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QNB (Suisse) SA, quai du Mont-Blanc 1, 1201 Genève

## Interim statement QNB (Suisse) SA

QNB (Suisse) SA  
CHE-113.840.346  
quai du Mont-Blanc 1  
1201 Genève

**Balance sheet date: 30.06.2022**  
Balance sheet date previous year-half: 30.06.2021

**Assets: CHF 1'049'788'000.00**  
Assets previous year-half: CHF 1'091'272'000.00

**Liabilities: CHF 1'049'788'000.00**  
Liabilities previous year-half: CHF 1'091'272'000.00

**Off balance sheet transactions: CHF 29'336'000.00**  
Off balance sheet transactions previous year-half: CHF 28'112'000.00

**Annual loss: CHF 487'000.00**  
Annual loss previous year-half: CHF 436'000.00



**QNB (Suisse) SA**

## **Interim Financial Statements**

30 June 2022

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**Balance sheet***As at 30 June 2022*

	<b>30.06.2022</b>	<b>31.12.2021</b>
<b>Assets</b>	<b>(Unaudited)</b>	<b>(Audited)</b>
CHF 1'000		
Liquid assets	53,445	46,558
Amounts due from banks	280,938	324,959
Amounts due from customers	664,472	663,587
Mortgage loans	33,117	39,370
Financial investments	12,332	11,985
Accrued income and prepaid expenses	3,835	3,054
Tangible fixed assets	1,361	1,500
Other assets	288	259
<b>Total assets</b>	<b>1,049,788</b>	<b>1,091,272</b>
Total subordinated assets	-	-
<b>Liabilities and shareholder's equity</b>	<b>30.06.2022</b>	<b>31.12.2021</b>
CHF 1'000		
Amounts due to banks	699,951	704,622
Amounts due to customers	198,593	235,722
Accrued expenses and deferred income	4,231	3,575
Other liabilities	190	94
Provisions	60	60
<b>Total liabilities</b>	<b>903,025</b>	<b>944,073</b>
Share capital	150,000	150,000
Statutory retained earnings reserve	1,775	1,775
Loss brought forward	(4,576)	(4,089)
Profit / (Loss) for the period	(436)	(487)
<b>Total shareholder's equity</b>	<b>146,763</b>	<b>147,199</b>
<b>Total liabilities and shareholder's equity</b>	<b>1,049,788</b>	<b>1,091,272</b>
Total subordinated liabilities	25,120	25,057
<i>of which subject to mandatory conversion and/or debt waiver</i>	25,120	25,057

**Off-balance sheet transactions***As at 30 June 2022*

	<b>30.06.2022</b>	<b>31.12.2021</b>
	<b>(Unaudited)</b>	<b>(Audited)</b>
CHF 1'000		
Contingent liabilities	1,279	1,340
Irrevocable commitments	28,057	26,772
<b>Total off-balance sheet transactions</b>	<b>29,336</b>	<b>28,112</b>

## INCOME STATEMENT

### Income statement

For the half-year ended 30 June, 2022

	01.01.2022 to 30.06.2022 (unaudited)	01.01.2021 to 30.06.2021 (unaudited)
CHF 1'000		
<b>Result from interest operations</b>		
Interest and discount income	7,659	7,471
Interest and dividend income from financial investments	57	45
Interest expense	(1,950)	(1,625)
<b>Gross results of interest operations</b>	<b>5,766</b>	<b>5,891</b>
Changes in value adjustments due to default risk as well as losses from interest operations	-	(6)
<b>Net results of interest operations</b>	<b>5,766</b>	<b>5,885</b>
<b>Result from fees and commissions</b>		
Commission income from securities trading and investment activities	2,469	2,506
Commission income from lending activities	642	5
Commission income from other services	122	116
Commission expenses	(20)	(12)
<b>Results from fees and commissions</b>	<b>3,213</b>	<b>2,615</b>
<b>Net result from trading operations and the fair value option</b>	<b>345</b>	<b>155</b>
<b>Other result from ordinary activities</b>		
Result from real estate	12	56
Other ordinary income	4	4
Other ordinary expenses	(14)	(17)
<b>Other result from ordinary activities</b>	<b>2</b>	<b>43</b>
<b>Total operating income</b>	<b>9,326</b>	<b>8,698</b>
<b>Operating expenses</b>		
Personnel expenses	(4,460)	(4,489)
General and administrative expenses	(4,720)	(4,305)
<b>Total operating expenses</b>	<b>(9,180)</b>	<b>(8,794)</b>
<b>Value adjustments on equity interests as well as depreciation on fixed assets</b>	<b>(194)</b>	<b>(383)</b>
<b>Changes in provisions and other value adjustments as well as losses</b>	<b>-</b>	<b>(2)</b>
<b>Operating result</b>	<b>(48)</b>	<b>(480)</b>
Taxes	(388)	(392)
<b>Profit / (Loss) for the period</b>	<b>(436)</b>	<b>(872)</b>