

FINANCIAL HIGHLIGHTS

NEW COMMITMENT

2 641 CHF M

INCOME FROM INSURANCE

188 CHF M

PROPORTION OF SMES IN THE CLIENT BASE

81%

LOSS EXPENSES

222 CHF M

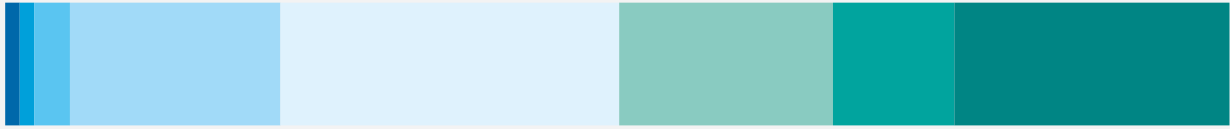
ECONOMIC VIABILITY

112 CHF M

The surplus cover in the economic viability calculation amounted to CHF 112 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

COMMITMENT
7892 CHF M

Obligation in CHF million	31.12.2023	31.12.2022
Framework of obligation	14 000	14 000
Insurance obligations	9 674	10 174
Current exposure in CHF million	31.12.2023	31.12.2022
Commitment: insurance policies (IP)	7 892	8 315
Insurance commitments in principle (ICP)	1 782	1 859
Exposure	9 674	10 174
New exposure in CHF million	2023	2022
New commitment: insurance policies (IP)	2 641	3 296
Insurance commitments in principle (ICP)	1 791	1 434
Balance sheet in CHF million	31.12.2023	31.12.2022
Cash in hand & at bank and cash investments	3 252	3 187
Claims from losses and restructuring	149	176
Credit balances from debt rescheduling agreements	86	95
Unearned premiums and provisions	654	585
Capital	2 892	2 879
Income statement in CHF million	2023	2022
Earned premiums	171	121
Interest income from debt rescheduling agreements	18	10
Loss expenses	- 222	- 97
Debt rescheduling results	27	15
Profit/loss on insurance	- 8	49
Personnel expenses	- 17	- 17
Non-personnel expenses	- 13	- 8
Financial income	11	1
Other income	7	4
Operating profit/loss	- 20	29
Interest income from cash investments	34	17
Net income (NI)	13	47
Number of employees *		
Number	86	79
Full-time equivalents	79.8	72.2
Average number of full-time equivalents by year	79.4	72.5

*Including IT project employees