



Incore

Incore Bank AG Half-year Report 2025

Balance sheet and Income statement Incore Bank AG

Balance sheet and Income statement

Balance sheet

in TCHF	30.06.2025	31.12.2024	Changes
Assets			
Liquid assets	210 525	206 201	4 324
Amounts due from banks	79 264	60 194	19 070
Amounts due from customers	13 205	6 224	6 981
Trading activities	18	-	18
Positive replacement values of derivative financial instruments	10 063	13 398	-3 335
Financial investments	28 262	58 774	-30 512
Accrued income and prepaid expenses	4 123	3 304	819
Participations	13	13	-
Tangible assets	2 329	2 116	213
Intangible assets	16	20	-4
Other assets	600	526	74
Total assets	348 418	350 770	-2 352
Liabilities			
Amounts due to banks	154 980	112 689	42 291
Amounts due in respect of customer deposits	151 353	192 750	-41 397
Negative replacement values of derivative financial instruments	10 646	12 347	-1 701
Accrued expenses and deferred income	4 234	4 020	214
Other liabilities	1 740	748	992
Provisions	-	30	-30
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	6 573	6 504	69
Profit	779	3 569	-2 790
Total liabilities	348 418	350 770	-2 352
Off-balance-sheet transactions			
Irrevocable commitments	109	109	-

Income statement

in TCHF	30.06.2025	30.06.2024	Changes
Result from interest operations			
Interest and discount income	233	1 270	-1 037
Interest and dividend income from trading portfolios	-2	-	-2
Interest and dividend income from financial investments	240	1 098	-858
Interest expense	-97	-531	434
Gross result from interest operations	374	1 837	-1 463
Changes in value adjustments for default risks and losses from interest operations	-	-	-
Net result from interest operations	374	1 837	-1 463
Result from commission business and services			
Commission income from securities trading and investment activities	6 087	5 578	509
Commission income from other services	12 164	11 051	1 113
Commission expense	-3 050	-2 857	-193
Subtotal result from commission business and services	15 201	13 772	1 429
Result from trading activities and the fair value option	4 181	4 619	-438
Other result from ordinary activities			
Other ordinary income	841	891	-50
Other ordinary expenses	-233	-	-233
Subtotal other result from ordinary activities	608	891	-283

in TCHF	30.06.2025	30.06.2024	Changes
Operating expenses			
Personnel expenses	-9 846	-8 480	-1 366
General and administrative expenses	-8 577	-8 406	-171
Subtotal operating expenses	-18 423	-16 886	-1 537
Value adjustments on participations as well as depreciation and amortisation of tangible fixed assets and intangible assets	-367	-354	-13
Changes to provisions and other value adjustments, and losses	-532	-271	-261
Operating result	1 042	3 608	-2 566
Extraordinary income	-	-	-
Extraordinary expenses	-38	-	-38
Taxes	-225	-738	513
Profit	779	2 870	-2 091

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