

BPDG as per IFRS
CONSOLIDATED FINANCIAL STATEMENTS
BPDG as per True & Fair
ADJUST IFRS
BPDG as per IFRS
BANCA PROFILO SPA
PROFILO REAL ESTATE ADVISORY SRL
PROFILO ASSET MANAGEMENT SGR SPA
PROFILO MERCHANT CO SH
PROFILO SERVIZI IMMOBILIARI SRL
PROFILO SUISSE SA

CHF	CONSOLIDATED BALANCE SHEET	CHF	CHF	CHF	CHF	CHF	CHF
-	Tax receivables - prepaid						
-	150 Non-current assets and assets non disposal						
-	Non-current assets and assets non disposal (IFRS 5)						
-	160 Other assets	660'999	-	660'999			CHF Equiv. 7'421
-	Other assets - Tax consolidation						
-	Other assets - Other	660'999		660'999			
-							
-							
-							
191'689'226	Total assets	180'375'161	3'128'508	183'503'669			

LIABILITIES AND SHAREHOLDERS' EQUITY

13'547'573	10 Due to banks	2'574'795	-	2'574'795			EUR	Cy	CHF Equiv.
13'547'573	Due to banks	2'574'795		2'574'795					
106'353'988	20 Due to customers	106'731'290	-	106'731'290			Of which due to PROFILO	Current a/c	90'850
106'353'988	Due to customers	106'731'290		106'731'290				Repo	-
-	30 Securities outstanding	-	-	-					109'238
-	Securities outstanding	-	-	-					
1'012'495	40 Financial liabilities held for trading purposes	747'183	-	747'183				Accrued Int. on Repo	-
-	Financial liabilities held for trading purposes - Due								
-	Financial liabilities held for trading purposes - Other								
1'012'495	Financial liabilities held for trading purposes - Financial ed credit derivatives	747'183		747'183			Of which due to PROFILO		CHF Equiv. 117'237
-	50 Financial liabilities valued at fair value								
-	Financial liabilities valued at fair value								
-	60 Hedging derivatives								
-	Hedging derivatives								
-	70 Change in value of financial liabilities recognised as part of macrohedg								
-	Change in value of financial liabilities recognised as part of macrohedg								
1'848'000	80 Tax payables	1'851'389	-	1'851'389					
-	Tax payables - current	3'389		3'389					
1'848'000	Tax payables - deferred	1'848'000		1'848'000					
-	90 Liabilities linked to assets on disposals								
-	Liabilities linked to assets on disposals (IFRS 5)								
3'289'371	100 Other liabilities	4'493'986	-1'149'898	3'344'088					CHF Equiv. -
-	Other liabilities - Tax consolidation								
3'289'371	Other liabilities - Other	4'493'986	-1'149'898	3'344'088			Of which due to PROFILO		
-	110 Staff severance indemnities								
-	Staff severance indemnities								
7'402'362	120 Provisions for risks and charges	4'670'645	3'326'050	7'996'695					
2'316'387	retirement benefits and similar obligations		3'326'050	3'326'050					
5'085'975	other provisions	4'670'645		4'670'645					
-	130 Technical reserves	-	-	-					

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as at 31 DECEMBER 2014

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PROFILO
MERCHANT CO S r.l

PROFILO
SERVIZI
IMMOBILIARI
SRL

PROFILO
SUISSE SA

CHF	CONSOLIDATED BALANCE SHEET	CHF	CHF	CHF	of wich	of wich	of wich	of wich	of wich
-	Irrevocable commitments to grant finance			-					
-	Underlying obligations on credit derivatives: protection sold			-					
-	Other commitments			-					
-	CONTO ECONOMICO			-					
1890'135	10 Interest income and similar items	2329'907	-376'974	1'952'933					
1890'135	Interest income and similar items	2329'907	-376'974	1'952'933					
-	Positive balances of spread on hedging transaction			-					
-198'449	20 Interest expense and similar items	-160'062	-	-160'062					
-198'449	Interest expense and similar items	-160'062	-	-160'062					
-	Negative balances of spread on hedging transaction			-					
1'691'686	30 Interest margin	2'169'845	-376'974	1'792'871					
5'100'580	40 Commission income	4'803'790		4'803'790					
5'100'580	Commission income	4'803'790		4'803'790					
-2'149'232	50 Commission expense	-2'205'787		-2'205'787					
-2'149'232	Commission expenses	-2'205'787		-2'205'787					
2'951'348	60 Net commissions	2'598'003		2'598'003					
-	70 Dividends and similar income	-		-					
-	Equity investments dividends			-					
-	Financial assets dividends			-					
-	Income from shares in UCIS			-					
4'431'053	80 Net profit (loss) from trading transactions	4'871'049	-	4'871'049					
3'735'942	Financial assets	4'076'906	-	4'076'906					
-	Financial liabilities			-					
695'111	Financial and credit derivatives	794'143		794'143					
-	90 Net profit (loss) from hedging transactions			-					
-	Net profit from hedging transaction - Income			-					
-	Net loss from hedging transaction - Expense			-					
746'074	100 Profits (losses) on disposal or repurchase of:	-6'000	1'098'453	1'092'453					
-	Profits on disposal or repurchase of:	-6'000		-6'000					
-	Loans			-					
-	Financial assets available for sale	-6'000	1'098'453	1'092'453					
-	Financial assets held to maturity			-					
-	Financial liabilities			-					
-	Losses on disposal or repurchase of:			-					
-	Loans			-					
-	Financial assets available for sale			-					
-	Financial assets held to maturity			-					
-	Financial liabilities			-					
110	Net profit (loss) from financial assets and liabilities valued at fair value	-	-	-					
-	Net change in value of financial assets/liabilities valued at fair value			-					

