



	Q1'24 Reported	Q2'24 Reported	Q3'24 Reported	Q4'24 Reported	Q1'25 Reported	Q2'25 Reported	Q3'25 Reported	Q4'25 Consensus	q/q change	y/y change	No. of previews
Net interest income	2,162	2,042	2,260	2,261	2,211	2,173	2,192	2,230	1.7%	-1.4%	10
Net commission income	576	571	582	565	579	584	598	593	-0.8%	4.9%	10
Total income	2,760	2,702	2,917	2,900	2,919	2,920	2,958	2,910	-1.6%	0.3%	10
Total expenses	-1,089	-978	-957	-934	-1,202	-1,055	-1,047	-1,030	-1.7%	10.2%	10
Result before risk costs	1,671	1,724	1,960	1,966	1,717	1,865	1,911	1,880	-1.6%	-4.4%	10
Risk costs*	-197	-318	-348	-173	-209	-193	-251	-231	-8.0%	33.5%	10
including CHF-provisions	-1	-26	0	-65	0	-1	0	-54	-	-16.5%	10
Bank levy	-187	-179	-182	-192	-196	-198	-199	-201	0.9%	4.5%	10
Profit before tax	1,287	1,227	1,430	1,601	1,312	1,474	1,461	1,449	-0.8%	-9.5%	10
Net profit	993	965	1,102	1,309	1,014	1,135	1,112	1,211	8.9%	-7.5%	10
Cost / Income ratio	39.5%	36.2%	32.8%	32.2%	41.2%	36.1%	35.4%	35.4%	0 p.p.	3.2 p.p.	

*including legal cost of risk for FX-mortgage loans

Contributing research:

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