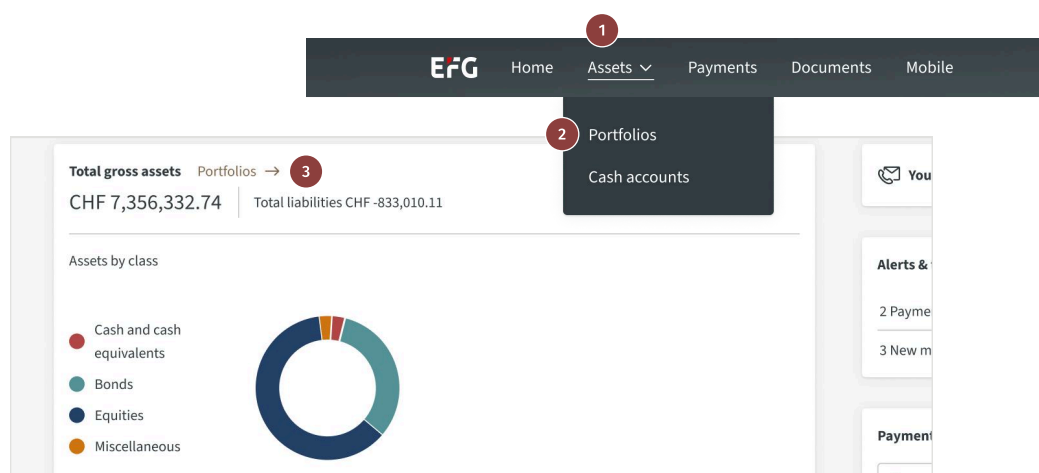


Portfolios

Navigating to your portfolios



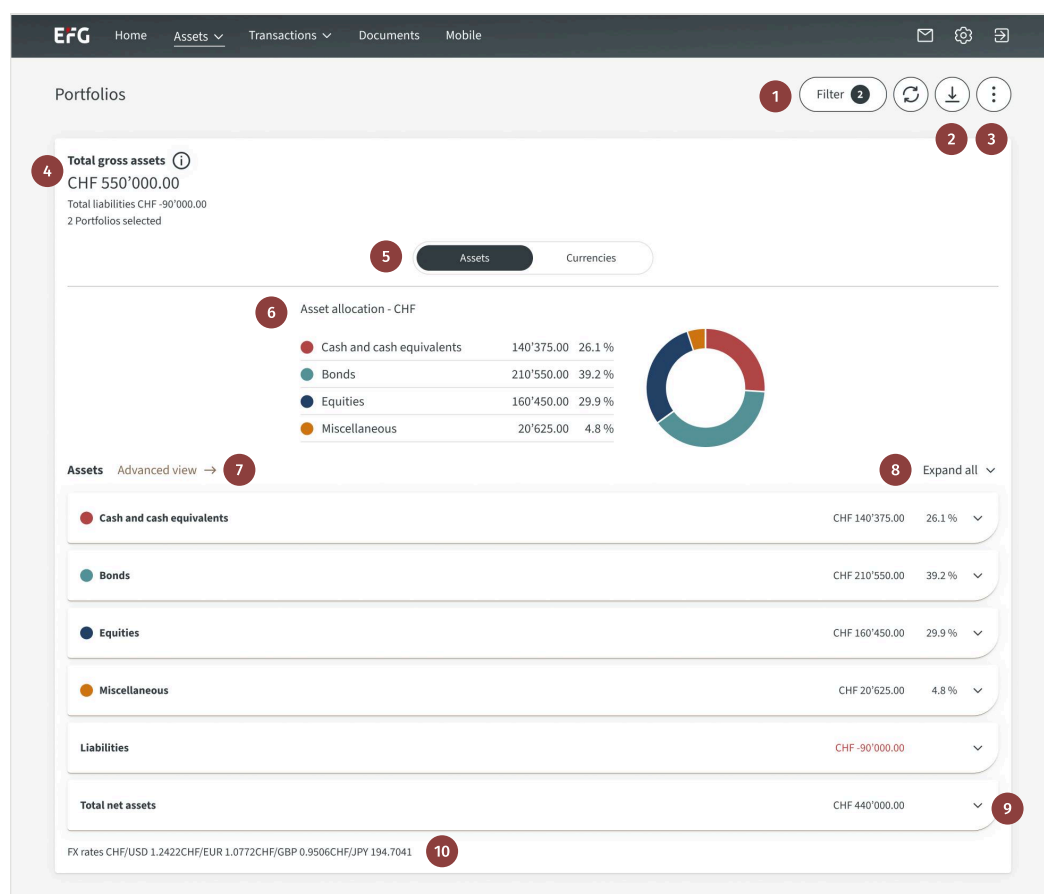
Top navigation

1. Hover or click on 'Assets' to open the dropdown
2. Click Portfolios

Homepage

3. At the top, next to the Total assets figure there is a direct entry to the Portfolios page

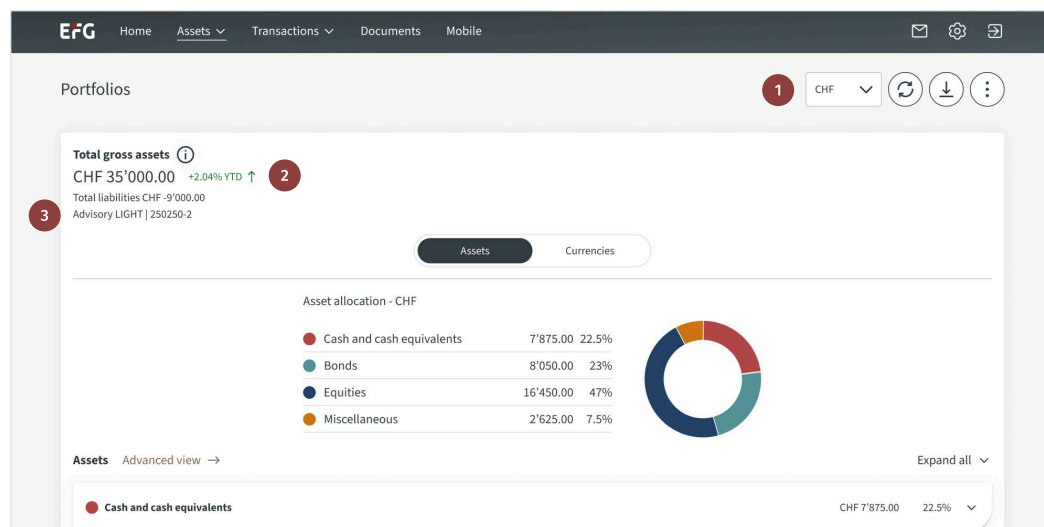
An overview of the layout and functionality



1. Change which portfolio(s) you see or the selected currency
2. Download options including Interim valuation
3. More functionality
