

Financial Highlights

New Commitment

1 765 CHF million

Income from Insurance

95 CHF million

Proportion of customers that are SMEs

82%

Loss Expenses

15 CHF million

Economic Viability

20 CHF million

The surplus cover in the economic viability calculation amounted to CHF 20 million.

Commitment by Industry

As at 31 December



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

Commitment by OECD Country risk Category

As at 31 December



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

Commitment

CHF million

8210

Obligation in CHF million	31.12.2024	31.12.2023
Framework of obligation	14 000	14 000
Insurance obligations	9 865	9 674
Current exposure in CHF million	31.12.2024	31.12.2023
Commitment: insurance policies (IP)	8 210	7 892
Insurance commitments in principle (ICP)	1 655	1 782
Exposure	9 865	9 674
New exposure in CHF million	2024	2023
New commitment: insurance policies (IP)	1 765	2 641
Insurance commitments in principle (ICP)	969	1 791
Balance sheet in CHF million	31.12.2024	31.12.2023
Cash in hand & at bank and cash investments	3 349	3 252
Claims from losses and restructuring	131	149
Credit balances from debt rescheduling agreements	67	86
Unearned premiums and provisions	584	654
Capital	2 991	2 892
Income statement in CHF million	2024	2023
Earned premiums	90	171
Interest income from debt rescheduling agreements	4	18
Loss expenses	-15	-222
Debt rescheduling results	26	27
Profit/loss on insurance	105	-8
Personnel expenses	-17	-17
Non-personnel expenses incl. depreciation	-14	-13
Financial income	2	11
Other income	3	7
Operating profit/loss	79	-20
Interest income from cash investments	20	34
Net income (NI)	99	13
Number of employees		
Number	88	86
Full-time equivalents	82.0	79.8
Average number of full-time equivalents by year	80.9	79.4