits from customers	30,214,517	31,216,250
- <i>demand deposits and current accounts</i>	8,920,627	11,256,085
- <i>savings deposits</i>	-	-
- <i>time, call and notice deposits</i>	21,293,890	19,960,165
Amount due to overseas offices of the reporting institution	2,189,804	4,385,499
Certificates of deposit issued	-	-
Issued debt securities	-	-
Other liabilities	1,125,215	1,952,426
Provisions	-	-
Total Liabilities	33,700,149	37,569,014

III – Additional balance sheet information

	31-Dec-18 HKD'000	30-Jun-18 HKD'000
i) Amount of impaired loans and advances to customers and banks	-	-
ii) Amount of specific provisions made for such loans and advances	-	-
iii) Value of collateral which has been taken into account in respect of such loans and advances to which the specific provisions relate	-	-
iv) Percentage of such loans and advances to its total amount of loans and advances to customers and banks	-	-
v) Analysis of gross amount of advances to customers classified into the following industry categories:		
Loans for use in Hong Kong		
Industrial, commercial and financial:		
- property development	-	-
- property investment	-	-
- financial concerns	4,147,008	4,467,033
- stockbrokers	-	-
- wholesale and retail trade	-	-
- manufacturing	-	-
- transport and transport equipment	-	-
- recreational activities	-	-
- information technology	-	-
- others	-	-
Individuals:		
- loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-
- loans for the purchase of other residential properties	29,974	33,051
- credit card advances	-	-
- others	11,962,413	13,159,865
Trade finance	-	-
Loans and advances for use outside Hong Kong	<u>2,878,749</u>	<u>2,716,713</u>
Total Advances to Customers	<u><u>19,018,144</u></u>	<u><u>20,376,662</u></u>

100% of the loans and advances to customers are covered by collaterals or other securities as at 31 Dec 2018 and 30 Jun 2018.

- vi) The branch does not have any overdue and rescheduled advances as at 31 Dec 2018 and 30 Jun 2018.
- vii) The branch does not have any other assets overdue as at 31 Dec 2018 and 30 Jun 2018.
- viii) The branch does not have any repossessed assets as at 31 Dec 2018 and 30 Jun 2018.

III – Additional balance sheet information (continued)

Non-bank Mainland Exposures

The following Mainland exposures to non-bank counterparties are prepared in accordance with HKMA Return of Mainland Activities (Form MA(BS)20) completion instructions.

	On-balance sheet exposure	Off-balance sheet exposure	Total
	HKD'000	HKD'000	HKD'000
31 Dec 2018			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,689,517	270,084	1,959,601
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
Total	1,689,517	270,084	1,959,601
Total assets after provision	33,700,149		
On-balance sheet exposures as percentage of total assets	5.01%		

	On-balance sheet exposure	Off-balance sheet exposure	Total
	HKD'000	HKD'000	HKD'000
30 Jun 2018			
1 Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2 Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3 PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,926,196	255,503	2,181,699
4 Other entities of central government not reported in item 1 above	-	-	-
5 Other entities of local governments not reported in item 2 above	-	-	-
6 PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	-	-	-
7 Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China	-	-	-
Total	1,926,196	255,503	2,181,699
Total assets after provision	37,569,014		
On-balance sheet exposures as percentage of total assets	5.13%		

III – Additional balance sheet information (continued)

	31-Dec-18 HKD'm	30-Jun-18 HKD'm
Advances to customers by countries		
x) Breakdown of the gross amount of advances to customers by location of counterparties:		
- China	2,297	2,570
- Japan	16	52
- Singapore	742	576
- Taiwan	5,102	6,043
- Others	10,861	11,136
	<u>19,018</u>	<u>20,377</u>

International claims

x) Breakdown of international claims by major countries or geographical segments and types of counterparties, which are constituted not less than 10% of total international claims after taking into account any recognized risk transfer.

