

BPDG as per IFRS		CONSOLIDATED FINANCIAL STATEMENTS		BPDG as per True & Fair	ADJUST IFRS	BPDG as per IFRS
CHF	CONSOLIDATED BALANCE SHEET	CHF	CHF	CHF		CHF
<b>ASSETS</b>						
34'781'667	10 Cash and cash equivalents	39'644'349	-	39'644'349		
34'781'667	Cash and cash equivalents	39'644'349	-	39'644'349		
185'260	20 Financial assets at fair value through Profit&Loss (IFRS 7 par. 8 lett. a)	4'014'936	-	4'014'936		
185'260	a) Financial assets held for trading purposes	4'014'936	-	4'014'936		
	b) Financial assets designated at fair value		-			
	c) Other financial assets mandatory measured at fair value		-			
55'083'125	30 Financial assets at fair value through other comprehensive income (IFRS 7 par. 8 lett. h)	46'576'580	-555'434	46'021'146		
55'083'125	Financial assets at fair value through other comprehensive income (IFRS 7 par. 8 lett. h)	46'576'580	-555'434	46'021'146		
172'434'352	40 Financial assets measured at amortised cost (IFRS 7 par. 8 lett. f)	165'877'253	-408'583	165'468'670		
95'351'364	a) Due from banks	67'227'725	-88'361	67'139'364		
77'082'988	b) Due from customers	98'649'528	-320'222	98'329'306		
-	50 Hedging derivatives	-	-	-		
-	Hedging derivatives	-	-	-		
-	60 Change in value of financial assets recognised as part of a macrohedge (+/-)	-	-	-		
-	Change in value of financial assets recognised as part of a macrohedge	-	-	-		
-	70 Equity Investments	-	-	-		
-	Equity Investments in controlled companies	-	-	-		
-	Equity Investments in jointly-controlled companies	-	-	-		
-	Equity Investments in companies subject to significant influence	-	-	-		
-	80 Technical reserves payable by reinsurers	-	-	-		
-	Technical reserves payable by reinsurers	-	-	-		
294'461	90 Tangible fixed assets	199'783	-	199'783		
294'461	Tangible fixed assets - for operating use	199'783	-	199'783		
-	Tangible fixed assets - held for investments	-	-	-		
-	100 Intangible fixed assets	3'766'751	1'271'500	5'038'251		
-	Goodwill	3'766'751	-407'150	3'359'601		
-	Other intangible fixed assets	-	1'678'650	1'678'650		
-	Positive consolidated exchange	-	-	-		
1'229'906	110 Tax receivables	3'353	1'014'629	1'017'982		
1'229'906	Tax receivables - current	3'353	102'571	105'924		
-	Tax receivables - prepaid	-	912'058	912'058		
-	120 Non-current assets and assets non disposal	-	-	-		
-	Non-current assets and assets non disposal (IFRS 5)	-	-	-		
1'013'771	130 Other assets	1'832'381	-	1'832'381		
1'013'771	Other assets - Tax consolidation	-	-	-		
-	Other assets - Other	1'832'381	-	1'832'381		
265'022'542	Total assets	261'915'386	1'322'112	263'237'498		
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>						
195'444'203	10 Financial liabilities measured at amortised cost (IFRS 7 par. 8 lett. g)	189'625'128	-	189'625'128		
648'683	a) Due to banks	333'509	-	333'509		
194'795'520	b) Due to customers	189'291'619	-	189'291'619		
-	c) Securities outstanding	-	-	-		
413'181	20 Financial liabilities held for trading purposes	4'030'851	-	4'030'851		
413'181	Financial liabilities held for trading purposes - Due	-	-	-		
-	Financial liabilities held for trading purposes - Other	-	-	-		
-	Financial liabilities held for trading purposes - Financial ed credit derivatives	4'030'851	-	4'030'851		
-	30 Financial liabilities designated at fair value (IFRS 7 par. 8 lett. e)	-	-	-		
-	Financial liabilities designated at fair value	-	-	-		
-	40 Hedging derivatives	-	-	-		
-	Hedging derivatives	-	-	-		
-	50 Change in value of financial liabilities recognised as part of macrohedge (+/-)	-	-	-		
-	Change in value of financial liabilities recognised as part of macrohedge	-	-	-		
1'646'728	60 Tax payables	1'640'500	419'662	2'060'162		
6'228	Tax payables - current	-	-	-		
1'640'500	Tax payables - deferred	1'640'500	419'662	2'060'162		
-	70 Liabilities linked to assets on disposals	-	-	-		
-	Liabilities linked to assets on disposals (IFRS 5)	-	-	-		

