

FINANCIAL HIGHLIGHTS

NEW COMMITMENT

3 296 CHF M

INCOME FROM INSURANCE

132 CHF M

PROPORTION OF SMES IN THE CLIENT BASE

76%

JOBS SECURED

21 000

INDEMNITY PAYMENTS

55 CHF M

ECONOMIC VIABILITY

60 CHF M

The surplus cover in the economic viability calculation amounted to CHF 60 million.

COMMITMENT BY INDUSTRY

in CHF million, as at 31 December



- Chemicals & pharmaceuticals
- Electronics
- Metalworking
- 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

8 315 CHF M

Obligation in CHF million	31.12.2022	31.12.2021
Framework of obligation	14 000	14 000
Insurance obligations	10 174	9 924
Current exposure in CHF million	31.12.2022	31.12.2021
Commitment: insurance policies (IP)	8 315	7 089
Insurance commitments in principle (ICP)	1 859	2 835
Exposure	10 174	9 924
New exposure in CHF million	2022	2021
New commitment: insurance policies (IP)	3 296	1 933
Insurance commitments in principle (ICP)	1 434	2 714
Balance sheet in CHF million	31.12.2022	31.12.2021
Cash in hand & at bank and cash investments	3 187	3 036
Claims from losses and restructuring	176	203
Credit balances from debt rescheduling agreements	95	118
Unearned premiums and provisions	585	524
Capital	2 879	2 832
Income statement in CHF million	2022	2021
Earned premiums	121	79
Interest income from debt rescheduling agreements	10	11
Loss expenses	-97	6
Debt rescheduling results	15	12
Profit/loss on insurance	49	108
Personnel expenses	-17	-15
Non-personnel expenses	-8	-9
Financial income	1	-
Other income	4	4
Operating profit/loss	29	88
Interest income from cash investments	17	-
Net income (NI)	47	88
Number of employees *		
Number	79	78
Full-time equivalents	72.2	71.1
Average number of full-time equivalents by year	72.5	70.7

*Including IT project employees