4. Total gross assets for selected portfolio(s) and Total liabilities for selected portfolio(s)
5. Switch between Assets and Currencies for the selected portfolio(s)
6. Asset split summary
7. Advanced view – provides a table with more data points
8. Shortcut to expand all assets
9. Total net assets – includes Liabilities and Total accrued interest
10. FX rates applied

1 portfolio view

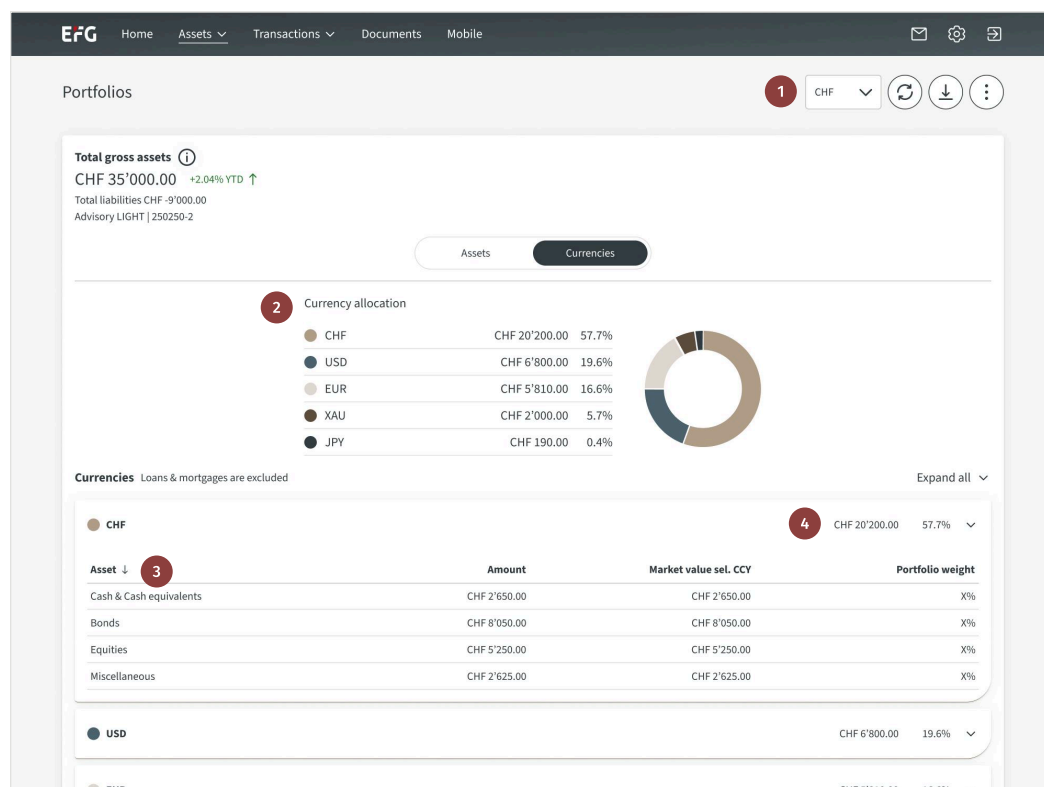
Below are a few differences when you are viewing 1 portfolio – the rest of the functionality is the same