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CHF	CONSOLIDATED BALANCE SHEET		CHF	CHF	CHF
2'574'883	80	Other liabilities	7'901'083	-859'738	7'041'345
		Other liabilities - Tax consolidation			
2'574'883		Other liabilities - Other	7'901'083	-859'738	7'041'345
-	90	Staff severance indemnities	-	-	-
		Staff severance indemnities			
4'920'610	100	Provisions for risks and charges:	948	3'649'938	3'650'886
-		a) Commitments and guarantees given		1'704	1'704
4'919'624		b) Retirement benefits and similar obligations		3'648'234	3'648'234
986		b) Retirement benefits and similar obligations	948		948
-	110	Technical reserves			-
		Technical reserves			
-499'986	120	Valuation reserve	-	-679'758	-679'758
1'097'449		Valuation reserve - Financial assets available for sale (+/-)	-	-468'159	-468'159
		Valuation reserve - Financial assets available for sale - Acquisition			-
1'097'449		Valuation reserve - Financial assets available for sale - Other		-468'159	-468'159
		Valuation reserve - Financial assets available for sale - F.T.A. ("First time adoption")			
		Valuation reserve - Tangible fixed assets (+)			
		Valuation reserve - Cash flow hedges (+/-)			
		Valuation Reserve - Special Revaluation laws			
-1'597'435		Valuation Reserve - Other		-211'599	-211'599
-	130	Redeemable shares	-		-
		Redeemable shares			
-	140	Equity instruments	-		-
		Equity instruments			
46'272'795	150	Reserves	45'395'409	-418'970	44'976'439
39'267'500		General legal reserve	39'267'500		39'267'500
840'237		Reserve for own shares	840'237		840'237
85'152		Reserve for stock-options	93'793		93'793
21'036'060		Other reserves	24'792'339	-4'713'902	20'078'437
		"First time adoption (F.T.A.) IAS" reserve		-191'016	-191'016
-14'956'154		Retained earnings brought forward	-19'598'460	4'485'948	-15'112'512
	160	Share premium account			
		Share premium account			
14'430'600	170	Share capital	14'430'600	-	14'430'600
14'430'600		Share capital	14'430'600		14'430'600
-840'237	180	Own shares (-)	-840'237	-	-840'237
-840'237		Own shares (-)	-840'237		-840'237
-	190	Minority interest (+/-)	60'941	-	60'941
		Minority interest	60'941		
659'765	200	Profit (loss) for the year (+/-)	-329'837	-789'022	-1'118'859
265'022'542		Total liabilities and shareholders' equity	261'915'386	1'322'112	263'237'498

GUARANTEES GIVEN AND COMMITMENTS

1'111'251	10	GUARANTEES GIVEN	1'677'244		1'677'244
933'251		Financial guarantees given	1'437'244		1'437'244
		Commercial guarantees given			
178'000		Guarantees given - Other	240'000		240'000
-	20	Commitments	-		-
		Irrevocable commitments to grant finance			
		Underlying obligations on credit derivatives: protection sold			
		Other commitments			

PROFIT AND LOSS

2'528'104	10	Interest income and similar items	3'914'131	-959'666	2'954'465
2'528'104		Interest income and similar items	3'914'131	-959'666	2'954'465
		Positive balances of spread on hedging transaction			
-438'058	20	Interest expense and similar items	-297'965	275	-297'690
-438'058		Interest expense and similar items	-297'965	275	-297'690
		Negative balances of spread on hedging transaction			

