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General overview

Page

11	Commentary
17	Banks in Switzerland – key developments in 2005 Explanatory notes on the banking statistics

Tables

Banks

A2	Balance sheet total
A12	Assets
A54	Liabilities
A68	Breakdown by domestic and foreign categories
A104	Geographical breakdown
A116	Sectoral breakdown
A128	Derivative financial instruments
A129	Fiduciary business
A138	Securities holdings in bank custody accounts
A144	Contingent liabilities and open transactions
A148	Profit and loss account
A172	Equity and liquidity
A184	Offices
A191	Number of staff
A195	Average rates of interest for selected balance sheet items
A200	Distribution of selected balance sheet items, by rate of interest

A225 **Institutions with a special field of business**

Information on reporting institutions

B1	List of banking institutions covered by the Swiss banking statistics
B24	Banks removed from the banking statistics
B26	Banks included in the banking statistics for the first time

Additional information

B27	Swiss banks with branches abroad
B28	Company name changes
B29	Supervisory authorities and associations
B31	Publications by the Swiss National Bank
B33	Keyword index

Contents in detail

Commentary

Page

	Banks in Switzerland – key developments in 2005
11	1. Balance sheet business
12	2. Derivative financial instruments and off-balance-sheet transactions
13	3. Profit and loss account
15	4. Equity and liquidity
15	5. Offices
15	6. Number of staff
16	7. Average rate of interest and distribution by rate of interest
	Explanatory notes on the banking statistics
17	1. Definitions
19	2. Legal basis
19	3. Financial reporting regulations
20	4. Bank categories
24	5. Institutions with a special field of business
26	6. Number of banks subject to reporting requirements; additions and removals
26	7. Surveys
29	8. Comments on the historical comparability of the statistics
33	9. Banks in Switzerland on the SNB website
33	10. Websites

Tables

Page	Table	
9		Conventions used in this yearbook
Banks		
Balance sheet total		
A2	1	Balance sheet total
A4	2	Breakdown of bank categories by balance sheet total
A10	3	Number of institutions, by legal status
Assets		
A12	4	Assets
A20	5	Share of balance sheet total for each asset category
A21	6	Liquid assets
A24	7	Money market paper held
A28	8	Consumer credit lending (utilised)
A30	9	Lending to domestic public law institutions
A33	10	Domestic mortgage claims, annual increases and decreases
A36	11a	Domestic mortgage claims (first, second and third mortgages)
A39	13	Geographic breakdown of savings (by domicile) and of mortgage claims (by location of property)
A40	14	Claims against and deposits by domestic customers
A42	15	Securities
A48	16	Participating interests
A52	17	Assets, by legal status of institution
Liabilities		
A54	18	Liabilities
A62	19	Share of balance sheet total for each category of liability
A39	13	Geographic breakdown of savings (by domicile) and of mortgage claims (by location of property)
A40	14	Claims against and deposits by domestic customers
A63	22	Loans by central mortgage bond institutions
A64	23	Liabilities, by legal status of institution
Breakdown by domestic and foreign categories		
A68	24	Assets and liabilities, domestic and foreign, by CHF or foreign currency
A94	25	Assets and liabilities, by currency
A96	26	Assets and liabilities, domestic and foreign
A97	27	Assets and liabilities, domestic and foreign, by currency
A98	28	Precious metal accounts included in the balance sheet
A100	28a	Non-monetary claims and liabilities arising from securities lending and repo transactions, and included in the balance sheet
A101	29	Interbank claims and liabilities
A102	30	Net foreign position
A103	31	Bank office reporting entity – balance sheets
A104	32	Geographical breakdown Geographical breakdown of assets and liabilities shown in the balance sheet
A116	33	Sectoral breakdown Sectoral breakdown of domestic assets and liabilities
A128	34	Derivative financial instruments Outstanding derivative financial instruments

Page	Table	
		Fiduciary business
A129	36	Fiduciary business, domestic and foreign, by currency
A130	37	Fiduciary business, by bank category
A132	38	Fiduciary business, by country
		Securities holdings in bank custody accounts
A138	38a	Securities holdings in bank custody accounts – by domicile of the custody account holder, business sector and investment currency
A140	38b	Securities holdings in bank custody accounts – by domicile of the custody account holder, category of security and investment currency
A142	38c	Securities holdings in bank custody accounts – by domicile of the custody account holder, category of security and business sector
		Contingent liabilities and open transactions
A144	39	Contingent liabilities and open transactions
		Profit and loss account
A148	40	Profit and loss account
A164	41	Profit and loss account, by legal status of institution
A168	42	Distribution of profit
		Equity and liquidity
A172	44a	Required equity
A176	45	Liquidity statement
A182	47	Guarantee liabilities and liabilities for calls on equity instruments
		Offices
A184	48	Offices in Switzerland and in foreign countries
A188	49	Breakdown of offices by location and bank category
A190	50	Location of registered offices and branches
		Number of staff
A191	51	Number of staff
A192	52	Number of staff, by location and by gender
		Average rates of interest for selected balance sheet items
A195	53	Average rate of interest, domestic mortgage claims
A196	54	Average rate of interest, customer deposits
		Distribution of selected balance sheet items, by rate of interest
A200	56	Domestic mortgage claims, by rate of interest
A203	57	Liabilities towards domestic customers in the form of savings and deposits, by rate of interest
A212	59	Medium-term bank-issued notes, by rate of interest
A218	60	Medium-term bank-issued notes, by maturity and rate of interest
A220	61	Bonds, by rate of interest
A222	62	Mortgage bond issues, by rate of interest
		Institutions with a special field of business
A226	63	Assets
A228	64	Liabilities
A230	65	Profit and loss account
A234	66	Number of staff

Information on reporting institutions

Page	Table
	List of banking institutions covered by the Swiss banking statistics
B2	0.00 Institutions with a special field of business
B3	1.00 Cantonal banks
B4	2.00 Big banks
	3.00 Regional banks and savings banks
B5	3.10 RBA Holding banks
B8	3.20 Other regional banks and savings banks
B9	4.00 Raiffeisen banks
	5.00 Other banks
B10	5.11 Commercial banks
B11	5.12 Banks that specialise in stock exchange, securities and asset management business
B14	5.13 Institutions in the fields of consumer credit lending, hire purchase and other consumer finance
B15	5.14 Other banking institutions
B16	5.20 Foreign-controlled banks
B21	7.00 Branches of foreign banks
	8.00 Private bankers
B23	8.10 Private bankers who actively seek deposits from the public
B23	8.20 Private bankers who do not actively seek deposits from the public
B24	Banks removed from the banking statistics
B26	Banks included in the banking statistics for the first time

Additional information

Page

B27	Swiss banks with branches abroad
B28	Company name changes
B29	Supervisory authorities and associations
B31	Publications by the Swiss National Bank
B33	Keyword index

Conventions used in this yearbook

- 0 Smaller than half of the unit used, but larger than zero (*rounded zero*).
- No data reported, or a rate of change or a difference was calculated based on two exactly equal values (*absolute zero*).
- .
- Figure unknown, confidential, not relevant, no longer reported or no reporting institutions (*missing value*).
- 195** In tables with time series, figures printed in bold type are those published for the first time in this issue of *Banks in Switzerland* or figures published in the last issue that have been revised or corrected.
- Break in the series.

Notes

Rounding differences

The figures in the tables are rounded. Where rounded figures are used in calculations (totals, balances, rates of change, shares), deviations from the exact values can result.

Further information

publications@snb.ch

Editorial deadline

The cut-off date for the tables was 9 June 2006.

Internet

Banks in Switzerland on the internet

The tables published in *Banks in Switzerland* are also available on the internet at www.snb.ch, *Publications*, *Banks in Switzerland*, and are updated annually.

Banks in Switzerland – key developments in 2005

1. Balance sheet business

In 2005, the aggregate balance sheet total for all banks in Switzerland rose by 14.3% to CHF 2,846.5 billion. Balance sheet items relating to foreign business grew particularly strongly (by 20.9% for assets and by 20.2% for liabilities). Consequently, balance sheet totals for banks with international operations increased much faster than those focusing on domestic operations. In the case of the big banks, balance sheet totals were up by 16.2%, those for stock exchange banks leapt 24.0% and those for foreign-controlled banks shot up by 25.6%. The Raiffeisen banks experienced much slower balance sheet growth (+2.0%), as did the regional and savings banks (+2.9%) and the cantonal banks (+4.0%).

Balance sheet total

Claims against banks abroad rose by 17.5% to CHF 750.1 billion. About half of this growth was attributable to the appreciation of the US dollar. By contrast, claims against domestic banks dropped by 11.3% to CHF 65.8 billion, since part of interbank business was lost through the merger of CS and CSFB.

Assets

Domestic mortgage claims advanced by 5.3% with the persistence of favourable conditions in mortgage business. A large percentage of new mortgage lending was concluded at fixed interest rates. At present, 74.9% of mortgage lending in Switzerland is at fixed interest rates, as compared to just 43.2% in 2000. Other claims against domestic customers declined by 1.4%. Part of the explanation for this development is the high level of self-financing in companies. Turning now to claims against customers abroad, these soared by 28.4% to CHF 333.4 billion, with more than half of the lending volume covered by securities. At times of rising share prices, there is a higher demand for loans that can be reinvested on the stock exchange, and it is likely that the substantial advance in claims against customers abroad was attributable to these kinds of transactions.

The value of bank securities trading portfolios surged by 26.1%, a large portion of this increase being attributable to the rise in share prices.

Higher short-term interest rates in the US, combined with the appreciation in the US dollar, resulted in a 69.4% leap in claims from money market paper denominated in US dollars to CHF 36.0 billion. Overall, claims from money market paper were up by CHF 24.3 billion, reaching a level of CHF 95.6 billion (+34.2%).

Movements in customer deposits were determined by the rise in interest rates on time deposits. Customer time deposits with maturities of up to one year were up by 29.8%, a much stronger rate than that for customer savings and deposits in general (+2.9%) and for sight deposits (+14.3%).

Liabilities

The Swiss franc and the euro offered more favourable refinancing conditions than the US dollar, due to the fact that money market interest rates in the United States increased faster than those in Switzerland and the euro area. Consequently, banks stepped up their issues of money market paper in euros (+252.0%) and Swiss francs (+112.4%), while the growth in dollar issues was just 28.6%. Overall, money market paper recorded a growth of 34.6% to reach CHF 120.5 billion. Liabilities arising from bonds and from loans by central mortgage bond institutions climbed by CHF 54.7 billion to CHF 236.9 billion, representing a 30.0% increase.

Liabilities arising from bonds denominated in euros surged by 100.1% to CHF 52.0 billion, and those in US dollars by 58.1% to CHF 56.7 billion, while liabilities arising from bonds and from loans by central mortgage bond institutions, and denominated in Swiss francs, increased by 1.1% to CHF 104.7 billion.

2. Derivative financial instruments and off-balance-sheet transactions

Derivative financial instruments

The positive replacement values of derivative financial instruments arising from banks' transactions on their own account and for customers climbed by 12.6% to CHF 389.1 billion, while the negative replacement values rose 9.3% to CHF 414.6 billion.

Contract volume grew by 32.6% to about CHF 32 trillion. In just three years (2002–2005), contract volume for derivative financial instruments has more than doubled. The big banks are the driving force and leading players in the derivative business, and their transactions accounted for 95.5% of total contract volume.

Data on credit derivatives was collected for the first time in 2005. This instrument allows banks to transfer to other market participants their risks from loans, and also to diversify their credit portfolios. In 2005, credit derivatives accounted for a 4.4% share of positive and negative replacement values and a 5.4% share of contract volume. The most important derivative credit instruments were credit default swaps, which accounted for 95.5% of contract volume.

Interest rate and foreign exchange derivatives remained the most important derivative financial instruments with regard to both replacement values and contract volume.

Fiduciary business

Fiduciary funds managed by banks surged 19.7% to CHF 376.5 billion, with higher short-term interest rates in Switzerland and the US promoting the inflow of fiduciary funds. There was a correspondingly strong rise in deposits in Swiss francs (+29.5%) and in US dollars (+26.6%). The appreciation in the US dollar also contributed to the increase.

The US dollar retained its position as leading investment currency, with a share of 52.5%. The importance of the euro declined, but it is still the second currency for fiduciary deposits, at 28.9%.

Fiduciary deposits from abroad rose by a total of 19.0%, although those from the EU area dropped by 27.1%. On 1 July 2005, an agreement between Switzerland and the EU on the taxation of interest earnings entered into effect. It stipulates a 15% withholding tax on interest earned by EU taxpayers. The substantial decline in deposits from the EU area is probably linked to this agreement.

The value of securities held in custody accounts¹ rose by 24.9% to CHF 4,412.2 billion. Higher share prices and the appreciation of the US dollar were particularly important factors contributing to this growth. Securities held by non-resident custody account holders increased by 29.9% to CHF 2,601.1 billion, while those held by resident custody account holders were up 18.4% to CHF 1,811.0 billion.

Securities held in custody accounts

Institutional investors, which constitute the largest sector in volume terms, recorded particularly strong growth of 36.0%. The securities holdings of private customers climbed by 10.2% and those of commercial customers by 26.9%.

In 2005, the SNB's statistics on securities holdings were revised, making comparisons with the previous year difficult. Information on the most important changes may be found in the *Explanatory notes on the banking statistics* in this publication (section 8, *Comments on the historical comparability of the statistics*).

The total value of contingent liabilities rose by 30.6% from CHF 267.1 billion in 2004 to CHF 348.7 billion in 2005. At CHF 315.1 billion, guarantee liabilities relating to bills of exchange, third parties etc. accounted for 90.4% of this total. Liabilities arising from letters of credit constituted the second largest item, at 8.7%.

Contingent liabilities and open transactions

Claims arising from fixed forward contracts for securities and precious metals amounted to CHF 67.2 billion, while liabilities relating to these contracts totalled CHF 74.5 billion. The two big banks accounted for a 60.1% share of the claims and a 66.0% share of the liabilities.

3. Profit and loss account

Of the 337 banks covered, 314 reported a profit for 2005 and 23 a loss. The total annual profit rose by CHF 9.2 billion to CHF 24.8 billion (+58.9%), thereby clearly exceeding the previous record of CHF 19.5 billion in 2000. The big banks alone reported a total annual profit of CHF 17.0 billion (+81.7%). The total annual loss increased by 18.8% year-on-year to CHF 142.2 million.

Annual profit and loss for the year

The high level of annual profit was mainly attributable to operating profits, with net income from commission business and services (+13.1%), from dealing (+61.9%) and from participating interests (+250.8%) warranting special mention. In addition, extraordinary income earned by the big banks was particularly high, at CHF 5.3 billion. About half of this arose from UBS sales of businesses to Bank Julius Bär.²

Depreciation of fixed assets rose again (+6.2%) following two years of declining figures. Value adjustments and provisions declined by 1.8% to CHF 1.6 billion.

¹ Only custody accounts held at offices in Switzerland.

² Sale of banks (Banco di Lugano, Ehinger & Armand von Ernst, Ferrier Lullin) as well as GAM, which specialises in portfolio and asset management.

Gross profit

Gross operating profit climbed from CHF 23.1 billion in 2004 to CHF 29.7 billion in 2005 (+28.5%). Gross profit rose for all bank categories, with the big banks recording the greatest increases (+38.9%).

The importance of interest-differential business as a component of net profit continued to fall, while commission business and services, as well as dealing, played a bigger role. This applies not only to banks that traditionally operate in the field of asset management, but also to those focusing on interest-differential business.

Net interest income

Net interest income stagnated at CHF 22.5 billion (–0.3%). While the cantonal banks recorded an increase of 6.2% and the Raiffeisen banks one of 5.0%, interest-differential business stagnated at regional banks and savings banks. In the case of the big banks, net interest income actually fell by 8.3%. In view of the higher lending volume, this drop suggests that big banks were operating with lower interest rate margins.³

Net profit / loss from commission business and services

In total, net income from commission business and services rose by 13.1% to CHF 28.0 billion, with almost all bank categories recording growth. As in 2004, the Raiffeisen banks, which operate mainly in interest-differential business, experienced the strongest growth in net income with a 46.6% increase to CHF 217.0 million.

Net dealing income

The buoyant stock exchange helped all bank categories to achieve substantially higher income from dealing than in the previous year. Net dealing income rose by 61.9% in total and reached CHF 11.2 billion. The big banks reported growth of 86.8% and net results of CHF 7.9 billion.

Other ordinary income

Other ordinary income rose by a total of 64.0% to CHF 6.9 billion. This unusually large increase was due to income on participating interests earned by one of the big banks.

Personnel expenses and general overheads

Almost all bank categories recorded higher personnel expenses, with an overall increase of 10.8% to CHF 26.2 billion. Personnel expenses thus rose considerably faster than the number of jobs.

In 2005, most banks again posted an increase in general overheads, contrasting with the situation in 2002 and 2003, when they had reduced these costs substantially through cost-cutting measures. General overheads rose by 8.5% in total and reached CHF 12.8 billion. The increase was even greater for the big banks, where general overheads were up by 11.6% to CHF 6.5 billion.

³ The smaller interest rate margin also holds true if the figures for net commission income from lending are included.

4. Equity and liquidity

Required equity rose from CHF 78.0 billion to CHF 88.0 billion (+12.7%), while eligible equity increased from CHF 122.0 billion to CHF 135.8 billion. As a result, excess equity increased by 8.6% to CHF 47.8 billion.

Equity

In the fourth quarter of 2005, required liquid funds amounted to CHF 213.4 billion (year-back quarter: CHF 181.6 billion). The available liquid funds totalled CHF 324.2 billion (year-back quarter: CHF 279.2 billion), so that there was excess cover amounting to CHF 110.8 billion (year-back quarter: CHF 97.5 billion), i.e. a liquidity ratio of 151.9% (year-back quarter: 153.7%).

Liquidity

5. Offices

In 2005, the number of banks in Switzerland (excluding institutions with a special field of business) declined from 338 to 337. The drop in the number of banks was attributable to acquisitions (4 fewer institutions) and mergers (-2). Moreover, two institutions no longer hold the status of a bank. In addition, transformations of securities dealers into banks (+1) and the establishment of new banks (+6) influenced the total number. Overall, these changes mainly affected *Other banks* (category 5.00).

**Number of banks
in Switzerland**

Tables 48, 49 and 50 relating to bank offices were revised in 2004 and 2005. Instead of branch offices and other offices, they now show registered offices, branches and representative offices. More information on offices and the data collection process can be found in this publication under *Explanatory notes on the banking statistics, Section 1 Definitions*.

6. Number of staff

In terms of full-time equivalents, staff numbers were up by 3,836 to 119,464 (+3.3%). Once again, it was the branches abroad that benefited most from this growth, with jobs outside Switzerland rising by 2,819 to 18,900 (+17.5%). Domestic employment only increased by 1,017 jobs to 100,564 (+1.0%). A 2.8% rise at the big banks (+1,101 jobs) was the most important factor contributing to this increase.

Unlike in previous years, women benefited to the same extent from the increase in the number of jobs (+3.3%) as did men (+3.3%). Consequently, the proportion of female employees (full-time equivalents) stagnated at 37.6%.

7. Average rate of interest and distribution by rate of interest

At the end of 2005, the average rate of interest on domestic mortgage claims weighted by holdings was 2.9% (–15 basis points). In all bank categories, the average rate of interest on domestic mortgage claims decreased by between 5 and 20 basis points.

On the liabilities side, interest rates on the individual forms of investment also dropped. However, the differences between the individual bank categories were considerable, as were those between different types of investment. The rate of interest on claims in the form of savings and deposits (also weighted by holdings) went down by less than 7 basis points to 0.65%. The average rate of interest on medium-term bank-issued notes fell by 32 basis points to 2.25%; that on bonds dropped by 19 basis points to 3.16%.

1. Definitions

Banks are defined as companies that fulfil all the following requirements:

- active mainly in the financial sphere;
- procure their funds either by accepting deposits from the public or by refinancing at various banks that do not hold any major participation in the bank in question;
- use their funds to finance an indefinite number of persons or companies with whom/which they do not form an economic unit.¹

Banks

Only banks are required to report data (see also section 1, *Definitions: Banks*). In principle, reporting banks are legally independent enterprises, although they may also – as in the case of ‘branches of foreign banks’ – take the form of a legally dependent branch (see also section 4, *Bank categories*).

Institutions required to report data

The Swiss National Bank (SNB) determines which banks should report specific statistics, on the basis of geographic and economic criteria. In cases where data collected on the basis of a partial sample are not representative or pertinent, it conducts a full sample survey.²

Most of the statistics in this publication are based on full sample surveys; exceptions are mentioned in section 7 (*Surveys*) as well as in the appropriate tables.

Only domestic banks are required to report data. In the case of statistics that relate to the Swiss franc currency area, banks located in Switzerland and banks located in the Principality of Liechtenstein are both treated as domestic. In the case of statistics that describe the Swiss banking industry, only banks located in Switzerland are treated as domestic (see also section 2, *Legal basis: Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein*).

Geographic criteria

This publication covers the Swiss banking sector. Consequently, data are only published from banks located in Switzerland.

For more detailed information on the economic criteria, see section 7, *Surveys*.

Economic criteria

For the data collection, the Swiss National Bank defines three ‘reporting entities’: bank office, parent company and group. In addition, the SNB also uses the more general term of ‘office’. Each reporting entity is made up of a number of offices whose business is reported by the institution required to provide data.

Reporting entities

Offices may be legally independent entities, such as registered offices or subsidiaries (where subsidiaries are legally independent banks). Alternatively they may be legally dependent entities, i.e. branches. The term **branch** covers all legally dependent entities, such as branch offices, agencies and representative offices, as laid down in the Federal Act on Banks and Savings Banks (Banking Act).³ It includes, in particular, cash-receiving offices (*Einnehmereien*) and sub-branches (*Depositenkassen*).

¹ SR 952.02, Ordinance relating to the Federal Act on Banks and Savings Banks (Banking Ordinance), in particular art. 2a.

² SR 951.131, Ordinance on the Federal Act on the Swiss National Bank (NBO), in particular art. 4 et seq.

