

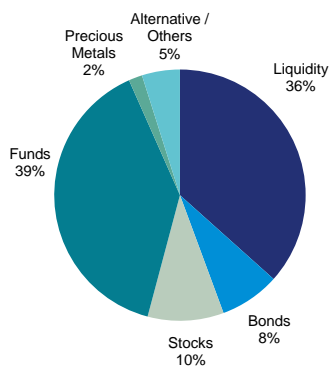


## BENDURA BANK AG

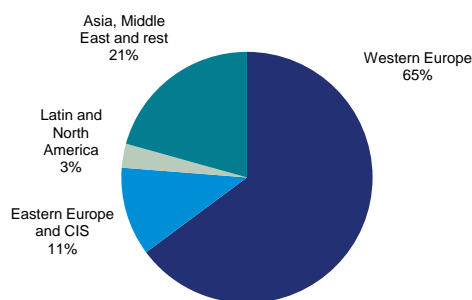
### KEY FIGURES AT A GLANCE

In CHF million	2018	2019	2020	2021	HY2022
Gross operating income	57.8	55.8	39.9	39.0	19.8
Net interest income	22.6	23.3	15.5	11.0	6.2
Current income from securities	0.5	1.4	0.5	0.4	0.0
Net commission and fee income	26.3	23.7	20.9	23.0	10.2
Income from financial transactions	8.1	7.1	2.8	3.8	3.1
Other ordinary income	0.3	0.2	0.2	0.8	0.3
Business expenses	-28.0	-30.4	-31.5	-30.8	-15.4
Personnel expenses	-19.0	-20.7	-22.0	-21.4	-10.7
Operating expenses	-9.1	-9.7	-9.5	-9.4	-4.7
Gross profit	29.8	25.4	8.4	8.2	4.4
Depreciation, valuation adjustments and provisions	-3.4	-2.7	-6.6	-2.1	-1.8
Income taxes	-3.3	-3.0	-0.7	-1.0	-0.4
Net profit	23.0	19.7	1.1	5.1	2.3
Total assets	1'703.0	1'634.3	1'714.0	1'627.3	1'390.2
Total liabilities	1'590.4	1'513.6	1'602.0	1'510.8	1'273.9
Total shareholders' equity	112.6	120.7	111.9	116.5	116.3
Return on shareholders' equity	21.8%	16.9%	0.9%	4.5%	3.9%
Tier 1 capital ratio	23.2%	20.5%	22.0%	21.4%	21.4%
Total capital ratio	23.2%	20.5%	22.0%	21.4%	21.4%
Total client assets	3'498.0	3'672.4	3'685.7	4'050.2	3'601.9
Net new money	-30.9	-173.9	202.6	81.6	-356.8
Employees, as full-time equivalents (FTE)	119.9	132.8	132.8	131.5	130.1
Operating income per FTE, in CHF 1,000	518.0	441.5	300.5	295.1	302.9
Average personnel expenses per FTE, in CHF 1,000	170.0	163.5	166.0	161.6	163.3
Commission margin, in basis points	74.4	66.2	56.8	59.5	53.1
Cost/Income ratio	48.5%	54.5%	79.0%	79.0%	77.8%

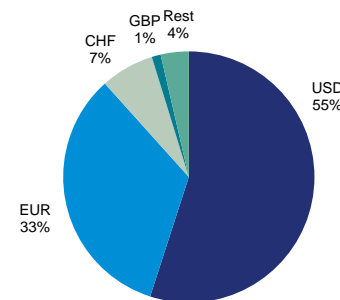
Client assets by asset class



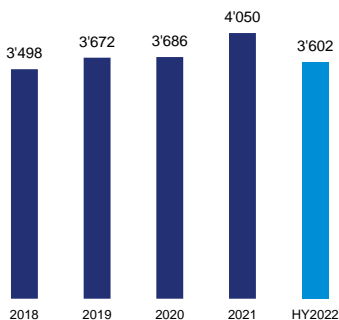
Client assets by region



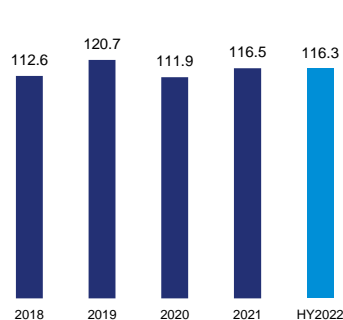
Client assets by currency



Total client assets, in CHF million



Shareholders' equity, in CHF million



Net profit, in CHF million