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CHF	CONSOLIDATED BALANCE SHEET	CHF	CHF	CHF		CHF
2'090'046	30 Interest margin	3'616'166	-959'391	2'656'775		
6'638'584	40 Commission income	8'549'113	-818'930	7'730'183		
6'638'584	Commission income	8'549'113	-818'930	7'730'183		
-2'087'672	50 Commission expense	-1'794'834	103'501	-1'691'333		
-2'087'672	Commission expenses	-1'794'834	103'501	-1'691'333		
4'550'912	60 Net commissions	6'754'279	-715'429	6'038'850		
-	70 Dividends and similar income	-	-	-		
	Equity investments dividends					
	Financial assets dividends					
	Income from shares in UCIS					
3'779'011	80 Net profit (loss) from trading transactions	2'335'163	-341'999	1'993'164		
2'529'576	Financial assets	688'242	-229'990	458'252		
	Financial liabilities					
1'249'435	Financial and credit derivatives	1'646'921	-112'009	1'534'912		
-	90 Net profit (loss) from hedging transactions					
	Net profit from hedging transaction - Income					
	Net loss from hedging transaction - Expense					
-	100 Profits (losses) on disposal or repurchase of:	-	91'630	91'630		
	Profits on disposal or repurchase of:					
	a) Financial assets valued at amortised cost (IFRS par. 20 lett. a) vii)					
	b) Financial assets at fair value through other comprehensive income (IFRS 7 par. 20 lett. a) viii))		91'630	91'630		
	c) Financial liabilities					
	Losses on disposal or repurchase of:					
	a) Financial assets valued at amortised cost (IFRS par. 20 lett. a) vii)					
	b) Financial assets at fair value through other comprehensive income (IFRS 7 par. 20 lett. a) viii))					
	c) Financial liabilities					
-	110 Net profit (loss) from other financial assets and liabilities measured at fair value through Profit&Loss (IFRS 7 par. 20 lett. a) i)	-	-	-		
	a) Financial assets and liabilities designated at fair value					
	b) Other financial assets mandatory valued at fair value					
3'779'011	120 Brokering margin	2'335'163	-250'369	2'084'794		
521'214	130 Net write-downs/write-ups for credit risk related to:	807'378	-282'148	525'230		
	Write-downs for impairment of					
-81'957	a) Financial assets valued at amortised cost (IFRS par. 20 lett. a) vii)	-136'765	-249'530	-386'295		
	b) Financial assets at fair value through other comprehensive income (IFRS 7 par. 20 lett. a) viii))		-44'025	-44'025		
	Write-ups for impairment of					
603'171	a) Financial assets valued at amortised cost (IFRS par. 20 lett. a) vii)	944'143	11'407	955'550		
	b) Financial assets at fair value through other comprehensive income (IFRS 7 par. 20 lett. a) viii))					
-	140 Profits (losses) on agreement changes without write-offs	-	-	-		
	Profits (losses) on agreement changes without write-offs					
10'941'183	150 Net profit (loss) on financial operations	13'512'986	-2'207'337	11'305'649		
	160 Net premiums					
	170 Balance other incomes/charges from insurance operations					
10'941'183	180 Net profit from financial and insurance operations	13'512'986	-2'207'337	11'305'649		
-10'258'658	190 Administrative expenses	-13'315'536	873'245	-12'442'291		
-6'373'419	a) Staff expenses	-8'128'700	490'801	-7'637'899		
-3'885'239	b) Other administrative expenses	-5'186'836	382'444	-4'804'392		
-	200 Net provisions for risks and charges	-	24'857	24'857		
	a) For credit risk related to commitments and guarantees given		24'857	24'857		
	b) Other net provisions					
-81'165	210 Net write-downs/write-ups on tangible fixed assets	-94'677	-	-94'677		
-81'165	Write-downs on tangible fixed assets - Amortisation	-94'677		-94'677		
	Write-downs on tangible fixed assets - Write-downs for impairment					
	Write-ups on tangible fixed assets					
-	220 Net write-downs/write-ups on intangible fixed assets	-445'894	364'573	-81'321		
	Amortisation on intangible fixed assets	-445'894	364'573	-81'321		
	Permanent loss in value - Goodwill					
	Permanent loss in value - Other intangible fixed assets					
	Write-ups on intangible fixed assets					

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CHF		CHF	CHF	CHF		
	<b>CONSOLIDATED BALANCE SHEET</b>					
1'778	230 Other operating income/charges	13'284	-4'511	8'773		
	Indirect taxes recovered					
	Recovery staff expenses comanded					
	Recovery of fees from services to Group companies					
	Recovery rentals payable and buildings fees					
	Recovery legal fees					
1'778	Other operating income	13'284	-4'511	8'773		
	Other operating charges					
-10'338'045	240 Operating costs	-13'842'823	1'258'164	-12'584'659		
-	250 Profits (losses) on equity investments					
	Profits on equity investments					
	Revaluations, profits on disposals, write-ups					
	Other increases					
	Losses on equity investments					
	Write-downs, write-downs for impairment, losses on disposals					
	Other decreases					
-	260 Net profit (loss) on tangible and intangible fixed assets valued at fair value					
	Net profit (loss) on tangible and intangible fixed assets valued at fair value					
-	270 Impairment of goodwill					
	Impairment of goodwill					
-	280 Profits (losses) on divestitures					
	Profits on divestitures					
	Profits on divestitures - Equity investments					
	Profits on divestitures - Other assets					
	Losses on divestitures					
	Losses on divestitures - Equity investments					
	Losses on divestitures - Other assets					
603'138	290 Profit (loss) on current operations before taxes	-329'837	-949'173	-1'279'010		
56'627	300 Income taxes for the year for curren operations	-	160'151	160'151		
56'627	Income taxes for the year for current operations		160'151	160'151		
659'765	310 Profit (loss) on current operations after taxes	-329'837	-789'022	-1'118'859		
-	320 Profits ( losses ) on discontinued assets after taxes					
	Profits ( losses ) on discontinued assets after taxes					
659'765	330 Profit ( loss ) for the year	-329'837	-789'022	-1'118'859		
	340 Third parties' profit (loss) for the year					
659'765	350 Parent Company's profit (loss) for the year	-329'837	-789'022	-1'118'859		

  
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