³ SR 952.0. See also SR 952.111, Ordinance on Foreign Banks in Switzerland (Foreign Bank Ordinance).

Definition of reporting entities

- The **bank office** reporting entity comprises all domestic offices (see also section 1, *Definitions: Geographic criteria*). This also includes domestic branch offices and agencies organised under foreign law. However, representative offices with domestic locations that are organised under foreign law are included only if they belong to a branch office included under this reporting entity.
- The **parent company** reporting entity comprises offices included in the bank office entity as well as their foreign branches.
- The **group** reporting entity comprises offices included in the parent company entity as well as their foreign subsidiaries.

Consolidation

- Under the **bank office** reporting entity, the banks required to report data provide consolidated figures for their own business and that of their domestic branches.
- Under the **parent company** reporting entity, the banks required to report data provide consolidated figures for their own business and that of their domestic and foreign branches.
- Under the **group** reporting entity, the banks required to report data provide consolidated figures for their own business and that of their domestic and foreign branches and subsidiaries. Domestic subsidiaries are not required to report under the group reporting entity.

Raiffeisen banks – a special case

For the purposes of this publication, the Raiffeisen banks are treated as one single business entity despite the fact that, from a legal point of view, the individual banks are independent of one another. Consequently, the data for this bank category are collected in consolidated form. The statistics cover all the Raiffeisen banks as well as the Swiss Union of Raiffeisen Banks, which includes the Union's own central bank.

Country breakdown for on and off-balance-sheet items

Some tables distinguish between on and off-balance-sheet positions in Switzerland and other countries (domestic and foreign). As a rule, the differentiation is made according to the domicile principle, i.e. the place of residence or business of the creditor, the debtor or – in the case of securities – the issuer. However, special criteria apply to:

- Claims and liabilities arising from interbank business with respect to branches of foreign banks in Switzerland, which are counted as domestic business.
- Banknotes and coins, which are classified according to the location of the banknotes and coins.
- Claims against customers secured by mortgages, which are classified according to the location of the pledged property.
- Real estate, which is classified according to the location of the property

In this context, the Principality of Liechtenstein is always classified under domestic business.

2. Legal basis

Pursuant to art. 14 para. 1 of the Federal Act on the Swiss National Bank (NBA),⁴ the National Bank may collect the statistical data required for it to fulfil its statutory tasks and monitor developments on the financial markets. In the National Bank Ordinance (NBO),⁵ the National Bank determines what data are to be provided and with what frequency (art. 15 para. 3, NBA).

Legal basis for data collection

The National Bank must maintain confidentiality with respect to the data collected (art. 16 para. 1 NBA). It publishes this data in the form of statistics. To maintain confidentiality, the data are aggregated (art. 16 para. 2 NBA).

Confidentiality

Based on the Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein⁶ the National Bank is entitled to request the same statistical data from banks in Liechtenstein as from banks in Switzerland. The data provided by banks in Liechtenstein may not be shown separately in the published statistics.

Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein

This publication covers the Swiss banking sector. Consequently, only data from banks located in Switzerland are collected and published (see also section 1, *Definitions: Geographic criteria*).

3. Financial reporting regulations

This publication is based mainly on the data contained in the banks' annual accounts (balance sheet, income statement, notes). Banks are required to observe the principles laid down in art. 24 Banking Ordinance, when drawing up their annual accounts. The Swiss Federal Banking Commission (SFBC) is responsible for interpreting this ordinance and publishes its interpretation in the Bank Accounting Guidelines (BAG-SFBC).⁷ Accordingly, this publication uses the breakdowns and terminology contained in the relevant laws, ordinances and guidelines.

Orderly reporting and Bank Accounting Guidelines (BAG-SFBC)

The provisions in the Banking Ordinance relating to grouping within annual financial statements were revised in February 1995 and banks were required to meet more detailed minimum grouping requirements by the end of 1996, at the latest. In most cases it was possible to link the new figures to previous ones, thus allowing for the publication of uninterrupted time series. However, in a few individual cases comparison with data for previous years is not possible. In these cases, data are published only from 1996 onwards.

Revised minimum grouping requirements

⁴ SR 951.11

⁵ Cf., in particular, art. 5 NBO and the appendix to the NBO.

⁶ SR 0.951.951.4

⁷ See also the appropriate circulars on the SFBC website, www.ebk.ch/e/.

4. Bank categories

Creation of bank categories

To ensure that it can meet its publication duties without infringing on its duty of confidentiality, the Swiss National Bank groups the data it collects into bank categories. The categories are defined by the Swiss National Bank and are based on a number of different characteristics such as business focus, geographic scope of activities and legal status, although no explicit criteria are specified.

The characteristic features of the different bank categories are set out below. The description applies to a typical bank within a specific category, although it will not necessarily apply fully to all members of the category.

Cantonal banks (category 1.00)

Business focus: Most cantonal banks operate in all fields of business, although they are particularly strong in the savings and mortgage business. In a few cases, asset management for domestic customers also plays an important role.

Geographic scope of activities: Cantonal bank operations are largely focused on their own canton, although some of them have branches outside their canton or offices even outside the country.

Legal status: Most cantonal banks are institutions under public law, with their own legal status. There are also some semi-private and private joint-stock companies.

Trade association: The Association of Swiss Cantonal Banks was founded in 1907. It acts for the category as a whole and promotes cooperation between its members.

Special features: Since the revision of the Banking Act on 1 October 1999, a cantonal guarantee has no longer been regarded as the constitutive feature of a cantonal bank. The Canton of Berne plans to phase out its cantonal guarantee in a gradual process terminating in 2012. However, it is the only canton planning to take this step. Even before the revision of the Banking Act, there was no cantonal guarantee for the Banque Cantonale Vaudoise while the cantonal guarantee for the Banque Cantonale de Genève was limited. All other cantonal banks will retain an unlimited cantonal guarantee.

Big banks (category 2.00)

Business focus: In principle, the big banks cover all types of business. These include, in particular, investment banking (capital market transactions, securities trading, money market transactions, financial engineering, securities lending, consulting services for company mergers and acquisitions as well as the implementation of such operations).

Geographic scope of activities: The big banks operate globally, with a network of branches and subsidiaries around the world.

Legal status: Private joint-stock companies.

Trade association: –

Special features: In 2005, Credit Suisse and Credit Suisse First Boston merged. This left only two banks in the big bank category (UBS and Credit Suisse). Statistics will continue to be published for this category because of the economic importance of the big banks.

Business focus: Most banks in this category focus on traditional interest rate business with mortgages and corporate loans, on the one hand, and customer savings and deposits, on the other.

Geographic scope of activities: Regional.

Legal status: Mostly private joint-stock companies, although there are also cooperatives or other legal forms.

Trade association: The association of Swiss regional banks (RBA) was established in 1971, and most of the banks in this category then joined the association. The RBA Holding was created in 1994. Its membership is decentralised and autonomous. RBA Holding services are available to assist members in back-office operations.⁸

In 2004, Clientis Group was established as a collaborative venture by about 30 medium-sized and smaller RBA banks together with Clientis AG. The Clientis Group is organised legally in the form of a simple partnership, with Clientis AG carrying out the executive functions. It provides members with access to money and capital markets, as well as centralised support and transaction services.⁹

Special features: –

Business focus: The Raiffeisen banks focus mostly on traditional interest rate business with mortgages and corporate loans, on the one hand, and customer savings and deposits, on the other.

Geographic scope of activities: Although most of the business done by individual offices is regional, the Swiss Union of Raiffeisen Banks operates throughout the country.

Legal status: Cooperative.

Trade association: The Swiss Union of Raiffeisen Banks guarantees all the liabilities of its member banks, while the member banks bear liability for the Union. The Union also takes on strategic and operational tasks. Money transactions between individual Raiffeisen banks pass through the Union's central bank which also guarantees group liquidity requirements and conducts its own banking transactions.

Special features: Since 2000, data provided by the central bank of the Swiss Union of Raiffeisen Banks has been reported together with data from the individual Raiffeisen banks, rather than under the category of institutions with a special field of business.

The category of other banks includes the following sub-categories: commercial banks (5.11), stock exchange banks (5.12), other banking institutions (5.14) and foreign-controlled banks (5.20).

Business focus: Banks in this category operate in the fields of corporate and retail banking and asset management, as well as in investment banking.

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

**Regional banks
and savings banks
(category 3.00)**

**Raiffeisen banks
(category 4.00)**

**Other banks
(category 5.00)**

**Commercial banks
(category 5.11)**

⁸ See also section 5, *Institutions with a special field of business*, for information about the RBA Central Bank.

⁹ See also section 5, *Institutions with a special field of business*, for information about Clientis AG.

Trade association: Since 1981, the Association of Swiss Commercial and Investment Banks has represented the interests of commercial banks and stock exchange banks.

Special features: –

**Stock exchange banks
(category 5.12)**

Business focus: Stock exchange banks focus on the field of asset management. They serve clients both inside and outside Switzerland.

Geographic scope of activities: International.

Legal status: Private joint-stock companies.

Trade association: Since 1981, the Association of Swiss Commercial and Investment Banks has represented the interests of commercial banks and stock exchange banks.

Special features: –

**Consumer credit banks
(category 5.13)**

Business focus: Consumer credit banks are commercial banks operating mainly in the fields of consumer credit lending and hire purchase business.

Geographic scope of activities: Domestic or regional.

Legal status: Private joint-stock companies.

Trade association: –

Special features: As of 1999, the consumer credit banks have been included under *Other banking institutions*, because since then there have only been two banks left in this category. By continuing to publish data in category 5.13, the SNB would have breached its duty of confidentiality.

**Other banking
institutions
(category 5.14)**

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

Special features: This category covers all banks that cannot be included under another heading. Consequently, there are no significant features in common.

**Foreign-controlled banks
(category 5.20)**

Business focus: Many foreign-controlled banks operate in all fields of business, but some of them focus on asset management or investment banking. In the case of asset management, the clientele is usually foreign.

Geographic scope of activities: International.

Legal status: Almost exclusively private joint-stock companies.

Trade association: Since 1972, all foreign banks have belonged to the Association of Foreign Banks in Switzerland. Foreign banks include both the foreign-controlled banks operating under Swiss law (category 5.20) and the branches of foreign banks operating in Switzerland (category 7.00).

Special features: The foreign-controlled banks are organised in accordance with Swiss law. Generally, permits for the establishment of such banks are only granted subject to a number of additional requirements.

A bank is deemed to be foreign-controlled if foreigners with a qualified participation in the bank directly or indirectly hold more than half of its voting shares, or if they exercise a controlling interest in any other manner.¹⁰ Under the Banking Act, foreigners may be either individuals or legal entities.

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

Special features: Bank-like finance companies were included in SNB data collection from 1971 to 1994. After February 1995, however, there were no more bank-like finance companies in Switzerland: under the revised Banking Act such companies were required either to apply for a banking licence or transform their organisation into a finance company (which is not subject to the provisions of the Banking Act). Thus, information on bank-like finance companies was last collected for this publication at the end of 1994.

**Finance companies
(category 6.00)**

Business focus: Most branches of foreign banks operate in the field of investment banking. A few banks also focus on asset management for foreign clients.

Geographic scope of activities: International, focused particularly on the country of origin.

Legal status: Unlike foreign-controlled banks, the branches of foreign banks are not legal entities in their own right. In terms of their business operations, as in legal respects, they are subordinate to their parent company.

Trade association: Since 1972, all foreign banks have belonged to the Association of Foreign Banks in Switzerland. Foreign banks include both the foreign-controlled banks operating under Swiss law (category 5.20) and the branches of foreign banks operating in Switzerland (category 7.00).

Special features: A licence is required for any foreign bank wishing to establish a registered office, branch office or agency.

Additional information may be found in the Ordinance on Foreign Banks in Switzerland (Foreign Bank Ordinance).¹¹

**Branches of
foreign banks
(category 7.00)**

Business focus: Most private bankers work in the field of asset management. Their clientele is both domestic and foreign.

Geographic scope of activities: International and domestic.

Legal status: Sole proprietorships, limited and general partnerships.

Trade association: The Swiss Private Bankers Association, founded in 1934, represents private bankers.

Special features: Private bankers who do not actively seek deposits may waive the statutory transfers to reserve funds, since the partners are jointly and severally liable. In addition, they are not required to publish either annual or interim financial statements.

**Private bankers
(category 8.00)**

¹⁰ Art. 3bis para. 3 Banking Act.

¹¹ SR 952.111

5. Institutions with a special field of business

The following institutions perform key functions in the Swiss banking industry. They are listed separately because of their special fields of operation.

Swiss National Bank

As an independent central bank, the Swiss National Bank (SNB) pursues a monetary policy that serves the interests of the country as a whole.¹² It also regulates money circulation, facilitates payments transactions and advises the federal government on currency matters.

When the Federal Constitution was revised in 1891, the Confederation was granted the exclusive right to issue banknotes. In 1905 the SNB was established, commencing operations two years later, and the right to issue banknotes was transferred to the SNB. The SNB is a special-statute joint-stock company whose purpose, activity and organisation are governed by the National Bank Act. The cantons, the cantonal banks and other public law corporations and institutions hold more than half of the SNB share capital. The Swiss Confederation does not hold any share capital.

The revised National Bank Act has been in force since May 2004. The revised version includes a detailed description of the SNB's constitutional mandate. Pursuant to art. 5 of the Federal Act on the Swiss National Bank (NBA),¹³ the SNB pursues a monetary policy serving the interests of the country as a whole. It is required to ensure price stability and take due account of economic developments. In this respect it has the following tasks: to provide the Swiss franc money market with liquidity, to ensure the supply and distribution of cash, to facilitate and secure the operation of cashless payment systems, to manage the currency reserves and contribute to the stability of the financial system. It also participates in international cooperative bodies in the monetary field and provides banking services to the Swiss Confederation.

The SNB's statistical activities are now covered by the revised National Bank Act (art. 14 et seq. NBA, in particular). Under these provisions, the SNB may collect all the statistical data it requires for fulfilling its mandate. The SNB has specified the requisite surveys in the Implementing Ordinance relating to the Federal Act on the Swiss National Bank (NBO).¹⁴

Central mortgage bond institute and mortgage bond bank

The purpose of the central mortgage bond institutions is to arrange long-term mortgage loans for real estate owners at interest rates which are as constant and favourable as possible.¹⁵ Two institutions have the right to issue mortgage bonds – the mortgage bond bank of the Swiss mortgage institutions established in 1930 and the central mortgage bond institute of the Swiss cantonal banks founded a year later. Both institutions are joint-stock companies with their head offices in Zurich. Swiss legislation attaches specific duties to membership of the mortgage bond bank of the Swiss mortgage institutions, while all cantonal banks, without any exception, have the right to membership of their institute, and also exercise this right.

¹² Cf. art. 99 para. 2 of the Federal Constitution of the Swiss Confederation (SR 101).

¹³ SR 951.11, version dated 3 October 2003 (in force since 1 May 2004).

¹⁴ SR 951.131

¹⁵ SR 211.423.4, Mortgage Bonds Act, in particular art. 1 para. 1.

The central mortgage bond institutions limit their business activities to issuing mortgage bonds and investing the proceeds in the form of loans to members. Although loans may also be granted to non-members, statutory provisions stipulate certain conditions that must be fulfilled in such cases.

The objective of the RBA central bank is to increase the profitability of the RBA banks by bundling business volume and engaging in joint purchasing operations. In addition, it takes care of liquidity equalisation between RBA banks and manages sight deposit accounts, thereby securing liquidity at the SNB and Post-Finance for all payment transactions.

RBA central bank

Clientis AG and its shareholders – some 30 medium-sized and smaller RBA banks – make up the Clientis Group. As a contractual group, the purpose of the Clientis Group is to enhance the competitive performance of its member banks and improve their refinancing opportunities. Clientis AG has had a bank licence since 2005 and is responsible for direction as well as strategic and financial management within the Clientis Group. It also guarantees member banks' liabilities.

Clientis AG

On 18 March 1988, a joint-stock company for worldwide clearing and settlement of all kinds of negotiable domestic and foreign securities as well as their custody and administration was established in Zurich under the name of InterSettle Swiss Corporation for International Securities Settlements (InterSettle). It performed a supplementary function to that of SEGA Schweizerische Effekten-Giro AG, which was accessible only to Swiss member banks and did not carry out any cross-border settlement of international securities transactions.

SIS SegalInterSettle AG and SIS x-clear AG

In 1999, InterSettle and SEGA merged to create SIS SegalInterSettle AG, and since then SIS SegalInterSettle has performed a collective custody function for the Swiss financial market with respect to both domestic and international securities. Simultaneously, a new holding company was created, SIS Swiss Financial Services Group AG (SIS Group). This encompasses SIS SegalInterSettle AG, SIS x-clear AG (x-clear), SIS Systems AG and SAG Aktienregister AG. x-clear became the second central counterparty for the pan-European trading platform, virt-x, alongside the London Clearing House. In order to perform this function it applied for banking status, which was granted by the Swiss Federal Banking Commission (SFBC) on 20 March 2003. x-clear customers require either banking status or the status of a securities dealer, and must be participants in virt-x.

6. Number of banks subject to reporting requirements; additions and removals

Totals, additions and removals, by bank category

The following table summarises the number of banks in each bank category, as well as any additions or removals:

Bank category	Additions	Removals	Total at 31.12.2005
1.00 Cantonal banks	–	–	24
2.00 Big banks	–	1	2
3.00 Regional banks and savings banks	–	4	79
4.00 Raiffeisen banks	–	–	1
5.11 Commercial banks	–	1	7
5.12 Stock exchange banks	3	–	56
5.14 Other banking institutions	1	1	4
5.20 Foreign-controlled banks	2	3	122
7.00 Branches of foreign banks	3	–	28
8.00 Private bankers	–	–	14

A detailed list of all institutions included in this publication, together with the institutions removed or added during the year under review, may be found from page B1 onwards. The numbers in each bank category, as well as additions and removals for previous years, may be found on the Swiss National Bank website, www.snb.ch, under *Publications, Banks in Switzerland*.¹⁶

7. Surveys

The data published in the tables are compiled by the SNB in line with its requirements. Most of the data are taken from its comprehensive year-end statistics. Supplementary information published in this volume has been taken from supervisory reporting, the survey on securities holdings, capital statistics and the liquidity statement. These five sources are described in detail below:

Comprehensive year-end statistics

Content of survey: Balance sheet items, income statement and off-balance-sheet business are reported in accordance with the guidelines of the Swiss Federal Banking Commission on bank accounting and financial reporting regulations (BAG-SFBC).

Balance sheet data are grouped by residual maturity, most important currencies (CHF, USD, EUR) and customer registered office or residence (inside or outside Switzerland).

A number of banks also report foreign assets and liabilities by country, as well as domestic assets and liabilities by sector and by balance sheet position.

Off-balance-sheet reporting includes data on fiduciary business, contingent liabilities and open transactions.

A number of banks also report fiduciary assets and liabilities by country and/or by sector.

The breakdown of the income statement is determined by the relevant structure in the BAG-SFBC.

Finally, reporting includes claims and liabilities from securities lending and borrowing, as well as additional data such as number of staff employed and number of offices.

¹⁶ See also section 9, *Banks in Switzerland on the SNB website*.

Reporting entity: In principle, institutions report under the parent company reporting entity. Table 31 is the only table with data for the bank office reporting entity.

Institutions required to report data: In principle, all banks are subject to reporting requirements (337 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (104 banks), it also performs a breakdown, by country, of the foreign assets and liabilities in its balance sheet and its foreign fiduciary assets and liabilities.

If a bank's domestic assets and liabilities exceed CHF 900 million (64 banks), it also performs a breakdown, by sector, of the domestic assets and liabilities in its balance sheet and its domestic fiduciary assets and liabilities.

Frequency: Annually

Tables: 1–33, 36–38, 39–42, 47–62 and 63–66.

Comments: Most of the terminology used here is the same as that used by the Swiss Federal Banking Commission (SFBC). Detailed explanations may be found on the SFBC website, www.ebk.ch/e/.

Content of survey: Supervisory reporting consists of a number of surveys. The section on *Outstanding derivative financial instruments* contains both positive and negative replacement values as well as the contract volume for outstanding derivative financial instruments. These are broken down by financial instrument.

Supervisory reporting

Reporting entity: Parent company

Institutions required to report data: All banks and securities dealers. This publication reports only the data relating to banks (325 banks).¹⁷

Frequency: Annually

Table: 34

Comments: Supervisory reporting is a survey commissioned by the SFBC (cf. the relevant circular, EBK-RS 05/4 on the SFBC German website, www.ebk.ch, which is available in German/French only). Since the end of 2005, the survey on outstanding derivative financial instruments has been part of supervisory reporting instead of being included in the comprehensive year-end statistics, as was the case previously.

Content of survey: The survey covers securities holdings in custody accounts at the bank office reporting entity. These holdings are grouped by category of security, origin of issuer (resident or non-resident), currency, customer group and custody account holder (resident or non-resident). Holdings of lent securities are also reported.

Survey on securities holdings

Reporting entity: Bank office

Institutions required to report data: A full sample survey including the SNB¹⁸ is conducted once a year (338 banks) .

Frequency: Annually

Tables: 38a, 38b and 38c.

Comments: –

¹⁷ Only banks whose financial year closes at the end of December.

¹⁸ Reporting covers securities holdings in SNB custody accounts managed on behalf of the Federal Finance Administration and other federal offices.

Capital statistics

Content of survey: Banks report capital eligible for the capital adequacy calculation, risk-weighted equity as security for lending risks (counterparty risks), non-risk-weighted equity as security for market risks, as well as eligible deductions.

Reporting entity: Parent company

Institutions required to report data: Banks in categories 1.00 to 5.00 are required to report (295 banks).

Frequency: Quarterly

Tables: 44a

Comments: The survey is based on section 4, *Equity*, in the Banking Ordinance (art. 11 et seq) and is conducted by the SNB on behalf of the SFBC, which publishes supplementary information, explanations and evaluations on its website, www.ebk.ch/e/.