1. Change the selected currency
2. Year to date performance
3. Portfolio details

Currency breakdown

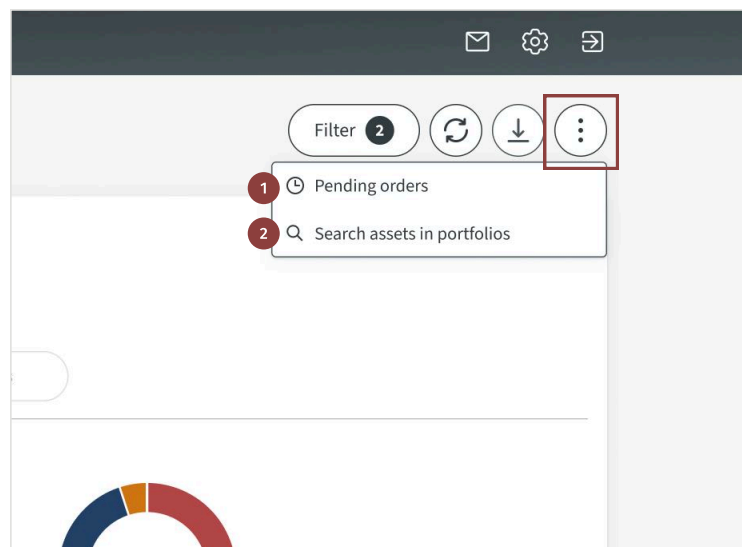
To see the currency allocation of your portfolio(s) click on the 'Currencies' tab. To change which portfolios you are viewing or the selected currency use the filter/currency drop down. Please note, if the total for one or more of the portfolio(s) currencies is negative the chart will not show.



1. Change the selected currency, for 2+ portfolios this functionality is inside the Filter
2. Currency split summary
3. The arrow indicates which column the data is sorted by
4. Total value in the selected currency

More functionality

You can find more functionality by clicking on the 3 dots at the top of the page. From there you will see options to view any pending orders and to search for assets within your portfolio(s).