At 31 Dec 2018	Banks	Official Sector	Non-bank private sector		Others	Total
	HKD'm	HKD'm	Non-bank financial institutions HKD'm	Non-financial private sector HKD'm	HKD'm	HKD'm
Developed countries	8,135	4,469	-	2,129	-	14,733
<i>of which</i>						
- United States	28	4,469	-	-	-	4,497
Offshore centres	6	258	-	2,945	-	3,209
Developing Asia Pacific	57	-	1	7,919	-	7,977
<i>of which</i>						
- Taiwan	7	-	1	5,173	-	5,181
- China	50	-	-	2,315	-	2,365

At 30 Jun 2018	Banks	Official Sector	Non-bank private sector		Others	Total
	HKD'm	HKD'm	Non-bank financial institutions HKD'm	Non-financial private sector HKD'm	HKD'm	HKD'm
Developed countries	10,993	314	-	2,185	-	13,492
<i>of which</i>						
- United States	113	314	-	-	-	427
Offshore centres	1,059	86	-	3,359	-	4,504
Developing Asia Pacific	59	-	1	9,391	-	9,451
<i>of which</i>						
- Taiwan	15	-	1	6,127	-	6,143
- China	44	-	-	2,677	-	2,721

The above classification basis is reference to the completion instruction for the "Return of International Banking Statistics - "MA(BS)21" in the determination of international claims.

IV – Off-balance sheet exposures

	31-Dec-18 HKD'000	30-Jun-18 HKD'000
Contingent liabilities and commitments		
• Direct credit substitutes	83,284	84,935
• Transaction-related contingencies	-	-
• Trade-related contingencies	-	-
• Note issuance and revolving underwriting facilities	-	-
• Other commitments	1,534,685	2,272,633
• Forward deposit placement (forward value date)	55,438	1,127,695
Derivatives		
• Exchange rate contracts	34,452,397	43,608,803
• Interest rate contracts	-	-
• Equity contracts and others	1,538,775	2,732,357
Replacement Costs		
• Exchange rate contracts	138,469	243,815
• Interest rate contracts	-	-
• Equity contracts and others	161,482	154,875

The replacement costs of the above derivatives do not take into account the effect of bilateral netting arrangements.

V – Foreign Currency Exposures

At 31 Dec 2018

Equivalent in millions of HKD	USD	AUD	CAD	CHF	CNY	EUR	GBP	JPY	NZD	SGD	Others	Total
Spot assets	12,951	441	35	1,987	324	4,842	324	1,917	53	335	167	23,376
Spot Liabilities	18,626	1,260	381	255	1,097	782	299	219	367	296	433	24,015
Forward Purchases	16,158	899	551	49	1,442	234	595	1,466	399	3,178	913	25,884
Forward Sales	10,483	80	205	1,781	669	4,301	611	3,163	85	3,218	648	25,244
Net Option position	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	-	-	-	-	-	(7)	9	1	-	(1)	(1)	1

At 30 Jun 2018

Equivalent in millions of HKD	USD	AUD	CAD	CHF	CNY	EUR	GBP	JPY	NZD	SGD	Others	Total
Spot assets	12,840	497	38	1,063	314	6,695	578	2,511	14	286	115	24,951
Spot Liabilities	22,414	1,073	302	385	1,128	983	330	372	408	374	492	28,261
Forward Purchases	22,592	719	458	24	1,574	1,209	433	1,898	620	3,902	871	34,300
Forward Sales	13,018	146	193	702	760	6,921	682	4,037	226	3,815	493	30,993
Net Option position	-	-	-	-	-	-	-	-	-	-	-	-
Net long (short) position	-	(3)	1	-	-	-	(1)	-	-	(1)	1	(3)

*No structural position is recorded.

VI – Liquidity information

Average Liquidity Maintenance Ratio ("LMR") for the financial period ended 31 December 2017 **63.9%**

The average LMR for the financial period ended December 2017 (12 months' average) is calculated based on the arithmetic mean of the average value of its LMR for each calendar month in accordance with the Banking (Liquidity) rules.

Average LMR for the quarter ended 31 December 2018 **56.1%**

The average LMR for the quarter ended of December 2018 (3 months' average) is calculated based on the arithmetic mean of the average value of its LMR for each calendar month in accordance with the Banking (Liquidity) rules.