Liquidity statement

Content of survey: In the liquidity statement, banks report liquid funds and short-term liabilities in accordance with the provisions laid down in banking legislation.

Reporting entity: Parent company

Institutions required to report data: All 337 banks are required to report.

Frequency: Quarterly

Table: 45

Comments: The liquidity statement is based on art. 4 Banking Act and art. 16 et seq. Banking Ordinance, and contains the same information as that presented in the previous *Liquidity ratio II (total liquidity)*. The only change is in the designation of individual items that have been adapted to conform to current linguistic conventions. Additional information is published by the SFBC on its website, www.ebk.ch/e/.

The former *Liquidity ratio I (cash liquidity)* was phased out at the end of 2004. It was replaced by the provisions on minimum reserves¹⁹ which took effect from 1 January 2005. Tables on the minimum reserves are not included in this volume, but may be found in the *Monthly Statistical Bulletin* published by the SNB.

¹⁹ Cf. art. 17–18 NBA and art. 12 et seq. NBO.

8. Comments on the historical comparability of the statistics

This section discusses the most important methodological modifications to the time series published in this volume. The series with breaks have been grouped under the following three headings: changes to accounting procedures, legal requirements or other revisions, modifications to bank categories, changes in the list of countries. Within each group, the breaks are arranged chronologically, beginning with the most recent and ending in 1996.

In **2005**, data collection procedures for the survey on securities holdings were revised to take account of changes in the requirements and general conditions that have taken place since this survey was first introduced. The principle of beneficial ownership is now applied when allocating securities managed by fiduciary agents to individual custody account holder categories. This is the reason for the rise in the holdings of insurance companies and pension funds. In addition, and as a result of this change, two custody account holder categories – financial institutions and asset management institutions – have been grouped into one single category. Data is now collected on shares or units in collective investment schemes with an open-ended structure in lieu of investment fund certificates and this has led to a considerable increase in holdings. Generally speaking, the fact that some banks updated their sectoral and securities categories at the time the data collection procedures were revised makes it more difficult to compare data collected before 2004 with that from 2005 onwards. Additional comments on the revision may be found in tables 38a to 38c. More detailed information on securities holdings in bank custody accounts is included in the *Monthly Statistical Bulletin*, published by the SNB.

The changes introduced in the new consumer credit legislation²⁰ that came into effect on 1 January 2003 necessitated a number of modifications to collection procedures for consumer credit data. These included a new definition of consumer credits in place of the former definition used by the SNB. As of **2005**, the survey covers utilised consumer credit lending (cf. table 8), which is deemed to encompass all loans that must be reported to the information office under articles 25–27 of the Federal Act on Consumer Credit (as per article 1 of the same act).

In **2005**, new minimum reserve requirements replaced the former cash liquidity provisions set out in the Banking Act. Unlike the former provisions on cash liquidity, postal account balances may now no longer be included under *Available liquid assets*. The fact that, already in 2004, there was a substantial drop in postal account balances is probably attributable to this alteration in the legal requirements.²¹

Changes to accounting procedures, legal requirements or other revisions

Revisions to data collection procedures for the survey on securities holdings

Modifications introduced to take account of the new Federal Act on Consumer Credit

Introduction of minimum reserve requirements

²⁰ SR 221.214.1, Federal Act on Consumer Credit.

²¹ Cf. Swiss Federal Statistical Office, *Statistisches Jahrbuch/Annuaire statistique 2006*, chapter 12.

In essence, the *Other assets* and *Other liabilities* items in the balance sheet contain the positive or negative replacement values of certain derivative financial instruments outstanding on the date to which the balance sheet relates. Banks using the US-GAAP accounting standard also record non-monetary claims and securities arising from securities lending and borrowing (SLB) under *Other assets* or *Other liabilities*.

In 2004 two big banks, Credit Suisse and Credit Suisse First Boston, switched to the US-GAAP accounting standard. This accounts for the increase in *Other assets* and *Other liabilities*. Prior to 2004, neither of these two banks had reported non-monetary claims and liabilities arising from SLB in the balance sheet.

Netting of
Other assets and
Other liabilities at UBS

In essence, the *Other assets* and *Other liabilities* items in the balance sheet contain the positive or negative replacement values of certain derivative financial instruments outstanding on the date to which the balance sheet relates. In certain clearly defined circumstances, institutions required to report data may offset these assets against the corresponding liabilities (this is referred to as 'netting').²³

Since 2003, UBS has made use of this option in its financial reporting under the parent company reporting entity. As a result, the aggregated figures for *Other assets* and *Other liabilities* have declined.

Use of full-time equivalents for calculating staff numbers

Since 2001, part-time jobs, as well as apprentice and trainee posts, have been weighted in the statistics (full-time equivalents), rather than counting them as full-time positions.²⁴

New accounting procedure for interest business at UBS

Since 2000, UBS has stated interest and dividend income from trading portfolios under *Net interest income*, rather than including it under *Net dealing income*. This has had a substantial effect on both aggregated *Net interest income* and *Net dealing income*.

Adjustment of balance sheet data to include securities transactions²²

As of 2000, a number of larger banks recorded non-monetary claims and liabilities arising from SLB and repo transactions under off-balance-sheet business, rather than in the balance sheet. This new accounting method led to a substantial decline in a number of individual balance sheet items (particularly *Claims against banks* and *Liabilities towards banks*, as well as *Claims against customers* and *Liabilities towards customers*), and also a drop in the balance sheet total.

New accounting procedure for repo transactions²²

Until 1998, repo transactions were stated as secured loans; the monetary part of the transaction was stated in the balance sheet while the non-monetary part was posted under off-balance-sheet business. During the course of 1998, a number of larger banks changed their practice for reporting repo transactions and began including the non-monetary part in the balance sheet as well, in the form of a claim against or liability towards banks or customers, as the case might be. This modification led to an increase in total assets and liabilities. The inconsistency in the way in which repo transactions are stated makes it much more difficult to interpret the balance sheet items concerned.

²² Over the years, non-monetary claims and liabilities arising from securities lending and borrowing (SLB) and from repo transactions have not been recorded systematically either in the balance sheet or under off-balance-sheet business. Readers wishing to obtain a better picture of the changes that have occurred should consult the following sections in these explanatory notes: *Credit Suisse and Credit Suisse First Boston switch to US-GAAP*; *Adjustment of balance sheet data to include securities transactions*; *New accounting procedures for repo transactions*.

²³ The precise details are governed by art. 12f Ordinance on Banks and Savings Banks.

²⁴ Cf. Swiss National Bank, *Die Banken in der Schweiz/Les banques suisses 2001*, p. 47 (only available in a German/French edition).

The National Bank introduced repo transactions as a monetary policy instrument at the end of April **1998**. Repo transactions replaced foreign currency swaps, which had been the SNB's most important monetary policy instrument for many years. A foreign currency swap consists of a spot transaction and a forward transaction. Only the spot transaction is entered in the balance sheet. Consequently, forward liabilities towards the SNB were not visible in the balance sheet. In the case of repo transactions, however, the forward liability is also stated in the balance sheet. Because of this change, liabilities towards the SNB appeared in bank balance sheets for the first time.

SNB uses repo transactions as a new monetary policy instrument

In **1996**, all banks were required to submit annual accounts in accordance with the revised SFBC accounting requirements for the first time. Since then, various business transactions have been recorded differently and stated in more detail. In most cases it has been possible to link the new figures to previous ones, thus allowing for the publication of uninterrupted time series. However, in a few individual cases comparison with data for previous years is not possible. In these cases, data are published only from 1996 onwards. More detailed information on the changes can be found on the SFBC website, www.ebk.ch/e/, or in *Die Banken in der Schweiz/Les banques suisses 1996* (German/French only).

Total revision of the Swiss Federal Banking Commission accounting guidelines (BAG-SFBC) in 1996

The BAG-SFBC were partially revised in 1998, 1999, 2000 and 2003. However, these revisions had only a minimal impact on the data. Here, too, more detailed information may be found on the SFBC website, www.ebk.ch/e/.

Substantial changes in bank categories can lead to breaks in series. Listed here are the changes that had a substantial impact on the time series published in this volume.

Modifications to bank categories

Before **2005**, the UBS Card Center AG was reported under other banking institutions (category 5.14). Since then, it has no longer been subject to the Federal Act on Banks and Savings Banks and therefore was not required to report data in 2005. As a result, comparisons of the latest figures for other banking institutions (category 5.14) with those for the previous year are not always possible.

UBS Card Center AG

In **2002**, Bank Sarasin & Cie was transformed from a limited partnership into a joint-stock company. Consequently, since 2002, Bank Sarasin has been listed under stock exchange banks (category 5.12) instead of under private bankers (category 8.00).

Reclassification of Bank Sarasin & Cie

Until **2002**, Bank Julius Bär & Co AG was listed under commercial banks (category 5.11). Since then, it has been included under stock exchange banks (category 5.12). The reallocation was necessary because the structure of its balance sheet was that of an asset management bank. Since Bank Julius Bär was the second largest bank listed under commercial banks, the reallocation had a major impact on all the statistics. Consequently, only limited comparisons with the previous year are possible.

Reallocation of Bank Julius Bär & Co AG

In **1999**, Crédit Agricole Indosuez bank (category 7.00) was taken over by Banque du Crédit Agricole (Suisse) SA, a bank which falls within the category of foreign-controlled banks (5.20). Previously, Crédit Agricole Indosuez had been one of the largest branches of a foreign bank (category 7.00). Consequently, this takeover resulted in a noticeable reduction in the balance sheet total for category 7.00.

Takeover of Crédit Agricole Indosuez

In **1999**, the SNB reclassified the Banca del Gottardo, moving it from foreign-controlled banks (category 5.20) to stock exchange banks (category 5.12). This removed one of the ten largest foreign-controlled banks from bank category 5.20.

Reclassification of Banca del Gottardo

Dissolution
of category 5.13
(consumer credit banks)

In **1999**, the banks listed under the consumer credit banks category (5.13) were moved to other banking institutions (5.14) because there were only two institutions left in category 5.13. By continuing to publish this data under category 5.13, the SNB would have breached its duty of confidentiality. Already in 1997, there had been a considerable drop in the balance sheet total for consumer credit banks, as well as in the figures for foreign assets and liabilities in this category. This was due to the reclassification of Bank Aufina under the category of foreign-controlled banks (5.20). In 1998, Banque Procrédit was acquired by GE Capital Bank (category 5.20), and this led to another substantial decline in the figures for consumer credit banks.

Reclassification
of Bank Leu and Banca
della Svizzera Italiana

In **1998**, Bank Leu was reclassified as a stock exchange bank (5.12), while Banca della Svizzera Italiana (BSI) was moved to the foreign-controlled banks category (5.20). Both banks had previously belonged to the commercial banks category (5.11). Since they are both large institutions, the balance sheet total on the commercial banks category dropped by about a quarter (this is just one example of the subsequent changes in the figures).

ABN AMRO Bank N.V.
included in the banking
statistics for the first time

In **1997**, ABN AMRO Bank commenced operations as the branch of a foreign bank (7.00). Because of its size, it lifted the balance sheet total for bank category 7.00 by about 16% (this is just one example of the subsequent changes in the figures).

Reclassification
of the RBA central bank

Since **1996**, the RBA central bank has been listed in the category of institutions with a special field of business (0.00) instead of under regional banks and savings banks (category 3.00).

**Revision of the list
of countries**

Separate listing
for Timor-Leste

In **2005**, data for Timor-Leste were extracted from the data for Indonesia and listed separately.

Claims against and
liabilities towards
Serbia and Montenegro

Since **2003**, tables 32 and 38 have listed claims against and liabilities towards Serbia and Montenegro. This replaced the former listing for Yugoslavia, which was maintained until 2002.

Changes to the list
of countries in 2001

In **2001**, tables 32 and 38 were extended to include Antigua and Barbuda, Western Sahara, Palestinian Territory, the Marshall Islands, Micronesia, and Wallis and Futuna.

Since 2001, tables 32 and 38 have listed the Canary Islands under Spain instead of separately, as was the case until 2000.

9. Banks in Switzerland on the SNB website

The section of this publication devoted to tables is also available in Excel and text format on the Swiss National Bank website, www.snb.ch, under *Publications, Banks in Switzerland*. The structure and numbering of the tables, as well as their titles, are the same as in the published version.

Where the data are available, the Excel and text files contain longer time series. However, since data collection is constantly being adapted to meet present-day circumstances, difficulties can arise in the interpretation of specific time series. The reader's attention is drawn to the following two problems:

No institutions are currently listed in the consumer credit institutions category (5.13) (not since 1999) or the finance companies category (6.00) (not since 1995). For this reason, these two bank categories are omitted in some parts of this publication. Nevertheless, the aggregated figures for previous years published on the website still contain the figures corresponding to these categories. Consequently, the totals provided in the tables may in some cases exceed the sum of the figures published for the bank categories listed.

A similar problem arises in the case of on and off-balance-sheet items broken down by country. The list of countries is continually being updated to comply with the latest developments. The website presentation of tables broken down by country uses only the most up-to-date list of countries. As a result, the totals provided in the tables may in some cases exceed the sum of the individual figures published in the country breakdowns.

Tables in Excel and text format

Longer time series

Bank categories

Adjustments to the list of countries

10. Websites

Swiss Confederation

Classified Compilation of Federal Laws (in German, French and Italian)
www.admin.ch/ch/d/sr/sr.html

Federal Banking Commission (SFBC)

www.ebk.ch/e/

Swiss National Bank (SNB)

www.snb.ch

Tabellenteil Tables

1 Bilanzsumme Balance sheet total

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken	1 495 332	1 782 213	2 057 924	2 243 849	2 124 880	2 227 416	2 251 874	2 237 043	2 490 768	2 846 455
1.00 Kantonalbanken	265 858	268 994	274 323	296 195	303 385	304 779	312 804	310 664	314 331	326 997
2.00 Grossbanken	869 370	1 121 233	1 373 548	1 504 757	1 340 310	1 415 981	1 444 462	1 408 660	1 643 506	1 910 445
3.00 Regionalbanken und Sparkassen	71 271	70 750	71 719	74 065	75 808	77 682	78 820	80 619	81 492	83 878
4.00 Raiffeisenbanken	53 343	57 296	61 532	65 556	77 142	82 409	92 684	102 140	106 098	108 187
5.00 Übrige Banken	207 617	228 542	236 521	266 293	290 968	312 180	290 447	301 519	313 610	382 315
5.11 Handelsbanken	58 989	64 383	47 496	53 391	55 199	53 095	40 623	41 994	42 948	44 593
5.12 Börsenbanken	33 701	38 410	48 217	64 309	70 830	68 679	80 858	82 853	85 514	106 069
5.13 Kleinkreditbanken	4 838	2 883	1 026	.	.	.	.	.	.	.
5.14 Andere Banken	1 605	1 691	1 846	2 915	3 204	3 439	3 238	3 139	3 502	3 426
5.20 Ausländisch beherrschte Banken	108 483	121 175	137 936	145 678	161 734	186 967	165 728	173 533	181 645	228 227
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	18 576	23 906	27 320	21 534	18 843	17 010	16 436	16 013	14 925	17 427
8.00 Privatbankiers	9 298	11 494	12 961	15 448	18 424	17 374	16 222	17 427	16 807	17 207
1.00–5.00 Total	1 467 458	1 746 814	2 017 643	2 206 867	2 087 613	2 193 032	2 219 217	2 203 602	2 459 036	2 811 821

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	13.0	19.2	15.5	9.0	-5.3	4.8	1.1	-0.7	11.3	14.3
1.00 Cantonal banks	1.7	1.2	2.0	8.0	2.4	0.5	2.6	-0.7	1.2	4.0
2.00 Big banks	19.0	29.0	22.5	9.6	-10.9	5.6	2.0	-2.5	16.7	16.2
3.00 Regional banks and savings banks	-1.4	-0.7	1.4	3.3	2.4	2.5	1.5	2.3	1.1	2.9
4.00 Raiffeisen banks	7.0	7.4	7.4	6.5	17.7	6.8	12.5	10.2	3.9	2.0
5.00 Other banks	11.3	10.1	3.5	12.6	9.3	7.3	-7.0	3.8	4.0	21.9
5.11 Commercial banks	9.0	9.1	-26.2	12.4	3.4	-3.8	-23.5	3.4	2.3	3.8
5.12 Stock exchange banks	13.2	14.0	25.5	33.4	10.1	-3.0	17.7	2.5	3.2	24.0
5.13 Consumer credit banks	-2.8	-40.4	-64.4	.	.	.	.	.	.	.
5.14 Other banking institutions	4.2	5.4	9.1	57.9	9.9	7.3	-5.9	-3.1	11.6	-2.2
5.20 Foreign-controlled banks	12.9	11.7	13.8	5.6	11.0	15.6	-11.4	4.7	4.7	25.6
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	19.3	28.7	14.3	-21.2	-12.5	-9.7	-3.4	-2.6	-6.8	16.8
8.00 Private bankers	30.5	23.6	12.8	19.2	19.3	-5.7	-6.6	7.4	-3.6	2.4
Total for 1.00–5.00	12.8	19.0	15.5	9.4	-5.4	5.0	1.2	-0.7	11.6	14.3

Prozentuale Verteilung der Bilanzsumme nach Bankengruppen
Share of balance sheet total for each bank category, expressed in percentage terms
 In Prozent / In percent

Gruppe Category	Jahresende End of year									
	1980 1	1985 2	1990 3	1995 4	2000 5	2001 6	2002 7	2003 8	2004 9	2005 10
1.00–8.00 Alle Banken All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Kantonalbanken Cantonal banks	20.7	18.5	19.8	19.8	14.3	13.7	13.9	13.9	12.6	11.5
2.00 Grossbanken Big banks	48.9	50.7	48.4	55.2	63.1	63.6	64.1	63.0	66.0	67.1
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	9.4	8.3	8.7	5.5	3.6	3.5	3.5	3.6	3.3	2.9
4.00 Raiffeisenbanken Raiffeisen banks	2.7	2.7	3.1	3.8	3.6	3.7	4.1	4.6	4.3	3.8
5.00 Übrige Banken Other banks	13.6	14.7	15.5	14.1	13.7	14.0	12.9	13.5	12.6	13.4
5.11 Handelsbanken Commercial banks	2.8	3.1	4.9	4.1	2.6	2.4	1.8	1.9	1.7	1.6
5.12 Börsenbanken Stock exchange banks	1.0	1.2	1.6	2.3	3.3	3.1	3.6	3.7	3.4	3.7
5.13 Kleinkreditbanken Consumer credit banks	0.6	0.5	0.6	0.4	.	.	.	.	.	.
5.14 Andere Banken Other banking institutions	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.2	9.9	8.4	7.3	7.6	8.4	7.4	7.8	7.3	8.0
6.00 Finanzgesellschaften Finance companies	2.3	2.5	2.3	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken Branches of foreign banks	1.9	2.1	1.7	1.2	0.9	0.8	0.7	0.7	0.6	0.6
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.5	0.9	0.8	0.7	0.8	0.7	0.6
1.00–5.00 Total	95.3	94.9	95.5	98.3	98.2	98.5	98.5	98.5	98.7	98.8

2 Gruppierung nach der Höhe der Bilanzsumme Breakdown of bank categories by balance sheet total

Anzahl Institute / Number of institutions

Jahres- ende	Bis 99 Mio. CHF	100-249 Mio. CHF	250-499 Mio. CHF	500-999 Mio. CHF	1-4 Mrd. CHF	5-9 Mrd. CHF	10-49 Mrd. CHF	50-99 Mrd. CHF	Über 100 Mrd. CHF	Total
End of year	To 99 million CHF	100-249 million CHF	250-499 million CHF	500-999 million CHF	1-4 billion CHF	5-9 billion CHF	10-49 billion CHF	50-99 billion CHF	Over 100 billion CHF	
	1	2	3	4	5	6	7	8	9	10

1.00-8.00 Alle Banken / All banks

2001	81	73	58	57	63	15	17	2	3	369
2002	78	69	58	52	64	13	17	2	3	356
2003	68	72	50	52	63	16	16	1	4	342
2004	60	73	49	51	68	14	18	1	4	338
2005	64	60	58	48	67	14	21	2	3	337

1.00 Kantonalbanken / Cantonal banks

2001	—	—	—	—	8	5	10	1	—	24
2002	—	—	—	—	8	5	10	1	—	24
2003	—	—	—	—	8	5	10	1	—	24
2004	—	—	—	—	8	5	10	1	—	24
2005	—	—	—	—	8	5	10	1	—	24

2.00 Grossbanken / Big banks

2001	—	—	—	—	—	—	—	—	3	3
2002	—	—	—	—	—	—	—	—	3	3
2003	—	—	—	—	—	—	—	—	3	3
2004	—	—	—	—	—	—	—	—	3	3
2005	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	10	27	26	20	8	2	1	—	—	94
2002	9	24	24	18	10	2	1	—	—	88
2003	8	23	18	19	12	2	1	—	—	83
2004	8	22	18	19	13	2	1	—	—	83
2005	7	18	21	18	12	1	2	—	—	79

4.00 Raiffeisenbanken / Raiffeisen banks

2001	—	—	—	—	—	—	—	1	—	1
2002	—	—	—	—	—	—	—	1	—	1
2003	—	—	—	—	—	—	—	—	1	1
2004	—	—	—	—	—	—	—	—	1	1
2005	—	—	—	—	—	—	—	—	1	1

In Millionen Franken / In CHF millions

Jahres- ende	Bis 99 Mio. CHF	100–249 Mio. CHF	250–499 Mio. CHF	500–999 Mio. CHF	1–4 Mrd. CHF	5–9 Mrd. CHF	10–49 Mrd. CHF	50–99 Mrd. CHF	Über 100 Mrd. CHF	Total
End of year	To 99 million CHF	100–249 million CHF	250–499 million CHF	500–999 million CHF	1–4 billion CHF	5–9 billion CHF	10–49 billion CHF	50–99 billion CHF	Over 100 billion CHF	
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