Of which From PROFILO

CHF
22'331

Of which due to PROFILO

-5'583

Of which From PROFILO

PROFILO
CHF
103'391


BU

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CHF

CONSOLIDATED BALANCE SHEET

CHF

CHF

CHF

of wich

of wich

of wich

of wich

of wich

of wich

9 820 161

120

Brokerage margin

9 632 897

7 21 479

10 354 376

-21 380

130

Net write-downs/write-ups for impairment of:

-13 353

-

-13 353

Write-downs for impairment of:

-18 510

Loans

-13 353

-

-

Financial assets available for sale

-

-

-

Financial assets held to maturity

-

-

-

Other financial operations

-

-

-

Write-ups for impairment of

-2 870

Loans

-

-

-

Financial assets available for sale

-

-

-

Financial assets held to maturity

-

-

-

Other financial operations

-

-

-

-

Net profit (loss) on financial operations

9 619 544

7 21 479

10 341 023

9 798 781

140

Net profit

-

-

-

-

Balance other incomes/charges from insurance operations

-

-

-

9 798 781

160

Net profit from financial and insurance operations

9 619 544

7 21 479

10 341 023

-8 124 102

170

Administrative expenses

-8 720 796

-1 50 934

-8 871 730

-5 131 480

Staff expenses

-5 028 848

-1 50 934

-5 179 782

-3 992 622

Other administrative expenses

-3 691 948

-

-3 691 948

3 58 450

190

Net provisions for risks and charges

-62 663

-

-62 663

-529 940

200

Net write-downs/write-ups on tangible fixed assets

-701 430

130 830

-570 600

-

Write-downs on tangible fixed assets - Amortisation

-

-

-

-

Write-downs on tangible fixed assets - Write-downs for impairment

-

-

-

-

Write-ups on tangible fixed assets

-

-

-

-

Net write-downs/write-ups on intangible fixed assets

-

-

-

-

Amortisation on intangible fixed assets

-

-

-

-

Permanent loss in value - Goodwill

-

-

-

-

Permanent loss in value - Other intangible fixed assets

-

-

-

-

Write-ups on intangible fixed assets

-

-

-

-

Other operating income/charges

2 569

-

2 569

3 473

220

Indirect taxes recovered

-

-

-

-

Recovery staff expenses commanded

-

-

-

-

Recovery of fees from services to Group companies

-

-

-

-

Recovery rentals payable and buildings fees

-

-

-

-

Recovery legal fees

-

-

-

3 473

Other operating income

2 569

-

2 569

-

Other operating charges

-

-

-

-9 292 119

230

Operating costs

-9 482 320

-20 104

-9 502 424

-

Profits (losses) on equity investments

-

-

-

-

Profits on equity investments

-

-

-

-

Operating costs

-

-

-

-

Profits on equity investments


-

-

-


NC

31.12.2013	REPORTING PACKAGE for Consolidated Financial Statements as at 31 DECEMBER 2014		31.12.2014	31.12.2014	31.12.2014	CHF	CHF	CHF	CHF	CHF	CHF
BPDG as per IFRS	CONSOLIDATED FINANCIAL STATEMENTS					BANCA PROFILO SPA	PROFILO REAL ESTATE ADVISORY SRL	PROFILO ASSET MANAGEMENT SGR SPA	PROFILO MERCHANT CO Srl	PROFILO SERVIZI IMMOBILIARI SRL	PROFILO SUISSE SA
CHF	CONSOLIDATED BALANCE SHEET	BPDG as per True & Fair	ADJUST IFRS	BPDG as per IFRS	CHF	of wich	of wich	of wich	of wich	of wich	of wich
-	Revaluations, profits on disposals, write-ups			-							
-	Other increases			-							
-	Losses on equity investments	-		-							
-	Write-downs, write-downs for impairment, losses on disposals			-							
-	Other decreases			-							
-	Net profit (loss) on tangible and intangible fixed assets valued at fair value			-							
-	250			-							
-	Impairment of goodwill			-							
-	260			-							
-	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			-							
-	270			-							
-	Profit (loss) on current operations before taxes	137'224	701'375	838'599							
-	280										
-	Income taxes for the year for current operations	-	377'34	377'34							
-	290										
-	Profit (loss) on current operations after taxes	137'224	739'109	876'333							
-	300										
-	Profits (losses) on assets on disposal after taxes			-							
-	310										
-	Profits (losses) on assets on disposal after taxes			-							
-	320										
-	Profit (loss) for the year	137'224	739'109	876'333							
-	536'700										
-	330										
-	Third parties' profit (loss) for the year			-							
-	536'700										
-	340										
-	Parent Company's profit (loss) for the year	137'224	739'109	876'333							


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 Case postale 3668
 1211 GENEVE 3