



Incore

Half-year Report Incore Bank AG 2026

Balance sheet and Income statement

Balance sheet

in TCHF	30.06.2026	31.12.2025	Changes
Assets			
Liquid assets	195 328	114 945	80 383
Amounts due from banks	162 820	61 078	101 742
Amounts due from customers	8 328	12 727	-4 399
Trading activities	5	6	-1
Positive replacement values of derivative financial instruments	15 229	6 202	9 027
Financial investments	20 477	98 856	-78 379
Accrued income and prepaid expenses	3 428	2 542	886
Participations	12	12	0
Tangible assets	4 328	3 953	375
Intangible assets	14	16	-2
Other assets	741	852	-111
Total assets	410 710	301 189	109 521
Liabilities			
Amounts due to banks	208 388	142 049	66 339
Amounts due in respect of customer deposits	157 821	124 930	32 891
Negative replacement values of derivative financial instruments	14 445	5 563	8 882
Accrued expenses and deferred income	2 953	2 494	459
Other liabilities	2 408	719	1 689
Provisions	-	-	-
Bank's capital	12 000	12 000	-
Statutory capital reserve	4 549	4 549	-
of which tax-exempt capital contribution reserve	4 549	4 549	-
Statutory retained earnings reserve	1 564	1 564	-
Profit carried forward	6 571	6 573	-2
Profit	11	748	-737
Total liabilities	410 710	301 189	109 521
Off-balance-sheet transactions			
Contingent liabilities	-	-	-
Irrevocable commitments	131	131	-

Income statement

in TCHF	30.06.2026	30.06.2025	Changes
Result from interest operations			
Interest and discount income	119	233	-114
Interest and dividend income from trading portfolios	-	-2	2
Interest and dividend income from financial investments	134	240	-106
Interest expense	40	-97	137
Gross result from interest operations	293	374	-81
Changes in value adjustments for default risks and losses from interest operations	-	-	-
Net result from interest operations	293	374	-81
Result from commission business and services			
Commission income from securities trading and investment activities	7 369	6 087	1 282
Commission income from other services	9 901	12 164	-2 263
Commission expense	-3 155	-3 050	-105
Subtotal result from commission business and services	14 115	15 201	-1 086
Result from trading activities and the fair value option	3 368	4 181	-813
Other result from ordinary activities			
Other ordinary income	1 570	841	729
Other ordinary expenses	-529	-233	-296
Subtotal other result from ordinary activities	1 041	608	433

in TCHF	30.06.2026	30.06.2025	Changes
Operating expenses			
Personnel expenses	-8 767	-9 846	1 079
General and administrative expenses	-9 316	-8 577	-739
Subtotal operating expenses	-18 083	-18 423	340
Value adjustments on participations as well as depreciation and amortisation of tangible fixed assets and intangible assets	-632	-367	-265
Changes to provisions and other value adjustments, and losses	-70	-532	462
Operating result	32	1 042	-1 010
Extraordinary income	-	-	-
Extraordinary expenses	-	-38	38
Taxes	-21	-225	204
Profit	11	779	-768

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