2001	3 987	12 318	20 319	40 061	145 848	110 835	320 074	157 993	1 415 981	2 227 416
2002	3 667	11 859	20 707	37 076	151 248	97 681	312 220	172 955	1 444 462	2 251 874
2003	3 425	12 858	17 897	37 533	153 606	122 210	302 359	76 355	1 510 800	2 237 043
2004	3 054	12 710	17 494	35 571	158 216	106 710	328 032	79 379	1 749 603	2 490 768
2005	3 526	10 372	20 067	34 328	148 507	95 734	376 987	138 303	2 018 632	2 846 455

1.00 Kantonalbanken / Cantonal banks

2001	—	—	—	—	20 318	38 775	170 102	75 584	—	304 779
2002	—	—	—	—	20 623	39 507	172 402	80 271	—	312 804
2003	—	—	—	—	21 354	40 037	172 918	76 355	—	310 664
2004	—	—	—	—	21 384	40 641	172 927	79 379	—	314 331
2005	—	—	—	—	22 473	42 467	177 767	84 291	—	326 997

2.00 Grossbanken / Big banks

2001	—	—	—	—	—	—	—	—	1 415 981	1 415 981
2002	—	—	—	—	—	—	—	—	1 444 462	1 444 462
2003	—	—	—	—	—	—	—	—	1 408 660	1 408 660
2004	—	—	—	—	—	—	—	—	1 643 506	1 643 506
2005	—	—	—	—	—	—	—	—	1 910 445	1 910 445

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	543	4 730	9 114	13 609	20 432	14 468	14 787	—	—	77 682
2002	477	4 300	8 538	12 693	23 059	14 635	15 118	—	—	78 820
2003	400	4 298	6 258	12 843	26 165	14 835	15 819	—	—	80 619
2004	391	4 153	6 170	12 821	27 008	14 781	16 167	—	—	81 492
2005	398	3 305	7 180	12 389	21 360	5 250	33 996	—	—	83 878

4.00 Raiffeisenbanken / Raiffeisen banks

2001	—	—	—	—	—	—	—	82 409	—	82 409
2002	—	—	—	—	—	—	—	92 684	—	92 684
2003	—	—	—	—	—	—	—	—	102 140	102 140
2004	—	—	—	—	—	—	—	—	106 098	106 098
2005	—	—	—	—	—	—	—	—	108 187	108 187

2 Gruppierung nach der Höhe der Bilanzsumme Breakdown of bank categories by balance sheet total

Anzahl Institute / Number of institutions

Jahres- ende	Bis 99 Mio. CHF	100-249 Mio. CHF	250-499 Mio. CHF	500-999 Mio. CHF	1-4 Mrd. CHF	5-9 Mrd. CHF	10-49 Mrd. CHF	50-99 Mrd. CHF	Über 100 Mrd. CHF	Total
End of year	To 99 million CHF	100-249 million CHF	250-499 million CHF	500-999 million CHF	1-4 billion CHF	5-9 billion CHF	10-49 billion CHF	50-99 billion CHF	Over 100 billion CHF	
	1	2	3	4	5	6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11-5.20)

2001	55	40	25	34	38	7	6	—	—	205
2002	56	36	28	30	39	5	6	—	—	200
2003	46	39	26	29	38	7	5	—	—	190
2004	40	41	26	27	41	6	7	—	—	188
2005	42	35	29	26	41	6	9	1	—	189

5.11 Handelsbanken / Commercial banks

2001	—	2	1	4	2	1	2	—	—	12
2002	—	1	3	3	2	1	1	—	—	11
2003	—	1	2	3	1	1	1	—	—	9
2004	—	1	2	2	1	—	2	—	—	8
2005	—	1	—	3	1	—	2	—	—	7

5.12 Börsenbanken / Stock exchange banks

2001	18	15	9	4	12	1	2	—	—	61
2002	16	13	11	7	11	1	3	—	—	62
2003	16	11	9	4	11	2	2	—	—	55
2004	13	14	6	5	11	2	2	—	—	53
2005	16	11	9	5	9	2	4	—	—	56

5.14 Andere Banken / Other banking institutions

2001	2	2	—	2	1	—	—	—	—	7
2002	1	2	—	—	2	—	—	—	—	5
2003	—	2	1	—	1	—	—	—	—	4
2004	—	2	1	—	1	—	—	—	—	4
2005	1	2	—	—	1	—	—	—	—	4

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	35	21	15	24	23	5	2	—	—	125
2002	39	20	14	20	24	3	2	—	—	122
2003	30	25	14	22	25	4	2	—	—	122
2004	27	24	17	20	28	4	3	—	—	123
2005	25	21	20	18	30	4	3	1	—	122

In Millionen Franken / In CHF millions

Jahres- ende	Bis 99 Mio. CHF	100–249 Mio. CHF	250–499 Mio. CHF	500–999 Mio. CHF	1–4 Mrd. CHF	5–9 Mrd. CHF	10–49 Mrd. CHF	50–99 Mrd. CHF	Über 100 Mrd. CHF	Total
End of year	To 99 million CHF	100–249 million CHF	250–499 million CHF	500–999 million CHF	1–4 billion CHF	5–9 billion CHF	10–49 billion CHF	50–99 billion CHF	Over 100 billion CHF	
	1	2	3	4	5	6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	2 998	6 575	8 710	24 269	83 470	50 973	135 185	—	—	312 180
2002	2 952	6 087	9 944	21 338	90 188	35 238	124 700	—	—	290 447
2003	2 644	6 654	9 339	20 962	94 043	54 254	113 622	—	—	301 519
2004	2 384	6 848	9 521	18 637	93 590	43 693	138 938	—	—	313 610
2005	2 706	5 844	9 923	18 742	90 484	35 380	165 223	54 012	—	382 315

5.11 Handelsbanken / Commercial banks

2001	—	368	341	2 626	3 790	9 546	36 424	—	—	53 095
2002	—	124	909	1 785	3 315	9 583	24 906	—	—	40 623
2003	—	112	682	1 796	2 842	9 981	26 580	—	—	41 994
2004	—	113	760	1 307	3 060	—	37 708	—	—	42 948
2005	—	118	—	1 882	3 360	—	39 233	—	—	44 593

5.12 Börsenbanken / Stock exchange banks

2001	1 020	2 524	3 010	2 873	22 604	8 590	28 059	—	—	68 679
2002	852	2 094	3 446	5 036	23 759	7 186	38 485	—	—	80 858
2003	1 005	1 877	2 854	2 547	27 792	18 039	28 738	—	—	82 853
2004	803	2 339	2 289	3 166	28 657	19 034	29 227	—	—	85 514
2005	959	1 930	3 309	4 106	22 506	12 143	61 116	—	—	106 069

5.14 Andere Banken / Other banking institutions

2001	92	339	—	1 481	1 528	—	—	—	—	3 439
2002	12	352	—	—	2 874	—	—	—	—	3 238
2003	—	368	388	—	2 383	—	—	—	—	3 139
2004	—	355	337	—	2 810	—	—	—	—	3 502
2005	75	347	—	—	3 004	—	—	—	—	3 426

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	1 887	3 344	5 359	17 290	55 548	32 837	70 702	—	—	186 967
2002	2 088	3 517	5 589	14 517	60 240	18 469	61 308	—	—	165 728
2003	1 639	4 297	5 415	16 619	61 025	26 234	58 304	—	—	173 533
2004	1 581	4 041	6 135	14 164	59 062	24 659	72 003	—	—	181 645
2005	1 672	3 449	6 614	12 754	61 614	23 237	64 874	54 012	—	228 227

2 Gruppierung nach der Höhe der Bilanzsumme Breakdown of bank categories by balance sheet total

Anzahl Institute / Number of institutions

Jahres- ende	Bis 99 Mio. CHF	100-249 Mio. CHF	250-499 Mio. CHF	500-999 Mio. CHF	1-4 Mrd. CHF	5-9 Mrd. CHF	10-49 Mrd. CHF	50-99 Mrd. CHF	Über 100 Mrd. CHF	Total
End of year	To 99 million CHF	100-249 million CHF	250-499 million CHF	500-999 million CHF	1-4 billion CHF	5-9 billion CHF	10-49 billion CHF	50-99 billion CHF	Over 100 billion CHF	
	1	2	3	4	5	6	7	8	9	10

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	11	3	4	1	6	—	—	—	—	25
2002	10	4	3	2	6	—	—	—	—	25
2003	11	6	2	2	5	—	—	—	—	26
2004	9	7	2	3	4	—	—	—	—	25
2005	12	5	4	2	5	—	—	—	—	28

8.00 Privatbankiers / Private bankers

2001	5	3	3	2	3	1	—	—	—	17
2002	3	5	3	2	1	1	—	—	—	15
2003	3	4	4	2	—	2	—	—	—	15
2004	3	3	3	2	2	1	—	—	—	14
2005	3	2	4	2	1	2	—	—	—	14

1.00-5.00 Total Bankengruppen / Total for categories 1.00-5.00

2001	65	67	51	54	54	14	17	2	3	327
2002	65	60	52	48	57	12	17	2	3	316
2003	54	62	44	48	58	14	16	1	4	301
2004	48	63	44	46	62	13	18	1	4	299
2005	49	53	50	44	61	12	21	2	3	295

In Millionen Franken / In CHF millions

Jahres- ende	Bis 99 Mio. CHF	100–249 Mio. CHF	250–499 Mio. CHF	500–999 Mio. CHF	1–4 Mrd. CHF	5–9 Mrd. CHF	10–49 Mrd. CHF	50–99 Mrd. CHF	Über 100 Mrd. CHF	Total
End of year	To 99 million CHF	100–249 million CHF	250–499 million CHF	500–999 million CHF	1–4 billion CHF	5–9 billion CHF	10–49 billion CHF	50–99 billion CHF	Over 100 billion CHF	
	1	2	3	4	5	6	7	8	9	10

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	138	480	1456	884	14 053	—	—	—	—	17 010
2002	108	686	1050	1 517	13 075	—	—	—	—	16 436
2003	224	1 137	696	1 913	12 044	—	—	—	—	16 013
2004	128	1 182	690	2 742	10 183	—	—	—	—	14 925
2005	269	850	1 491	1 898	12 919	—	—	—	—	17 427

8.00 Privatbankiers / Private bankers

2001	308	533	1 040	1 298	7 576	6 618	—	—	—	17 374
2002	129	786	1 176	1 528	4 303	8 300	—	—	—	16 222
2003	157	769	1 603	1 815	—	13 083	—	—	—	17 427
2004	151	527	1 113	1 371	6 051	7 595	—	—	—	16 807
2005	153	373	1 473	1 299	1 271	12 638	—	—	—	17 207

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	3 541	11 305	17 824	37 879	124 219	104 217	320 074	157 993	1 415 981	2 193 032
2002	3 430	10 388	18 482	34 030	133 870	89 380	312 220	172 955	1 444 462	2 219 217
2003	3 044	10 952	15 598	33 805	141 562	109 127	302 359	76 355	1 510 800	2 203 602
2004	2 775	11 001	15 691	31 458	141 982	99 115	328 032	79 379	1 749 603	2 459 036
2005	3 104	9 149	17 103	31 131	134 317	83 096	376 987	138 303	2 018 632	2 811 821

3 Anzahl Institute nach Rechtsform Number of institutions, by legal status

Anzahl Institute / Number of institutions

Gruppe Category	Staatsinstitute	Gemeinde- institute	Aktien- gesellschaften	Genossen- schaften	Übrige Institute	Total
	Cantonal institutions	Municipal institutions	Joint-stock companies	Cooperatives	Other institutions	
	1	2	3	4	5	6
1.00-8.00 Alle Banken All banks	16	8	241	29	43	337
1.00 Kantonalbanken Cantonal banks	16	.	8	.	.	24
2.00 Grossbanken Big banks	.	.	2	.	.	2
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	.	8	44	26	1	79
4.00 Raiffeisenbanken Raiffeisen banks	.	.	.	1	.	1
5.00 Übrige Banken Other banks	.	.	187	2	.	189
5.11 Handelsbanken Commercial banks	.	.	7	.	.	7
5.12 Börsenbanken Stock exchange banks	.	.	56	.	.	56
5.14 Andere Banken Other banking institutions	.	.	2	2	.	4
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	.	.	122	.	.	122
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	28	28
8.00 Privatbankiers Private bankers	.	.	.	.	14	14
1.00-5.00 Total	16	8	241	29	1	295

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geldmarkt- papieren Money market paper held	Forderungen gegenüber Banken Claims against banks		Forderungen gegenüber Kunden Claims against customers		Hypothekar- forderungen Mortgage claims	
				auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured		
		1	2	3	4	5	6	7	8

1.00–8.00 Alle Banken / All banks

2001	369	34 048	107 435	45 967	502 038	424 932	190 355	527 521
2002	356	19 148	83 191	40 008	494 787	400 955	152 681	546 136
2003	342	17 601	65 892	66 282	562 918	350 229	182 952	579 172
2004	338	17 625	71 207	72 067	640 795	392 107	224 020	601 618
2005	337	17 278	95 551	76 785	739 203	463 847	271 602	646 846

1.00 Kantonalbanken / Cantonal banks

2001	24	3 661	3 602	3 116	22 682	52 064	21 505	186 139
2002	24	3 620	4 670	3 392	25 476	46 668	16 677	192 385
2003	24	3 103	4 149	3 451	24 896	41 597	16 275	197 783
2004	24	3 497	3 873	2 976	25 184	39 127	14 646	203 410
2005	24	3 401	4 218	4 749	26 686	37 184	13 856	210 641

2.00 Grossbanken / Big banks

2001	3	22 617	84 418	13 067	368 922	268 125	103 894	183 234
2002	3	5 645	59 058	11 973	377 594	252 921	70 380	185 212
2003	3	5 345	40 355	33 206	448 711	205 264	96 728	203 641
2004	3	5 870	46 978	42 467	521 458	244 998	133 951	209 931
2005	2	4 767	60 046	39 890	601 500	299 592	163 917	238 325

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	94	1 206	270	688	3 038	6 972	4 187	59 938
2002	88	1 283	234	684	2 988	6 586	3 798	61 292
2003	83	1 398	356	614	3 538	6 223	3 621	62 560
2004	83	1 299	310	652	2 880	6 384	3 627	64 195
2005	79	1 303	325	920	3 238	6 220	3 655	66 200

4.00 Raiffeisenbanken / Raiffeisen banks

2001	1	1 036	25	276	5 187	7 320	2 697	63 502
2002	1	997	18	2 100	8 714	7 331	3 056	68 570
2003	1	1 234	15	2 016	12 272	7 222	2 891	74 154
2004	1	1 259	13	824	11 427	7 094	2 745	79 472
2005	1	1 140	11	733	9 396	6 888	2 590	83 893

Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	Finanzanlagen Financial investments	Beteiligungen Participating interests	Sachanlagen Tangible assets	Rechnungsabgrenzungen Accrued income and prepaid expenses	Sonstige Aktiven Other assets	Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	Saldovortrag (Verlust) Balance carried forward	Bilanzsumme Balance sheet total
9	10	11	12	13	14	15	16	17

1.00–8.00 Alle Banken / All banks

218 509	88 841	33 692	22 006	10 974	211 306	145	.	2 227 416
228 943	79 911	33 685	20 551	8 932	295 497	129	.	2 251 874
271 291	92 384	38 112	19 388	10 053	163 671	51	.	2 237 043
334 559	87 333	44 764	18 865	9 342	200 437	51	.	2 490 768
422 012	98 190	48 995	18 203	13 092	206 424	27	.	2 846 455

1.00 Kantonalbanken / Cantonal banks

6 846	14 136	1 589	4 079	1 208	5 658	—	.	304 779
5 403	13 811	2 028	4 019	1 145	10 189	—	.	312 804
8 448	12 853	1 917	3 682	1 022	7 763	—	.	310 664
9 907	13 086	1 827	3 527	1 002	6 915	—	.	314 331
10 554	14 124	1 340	3 366	1 171	9 564	—	.	326 997

2.00 Grossbanken / Big banks

202 089	35 040	28 318	10 447	6 584	193 122	—	.	1 415 981
215 977	24 930	28 051	9 161	4 951	268 989	—	.	1 444 462
254 114	33 476	31 853	8 583	6 580	137 531	—	.	1 408 660
313 419	28 727	37 972	8 120	5 582	177 985	—	.	1 643 506
393 283	34 207	40 530	7 489	8 431	182 384	—	.	1 910 445

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

87	3 989	112	980	207	194	—	.	77 682
91	4 112	102	963	200	284	—	.	78 820
81	4 323	114	988	171	254	—	.	80 619
76	4 221	142	938	192	204	0	.	81 492
56	4 161	135	980	186	154	—	.	83 878

4.00 Raiffeisenbanken / Raiffeisen banks

73	2 988	110	1 472	279	142	—	.	82 409
27	2 771	114	1 514	271	256	—	.	92 684
25	3 049	120	1 558	275	199	—	.	102 140
20	2 896	348	1 608	204	934	—	.	106 098
56	2 855	358	1 643	208	1 005	—	.	108 187

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geldmarkt- papieren Money market paper held	Forderungen gegenüber Banken Claims against banks		Forderungen gegenüber Kunden Claims against customers		Hypothekar- forderungen Mortgage claims	
				auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured		
		1	2	3	4	5	6	7	8

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	205	4 625	16 332	21 882	92 809	81 707	53 267	34 151
2002	200	4 957	16 053	15 928	71 062	80 054	55 278	38 274
2003	190	4 637	18 060	20 717	63 167	83 650	59 888	40 575
2004	188	4 669	17 682	19 854	70 521	88 264	65 214	44 110
2005	189	5 752	29 204	24 350	88 640	105 583	82 324	47 139

5.11 Handelsbanken / Commercial banks

2001	12	721	1 189	1 284	7 376	8 766	5 687	24 912
2002	11	663	31	418	2 913	5 286	2 169	26 863
2003	9	736	11	367	2 382	5 179	1 975	27 431
2004	8	910	14	384	2 435	4 863	1 972	28 706
2005	7	868	10	338	2 942	4 721	2 111	29 887

5.12 Börsenbanken / Stock exchange banks

2001	61	1 436	2 463	4 629	21 343	15 871	13 288	3 963
2002	62	1 829	3 408	5 187	24 050	19 080	16 378	5 398
2003	55	1 682	3 677	8 176	21 317	19 018	16 154	5 932
2004	53	1 830	5 258	6 102	22 189	19 884	17 535	6 230
2005	56	2 543	7 849	8 435	27 679	24 790	22 759	6 809

5.14 Andere Banken / Other banking institutions

2001	7	56	—	76	121	1 413	357	1 385
2002	5	47	—	173	21	1 419	325	1 225
2003	4	37	—	496	27	528	301	1 428
2004	4	16	—	639	18	563	335	1 628
2005	4	13	—	336	11	641	335	1 779

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	125	2 412	12 679	15 893	63 970	55 657	33 934	3 891
2002	122	2 418	12 614	10 150	44 078	54 270	36 405	4 788
2003	122	2 182	14 371	11 679	39 440	58 925	41 458	5 783
2004	123	1 913	12 410	12 729	45 879	62 955	45 372	7 546
2005	122	2 329	21 345	15 241	58 007	75 432	57 120	8 664

Handelsbestände in Wertpapieren und Edelmetallen Securities and precious metals trading portfolios	Finanzanlagen Financial investments	Beteiligungen Participating interests	Sachanlagen Tangible assets	Rechnungsabgrenzungen Accrued income and prepaid expenses	Sonstige Aktiven Other assets	Nicht einbezahletes Gesellschaftskapital Non-paid-up capital	Saldovortrag (Verlust) Balance carried forward	Bilanzsumme Balance sheet total
9	10	11	12	13	14	15	16	17

5.00 Übrige Banken / Other banks (5.11–5.20)

8 309	31 040	3 321	4 480	2 420	10 958	145	.	312 180
6 768	32 997	3 243	4 514	2 094	14 372	129	.	290 447
7 082	37 197	3 962	4 281	1 812	16 328	51	.	301 519
8 372	37 004	4 249	4 307	2 035	12 493	51	.	313 610
15 105	41 153	6 419	4 245	2 753	11 944	27	.	382 315

5.11 Handelsbanken / Commercial banks

2 172	3 984	567	645	311	1 166	—	.	53 095
753	2 278	570	399	171	277	—	.	40 623
1 467	3 044	569	409	146	253	—	.	41 994
1 468	2 884	557	383	135	210	—	.	42 948
1 056	3 513	574	377	142	165	—	.	44 593

5.12 Börsenbanken / Stock exchange banks

3 048	9 466	899	1 370	473	3 654	65	.	68 679
4 400	8 729	1 092	1 708	576	5 342	59	.	80 858
3 664	10 958	1 047	1 585	537	5 260	—	.	82 853
4 937	9 509	1 568	1 674	596	5 737	—	.	85 514
7 804	8 923	3 893	1 703	835	4 807	—	.	106 069

5.14 Andere Banken / Other banking institutions

156	169	1	49	12	2	—	.	3 439
157	142	1	43	10	1	—	.	3 238
190	373	1	41	18	2	—	.	3 139
242	331	1	40	18	6	—	.	3 502
284	306	1	31	17	7	—	.	3 426

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2 933	17 421	1 854	2 416	1 624	6 136	80	.	186 967
1 458	21 848	1 580	2 364	1 338	8 752	70	.	165 728
1 762	22 823	2 346	2 246	1 111	10 814	51	.	173 533
1 725	24 280	2 124	2 210	1 285	6 539	51	.	181 645
5 961	28 411	1 951	2 134	1 759	6 965	27	.	228 227

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geldmarkt- papieren Money market paper held	Forderungen gegenüber Banken Claims against banks		Forderungen gegenüber Kunden Claims against customers		Hypothekar- forderungen Mortgage claims	
				auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured		
		1	2	3	4	5	6	7	8

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	25	367	705	2 590	5 431	5 614	2 403	226
2002	25	629	953	2 465	5 870	4 974	1 679	258
2003	26	640	367	2 929	5 832	4 024	1 747	298
2004	25	488	210	1 977	4 463	3 961	1 849	321
2005	28	620	231	3 076	4 592	4 986	2 311	459