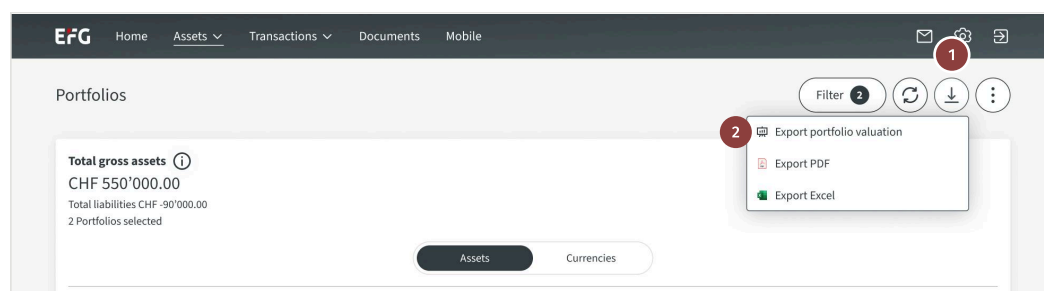


1. View any pending orders that you have
2. Search through all your portfolios for a specific asset

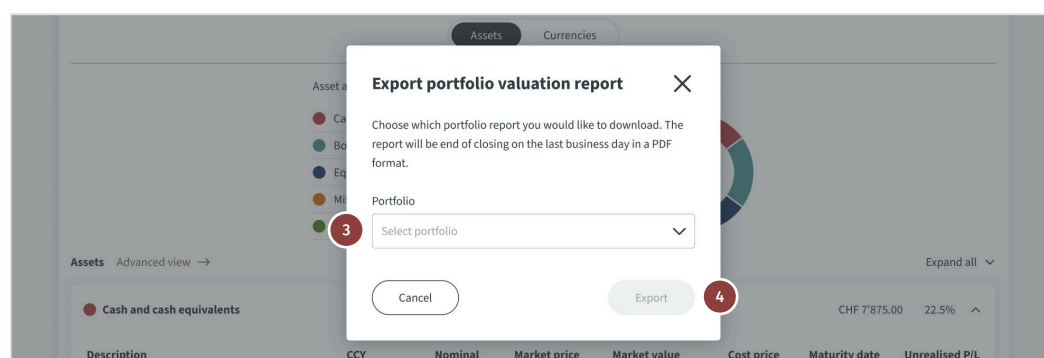
Download a portfolio valuation

To download a valuation, click the download button on the top right of the page. From here choose 'Portfolio valuation report'. If you have 2 or more portfolios, select which portfolio you want a valuation for. The valuation will be a PDF and dated close of the last business day.

Please note: When comparing exports with what you see on screen, you may notice slight differences in label names. The underlying data is identical, and we are currently working to fully align the labelling across all views.



1. Download button
2. Portfolio valuation – will download as a PDF
3. If you have selected more than 1 portfolio you will need to choose which portfolio to receive the valuation for
4. Export valuation button



Portfolio calculation and display

The main figures you see



Total per asset class

Shows how much you hold in each type of investment. Each amount is the current market value of everything you hold in that category.



Total per currency

Shows how much of your portfolio is in each currency (CHF, EUR, USD, etc.), based on market value, excluding loans and mortgages.



Liabilities

Shows the total amount of your loans and mortgages.



Total gross assets

This is the total market value of all your assets, without subtracting loans and mortgages.



Total net assets

This is the value of your assets after taking loans and mortgages into account.

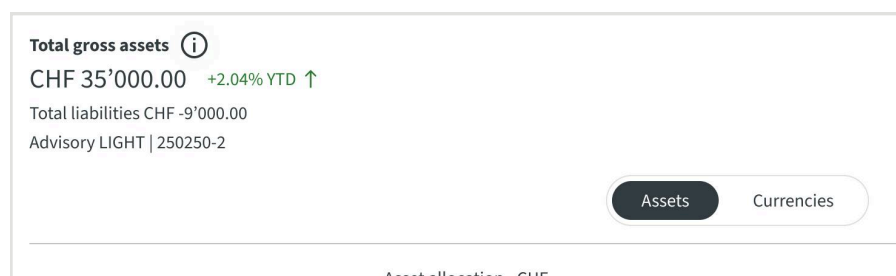


Accrued interest

All figures include accrued interest and similar accruals, so they reflect a more complete picture of your portfolio value.

Your total assets

If your total gross assets are positive or zero



- The main figure shown is your total gross assets
- Your liabilities (loans and mortgages) are shown separately

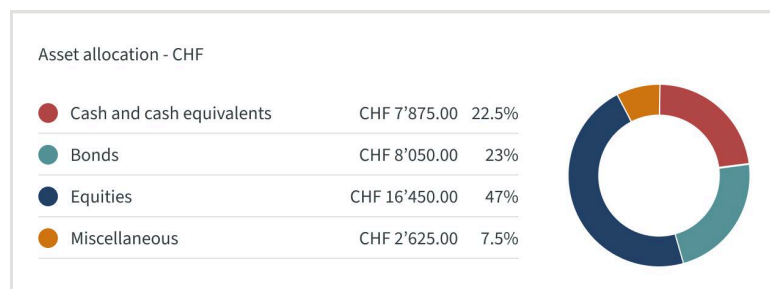
If your total gross assets are negative



- The main figure shown is your total net assets
- In this case, liabilities are not shown separately

How items are ordered and grouped

Asset classes



In the chart:

- Asset classes follow the bank's standard order (not by size).
- Up to 8 asset classes are shown individually.
- If there are more than 8, all from the 8th onward are grouped into "Others".

