

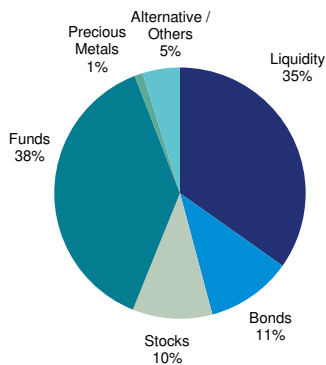


BENDURA BANK AG

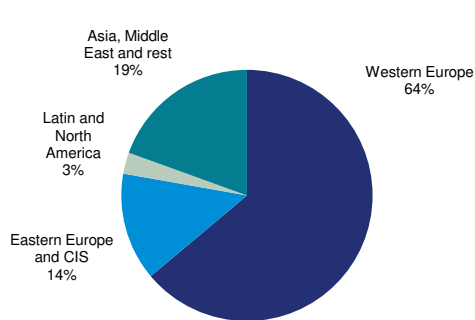
KEY FIGURES AT A GLANCE

In CHF million	2019	2020	2021	2022	HY2023
Gross operating income	55.8	39.9	39.0	41.5	28.1
Net interest income	23.3	15.5	11.0	16.3	16.2
Current income from securities	1.4	0.5	0.4	0.0	0.0
Net commission and fee income	23.7	20.9	23.0	19.5	9.5
Income from financial transactions	7.1	2.8	3.8	5.3	1.9
Other ordinary income	0.2	0.2	0.8	0.4	0.4
Business expenses	-30.4	-31.5	-30.8	-32.0	-17.7
Personnel expenses	-20.7	-22.0	-21.4	-22.6	-11.8
Operating expenses	-9.7	-9.5	-9.4	-9.4	-5.9
Gross profit	25.4	8.4	8.2	9.5	10.3
Depreciation, valuation adjustments and provisions	-2.7	-6.6	-2.1	-3.6	-2.2
Income taxes	-3.0	-0.7	-1.0	-0.7	-1.1
Net profit	19.7	1.1	5.1	5.2	7.0
Total assets	1'634.3	1'714.0	1'627.3	1'311.3	1'224.2
Total liabilities	1'513.6	1'602.0	1'510.8	1'192.1	1'100.2
Total shareholders' equity	120.7	111.9	116.5	119.2	124.0
Return on shareholders' equity	16.9%	0.9%	4.5%	4.4%	11.6%
Tier 1 capital ratio	20.5%	22.0%	21.4%	22.6%	19.5%
Total capital ratio	20.5%	22.0%	21.4%	22.6%	19.5%
Total client assets	3'672.4	3'685.7	4'050.2	3'587.4	3'621.3
Net new money	-173.9	202.6	81.6	-235.6	51.0
Employees, as full-time equivalents (FTE)	132.8	132.8	131.5	133.1	131.3
Operating income per FTE, in CHF 1,000	441.5	300.5	295.1	313.5	424.4
Average personnel expenses per FTE, in CHF 1,000	163.5	166.0	161.6	170.5	178.5
Commission margin, in basis points	66.2	56.8	59.5	51.0	52.9
Cost/Income ratio	54.5%	79.0%	79.0%	77.1%	63.2%

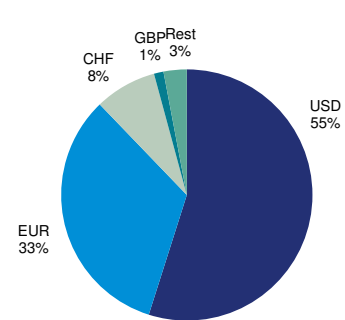
Client assets by asset class



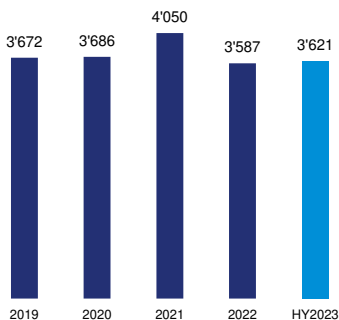
Client assets by region



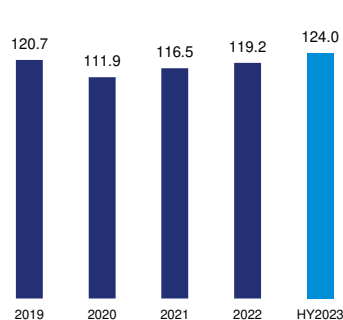
Client assets by currency



Total client assets, in CHF million



Shareholders' equity, in CHF million



Net profit, in CHF million