8.00 Privatbankiers / Private bankers

2001	17	538	2 083	4 348	3 968	3 130	2 402	331
2002	15	2 018	2 204	3 465	3 083	2 420	1 813	146
2003	15	1 244	2 590	3 350	4 503	2 248	1 802	161
2004	14	542	2 141	3 317	4 861	2 279	1 987	179
2005	14	297	1 516	3 066	5 151	3 392	2 949	188

Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	Finanzanlagen Financial investments	Beteiligungen Participating interests	Sachanlagen Tangible assets	Rechnungsabgrenzungen Accrued income and prepaid expenses	Sonstige Aktiven Other assets	Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	Saldovortrag (Verlust) Balance carried forward	Bilanzsumme Balance sheet total
9	10	11	12	13	14	15	16	17

7.00 Filialen ausländischer Banken / Branches of foreign banks

868	456	0	94	131	527	—	.	17 010
489	200	0	48	160	392	—	.	16 436
1 319	87	0	37	101	380	—	.	16 013
2 517	412	0	34	164	377	—	.	14 925
2 430	525	0	38	162	306	—	.	17 427

8.00 Privatbankiers / Private bankers

237	1 192	243	455	145	704	—	.	17 374
188	1 090	147	333	112	1 015	—	.	16 222
221	1 399	145	258	92	1 216	—	.	17 427
248	988	225	333	162	1 530	—	.	16 807
527	1 166	213	444	180	1 066	—	.	17 207

4 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geldmarkt- papieren Money market paper held	Forderungen gegenüber Banken ¹ Claims against banks ¹		Forderungen gegenüber Kunden ¹ Claims against customers ¹		Hypothekar- forderungen Mortgage claims	
				auf Sicht Sight	auf Zeit Time	Total	davon / of which gedeckt Secured		
		1	2	3	4	5	6	7	8

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	445	14 996	13 464	12 866	75 883	83 682	43 491	94 528
1977	443	16 592	12 207	13 357	75 999	90 812	44 320	102 706
1978	439	17 923	12 684	15 287	78 808	99 965	46 015	112 244
1979	434	17 574	12 471	16 868	80 703	118 324	49 539	124 017
1980	432	18 318	14 871	16 179	86 654	134 840	57 825	140 158
1981	433	17 730	18 882	20 015	100 640	144 257	62 254	155 318
1982	435	18 530	19 886	21 092	118 289	148 152	65 375	167 565
1983	431	19 920	25 002	21 212	125 573	155 650	69 273	180 580
1984	439	22 054	28 896	23 320	143 500	177 179	78 418	196 187
1985	441	23 832	31 093	24 359	156 520	188 719	86 814	214 076
1986	448	25 140	30 730	25 754	182 060	195 627	91 111	236 362
1987	452	26 375	29 463	26 038	187 485	208 926	92 265	264 443
1988	454	12 360	21 328	20 163	205 905	241 208	106 325	299 588
1989	455	12 332	25 776	23 186	174 180	280 979	119 699	340 395
1990	457	11 876	33 898	18 766	177 849	300 671	128 590	369 590
1991	445	11 715	29 411	18 170	169 268	322 499	134 390	388 908
1992	435	11 818	34 438	18 293	178 049	325 471	136 554	401 270
1993	419	11 828	34 822	22 818	183 128	327 660	137 346	410 944
1994	393	10 996	38 926	17 932	178 278	314 510	140 733	429 980
1995	382	11 424	46 850	19 435	212 142	284 708	122 744	445 815
1996	370	13 255	50 271	28 064	259 542	320 651	152 892	463 710
1997	360	14 619	71 706	31 383	365 357	348 792	160 598	478 961
1998	339	14 314	57 188	47 486	456 024	398 542	208 392	496 419
1999	334	19 699	116 959	37 872	595 355	407 596	220 028	507 665
2000	335	14 972	103 409	45 630	475 675	409 371	195 342	512 262
2001	327	33 144	104 647	39 029	492 639	416 188	185 550	526 963
2002	316	16 501	80 034	34 078	485 834	393 560	149 190	545 733
2003	301	15 717	62 935	60 003	552 583	343 957	179 404	578 713
2004	299	16 594	68 856	66 773	631 471	385 866	220 184	601 118
2005	295	16 361	93 804	70 643	729 460	455 468	266 342	646 199

Handelsbestände in Wertschriften und Edelmetallen ¹	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Saldovortrag ² (Verlust)	Bilanzsumme
Securities and precious metals trading portfolios ¹	Financial investments	Participating interests	Tangible assets	Accrued income and prepaid expenses	Other assets	Non-paid-up capital	Balance carried forward ²	Balance sheet total
9	10	11	12	13	14	15	16	17

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

22 460	.	3 063	4 594	.	5 929	106	3	331 572
23 201	.	4 086	5 408	.	8 788	112	3	353 270
24 892	.	4 449	6 031	.	8 435	112	12	380 842
27 274	.	4 739	6 452	.	9 846	115	4	418 387
30 792	.	4 574	6 667	.	13 136	107	4	466 299
31 711	.	4 462	7 191	.	32 988	81	2	533 276
34 156	.	4 163	7 575	.	40 574	86	2	580 069
40 802	.	4 229	8 142	.	44 885	40	2	626 037
40 987	.	4 307	8 962	.	43 625	71	18	689 106
46 885	.	4 101	9 540	.	38 987	21	7	738 140
55 714	.	4 817	10 625	.	38 214	21	18	805 082
59 004	.	5 116	11 327	.	38 256	21	30	856 484
61 364	.	5 553	12 491	.	35 791	21	38	915 812
66 220	.	5 687	13 511	.	35 989	55	36	978 346
64 705	.	6 452	14 888	.	33 998	25	61	1 032 779
74 337	.	7 158	16 766	.	34 940	25	125	1 073 321
78 932	.	8 526	18 510	.	36 288	77	541	1 112 213
113 879	.	10 358	20 035	.	42 049	73	210	1 177 805
113 167	.	12 485	22 173	.	44 121	73	141	1 182 782
126 190	.	15 177	22 842	.	116 019	73	61	1 300 735
120 544	47 530	15 664	22 270	10 488	115 394	75	.	1 467 458
157 791	53 635	15 270	18 878	12 142	178 192	87	.	1 746 814
232 894	49 590	14 962	20 004	12 245	217 818	157	.	2 017 643
243 098	54 925	18 038	20 473	9 183	175 853	151	.	2 206 867
205 670	73 780	31 161	20 941	10 823	183 773	145	.	2 087 613
217 404	87 193	33 449	21 458	10 698	210 075	145	.	2 193 032
228 267	78 621	33 538	20 171	8 660	294 090	129	.	2 219 217
269 751	90 898	37 966	19 092	9 860	162 075	51	.	2 203 602
331 794	85 933	44 538	18 499	9 016	198 530	51	.	2 459 036
419 055	96 499	48 782	17 722	12 749	205 052	27	.	2 811 821

¹ Ab 1981: Aufnahme der Edelmetallkonten in der Bilanz.

Ab 1992: inklusive Wertschriftenleihgeschäfte.

Ab 1998: inklusive nicht-monetäre Forderungen aus den Repogeschäften.

As of 1981, precious metal accounts included in the balance sheet.

As of 1992, including securities lending.

As of 1998, including non-monetary claims arising from repo transactions.

² Ab 1996 unter den Passiven.

As of 1996, stated as a liability.

5 Aktiven gemessen an der Bilanzsumme Share of balance sheet total for each asset category

Anteil in Prozent / Percentage share of total

Jahres- ende	Bilanz- summe	Flüssige Mittel	Forde- rungen aus Geld- markt- papieren	Forde- rungen gegen- über Banken ¹	Forde- rungen gegen- über Kunden ¹	Hypothek- karforde- rungen	Handels- bestände in Wert- schriften ¹	Finanz- anlagen	Beteili- gungen	Sach- anlagen	Übrige Posi- tionen ²
End of year	Balance sheet total	Liquid assets	Money market paper held	Claims against banks ¹	Claims against cus- tomers ¹	Mortgage claims	Securities trading portfolios ¹	Financial invest- ments	Partici- pating interests	Tangible assets	Sundry items ²
	1	2	3	4	5	6	7	8	9	10	11

1.00–8.00 Alle Banken / All banks

Bilanz / Balance sheet, as a whole

1993	100.0	1.0	3.0	18.6	27.8	33.8	9.7	.	0.9	1.7	3.6
1994	100.0	0.9	3.3	17.9	26.4	35.2	9.6	.	1.1	1.8	3.8
1995	100.0	0.9	3.6	18.3	22.0	33.7	9.8	.	1.2	1.8	8.9
1996	100.0	0.9	3.4	20.1	21.9	31.0	8.2	3.3	1.1	1.5	8.5
1997	100.0	0.9	4.1	23.2	20.1	26.9	8.9	3.1	0.9	1.1	10.9
1998	100.0	0.8	2.9	25.3	19.8	24.1	11.6	2.5	0.7	1.0	11.3
1999	100.0	1.0	5.3	28.8	18.5	22.6	11.1	2.5	0.8	0.9	8.4
2000	100.0	0.8	5.0	25.3	19.7	24.1	9.8	3.5	1.5	1.0	9.3
2001	100.0	1.5	4.8	24.6	19.1	23.7	9.8	4.0	1.5	1.0	10.0
2002	100.0	0.9	3.7	23.7	17.8	24.3	10.2	3.5	1.5	0.9	13.5
2003	100.0	0.8	2.9	28.1	15.7	25.9	12.1	4.1	1.7	0.9	7.8
2004	100.0	0.7	2.9	28.6	15.7	24.2	13.4	3.5	1.8	0.8	8.4
2005	100.0	0.6	3.4	28.7	16.3	22.7	14.8	3.4	1.7	0.6	7.7

Prozentualer Anteil der CHF-Geschäfte / Share of business in CHF, in percentage terms

1993	100.0	1.3	1.4	10.6	21.9	50.8	8.0	.	1.0	2.4	2.6
1994	100.0	1.2	1.5	9.4	21.3	52.2	7.9	.	1.2	2.6	2.8
1995	100.0	1.2	1.5	8.9	20.4	51.7	7.6	.	1.4	2.6	4.7
1996	100.0	1.4	1.5	8.5	19.2	52.7	4.2	3.6	1.3	2.5	5.2
1997	100.0	1.3	1.5	8.1	17.7	52.2	5.6	3.7	1.1	2.0	6.7
1998	100.0	1.5	1.3	8.4	16.8	52.6	7.5	3.4	1.0	2.1	5.5
1999	100.0	2.0	1.7	8.1	16.7	51.9	8.3	3.5	0.9	2.1	4.8
2000	100.0	1.5	1.4	8.7	16.8	52.9	5.3	4.1	0.9	2.1	6.4
2001	100.0	1.6	1.2	9.0	17.0	54.9	3.1	4.2	1.0	2.1	5.9
2002	100.0	1.6	1.2	9.8	14.6	54.7	2.2	4.1	3.0	2.0	6.8
2003	100.0	1.5	1.1	10.7	13.4	56.8	2.5	4.4	3.4	1.9	4.3
2004	100.0	1.4	1.0	10.3	12.9	57.6	3.7	3.8	3.8	1.8	3.8
2005	100.0	1.3	1.1	9.3	11.9	58.9	4.2	3.8	4.3	1.6	3.6

¹ Ab 1992: inklusive Wertschriftenleihgeschäfte.
Ab 1998: inklusive nicht-monetäre Forderungen aus den Repogeschäften.
As of 1992, including securities lending.
As of 1998, including non-monetary claims arising from repo transactions.

² Rechnungsabgrenzungen, Sonstige Aktiven, Nicht einbezahltes Gesellschaftskapital.
Accrued income and prepaid expenses, other assets, non-paid-up capital.

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Total	davon / of which					6
		in Schweizer Franken In CHF					
		Banknoten und Münzen Banknotes and coins	Giroguthaben bei der Nationalbank Sight deposits with the National Bank	Postkontoguthaben Credit balances on Swiss postal accounts	Guthaben bei Girozentralen Credit balances with clearing houses	Sichtguthaben bei ausländischen Notenbanken Sight deposits with foreign central banks	
		1	2	3	4	5	

1.00–8.00 Alle Banken / All banks

2001	34 048	4 322	7 910	2 331	469	25
2002	19 148	5 207	7 629	2 637	541	25
2003	17 601	5 594	7 569	1 590	472	25
2004	17 625	4 761	7 769	1 205	424	29
2005	17 278	5 054	7 492	678	313	46

1.00 Kantonalbanken / Cantonal banks

2001	3 661	1 366	1 414	646	23	—
2002	3 620	1 475	1 196	691	20	—
2003	3 103	1 513	1 075	239	15	—
2004	3 497	1 295	1 591	334	9	—
2005	3 401	1 310	1 624	183	—	—

2.00 Grossbanken / Big banks

2001	22 617	1 550	2 381	1 080	—	—
2002	5 645	2 183	164	1 492	—	—
2003	5 345	2 304	1 310	805	—	0
2004	5 870	1 780	1 822	358	—	0
2005	4 767	2 094	712	86	—	0

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	1 206	380	331	73	391	—
2002	1 283	446	248	94	455	—
2003	1 398	485	283	133	445	—
2004	1 299	449	312	146	337	—
2005	1 303	416	411	102	311	—

4.00 Raiffeisenbanken / Raiffeisen banks

2001	1 036	642	45	237	—	—
2002	997	711	88	98	—	—
2003	1 234	876	119	114	—	—
2004	1 259	828	181	96	—	—
2005	1 140	839	29	58	—	—

6 Flüssige Mittel Liquid assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Total	davon / of which				
		in Schweizer Franken In CHF		Postkontoguthaben Credit balances on Swiss postal accounts	Guthaben bei Girozentralen Credit balances with clearing houses	Sichtguthaben bei ausländischen Notenbanken Sight deposits with foreign central banks
	Banknoten und Münzen Banknotes and coins	Giroguthaben bei der Nationalbank Sight deposits with the National Bank				
	1	2	3	4	5	6

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	4 625	351	3 016	231	55	25
2002	4 957	360	3 408	207	67	25
2003	4 637	384	3 055	218	12	25
2004	4 669	383	2 981	210	77	29
2005	5 752	365	3 936	210	1	46

5.11 Handelsbanken / Commercial banks

2001	721	173	424	75	—	—
2002	663	179	337	69	—	—
2003	736	212	384	58	—	—
2004	910	193	538	74	—	—
2005	868	186	558	44	—	—

5.12 Börsenbanken / Stock exchange banks

2001	1 436	61	1 193	29	54	—
2002	1 829	77	1 559	40	—	—
2003	1 682	70	1 417	63	—	—
2004	1 830	76	1 593	54	—	—
2005	2 543	69	2 300	38	1	—

5.14 Andere Banken / Other banking institutions

2001	56	1	48	7	—	—
2002	47	1	32	14	—	—
2003	37	2	28	7	—	—
2004	16	2	7	8	—	—
2005	13	2	5	5	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	2 412	115	1 352	120	1	25
2002	2 418	102	1 480	83	67	25
2003	2 182	101	1 226	90	12	25
2004	1 913	111	843	75	77	29
2005	2 329	108	1 073	122	—	46

Jahres- ende End of year	Total	davon / of which					6
		in Schweizer Franken In CHF					
		Banknoten und Münzen	Giroguthaben bei der Nationalbank	Postkontoguthaben	Guthaben bei Girozentralen	Sichtguthaben bei ausländischen Notenbanken	
		Banknotes and coins	Sight deposits with the National Bank	Credit balances on Swiss postal accounts	Credit balances with clearing houses	Sight deposits with foreign central banks	
		1	2	3	4	5	

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	367	8	314	41	—	—
2002	629	6	572	47	—	—
2003	640	6	556	72	—	—
2004	488	4	437	43	—	—
2005	620	5	575	34	1	—

8.00 Privatbankiers / Private bankers

2001	538	25	409	23	—	—
2002	2 018	26	1 953	8	—	—
2003	1 244	25	1 171	10	—	—
2004	542	24	445	19	—	—
2005	297	25	204	5	—	—

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	33 144	4 288	7 188	2 267	469	25
2002	16 501	5 176	5 103	2 582	541	25
2003	15 717	5 562	5 842	1 509	472	25
2004	16 594	4 734	6 887	1 143	424	29
2005	16 361	5 024	6 713	639	312	46

7 Forderungen aus Geldmarktpapieren Money market paper held

In Millionen Franken / In CHF millions

Jahres- ende End of year	Wechsel und Checks Bills of exchange and cheques	Reskriptionen und Schatzscheine Rescriptions and treasury bills			Geldmarktpapiere Money market paper	Total (1+2+6)	
		Total	davon / of which				
			in Schweizer Franken In CHF				
			des Bundes Issued by the Confederation	der Kantone Issued by cantons	der Gemeinden Issued by municipalities		
		1	2	3	4	5	
					6	7	

1.00–8.00 Alle Banken / All banks

2001	6445	62955	.	.	.	38035	107435
2002	2702	48582	.	.	.	31907	83191
2003	2643	16033	.	.	.	47217	65892
2004	3847	25403	.	.	.	41958	71207
2005	4637	22482	.	.	.	68433	95551

1.00 Kantonalbanken / Cantonal banks

2001	298	2680	2467	200	—	623	3602
2002	250	3231	3013	200	—	1189	4670
2003	311	2759	2749	—	—	1079	4149
2004	260	3613	3593	—	—	0	3873
2005	349	3869	3842	—	—	0	4218

2.00 Grossbanken / Big banks

2001	5243	55042	1	—	—	24133	84418
2002	1634	40587	2	—	—	16837	59058
2003	1254	9274	—	—	—	29827	40355
2004	1269	17533	—	—	—	28175	46978
2005	468	13727	299	—	—	45852	60046

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	27	243	243	—	—	—	270
2002	20	214	214	—	—	—	234
2003	17	334	334	—	—	5	356
2004	16	294	294	—	—	—	310
2005	12	313	313	—	—	—	325

4.00 Raiffeisenbanken / Raiffeisen banks

2001	25	—	—	—	—	—	25
2002	18	—	—	—	—	—	18
2003	15	—	—	—	—	—	15
2004	13	—	—	—	—	—	13
2005	11	—	—	—	—	—	11

Jahres- ende End of year	Wechsel und Checks Bills of exchange and cheques	Reskriptionen und Schatzscheine Rescriptions and treasury bills			Geldmarktpapiere Money market paper	Total (1+2+6)	
		Total	davon / of which				
			in Schweizer Franken In CHF				
		des Bundes Issued by the Confederation	der Kantone Issued by cantons	der Gemeinden Issued by municipalities			
	1	2	3	4	5	7	

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	770	2 513	1 713	—	—	13 049	16 332
2002	679	2 263	1 343	2	—	13 111	16 053
2003	994	1 985	1 109	127	—	15 080	18 060
2004	2 193	2 533	1 476	—	—	12 955	17 682
2005	3 697	3 227	1 935	—	—	22 280	29 204

5.11 Handelsbanken / Commercial banks

2001	47	148	131	—	—	995	1 189
2002	19	11	8	2	—	1	31
2003	4	7	7	—	—	—	11
2004	2	8	8	—	—	4	14
2005	2	8	8	—	—	—	10

5.12 Börsenbanken / Stock exchange banks

2001	527	1 176	655	—	—	760	2 463
2002	476	843	346	—	—	2 089	3 408
2003	733	980	364	—	—	1 964	3 677
2004	1 904	1 361	431	—	—	1 993	5 258
2005	3 294	1 979	872	—	—	2 576	7 849

5.14 Andere Banken / Other banking institutions

2001	—	—	—	—	—	—	—
2002	—	—	—	—	—	—	—
2003	—	—	—	—	—	—	—
2004	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	197	1 189	927	—	—	11 294	12 679
2002	184	1 409	990	—	—	11 021	12 614
2003	258	998	737	127	—	13 116	14 371
2004	287	1 165	1 037	—	—	10 958	12 410
2005	402	1 239	1 056	—	—	19 704	21 345

7 Forderungen aus Geldmarktpapieren Money market paper held

In Millionen Franken / In CHF millions

Jahres- ende End of year	Wechsel und Checks Bills of exchange and cheques	Reskriptionen und Schatzscheine Rescriptions and treasury bills			Geldmarktpapiere Money market paper	Total (1+2+6)	
		Total	davon / of which				
			in Schweizer Franken In CHF				
			des Bundes Issued by the Confederation	der Kantone Issued by cantons	der Gemeinden Issued by municipalities		
	1	2	3	4	5	6	
						7	

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	79	598	598	—	—	28	705
2002	98	535	535	—	—	320	953
2003	52	45	45	—	—	270	367
2004	90	—	—	—	—	120	210
2005	100	11	11	—	—	120	231

8.00 Privatbankiers / Private bankers

2001	3	1 879	.	.	.	201	2 083
2002	2	1 752	.	.	.	451	2 204
2003	0	1 635	.	.	.	955	2 590
2004	5	1 429	.	.	.	707	2 141
2005	0	1 335	.	.	.	181	1 516

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	6 363	60 478	4 424	200	—	37 805	104 647
2002	2 601	46 295	4 573	202	—	31 137	80 034
2003	2 591	14 353	4 191	127	—	45 992	62 935
2004	3 751	23 974	5 363	—	—	41 131	68 856
2005	4 536	21 136	6 390	—	—	68 132	93 804

8 Beanspruchte Konsumkredite ¹ Consumer credit lending (utilised) ¹

Gruppe Category	500 -5 000 CHF	5 001 -10 000 CHF	10 001 -15 000 CHF	15 001 -20 000 CHF	20 001 -25 000 CHF	25 001 -30 000 CHF	30 001 -35 000 CHF
	1	2	3	4	5	6	7

In tausend Franken / In CHF thousands

1.00-8.00 Alle Banken	328 635	544 452	560 446	569 553	485 363	416 307	317 903
1.00 Kantonalbanken	19 917	50 681	63 114	63 043	53 728	48 045	35 932
2.00 Grossbanken	59 854	134 509	155 464	172 836	153 856	147 820	119 092
3.00 Regionalbanken und Sparkassen	474	438	242	152	132	53	161
4.00 Raiffeisenbanken	3 208	7 183	7 418	7 664	4 942	4 147	2 565
5.00 Übrige Banken	.	.	.	.	.	.	.
5.11 Handelsbanken	134 629	140 824	71 555	57 127	49 012	35 235	26 870
5.12 Börsenbanken	.	.	.	.	.	.	.
5.14 Andere Banken	.	.	.	.	.	.	.
5.20 Ausländisch beherrschte Banken	99 888	166 088	173 888	152 404	118 793	92 714	67 076
7.00 Filialen ausländischer Banken	6 069	30 172	68 560	91 120	81 425	65 173	46 308
8.00 Privatbankiers	.	.	.	.	.	.	.
1.00-5.00 Total	.	.	.	.	.	.	.