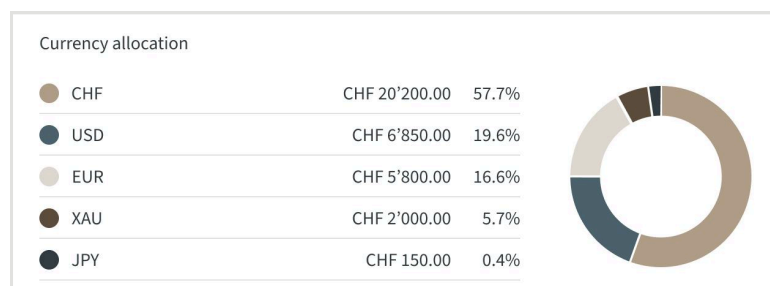
Assets Advanced view → Expand all

Cash and cash equivalents	CHF 7'875.00	22.5%
Bonds	CHF 8'050.00	23%
Equities	CHF 16'450.00	47%
Miscellaneous	CHF 2'625.00	7.5%
Liabilities	CHF -9'000.00	
Total net assets	CHF 24'000.00	

In the detailed list:

- Asset classes follow the same standard order.
- All asset classes are shown individually; there is no "Others" in the breakdown.

Currencies



In the chart:

- Currencies are ordered by size (market value), not alphabetically.
- Up to 8 currencies are shown individually.
- If there are more than 8, all from the 8th onward are grouped into "Others" (with the same colour).

Currencies Loans & mortgages are excluded Expand all

CHF	CHF 20'200.00	57.7%
USD	CHF 6'850.00	19.6%
EUR	CHF 5'800.00	16.6%
XAU	CHF 2'000.00	5.7%
JPY	CHF 150.00	0.4%

FX rates CHF/USD 1.2422 CHF/EUR 1.0772 CHF/GBP 0.9506 CHF/JPY 194.7041

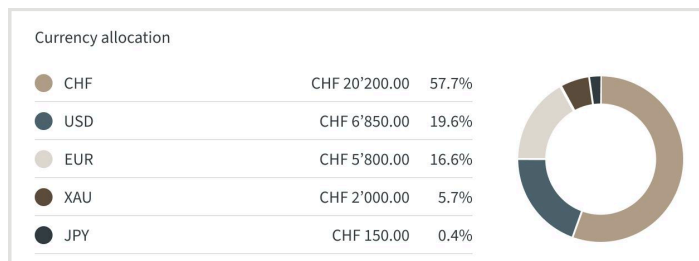
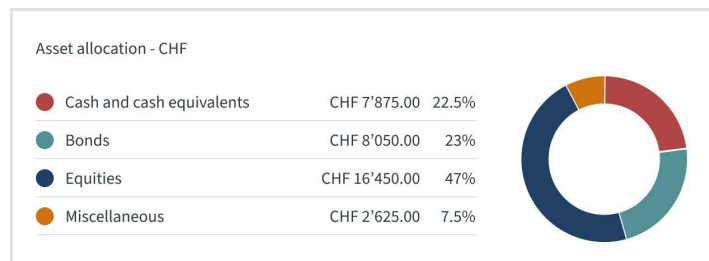
In the detailed list:

- Currencies are also ordered by market value.
- All currencies are shown individually (no "Others" group).

How the charts work

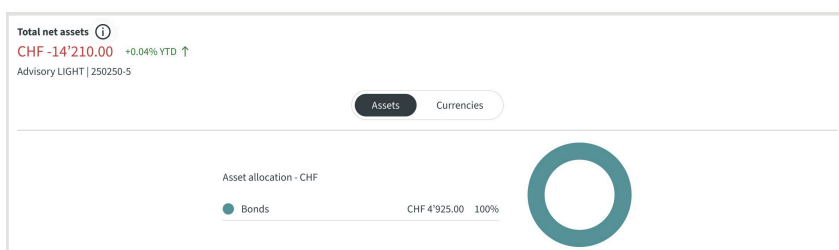
When values are positive

- The chart shows the percentage each asset class or currency represents in your portfolio.
- Percentages are calculated using only positive values.



If an asset class has a negative value

- That asset class is not shown in the donut chart.
- Its percentage is not displayed.
- The percentages of the remaining (positive) asset classes are recalculated based only on positive values.



If any currency has a negative value

- The currency donut chart is not shown.
- In that case, no percentages are shown for currencies or asset classes.