VII - Liquidity risk management

Liquidity risk is that the Bank does not have sufficient financial resources available to enable it to meet its payment obligations when they fall due, or can secure them only at an excessive cost. This includes the run-off of the client deposits, tightening of credit lines, market liquidity under stressed situations, market-wise impact on funding sources and the assumptions on cash flow requirements.

The Branch manages liquidity risk in accordance with EFG bank group's guidelines to ensure sufficient liquidity is available to meet commitments to customers, both in demand for loans and repayments of deposits and to satisfy the bank's own cash flow needs. The Branch has a liquidity management process in place that includes liquidity contingency plans, encompassing repo borrowing, liquidation of marketable securities and stress tests.

Liquidity risk management governance in EFG Bank AG Hong Kong branch HK-ALCO

A monthly meeting is organized by the Hong Kong Asset & Liability Committee ("HK-ALCO") to review the branch's liquidity, maturity mismatch position, customer deposits, investment portfolio, interest rate swap for hedging bank's interest rate risk and the implication to the branch due to interest rate movement on top of the profitability of the branch to make sure that the liquidity risk management is properly conducted.

Liquidity Maintenance Ratio

The Ratio is prepared daily, in accordance with the reporting requirements of the Hong Kong Monetary Authority (HKMA). The purpose of the report is to ascertain the liquidity position of the branch on any business day and see whether the branch is able to meet the statutory liquidity requirement.

The liquidity risk tolerance is 5% above the statutory liquidity requirements (i.e. 30% as the minimum target ratio). This requirement is already taken into account of on and off balance sheet activities including funding requirements. The daily report is prepared by the Financial Control department and provided to the Chief Executive, Risk Management, Regional Treasury and Money Market Unit for review.

Periodic Stress Testing

The branch is taking a preventive measure to conduct a quarterly stress test, or at a less frequent manner depending on the market environment and the branch's conditions, reviewing the branch's funding and liquidity positions under an extreme scenario.

The result on liquidity stress testing is reviewed by members of HK-ALCO and submitted to Global Head of Treasury and Global Risk Unit. Corrective actions will be made if unsatisfactory result is obtained.

VII – Liquidity risk management (continued)

(HK\$m)

As at 31 December 2018

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet liabilities												
1 Deposits from non-bank customers												
(a) Pledged deposits	2,635	1,289	449	483	270	126	17	0	0	0	0	
(b) Demand, savings and current account deposits	7,784	7,784										
(c) Term, call and notice deposits	12,960	762	2,846	3,916	3,706	1,478	252	0	0	0	0	
2 Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	
3 Amount payable arising from derivative contracts	355	26	4,797	13,322	6,894	79	323	2	0	0	0	
4 Due to MA for a/c of Exchange Fund	0	0	0	0	0	0	0	0	0	0	0	
5 Due to overseas central banks	0	0	0	0	0	0	0	0	0	0	0	
6 Due to banks	2,531	366	81	147	1,071	394	431	8	0	33	0	
7 Debt securities, prescribed instruments and structured financial instruments issued and outstanding	0	0	0	0	0	0	0	0	0	0	0	
8 Other liabilities	7,240	0	178	2,074	3,877	922	0	0	0	0	0	188
9 Capital and reserves	(6)	0	(6)	0	0	0	0	0	0	0	0	0
10 Total	33,500	10,228	8,347	19,942	15,818	3,000	1,024	10	0	33	0	188

Off-balance sheet obligations

11 Total off-balance sheet obligations	979	886	28	28	37	0	0	0	0	0	0	0
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	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet assets												
12 Currency notes and coins	0	0	0	0	0	0	0	0	0	0	0	
13 Amount receivable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
14 Amount receivable arising from derivative contracts	276	27	4,785	13,275	6,875	77	323	2	0	0	0	0
15 Due from MA for a/c of Exchange Fund	81	81	0	0	0	0	0	0	0	0	0	0
16 Due from overseas central banks	0	0	0	0	0	0	0	0	0	0	0	0
17 Due from banks	7,743	2,013	5,444	268	18	0	0	0	0	0	0	0
18 Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
(a) Readily monetizable	5,993	5,993										
(b) Not readily monetizable												
(i) Pledged to customers	0		0	0	0	0	0	0	0	0	0	0
(ii) Others	111		0	0	0	0	0	111	0	0	0	0
19 Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
20 Loans and advances to non-bank customers	19,219	150	2,004	5,877	4,957	3,374	660	92	17	2,089	0	0
21 Other assets	77	0	0	0	0	0	0	0	0	0	0	77
22 Total	33,500	8,263	12,232	19,420	11,850	3,451	984	205	17	2,089	0	77