Anzahl Kredite / Number of loans

1.00-8.00 All banks	122 208	74 547	45 161	32 721	21 681	15 178	9 827
1.00 Cantonal banks	7 468	6 792	5 052	3 621	2 392	1 749	1 108
2.00 Big banks	25 838	17 881	12 426	9 874	6 849	5 369	3 670
3.00 Regional banks and savings banks	192	62	19	9	6	2	5
4.00 Raiffeisen banks	1 144	970	591	433	220	150	79
5.00 Other banks	.	.	.	.	.	.	.
5.11 Commercial banks	36 615	20 433	5 870	3 301	2 193	1 291	832
5.12 Stock exchange banks	.	.	.	.	.	.	.
5.14 Other banking institutions	.	.	.	.	.	.	.
5.20 Foreign-controlled banks	45 609	22 558	14 155	8 807	5 334	3 399	2 083
7.00 Branches of foreign banks	1 909	3 940	5 439	5 253	3 646	2 383	1 436
8.00 Private bankers	.	.	.	.	.	.	.
Total for 1.00-5.00	.	.	.	.	.	.	.

35 001 -40 000 CHF	40 001 -45 000 CHF	45 001 -50 000 CHF	50 001 -55 000 CHF	55 001 -60 000 CHF	60 001 -65 000 CHF	65 001 -70 000 CHF	70 001 -75 000 CHF	75 001 -80 000 CHF	Total	Anzahl Institute Number of institutions
8	9	10	11	12	13	14	15	16	17	18
261 489	189 401	151 613	98 637	77 802	52 324	40 295	35 599	23 104	4 152 925	57
29 643	18 709	16 427	7 394	6 382	2 306	738	1 170	470	417 699	17
106 413	75 004	63 991	42 099	32 881	20 439	16 409	14 326	11 470	1 326 463	2
72	—	—	53	—	126	69	73	79	2 124	14
2 788	1 708	2 067	1 105	758	435	469	367	708	47 532	1
.
19 907	16 900	12 738	2 406	1 539	1 252	1 075	957	1 630	573 657	4
.
50 729	36 906	26 849	21 185	15 771	10 851	9 660	9 212	1 651	1 053 665	9
31 378	23 537	15 482	12 129	9 679	7 665	4 966	4 849	2 247	500 759	5
.
.
6 988	4 465	3 195	1 885	1 355	833	592	487	297	341 420	57
794	443	346	141	111	37	11	16	6	30 087	17
2 842	1 766	1 348	805	572	329	243	198	148	90 158	2
2	—	—	1	—	2	1	1	1	303	14
74	40	43	21	13	7	7	5	9	3 806	1
.
534	399	270	47	27	20	16	13	21	71 882	4
.
.
1 359	871	566	405	276	167	138	123	21	105 871	9
838	555	327	232	169	123	74	67	29	26 420	5
.
.

¹ Als Konsumkredit gelten sämtliche Kredite gemäss Artikel 1 des Bundesgesetzes über den Konsumkredit (KKG), welche gemäss Artikel 25–27 KKG der Informationsstelle für Konsumkredit gemeldet werden müssen. In früheren Publikationen wurden an dieser Stelle die beanspruchten Kleinkredite ausgewiesen, die einer von der Nationalbank vorgegebenen ähnlichen Definition folgten.
Pursuant to article 1 of the Federal Act on Consumer Credit, all loans that are required to be reported to the information office under articles 25–27 of the act are deemed to be consumer loans. In former publications, a category designated "utilised consumer credit loans" (beanspruchte Kleinkredite), with a similar definition specified by the National Bank, was presented here.

9 Kreditgewährung an inländische öffentlich-rechtliche Körperschaften ¹ Lending to domestic public law institutions ¹

In Millionen Franken / In CHF millions

Jahres- ende End of year	Kreditart Type of loan			Total	
	Reskriptionen und Schatzscheine Rescriptions and treasury bills	Vorschüsse und Darlehen Advances and loans	Obligationen in den Wertschriftenbeständen der Banken Bonds held by banks		
		1	2	3	4

1.00–8.00 Alle Banken / All banks

2001	6 887	27 370	.	.	.
2002	6 569	25 197	.	.	.
2003	5 482	25 013	.	.	.
2004	6 437	24 816	.	.	.
2005	7 679	22 078	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	2 667	15 674	4 689		23 030
2002	3 213	14 217	4 956		22 385
2003	2 749	13 027	5 123		20 899
2004	3 593	12 211	4 308		20 112
2005	3 842	10 401	4 406		18 648

2.00 Grossbanken / Big banks

2001	227	6 253	2 452		8 932
2002	57	5 289	1 717		7 064
2003	—	6 352	1 485		7 836
2004	0	6 739	1 976		8 715
2005	299	6 331	2 034		8 664

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	243	1 280	974		2 496
2002	214	1 313	1 018		2 545
2003	334	1 244	1 017		2 595
2004	294	1 491	1 018		2 802
2005	313	1 238	1 081		2 632

4.00 Raiffeisenbanken / Raiffeisen banks

2001	—	3 181	1 207		4 388
2002	—	3 229	1 109		4 337
2003	—	3 245	1 419		4 663
2004	—	3 267	1 463		4 730
2005	—	3 345	1 710		5 056

Jahres- ende	Kreditart Type of loan				Total
	Reskriptionen und Schatzscheine	Vorschüsse und Darlehen	Obligationen in den Wertschriftenbeständen der Banken		
End of year	Rescriptions and treasury bills	Advances and loans	Bonds held by banks		
		1	2	3	4

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	1 713	911	2 907	5 530
2002	1 346	1 050	3 481	5 877
2003	1 235	1 096	3 156	5 487
2004	1 476	1 090	3 466	6 032
2005	1 935	763	3 114	5 812

5.11 Handelsbanken / Commercial banks

2001	131	321	603	1 055
2002	10	347	409	766
2003	7	350	410	767
2004	8	290	703	1 000
2005	8	271	678	957

5.12 Börsenbanken / Stock exchange banks

2001	655	285	731	1 671
2002	346	347	1 191	1 884
2003	364	374	1 034	1 772
2004	431	385	994	1 809
2005	872	345	830	2 047

5.14 Andere Banken / Other banking institutions

2001	—	0	67	67
2002	—	—	73	73
2003	—	—	187	187
2004	—	—	183	183
2005	—	—	167	167

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	927	305	1 505	2 737
2002	990	356	1 809	3 154
2003	864	372	1 524	2 760
2004	1 037	416	1 587	3 040
2005	1 056	147	1 440	2 642

¹ Bund, Kantone und Gemeinden.
Confederation, cantons and municipalities.

9 Kreditgewährung an inländische öffentlich-rechtliche Körperschaften Lending to domestic public law institutions

In Millionen Franken / In CHF millions

Jahres- ende End of year	Kreditart Type of loan			Total
	Reskriptionen und Schatzscheine Rescriptions and treasury bills	Vorschüsse und Darlehen Advances and loans	Obligationen in den Wertschriftenbeständen der Banken Bonds held by banks	
	1	2	3	4

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	598	—	440	1 038
2002	535	—	199	734
2003	45	—	96	141
2004	—	15	217	232
2005	11	—	230	241

8.00 Privatbankiers / Private bankers

2001	1 439	70	.	.
2002	1 203	100	.	.
2003	1 119	50	.	.
2004	1 074	2	.	.
2005	1 278	0	.	.

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	4 850	27 299	12 228	44 377
2002	4 830	25 097	12 282	42 208
2003	4 318	24 963	12 199	41 481
2004	5 363	24 798	12 230	42 391
2005	6 390	22 078	12 345	40 812

10 Hypothekarforderungen Inland – Bewegungen Domestic mortgage claims, annual increases and decreases

In Millionen Franken / In CHF millions

Jahr Year	Bestand am Jahresanfang Level at the beginning of the year	Zunahme Increase	Abgang Decrease	Bestand am Jahresende Level at the end of the year
	1		2	3
				4

1.00–8.00 Alle Banken / All banks

2001	.	.	.	521 427
2002	.	.	.	540 187
2003	.	.	.	563 018
2004	.	.	.	587 360
2005	.	.	.	618 670

1.00 Kantonalbanken / Cantonal banks

2001	180 689	31 245	25 966	185 969
2002	185 918	37 604	31 295	192 227
2003	191 982	37 371	31 743	197 610
2004	197 610	29 724	24 076	203 257
2005	203 258	31 626	24 413	210 471

2.00 Grossbanken / Big banks

2001	176 512	35 961	33 562	178 910
2002	178 910	41 726	39 127	181 509
2003	181 509	45 380	36 905	189 984
2004	189 984	49 923	41 011	198 896
2005	198 896	54 983	39 861	214 018

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	58 093	9 769	7 981	59 881
2002	59 525	10 058	8 346	61 236
2003	60 816	10 633	8 956	62 493
2004	62 488	9 015	7 385	64 119
2005	64 077	9 175	7 146	66 106

4.00 Raiffeisenbanken / Raiffeisen banks

2001	59 270	15 888	11 657	63 502
2002	63 502	23 395	18 326	68 570
2003	68 570	13 378	7 794	74 154
2004	74 154	14 443	9 126	79 472
2005	79 469	15 440	11 016	83 893

10 Hypothekarforderungen Inland – Bewegungen ¹

Domestic mortgage claims, annual increases and decreases ¹

In Millionen Franken / In CHF millions

Jahr	Bestand am Jahresanfang	Zunahme	Abgang	Bestand am Jahresende
Year	Level at the beginning of the year	Increase	Decrease	Level at the end of the year
	1		2	3
				4

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	30 053	4 551	1 958	32 646
2002	32 858	5 898	2 484	36 272
2003	35 470	7 062	4 207	38 324
2004	38 251	6 574	3 701	41 124
2005	40 985	6 290	3 715	43 561

5.11 Handelsbanken / Commercial banks

2001	23 210	2 976	1 362	24 824
2002	24 707	3 519	1 369	26 857
2003	26 141	4 309	3 027	27 423
2004	27 346	3 942	2 588	28 700
2005	28 700	3 870	2 690	29 881

5.12 Börsenbanken / Stock exchange banks

2001	3 213	741	345	3 609
2002	4 316	1 397	720	4 993
2003	4 885	1 538	841	5 582
2004	5 580	1 191	753	6 019
2005	6 019	1 131	585	6 564

5.14 Andere Banken / Other banking institutions

2001	1 211	209	35	1 385
2002	1 015	217	8	1 224
2003	1 224	218	15	1 427
2004	1 427	207	7	1 627
2005	1 627	165	14	1 779

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	2 420	626	216	2 829
2002	2 820	766	387	3 198
2003	3 220	997	324	3 892
2004	3 897	1 234	353	4 778
2005	4 639	1 124	426	5 337

Jahr	Bestand am Jahresanfang	Zunahme ²	Abgang ²	Bestand am Jahresende
Year	Level at the beginning of the year	Increase ²	Decrease ²	Level at the end of the year
	1		2	3
				4

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1979	88 377	16 977	8 257	97 671
1980	97 678	19 015	7 957	109 446
1981	109 446	17 983	7 570	120 735
1982	120 735	18 729	8 640	131 722
1983	131 722	21 548	11 497	142 917
1984	142 917	25 828	14 503	155 448
1985	155 448	28 099	15 147	169 984
1986	169 883	32 653	17 722	186 372
1987	186 319	42 340	23 751	206 441
1988	206 151	54 224	33 231	229 013
1989	228 323	57 697	30 909	257 435
1990	256 429	44 402	24 093	278 672
1991	277 096	39 723	25 378	293 181
1992	290 699	41 583	30 076	303 930
1993	298 636	60 769	49 413	309 992
1994	302 097	81 747	60 097	323 747
1995	311 493	86 741	62 152	336 082
1996	434 205	115 985	93 036	457 154
1997	457 218	104 519	89 170	472 567
1998	472 417	103 090	91 231	484 276
1999	484 151	92 598	79 059	497 690
2000	500 391	84 344	79 682	505 053
2001	504 618	97 414	81 124	520 908
2002	520 713	118 680	99 578	539 815
2003	538 347	113 824	89 605	562 566
2004	562 487	109 679	85 299	586 867
2005	586 686	117 515	86 152	618 049

¹ Bis Ende 1995 ohne feste Vorschüsse gegen hypothekarische Deckung.
Until the end of 1995, excluding fixed advances secured by mortgages.

² Bis 1986 exkl. Raiffeisenbanken und Darlehenskassen.

Von 1987 bis 1992 inkl. Darlehenskassen, exkl. Raiffeisenbanken.

Ab 1993 inkl. Raiffeisenbanken und Darlehenskassen.

Until 1986, excluding Raiffeisen banks and credit unions (*Darlehenskassen / Caisses de crédit mutuels*).

From 1987 to 1992, including credit unions (*Darlehenskassen / Caisses de crédit mutuels*).

As of 1993, including Raiffeisen banks and credit unions (*Darlehenskassen / Caisses de crédit mutuels*).

11a Hypothekarforderungen Inland – Belehnungsgruppen ¹

Domestic mortgage claims (first, second and third mortgages) ¹

In Millionen Franken / In CHF millions

Jahres- ende End of year	Total	1. Belehnungsgruppe First mortgages		2. Belehnungsgruppe Second mortgages		3. Belehnungsgruppe Third mortgages	
		Total	davon / of which fest verzinst Fixed interest-bearing	Total	davon / of which fest verzinst Fixed interest-bearing	Total	davon / of which fest verzinst Fixed interest-bearing
	1	2	3	4	5	6	7

1.00–8.00 Alle Banken / All banks

2001	521 427	.	.	.	.	.	.
2002	540 187	.	.	.	.	.	.
2003	563 018	.	.	.	.	.	.
2004	587 360	.	.	.	.	.	.
2005	618 670	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	185 969	167 414	70 723	15 450	6 193	3 105	1 318
2002	192 227	174 264	94 834	15 530	7 669	2 433	1 256
2003	197 610	179 340	117 729	15 739	8 879	2 531	1 387
2004	203 257	184 993	134 677	15 916	9 762	2 348	1 301
2005	214 018	191 384	145 988	16 662	10 383	2 425	1 388

2.00 Grossbanken / Big banks

2001	178 910	160 691	99 604	11 177	6 375	7 042	3 534
2002	181 509	166 223	120 637	10 705	7 181	4 581	3 207
2003	189 984	169 265	134 156	12 666	9 700	8 054	5 890
2004	198 896	178 781	144 647	13 456	10 556	6 660	5 067
2005	214 018	195 808	159 984	13 748	11 081	4 463	3 491

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	59 881	52 009	15 426	5 990	372	1 882	228
2002	61 236	53 520	24 254	5 977	509	1 740	285
2003	62 493	55 872	35 628	5 704	972	917	290
2004	64 119	57 751	40 070	5 354	1 518	1 015	357
2005	66 106	60 010	44 762	4 849	1 500	1 248	565

4.00 Raiffeisenbanken / Raiffeisen banks

2001	63 502	59 797	10 985	3 315	508	390	82
2002	68 570	64 757	18 834	3 437	881	377	115
2003	74 154	69 856	33 923	3 775	1 616	524	215
2004	79 472	74 859	41 483	4 019	1 986	593	247
2005	83 893	79 193	48 714	4 090	2 329	610	296

Jahres- ende End of year	Total	1. Belehnungsgruppe First mortgages		2. Belehnungsgruppe Second mortgages		3. Belehnungsgruppe Third mortgages	
		Total	davon / of which fest verzinst Fixed interest-bearing	Total	davon / of which fest verzinst Fixed interest-bearing	Total	davon / of which fest verzinst Fixed interest-bearing
	1	2	3	4	5	6	7

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	32 646	29 482	9 422	2 716	825	448	93
2002	36 272	33 032	12 894	2 797	998	443	61
2003	38 324	35 091	24 320	2 841	904	392	175
2004	41 124	37 559	28 475	3 217	1 493	347	129
2005	43 561	40 284	31 150	2 885	1 032	392	180

5.11 Handelsbanken / Commercial banks

2001	24 824	23 142	6 414	1 621	393	61	2
2002	26 857	25 075	8 046	1 738	457	43	1
2003	27 423	25 609	17 501	1 805	392	9	2
2004	28 700	26 967	20 568	1 725	592	8	2
2005	29 881	28 312	22 031	1 562	351	7	3

5.12 Börsenbanken / Stock exchange banks

2001	3 609	3 182	1 708	293	173	134	67
2002	4 993	4 492	2 995	354	239	146	42
2003	5 582	5 109	4 159	382	298	90	77
2004	6 019	5 468	4 690	449	368	101	83
2005	6 564	5 954	5 162	464	387	146	129

5.14 Andere Banken / Other banking institutions

2001	1 385	876	26	340	7	169	—
2002	1 224	804	114	255	—	165	—
2003	1 427	1 013	264	253	—	162	—
2004	1 627	1 192	377	275	—	160	—
2005	1 779	1 344	530	279	—	156	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	2 829	2 282	1 275	462	252	85	23
2002	3 198	2 660	1 739	451	302	87	18
2003	3 892	3 360	2 397	401	214	131	96
2004	4 778	3 932	2 840	767	533	78	44
2005	5 337	4 675	3 426	580	294	82	48

¹ Die 1. Belehnungsgruppe umfasst Forderungen auf: Wohn- und landwirtschaftlichen Liegenschaften bis zu $\frac{2}{3}$ des Verkehrswertes; Bauland, Büro- und Geschäftshäusern und multifunktionalen Gewerbeobjekten bis $\frac{1}{2}$ des Verkehrswertes; grossgewerbliche und industrielle Objekte innerhalb $\frac{1}{3}$ des Verkehrswertes.

Die 2. Belehnungsgruppe enthält die Anteile der grundpfandgesicherten Forderungen, welche die vorstehenden Limiten übersteigen. Grossgewerbliche und industrielle Objekte bis 50%, übrige Objekte bis 80% des Verkehrswertes.

Die 3. Belehnungsgruppe beinhaltet die 2. Belehnungsgruppe übersteigenden Forderungen. First mortgages comprise claims with respect to residential and agricultural properties (up to two-thirds of market value), land for building development, office blocks and multifunctional commercial real estate (up to one half of market value), as well as large industrial commercial properties and industrial real estate (up to one third of market value).

Second mortgages comprise those parts of mortgage-secured claims that exceed the limits set out above; large industrial commercial properties and industrial real estate up to 50% and other real estate up to 80% of market value.

Third mortgages comprise claims that exceed those included under second mortgages.

11a Hypothekarforderungen Inland – Belehnungsgruppen²

Domestic mortgage claims (first, second and third mortgages)²

In Millionen Franken / En millions de francs

Jahres- ende End of year	Total	1. Belehnungsgruppe First mortgages		2. Belehnungsgruppe Second mortgages		3. Belehnungsgruppe Third mortgages	
		Total	davon / of which fest verzinst Fixed interest-bearing	Total	davon / of which fest verzinst Fixed interest-bearing	Total	davon / of which fest verzinst Fixed interest-bearing
	1	2	3	4	5	6	7

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1979	123088	114428	.	.	.	.	.
1980	138988	129169	.	.	.	.	.
1981	154381	143521	.	.	.	.	.
1982	166612	154959	.	.	.	.	.
1983	179345	167337	.	.	.	.	.
1984	194603	182074	.	.	.	.	.
1985	212566	199070	.	.	.	.	.
1986	234308	219953	.	.	.	.	.
1987	261700	244410	.	.	.	.	.
1988	293953	273492	.	.	.	.	.
1989	333730	309984	.	.	.	.	.
1990	363355	336741	.	.	.	.	.
1991	382026	353799	.	.	.	.	.
1992	395360	366780	.	.	.	.	.
1993	405490	374949	.	.	.	.	.
1994	425400	393986	.	.	.	.	.
1995	439753	402408	.	.	.	.	.
1996	457154	379242	159381	43588	17278	34324	18363
1997	472567	402131	185428	43601	18253	26835	13054
1998	484276	414299	204015	41301	17697	28676	13132
1999	497690	436314	222424	37159	15905	24217	9815
2000	505053	454233	198986	39462	14890	11358	4301
2001	520908	469393	206160	38647	14272	12867	5255
2002	539815	491796	271452	38446	17239	9574	4923
2003	562566	509424	345756	40724	22071	12418	7957
2004	586867	533943	389352	41961	25315	10963	7100
2005	618049	566679	430598	42233	26325	9137	5921

² Die 1. Belehnungsgruppe umfasst Forderungen auf: Wohn- und landwirtschaftlichen Liegenschaften bis zu $\frac{2}{3}$ des Verkehrswertes; Bauland, Büro- und Geschäftshäusern und multifunktionalen Gewerbeobjekten bis $\frac{1}{2}$ des Verkehrswertes; grossgewerbliche und industrielle Objekte innerhalb $\frac{1}{3}$ des Verkehrswertes.

Die 2. Belehnungsgruppe enthält die Anteile der grundpfandgesicherten Forderungen, welche die vorstehenden Limiten übersteigen. Grossgewerbliche und industrielle Objekte bis 50%, übrige Objekte bis 80% des Verkehrswertes.

Die 3. Belehnungsgruppe beinhaltet die 2. Belehnungsgruppe übersteigenden Forderungen.

First mortgages comprise claims with respect to residential and agricultural properties (up to two-thirds of market value), land for building development, office blocks and multifunctional commercial real estate (up to one half of market value), as well as large industrial commercial properties and industrial real estate (up to one third of market value).

