

FINANCIAL HIGHLIGHTS

NEW COMMITMENT

2 580 CHF M

PROFIT / LOSS ON INSURANCE

91 CHF M

PROPORTION OF SMES IN THE CLIENT BASE

77%

FRAMEWORK OF OBLIGATION

16 CHF BN

LOSS EXPENSES

168 CHF M

ECONOMIC VIABILITY

34 CHF M

The surplus cover in the economic viability calculation amounted to CHF 34 million.

COMMITMENT BY INDUSTRY

in CHF million, as at 31 December



- Chemicals & pharmaceuticals
- Metalworking
- Electronics
- Power generation & distribution
- Mechanical engineering
- Rolling stock & railway technology
- Engineering
- Other industries

COMMITMENT BY OECD COUNTRY RISK CATEGORY

in CHF million, as at 31 December



- CRC 0
- CRC 1
- CRC 2
- CRC 3
- CRC 4
- CRC 5
- CRC 6
- CRC 7

7 301 CHF M

Obligation in CHF m	31.12.2020	31.12.2019
Framework of obligation	16 000	16 000
Insurance obligations	11 671	11 588
Current exposure in CHF m	31.12.2020	31.12.2019
Commitment: insurance policies (IP)	7 301	7 109
ECA reinsurances taken into account	- 269	- 297
Insurance commitments in principle (ICP)	1 670	1 664
Exposure	8 971	8 773
New exposure in CHF m	2020	2019
New commitment: insurance policies (IP)	2 580	2 173
Insurance commitments in principle (ICP)	1 222	1 404
Balance sheet in CHF m	31.12.2020	31.12.2019
Cash in hand & at bank and cash investments	3 002	2 989
Claims from losses and restructuring	196	188
Credit balances from debt rescheduling agreements	128	146
Unearned premiums and provisions	611	529
Capital	2 744	2 826
Income statement in CHF m	2020	2019
Earned premiums	90	69
Interest income from debt rescheduling agreements	1	15
Loss expenses	- 168	- 55
Debt rescheduling results	12	42
Profit/loss on insurance	- 65	71
Personnel expenses	- 13	- 12
Non-personnel expenses	- 7	- 5
Financial income	-	1
Other income	3	-
Operating profit/loss	- 82	55
Interest income from cash investments	-	-
Net income (NI)	- 82	55
Number of employees		
Number	70	62
Full-time equivalents	62.9	56.5
Average number of full-time equivalents by year	58.5	52.8