Off-balance sheet claims

23 Total off-balance sheet claims	128	35	92	0	2	0	0	0	0	0	0	0
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24 Contractual Maturity Mismatch		(2,816)	3,950	(550)	(4,003)	451	(40)	195	17	2,056	0	
25 Cumulative Contractual Maturity Mismatch		(2,816)	1,134	584	(3,419)	(2,968)	(3,008)	(2,813)	(2,796)	(740)	(740)	

VII – Liquidity risk management (continued)

As at 30 June 2018

(HK\$m)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet liabilities												
1 Deposits from non-bank customers												
(a) Pledged deposits	3,399	2,022	600	289	406	65	17	0	0	0	0	0
(b) Demand, savings and current account deposits	9,426	9,426										
(c) Term, call and notice deposits	12,298	966	3,363	4,152	2,636	506	675	0	0	0	0	0
2 Amount payable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
3 Amount payable arising from derivative contracts	357	2,971	5,653	11,375	10,608	238	63	9	0	0	0	0
4 Due to MA for a/c of Exchange Fund	358	358	0	0	0	0	0	0	0	0	0	0
5 Due to overseas central banks	0	0	0	0	0	0	0	0	0	0	0	0
6 Due to banks	4,921	769	205	656	2,824	144	283	8	0	32	0	0
7 Debt securities, prescribed instruments and structured financial instruments issued and outstanding	0	0	0	0	0	0	0	0	0	0	0	0
8 Other liabilities	6,378	71	1,521	2,154	2,100	450	80	0	0	0	0	2
9 Capital and reserves	16	0	16	0	0	0	0	0	0	0	0	0
10 Total	37,153	16,581	11,358	18,625	18,574	1,403	1,118	17	0	32	0	2

Off-balance sheet obligations

11 Total off-balance sheet obligations	2,472	2,353	18	82	1	18	0	0	0	0	0	0
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	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet assets												
12 Currency notes and coins	0	0	0	0	0	0	0	0	0	0	0	0
13 Amount receivable arising from securities financing transactions (other than securities swap transactions)	0	0	0	0	0	0	0	0	0	0	0	0
14 Amount receivable arising from derivative contracts	361	2,980	5,653	11,402	10,578	236	62	9	0	0	0	0
15 Due from MA for a/c of Exchange Fund	0	0	0	0	0	0	0	0	0	0	0	0
16 Due from overseas central banks	0	0	0	0	0	0	0	0	0	0	0	0
17 Due from banks	11,639	9,341	1,647	315	336	0	0	0	0	0	0	0
18 Debt securities, prescribed instruments and structured financial instruments held (net of short positions)												
(a) Readily monetizable	4,526	4,526										
(b) Not readily monetizable												
(i) Pledged to customers	0		0	0	0	0	0	0	0	0	0	0
(ii) Others	117		0	0	0	0	0	117	0	0	0	0
19 Acceptances and bills of exchange held	0	0	0	0	0	0	0	0	0	0	0	0
20 Loans and advances to non-bank customers	20,458	877	3,632	5,351	4,761	1,134	2,461	127	14	2,101	0	0
21 Other assets	52	0	0	0	0	0	0	0	0	0	0	52
22 Total	37,153	17,725	10,931	17,068	15,675	1,369	2,523	253	14	2,101	0	52

Off-balance sheet claims

23 Total off-balance sheet claims	1,251	184	1,050	16	1	0	0	0	0	0	0	0
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24 Contractual Maturity Mismatch		(1,025)	606	(1,623)	(2,899)	(52)	1,405	236	14	2,069	0	
25 Cumulative Contractual Maturity Mismatch		(1,025)	(420)	(2,043)	(4,943)	(4,994)	(3,590)	(3,354)	(3,340)	(1,271)	(1,271)	

VII – Liquidity risk management (continued)

Concentration of funding sources

The following significant funding instruments are prepared in accordance with HKMA Return on Liquidity Monitoring Tools (Form MA(BS)23) completion instructions.