Second mortgages comprise those parts of mortgage-secured claims that exceed the limits set out above; large industrial commercial properties and industrial real estate up to 50% and other real estate up to 80% of market value.

Third mortgages comprise claims that exceed those included under second mortgages.

13 Spartätigkeit nach Domizil und Hypothekarforderungen nach Standort der Pfandobjekte

Geographic breakdown of savings (by domicile) and of mortgage claims (by location of property)

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

In Millionen Franken / In CHF millions

Gebiet Area	Verpflichtungen in Spar- und Anlageform Liabilities in the form of savings and deposits		Total Anzahl Konten Total number of accounts	Inländische Hypothekarforderungen Domestic mortgage claims		
	Total	davon / of which Grossbanken Big banks		Total	davon / of which Grossbanken Big banks	
	1	2	3	4	5	
Zürich	Zurich	74 641	30 334	3 395 527	118 518	48 860
Bern	Berne	44 555	12 283	2 539 154	69 641	27 346
Luzern	Lucerne	15 191	3 128	1 045 651	28 429	7 111
Uri	Uri	1 385	230	98 661	2 725	516
Schwyz	Schwyz	7 883	1 896	370 104	14 520	3 140
Obwalden	Obwalden	1 524	231	97 088	3 259	503
Nidwalden	Nidwalden	2 488	714	119 065	3 786	842
Glarus	Glarus	1 757	274	96 474	3 001	606
Zug	Zug	6 923	2 164	311 704	12 396	2 879
Freiburg	Fribourg	8 952	2 181	662 677	18 745	6 179
Solothurn	Solothurn	11 716	2 823	731 381	22 995	6 607
Basel-Stadt	Basel-Stadt	14 585	7 803	446 754	12 136	4 699
Baselland	Baselland	12 864	3 943	665 697	25 165	7 734
Schaffhausen	Schaffhausen	2 964	717	170 403	6 306	1 656
Appenzell AR	Appenzell Ausserrhoden	2 277	965	122 072	4 088	1 670
Appenzell IR	Appenzell Innerrhoden	908	95	43 933	1 278	103
St. Gallen	St Gallen	19 895	3 835	1 151 326	37 839	7 563
Graubünden	Graubünden	8 919	1 876	436 995	20 471	6 666
Aargau	Aargau	27 778	4 940	1 533 243	56 203	12 607
Thurgau	Thurgau	9 464	1 704	593 722	22 561	4 673
Tessin	Ticino	13 751	5 414	716 063	28 334	12 291
Waadt	Vaud	22 325	8 192	1 392 732	44 283	19 893
Wallis	Valais	12 191	3 683	681 743	19 670	8 245
Neuenburg	Neuchâtel	4 887	1 897	347 813	9 049	4 016
Genf	Geneva	16 988	9 631	829 029	27 662	16 079
Jura	Jura	2 401	500	184 980	4 953	1 534
Fürstentum Liechtenstein	Principality of Liechtenstein	227	128	5 827	34	2
Total	Total	349 440	111 582	18 789 821	618 049	214 018

14 Forderungen gegenüber und Einlagen von inländischen Kunden ¹

Claims against and deposits by domestic customers ¹

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
	1	2	3	4	5	6	7	8	9	10

Forderungen gegenüber inländischen Kunden ² / Claims against domestic customers ²

1.00–8.00 Alle Banken	604 027	610 762	617 800	637 315	646 805	663 372	668 042	677 850	697 677	721 293
1.00 Kantonalbanken	205 599	209 981	216 777	222 506	227 196	231 534	233 311	234 356	237 991	243 028
2.00 Grossbanken	248 258	244 677	241 058	247 702	236 728	239 390	232 907	234 694	240 775	250 518
3.00 Regionalbanken und Sparkassen	60 588	60 905	62 638	64 140	65 583	66 559	67 629	68 529	70 332	72 124
4.00 Raiffeisenbanken	46 020	49 939	53 968	57 360	66 168	70 749	75 860	81 280	86 523	90 742
5.00 Übrige Banken	41 906	43 400	41 481	43 499	48 782	52 576	55 980	56 713	59 762	61 899
5.11 Handelsbanken	27 215	29 491	24 558	25 925	27 704	29 323	31 172	31 789	32 861	33 759
5.12 Börsenbanken	2 114	2 326	3 844	5 969	7 717	7 951	9 754	10 086	10 564	11 352
5.13 Kleinkreditbanken	4 492	2 573	832	.	.	.	.	.	.	.
5.14 Andere Banken	1 210	1 256	1 271	2 244	2 523	2 775	2 613	1 949	2 189	2 419
5.20 Ausländisch beherrschte Banken	6 875	7 754	10 976	9 360	10 838	12 527	12 440	12 890	14 148	14 369
7.00 Filialen ausländischer Banken	808	1 082	1 090	1 199	1 108	1 287	1 594	1 538	1 615	1 946
8.00 Privatbankiers	848	778	787	909	1 240	1 275	760	739	679	1 037
1.00–5.00 Total	602 372	608 902	615 922	635 207	644 457	660 809	665 687	675 572	695 383	718 310

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Cantonal banks	34.0	34.4	35.1	34.9	35.1	34.9	34.9	34.6	34.1	33.7
2.00 Big banks	41.1	40.1	39.0	38.9	36.6	36.1	34.9	34.6	34.5	34.7
3.00 Regional banks and savings banks	10.0	10.0	10.1	10.1	10.1	10.0	10.1	10.1	10.1	10.0
4.00 Raiffeisen banks	7.6	8.2	8.7	9.0	10.2	10.7	11.4	12.0	12.4	12.6
5.00 Other banks	6.9	7.1	6.7	6.8	7.5	7.9	8.4	8.4	8.6	8.6
5.11 Commercial banks	4.5	4.8	4.0	4.1	4.3	4.4	4.7	4.7	4.7	4.7
5.12 Stock exchange banks	0.4	0.4	0.6	0.9	1.2	1.2	1.5	1.5	1.5	1.6
5.13 Consumer credit banks	0.7	0.4	0.1	.	.	.	.	.	.	.
5.14 Other banking institutions	0.2	0.2	0.2	0.4	0.4	0.4	0.4	0.3	0.3	0.3
5.20 Foreign-controlled banks	1.1	1.3	1.8	1.5	1.7	1.9	1.9	1.9	2.0	2.0
7.00 Branches of foreign banks	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3
8.00 Private bankers	0.1	0.1	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1
Total for 1.00–5.00	99.7	99.7	99.7	99.7	99.6	99.6	99.6	99.7	99.7	99.6

Gruppe Category	Jahresende End of year									
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
	1	2	3	4	5	6	7	8	9	10

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	585 095	591 049	581 422	578 353	579 583	602 521	621 535	648 782	659 622	687 093
1.00 Kantonalbanken	206 386	207 228	209 465	210 580	213 561	219 875	229 497	227 900	234 060	236 732
2.00 Grossbanken	226 543	225 131	210 482	199 551	188 780	197 385	193 952	209 700	207 861	222 317
3.00 Regionalbanken und Sparkassen	59 697	59 116	58 502	58 876	60 144	61 923	63 489	66 095	67 476	69 828
4.00 Raiffeisenbanken	47 519	50 352	53 145	55 863	63 624	68 838	75 032	80 535	85 774	88 400
5.00 Übrige Banken	40 937	43 687	43 499	46 816	46 941	48 540	53 074	57 463	58 676	64 240
5.11 Handelsbanken	27 678	29 806	25 592	27 863	28 439	30 872	31 386	32 387	33 093	34 271
5.12 Börsenbanken	3 294	4 348	7 307	8 533	9 107	9 165	12 567	13 650	13 444	17 987
5.13 Kleinkreditbanken	2 497	1 439	181	.	.	.	.	.	.	.
5.14 Andere Banken	1 170	1 234	1 369	1 613	1 844	2 019	1 937	2 427	2 778	2 913
5.20 Ausländisch beherrschte Banken	6 299	6 859	9 050	8 807	7 551	6 484	7 184	8 999	9 362	9 068
7.00 Filialen ausländischer Banken	628	932	974	1 012	700	441	632	508	499	452
8.00 Privatbankiers	3 385	4 604	5 354	5 655	5 832	5 518	5 859	6 581	5 277	5 125
1.00–5.00 Total	581 082	585 514	575 094	571 686	573 051	596 562	615 044	641 693	653 846	681 516

Anteil in Prozent / Percentage share of total

1.00–8.00 All banks	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1.00 Cantonal banks	35.3	35.1	36.0	36.4	36.8	36.5	36.9	35.1	35.5	34.5
2.00 Big banks	38.7	38.1	36.2	34.5	32.6	32.8	31.2	32.3	31.5	32.4
3.00 Regional banks and savings banks	10.2	10.0	10.1	10.2	10.4	10.3	10.2	10.2	10.2	10.2
4.00 Raiffeisen banks	8.1	8.5	9.1	9.7	11.0	11.4	12.1	12.4	13.0	12.9
5.00 Other banks	7.0	7.4	7.5	8.1	8.1	8.1	8.5	8.9	8.9	9.3
5.11 Commercial banks	4.7	5.0	4.4	4.8	4.9	5.1	5.0	5.0	5.0	5.0
5.12 Stock exchange banks	0.6	0.7	1.3	1.5	1.6	1.5	2.0	2.1	2.0	2.6
5.13 Consumer credit banks	0.4	0.2	0.0	.	.	.	.	.	.	.
5.14 Other banking institutions	0.2	0.2	0.2	0.3	0.3	0.3	0.3	0.4	0.4	0.4
5.20 Foreign-controlled banks	1.1	1.2	1.6	1.5	1.3	1.1	1.2	1.4	1.4	1.3
7.00 Branches of foreign banks	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
8.00 Private bankers	0.6	0.8	0.9	1.0	1.0	0.9	0.9	1.0	0.8	0.7
Total for 1.00–5.00	99.3	99.1	98.9	98.8	98.9	99.0	99.0	98.9	99.1	99.2

¹ Schweizer-Franken-Positionen (ohne Edelmetallkonten, ohne nicht-monetäre Forderungen und Verpflichtungen aus dem Leihgeschäft).
Business denominated in CHF (excluding precious metal accounts, non-monetary claims and liabilities arising from lending transactions).

² Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

³ Verpflichtungen gegenüber Kunden, Kassenobligationen, Anleihen und Pfandbriefdarlehen.
Liabilities towards customers, medium-term bank-issued notes, bonds and loans by central mortgage bond institutions.

15 Wertschriften¹ Securities¹

In Millionen Franken / In CHF millions

Jahres- ende End of year	Schweizerische Titel Swiss securities									
	Obligationen und Pfandbriefe Bonds and mortgage bonds									
	Bund ²	Kantone	Gemeinden	Total (1 bis 3) (1 to 3)	Banken	Finanz- gesell- schaften	Industrielle Unter- nehmen	Andere	Pfandbriefe	Total (4 bis 9) (4 to 9)
	Swiss Confed- eration ²	Cantons	Munici- palities		Banks	Finance companies	Manufac- turing companies	Others	Mortgage bonds	
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	.	.	.	.	.	.
2002	.	.	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	2 373	1 612	704	4 689	3 128	446	608	618	2 243	11 732
2002	2 860	1 380	715	4 956	2 740	350	601	506	2 228	11 380
2003	2 927	1 353	843	5 123	2 724	522	334	872	2 065	11 640
2004	2 093	1 443	772	4 308	2 619	440	381	912	2 200	10 859
2005	2 278	1 472	656	4 406	2 080	440	226	710	2 437	10 299

2.00 Grossbanken / Big banks

2001	2 155	172	125	2 452	486	440	460	581	469	4 888
2002	1 403	250	64	1 717	803	205	225	550	77	3 578
2003	1 130	254	101	1 485	774	242	310	824	278	3 914
2004	1 416	409	151	1 976	606	279	1 128	304	427	4 721
2005	1 756	170	108	2 034	458	272	851	938	584	5 138

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	242	423	308	974	669	132	135	95	1 481	3 486
2002	237	472	310	1 018	661	121	120	103	1 633	3 657
2003	232	518	268	1 017	690	144	146	148	1 638	3 782
2004	197	572	248	1 018	673	140	126	169	1 574	3 699
2005	213	606	262	1 081	659	122	122	139	1 499	3 622

4.00 Raiffeisenbanken / Raiffeisen banks

2001	285	627	295	1 207	454	78	311	26	774	2 849
2002	231	582	296	1 109	429	59	223	30	787	2 637
2003	528	600	291	1 419	348	57	171	69	871	2 935
2004	694	506	263	1 463	310	45	123	69	767	2 778
2005	1 187	340	184	1 710	272	25	100	19	548	2 674

					Ausländische Titel Foreign securities		Anteilscheine von Anlagefonds Investment fund units		Wert- schriften- bestand insge- sam (16+20 +21)			
Aktien Shares				Total schwei- zerische Titel (10+15)	Obligationen Bonds	davon / of which öffentliche Körper- schaften Public law insti- tutions	Aktien Shares	Total ausländi- sche Titel (17+19)	davon / of which	Total securities holdings (16+20 +21)		
Banken	Finanz- gesell- schaften	Indus- trielle Unter- nehmen	Andere	Total (11 bis 14) (11 to 14)	Total Swiss securities (10+15)			Total foreign securities (17+19)	ausländi- sche Anlage- fonds			
Banks	Finance compa- nies	Manufact- uring compa- nies	Others						Foreign invest- ment funds			
11	12	13	14	15	16	17	18	19	20	21	22	23

1.00–8.00 Alle Banken / All banks

.	.	.	.	.	.	.	.	.	.	.	.	298 394
.	.	.	.	.	.	.	.	.	.	.	.	297 265
.	.	.	.	.	.	.	.	.	.	.	.	349 028
.	.	.	.	.	.	.	.	.	.	.	.	407 242
.	.	.	.	.	.	.	.	.	.	.	.	502 898

1.00 Kantonalbanken / Cantonal banks

566	1 046	1 983	556	4 151	15 883	2 454	679	386	2 840	551	96	19 274
436	762	1 393	239	2 831	14 210	2 781	690	228	3 009	462	80	17 681
569	1 581	1 617	555	4 322	15 962	3 536	824	104	3 640	529	152	20 131
729	2 526	1 558	928	5 741	16 599	4 475	966	247	4 722	685	194	22 006
714	2 913	1 902	922	6 451	16 751	5 929	1 214	382	6 311	842	280	23 904

2.00 Grossbanken / Big banks

4 563	2 463	4 129	1 244	12 399	17 287	70 039	24 607	139 817	209 856	3 419	3 367	230 562
7 400	598	2 525	809	11 332	14 910	181 020	61 518	34 059	215 079	1 507	1 489	231 495
8 564	585	3 715	391	13 255	17 168	196 748	76 218	59 464	256 211	1 415	1 375	274 795
9 701	860	4 147	108	14 817	19 537	212 531	84 204	95 273	307 805	1 824	1 809	329 166
10 756	1 144	3 863	348	16 110	21 248	268 510	98 719	115 158	383 668	7 001	6 962	411 917

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

55	55	46	17	173	3 659	139	32	5	144	41	11	3 844
48	56	34	13	150	3 807	140	27	5	145	47	8	3 999
40	55	37	11	144	3 925	271	27	7	277	39	12	4 241
29	58	40	15	142	3 841	272	37	13	285	35	9	4 161
33	29	42	16	120	3 742	322	44	16	338	31	10	4 111

4.00 Raiffeisenbanken / Raiffeisen banks

0	0	0	4	4	2 854	61	—	0	61	9	9	2 924
0	0	4	1	6	2 642	5	5	9	14	11	11	2 668
0	—	2	1	3	2 938	3	3	11	13	13	13	2 965
7	—	2	0	8	2 786	21	21	7	28	5	5	2 820
0	36	2	0	38	2 713	87	11	3	90	2	—	2 805

¹ Handelsbestände und Finanzanlagen, ohne Edelmetalle und Immobilien.
Trading portfolios and financial investment, excluding precious metals and real estate.

² Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften³ Securities³

In Millionen Franken / In CHF millions

Jahres- ende End of year	Schweizerische Titel Swiss securities									
	Obligationen und Pfandbriefe Bonds and mortgage bonds									
	Bund ⁴	Kantone	Gemeinden	Total (1 bis 3) (1 to 3)	Banken	Finanz- gesell- schaften	Industrielle Unter- nehmen	Andere	Pfandbriefe	Total (4 bis 9) (4 to 9)
	Swiss Confed- eration ⁴	Cantons	Munici- palities		Banks	Finance companies	Manufac- turing companies	Others	Mortgage bonds	
	1	2	3	4	5	6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	1 682	930	294	2 907	1 654	216	254	565	618	6 213
2002	2 340	842	300	3 481	1 839	297	278	450	585	6 930
2003	2 172	742	242	3 156	1 856	434	336	507	632	6 920
2004	2 372	868	226	3 466	1 621	342	323	515	569	6 837
2005	2 214	704	195	3 114	1 378	358	219	421	642	6 131

5.11 Handelsbanken / Commercial banks

2001	283	190	130	603	660	123	133	367	222	2 109
2002	194	119	96	409	559	125	159	104	148	1 504
2003	227	120	63	410	512	219	217	245	193	1 796
2004	508	117	78	703	474	106	191	247	186	1 907
2005	504	106	67	678	250	111	96	162	303	1 599

5.12 Börsenbanken / Stock exchange banks

2001	410	259	62	731	384	34	66	115	275	1 605
2002	748	366	77	1 191	705	113	75	234	301	2 619
2003	651	302	81	1 034	725	159	57	195	325	2 497
2004	658	257	78	994	607	164	66	192	274	2 297
2005	562	209	59	830	449	203	65	206	264	2 017

5.14 Andere Banken / Other banking institutions

2001	39	27	2	67	69	8	15	1	6	165
2002	49	22	1	73	60	4	9	1	11	158
2003	165	22	1	187	63	4	11	1	7	273
2004	163	20	1	183	58	2	10	1	—	255
2005	157	10	0	167	43	2	10	1	—	222

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	951	454	100	1 505	540	51	41	81	116	2 334
2002	1 349	335	125	1 809	515	56	35	110	124	2 650
2003	1 129	298	97	1 524	556	52	51	65	107	2 355
2004	1 044	475	69	1 587	482	69	56	74	109	2 378
2005	991	380	69	1 440	636	42	48	52	75	2 293

						Ausländische Titel Foreign securities				Anteilscheine von Anlagefonds Investment fund units		Wert- schriften- bestand insge- sam (16+20 +21)
						Obligationen Bonds		Aktionen Shares		Total ausländi- sche Titel (17+19)	davon / of which	Total securities holdings (16+20 +21)
Aktien Shares					Total (11 bis 14) (11 to 14)	Total schwei- zerische Titel (10+15)		Total Swiss securities (10+15)		Total foreign securities (17+19)	auslän- dische Anlage- fonds	Total securities holdings (16+20 +21)
Banken	Finanz- gesell- schaften	Indus- trielle Unter- nehmen	Andere		Total	Total		davon / of which öffentlich- rechtliche Körper- schaften Public law insti- tutions		Shares	Foreign invest- ment funds	Total
Banks	Finance compa- nies	Manufact- uring compa- nies	Others		Total	Total		Public law insti- tutions		19	Foreign invest- ment funds	23
11	12	13	14	15	16	17	18	19	20	21	22	23

5.00 Übrige Banken / Other banks (5.11–5.20)

353	795	868	591	2 607	8 820	22 785	6 665	5 621	28 406	1 840	642	39 065
233	468	487	253	1 440	8 370	28 842	7 206	1 657	30 499	637	538	39 506
251	474	377	403	1 505	8 425	33 075	5 742	1 655	34 730	889	730	44 044
256	607	492	481	1 835	8 672	33 017	5 174	2 289	35 305	1 118	889	45 095
3 509	1 100	1 240	1 175	7 024	13 155	38 438	4 894	2 960	41 398	1 388	1 178	55 942

5.11 Handelsbanken / Commercial banks

35	315	29	37	416	2 524	2 461	296	873	3 335	166	104	6 025
11	68	31	6	117	1 621	1 119	16	74	1 193	102	77	2 916
12	41	28	14	96	1 891	2 348	23	43	2 391	136	122	4 419
7	16	3	2	29	1 936	2 148	158	60	2 208	134	109	4 278
3	11	1	40	55	1 654	2 718	239	47	2 765	83	65	4 502

5.12 Börsenbanken / Stock exchange banks

256	419	466	412	1 553	3 158	4 520	1 119	4 482	9 001	291	235	12 451
180	385	283	163	1 011	3 630	8 355	1 434	745	9 100	338	318	13 067
196	408	330	319	1 254	3 751	9 599	1 699	806	10 405	405	317	14 561
204	526	464	449	1 644	3 941	8 569	1 162	1 397	9 966	472	338	14 379
602	1 059	850	1 006	3 517	5 534	8 509	589	2 081	10 590	525	419	16 650

5.14 Andere Banken / Other banking institutions

9	0	27	6	42	207	67	10	21	87	6	3	300
6	—	11	3	21	178	77	3	16	92	4	1	275
6	—	14	4	24	297	196	2	22	218	5	2	520
10	0	15	3	27	282	239	1	22	261	6	2	549
11	0	22	7	41	263	252	—	33	285	15	10	562

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

53	61	347	136	596	2 931	15 737	5 240	245	15 982	1 377	300	20 289
36	15	161	81	292	2 942	19 292	5 752	822	20 114	192	141	23 248
36	24	5	66	132	2 487	20 930	4 018	785	21 715	342	290	24 544
35	64	10	26	135	2 513	22 061	3 853	809	22 870	506	440	25 889
2 893	30	366	122	3 411	5 704	26 959	4 066	800	27 759	765	684	34 228

³ Handelsbestände und Finanzanlagen, ohne Edelmetalle und Immobilien.
Trading portfolios and financial investment, excluding precious metals and real estate.

⁴ Einschliesslich Schuldbuchforderungen.
Including debt register claims.