Significant funding instruments

31 Dec 2018

	Grand Total HKD'm	As of % of total liabilities
Deposits from retail customers	9,807	29.10%
Deposits from other non-bank customers	13,618	40.41%
Funding raised from banks	27,812	82.53%
Other outstanding funding instruments	7,079	21.01%

30 Jun 2018

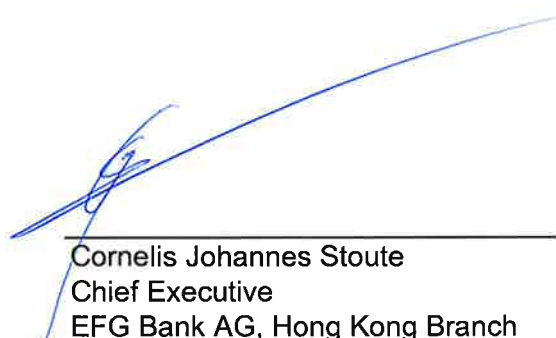
	Grand Total HKD'm	As of % of total liabilities
Deposits from retail customers	9,512	25.31%
Deposits from other non-bank customers	15,994	42.57%
Funding raised from banks	35,654	94.90%
Other outstanding funding instruments	6,241	16.61%

VIII – Disclosure on Remuneration

The Branch's remuneration system is consistent with its Head Office. The disclosures on remuneration by Head Office included all the information set out in the Supervisory Policy Manual CG-5 Guideline on a Sound Remuneration System.

IX – Statement of Compliance

This key financial disclosure statement is prepared in accordance with the Banking (Disclosure) rules. The information contained in the statement is not false or misleading in any material respect.



Cornelis Johannes Stoute
Chief Executive
EFG Bank AG, Hong Kong Branch

Section B – Financial Information of EFG Bank AG, Switzerland (in accordance with Swiss accounting standards)

I – Capital and capital adequacy

The following table presents data related to regulatory capital requirements for EFG Bank AG, Switzerland which is computed in accordance with the Basel III.

	31-Dec-18		30-Jun-18	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital	1,351	19.9%	1,463	20.6%
Tier 1 capital (CET1)	905	13.3%	1,010	14.2%
Shareholders' equity	1,008		1,024	

II – Other financial information

Financial Highlights of EFG Bank AG, Switzerland

	31-Dec-18	30-Jun-18
	CHF'm	CHF'm
Total assets	27,413	28,847
Total liabilities	26,404	27,822
Total advances	12,601	12,624
Total customer deposits	22,569	23,698

	31-Dec-18	31-Dec-17
	CHF'm	CHF'm
Pre-tax profit/(loss)	7.3	(218.0)

Section C – Consolidated Financial Information of EFG International AG, the holding company of EFG Bank AG, incorporated in Switzerland and listed on the SWX Swiss Exchange (in accordance with International financial reporting standards except for capital and capital adequacy ratio)

I – Capital and capital adequacy

The following table presents data related to regulatory capital requirements for EFG International AG, which is computed in accordance with the Basel III:

	31-Dec-18		30-Jun-18	
	CHF'm	Ratio	CHF'm	Ratio
Total eligible capital (Swiss GAAP fully applied)	2,181	21.6%	2,309	21.5%
Tier 1 capital (CET1) (Swiss GAAP fully applied)	1,773	17.6%	1,897	17.6%
	CHF'm		CHF'm	
Shareholders' equity	1,628		1,681	

II – Other financial information

Financial Highlights of EFG International AG

	31-Dec-18		30-Jun-18	
	CHF'm		CHF'm	
Total assets	40,161		41,518	
Total liabilities	38,504		39,811	
Total advances	18,810		18,787	
Total customer deposits	30,066		31,907	
	31-Dec-18		31-Dec-17	
	CHF'm		CHF'm	
Pre-tax profit/(loss)	80.2		(71.1)	

END