15 Wertschriften⁵ Securities⁵

In Millionen Franken / In CHF millions

Jahres- ende End of year	Schweizerische Titel Swiss securities									
	Obligationen und Pfandbriefe Bonds and mortgage bonds									
	Bund ⁶	Kantone	Gemeinden	Total (1 bis 3) (1 to 3)	Banken	Finanz- gesell- schaften	Industrielle Unter- nehmen	Andere	Pfandbriefe	Total (4 bis 9) (4 to 9)
	Swiss Confed- eration ⁶	Cantons	Munici- palities		Banks	Finance companies	Manufac- turing companies	Others	Mortgage bonds	
	1	2	3	4	5	6	7	8	9	10

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	355	82	3	440	48	—	6	1	—	495
2002	189	7	3	199	26	1	0	1	—	226
2003	85	11	0	96	44	7	—	14	—	161
2004	174	34	9	217	90	55	—	10	—	372
2005	178	51	1	230	185	11	1	6	—	433

8.00 Privatbankiers / Private bankers

2001	.	.	.	.	.	.	.	.	.	.
2002	.	.	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	6 737	3 765	1 727	12 228	6 392	1 311	1 768	1 885	5 584	29 168
2002	7 071	3 526	1 684	12 282	6 472	1 032	1 447	1 639	5 310	28 182
2003	6 988	3 467	1 745	12 199	6 392	1 398	1 297	2 421	5 484	29 191
2004	6 771	3 798	1 661	12 230	5 830	1 247	2 082	1 969	5 537	28 894
2005	7 648	3 292	1 405	12 345	4 847	1 219	1 519	2 226	5 709	27 865

						Ausländische Titel Foreign securities				Anteilscheine von Anlagefonds Investment fund units		Wert- schriften- bestand insge- sam (16+20 +21)	
Aktien Shares					Total schwei- zerische Titel (10+15) Total Swiss securities (10+15)	Obligationen Bonds		Aktien Shares		Total ausländi- sche Titel (17+19) Total foreign securities (17+19)	davon / of which		Total securities holdings (16+20 +21)
Banken	Finanz- gesell- schaften	Indus- trielle Unter- nehmen	Andere	Total (11 bis 14) (11 to 14)			davon / of which öffentlich- rechtliche Körper- schaften Public law insti- tutions				auslän- dische Anlage- fonds	Foreign invest- ment funds	
Banks	Finance compa- nies	Manufact- uring compa- nies	Others										
11	12	13	14	15	16	17	18	19	20	21	22	23	

7.00 Filialen ausländischer Banken / Branches of foreign banks

48	94	325	55	522	1 017	150	18	158	308	—	—	1 325
5	14	56	7	82	309	243	73	137	380	—	—	688
5	—	15	2	21	182	1 224	195	0	1 224	—	—	1 406
7	—	19	3	29	400	2 527	686	—	2 527	—	—	2 927
13	—	36	3	51	484	2 469	420	0	2 469	—	—	2 954

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	1 400
.	.	.	.	.	.	.	.	.	.	.	.	1 228
.	.	.	.	.	.	.	.	.	.	.	.	1 446
.	.	.	.	.	.	.	.	.	.	.	.	1 067
.	.	.	.	.	.	.	.	.	.	.	.	1 265

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

5 537	4 359	7 026	2 412	19 334	48 502	95 478	31 983	145 828	241 307	5 861	4 125	295 669
8 117	1 884	4 442	1 315	15 758	43 939	212 788	69 447	35 957	248 745	2 664	2 127	295 349
9 424	2 695	5 748	1 361	19 228	48 419	233 632	82 814	61 240	294 872	2 885	2 282	346 176
10 721	4 051	6 238	1 532	22 542	51 436	250 317	90 402	97 828	348 145	3 666	2 905	403 247
15 012	5 222	7 049	2 461	29 744	57 609	313 286	104 882	118 520	431 806	9 264	8 429	498 679

⁵ Handelsbestände und Finanzanlagen, ohne Edelmetalle und Immobilien.

Trading portfolios and financial investment, excluding precious metals and real estate.

⁶ Einschliesslich Schuldbuchforderungen.

Including debt register claims.

16 Beteiligungen Participating interests

In Millionen Franken / In CHF millions

Jahres- ende End of year	Aktien und andere Beteiligungspapiere Shares and other equities					Ausländische Titel Foreign securities					Total (5+10) (5+10)
	Schweizerische Titel Swiss securities										
	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (1 bis 4) (1 to 4)	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (6 bis 9) (6 to 9)	
1	2	3	4	5	6	7	8	9	10	11	

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	8 573	.	.	.	.	25 119	33 692
2002	.	.	.	.	10 246	.	.	.	.	23 439	33 685
2003	.	.	.	.	10 247	.	.	.	.	27 865	38 112
2004	.	.	.	.	10 626	.	.	.	.	34 138	44 764
2005	.	.	.	.	14 443	.	.	.	.	34 552	48 995

1.00 Kantonalbanken / Cantonal banks

2001	838	220	19	394	1 471	38	79	—	0	117	1 589
2002	1 060	665	21	174	1 920	38	70	—	0	108	2 028
2003	947	696	20	154	1 817	38	62	—	0	100	1 917
2004	850	696	7	195	1 749	40	38	—	0	78	1 827
2005	801	231	8	237	1 277	40	23	—	0	63	1 340

2.00 Grossbanken / Big banks

2001	1 127	3 694	298	200	5 319	12 705	9 687	22	585	22 999	28 318
2002	2 852	3 316	238	269	6 675	13 749	6 892	—	735	21 376	28 051
2003	236	3 591	430	1 753	6 010	13 564	11 305	351	623	25 843	31 853
2004	204	5 429	791	53	6 477	14 005	16 884	243	363	31 495	37 972
2005	581	6 292	728	328	7 929	14 681	17 441	369	110	32 601	40 530

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	49	40	4	19	112	—	—	—	0	0	112
2002	47	39	3	14	102	—	—	—	0	0	102
2003	56	40	2	16	114	—	—	—	0	0	114
2004	81	41	3	17	142	—	—	—	0	0	142
2005	85	32	1	16	135	—	—	—	0	0	135

4.00 Raiffeisenbanken / Raiffeisen banks

2001	77	24	0	9	110	—	—	—	0	0	110
2002	38	59	8	5	110	3	—	—	0	4	114
2003	76	35	—	4	116	3	—	—	0	4	120
2004	292	47	—	5	344	3	—	—	0	4	348
2005	247	102	—	5	354	3	—	—	0	4	358

Jahres- ende End of year	Aktien und andere Beteiligungspapiere Shares and other equities					Ausländische Titel Foreign securities					Total (5+10) (5+10)
	Schweizerische Titel Swiss securities					Total (1 bis 4) (1 to 4)					
	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (1 bis 4) (1 to 4)	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (6 bis 9) (6 to 9)	
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	990	302	31	90	1 413	1 086	796	3	23	1 908	3 321
2002	1 021	198	10	93	1 323	1 231	671	0	18	1 920	3 243
2003	1 759	194	21	101	2 075	1 198	664	0	24	1 887	3 962
2004	1 288	330	22	100	1 741	1 308	1 128	0	73	2 508	4 249
2005	4 078	418	18	72	4 586	1 141	593	10	89	1 833	6 419

5.11 Handelsbanken / Commercial banks

2001	96	5	3	15	119	62	386	—	0	449	567
2002	96	4	3	16	119	62	388	—	0	451	570
2003	99	4	3	11	116	62	390	—	0	453	569
2004	97	5	3	4	110	57	389	—	0	447	557
2005	28	72	—	6	107	29	438	—	0	467	574

5.12 Börsenbanken / Stock exchange banks

2001	194	152	2	15	363	344	183	2	7	536	899
2002	274	84	1	13	372	464	249	0	8	720	1 092
2003	232	114	2	7	354	481	203	0	8	692	1 047
2004	101	212	1	11	324	542	671	0	30	1 243	1 568
2005	3 002	237	1	9	3 249	528	87	0	28	644	3 893

5.14 Andere Banken / Other banking institutions

2001	1	—	—	—	1	—	—	—	—	—	1
2002	1	—	—	0	1	—	—	—	—	—	1
2003	1	—	—	0	1	—	—	—	—	—	1
2004	1	0	—	0	1	—	—	—	—	—	1
2005	1	0	—	0	1	—	—	—	—	—	1

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	699	145	26	60	931	681	227	0	16	923	1 854
2002	651	110	6	64	831	705	34	—	10	749	1 580
2003	1 428	76	17	83	1 604	655	70	—	16	742	2 346
2004	1 089	113	18	85	1 306	709	67	0	42	818	2 124
2005	1 048	109	17	56	1 229	583	69	10	60	722	1 951

16 Beteiligungen Participating interests

In Millionen Franken / In CHF millions

Jahres- ende End of year	Aktien und andere Beteiligungspapiere Shares and other equities					Ausländische Titel Foreign securities					Total (5+10) (5+10)
	Schweizerische Titel Swiss securities					Ausländische Titel Foreign securities					
	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (1 bis 4) (1 to 4)	Banken Banks	Finanz- gesell- schaften Finance compa- nies	Industri- elle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (6 bis 9) (6 to 9)	
	1	2	3	4	5	6	7	8	9	10	11

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	—	—	0	0	0	—	—	—	—	—	0
2002	—	—	0	0	0	—	—	—	—	—	0
2003	—	—	0	0	0	—	—	—	—	—	0
2004	—	—	0	0	0	—	—	—	—	—	0
2005	—	—	0	0	0	—	—	—	—	—	0

8.00 Privatbankiers / Private bankers

2001	.	.	.	.	148	.	.	.	.	95	243
2002	.	.	.	.	116	.	.	.	.	30	147
2003	.	.	.	.	114	.	.	.	.	31	145
2004	.	.	.	.	172	.	.	.	.	53	225
2005	.	.	.	.	162	.	.	.	.	51	213

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	3 081	4 280	352	712	8 425	13 828	10 563	25	608	25 024	33 449
2002	5 018	4 276	281	554	10 129	15 021	7 634	0	754	23 408	33 538
2003	3 074	4 556	474	2 028	10 132	14 804	12 031	351	648	27 834	37 966
2004	2 715	6 543	824	371	10 453	15 355	18 050	244	436	34 085	44 538
2005	5 793	7 075	755	658	14 281	15 866	18 057	379	199	34 501	48 782

17 Aktiven nach Rechtsform der Institute Assets, by legal status of institution

In Millionen Franken / In CHF millions

Gruppe Category	Anzahl Institute	Flüssige Mittel	Forderungen aus Geld- markt- papieren	Forderungen gegenüber Banken Claims against banks		Forderungen gegenüber Kunden Claims against customers		Hypothekar- forderungen
	Number of institutions	Liquid assets	Money market paper held	auf Sicht	auf Zeit	Total	davon / of which	Mortgage claims
				Sight	Time		gedeckt Secured	
	1	2	3	4	5	6	7	8

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	16	2 411	763	2 284	18 086	18 602	6 487	136 129
Gemeindeinstitute Municipal institutions	8	52	0	21	120	111	72	1 647
Aktiengesellschaften Joint-stock companies	241	12 470	93 030	67 175	701 329	428 888	256 519	412 985
Genossenschaften Cooperatives	29	1 428	11	1 161	9 923	7 865	3 264	95 383
Übrige Institute Other institutions	43	917	1 747	6 144	9 745	8 382	5 259	703
Total	337	17 278	95 551	76 785	739 203	463 847	271 602	646 846

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

Staatsinstitute Cantonal institutions	16	2 411	763	2 284	18 086	18 602	6 487	136 129
Gemeindeinstitute Municipal institutions	8	52	0	21	120	111	72	1 647
Aktiengesellschaften Joint-stock companies	241	12 470	93 030	67 175	701 329	428 888	256 519	412 985
Genossenschaften Cooperatives	29	1 428	11	1 161	9 923	7 865	3 264	95 383
Übrige Institute Other institutions	1	0	—	1	2	3	0	55
Total	295	16 361	93 804	70 643	729 460	455 468	266 342	646 199

Handelsbestände in Wertschriften und Edelmetallen	Finanzanlagen	Beteiligungen	Sachanlagen	Rechnungsabgrenzungen	Sonstige Aktiven	Nicht einbezahltes Gesellschaftskapital	Bilanzsumme
Securities and precious metals trading portfolios	Financial investments	Participating interests	Tangible assets	Accrued income and prepaid expenses	Other assets	Non-paid-up capital	Balance sheet total
9	10	11	12	13	14	15	16

1.00–8.00 Alle Banken / All banks

8 602	7 215	802	1 849	688	4 980	—	202 412
1	116	4	19	5	3	—	2 098
410 099	85 645	47 596	14 007	11 809	199 047	27	2 484 107
353	3 516	379	1 846	247	1 022	—	123 135
2 957	1 698	213	482	343	1 373	—	34 703
422 012	98 190	48 995	18 203	13 092	206 424	27	2 846 455

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

8 602	7 215	802	1 849	688	4 980	—	202 412
1	116	4	19	5	3	—	2 098
410 099	85 645	47 596	14 007	11 809	199 047	27	2 484 107
353	3 516	379	1 846	247	1 022	—	123 135
0	7	—	0	0	0	—	69
419 055	96 499	48 782	17 722	12 749	205 052	27	2 811 821

18 Passiven Liabilities

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institu- tions	Verpflich- tungen aus Geldmarkt- papieren Money market paper issued	Verpflichtungen gegenüber Banken Liabilities towards banks		Verpflichtungen gegenüber Kunden Liabilities towards customers			Kassen- obliga- tionen Medium- term bank- issued notes	Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions		Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions
			auf Sicht Sight	auf Zeit Time	in Spar- und Anlage- form In the form of savings and deposits	Übrige Other			Total	davon / of which nachrangig Subordi- nated	
						auf Sicht Sight	auf Zeit Time				
1	2	3	4	5	6	7	8	9	10	11	

1.00–8.00 Alle Banken / All banks

2001	369	76 492	61 841	538 730	296 063	173 981	467 114	39 342	131 146	32 152	47 399
2002	356	47 676	47 377	518 718	324 375	187 625	419 828	38 792	136 020	27 301	47 829
2003	342	56 865	77 074	573 146	356 698	256 272	361 369	32 370	113 022	25 676	47 194
2004	338	89 568	71 593	658 201	362 247	252 414	429 129	29 794	137 630	25 337	44 594
2005	337	120 526	79 431	733 521	372 909	288 488	549 515	29 227	191 954	25 106	44 952

1.00 Kantonalbanken / Cantonal banks

2001	24	51	2 360	31 943	95 347	23 311	36 109	13 131	37 370	1 125	26 533
2002	24	5	2 906	25 058	102 865	28 618	32 752	13 119	37 424	310	27 119
2003	24	5	3 058	22 901	112 667	36 901	19 524	10 659	35 788	945	26 303
2004	24	4	2 814	20 444	113 922	35 374	30 246	9 298	35 382	1 205	23 983
2005	24	7	3 827	23 260	116 486	35 904	33 721	8 521	34 943	905	23 316

2.00 Grossbanken / Big banks

2001	3	75 990	24 156	409 792	100 511	82 650	345 580	7 165	87 990	30 538	1 385
2002	3	47 395	20 125	408 026	110 285	85 784	310 404	5 762	92 118	26 408	957
2003	3	56 524	51 339	458 162	121 410	128 393	276 377	3 444	71 489	24 224	640
2004	3	88 548	48 275	538 273	120 976	128 668	326 944	2 282	95 652	23 631	419
2005	2	114 948	46 960	590 297	124 594	151 755	423 376	1 992	150 367	23 786	367

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	94	1	690	4 941	33 528	5 948	5 437	7 304	542	140	10 797
2002	88	1	316	4 925	35 368	7 147	3 953	7 399	715	240	10 758
2003	83	1	343	3 948	37 957	8 698	3 024	6 332	692	240	11 334
2004	83	5	398	3 202	38 895	8 911	3 521	5 854	785	240	11 533
2005	79	0	134	3 177	40 322	9 285	3 966	5 741	983	230	11 726

4.00 Raiffeisenbanken / Raiffeisen banks

2001	1	—	789	5 338	45 645	3 961	3 287	9 133	3 135	—	5 053
2002	1	—	2 735	6 774	51 499	4 195	3 110	9 589	3 335	—	4 789
2003	1	—	2 729	10 311	57 228	5 286	2 881	9 323	3 105	—	4 401
2004	1	—	880	10 122	59 913	5 452	5 360	10 114	2 970	—	3 922
2005	1	—	1 158	8 583	61 984	5 828	4 798	10 758	2 770	—	4 304

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ¹	Reserven für allgemeine Bankrisiken	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ¹	Reserves for general banking risks		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

1.00–8.00 Alle Banken / All banks

21303	219159	23902	9869	121072	31128	47584	35968	6716	-325	2227416
18251	311731	24215	10542	118895	28573	47750	38284	6081	-1793	2251874
17891	192641	21356	11382	119761	28279	43316	39676	8707	-216	2237043
18586	241410	20225	12772	122604	28452	42354	41074	10943	-218	2490768
24868	241564	20232	14329	134940	25348	52129	45567	12181	-285	2846455

1.00 Kantonalbanken / Cantonal banks

2405	8944	8189	6870	12217	6691	4957	532	37	—	304779
2271	12562	8707	7491	11908	7126	5340	625	37	-1220	312804
2184	10650	7904	8396	13725	7458	5452	779	36	—	310664
2022	9613	7157	9536	14538	7454	5861	1187	36	—	314331
2183	12177	6315	10972	15365	7184	6384	1757	40	—	326997

2.00 Grossbanken / Big banks

13409	192678	4547	—	70128	11103	29742	25401	3882	—	1415981
11625	278687	5004	—	68290	8519	27969	28751	3051	—	1444462
11099	159017	4273	—	66492	8461	22880	29790	5362	—	1408660
11632	211338	4362	—	66136	8416	23271	27263	7186	—	1643506
16781	210080	4732	—	74197	5271	26985	34256	7685	—	1910445

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

411	764	2164	969	4187	951	1971	1257	7	—	77682
397	608	2120	906	4208	761	1929	1512	6	—	78820
396	609	1972	929	4384	749	1986	1641	8	—	80619
368	560	1908	951	4602	800	2008	1787	7	—	81492
377	510	1820	1027	4809	743	2119	1940	7	—	83878

4.00 Raiffeisenbanken / Raiffeisen banks

510	726	953	—	3881	249	3632	—	—	—	82409
578	775	986	—	4319	287	4032	—	—	—	92684
557	501	1031	—	4788	320	4468	—	—	—	102140
471	501	1057	—	5335	362	1874	3100	—	—	106098
494	459	1097	—	5954	396	5559	—	—	—	108187

¹ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

18 Passiven Liabilities

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institu- tions	Verpflich- tungen aus Geldmarkt- papieren Money market paper issued	Verpflichtungen gegenüber Banken Liabilities towards banks		Verpflichtungen gegenüber Kunden Liabilities towards customers			Kassen- obliga- tionen Medium- term bank- issued notes	Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions		
			auf Sicht Sight	auf Zeit Time	in Spar- und Anlage- form In the form of savings and deposits	Übrige Other			Total	Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions
						auf Sicht Sight	auf Zeit Time				
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	205	438	26381	77113	20325	47573	74657	2609	2109	349	3632
2002	200	272	16106	64203	23722	49536	68723	2921	2428	343	4206
2003	190	335	11733	70761	26586	64294	58582	2612	1948	267	4516
2004	188	1011	13541	77459	27586	63252	62023	2244	2842	261	4738
2005	189	5571	19670	99450	28566	74321	82511	2214	2890	185	5239

5.11 Handelsbanken / Commercial banks

2001	12	12	987	4189	16941	6307	9681	2179	1525	75	3362
2002	11	4	278	1833	18925	3489	2602	2653	1925	75	3771
2003	9	4	383	1852	20430	4399	1641	2390	1600	—	4085
2004	8	3	312	2209	21568	3785	1954	2032	1550	—	4289
2005	7	5	381	2438	22430	3748	2003	1974	1560	—	4738

5.12 Börsenbanken / Stock exchange banks

2001	61	291	3534	12695	1192	12316	23193	33	569	260	—
2002	62	150	2980	11925	2449	18158	25517	18	489	254	75
2003	55	115	3454	11984	2883	25198	20649	13	334	252	71
2004	53	858	3247	12386	2490	23478	21026	7	1264	234	69
2005	56	5347	4660	11423	2499	29984	28749	10	1237	185	121

5.14 Andere Banken / Other banking institutions

2001	7	—	133	616	601	159	860	194	—	—	225
2002	5	—	135	600	522	176	856	96	—	—	300
2003	4	—	51	10	1036	202	818	95	—	—	300
2004	4	—	36	5	1396	151	829	105	—	—	320
2005	4	—	—	70	1544	140	832	98	—	—	320

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	125	135	21728	59613	1591	28791	40922	203	15	15	45
2002	122	119	12713	49845	1826	27713	39748	155	15	15	60
2003	122	216	7844	56915	2237	34495	35474	115	15	15	60
2004	123	149	9946	62859	2131	35839	38214	100	28	28	60
2005	122	218	14629	85519	2093	40449	50927	131	93	—	60

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ²	Reserven für allgemeine Bankrisiken	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ²	Reserves for general banking risks		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

5.00 Übrige Banken / Other banks (5.11–5.20)

4 025	14 742	7 265	1 872	29 440	11 378	7 176	8 477	2 640	- 231	312 180
2 838	17 464	6 719	2 022	29 286	11 186	8 479	7 271	2 895	- 545	290 447
3 051	20 205	5 537	1 918	29 442	10 550	8 529	7 384	3 182	- 203	301 519
3 355	17 406	5 067	2 118	30 968	10 598	9 339	7 653	3 582	- 203	313 610
4 145	16 578	5 518	2 136	33 507	10 904	11 081	7 530	4 251	- 259	382 315

5.11 Handelsbanken / Commercial banks

410	1 797	1 798	247	3 661	1 520	790	1 335	16	—	53 095
250	561	1 367	279	2 686	1 373	520	776	21	- 5	40 623
252	514	1 278	171	2 996	1 425	514	1 039	18	—	41 994
247	417	1 350	187	3 046	1 407	492	1 130	17	—	42 948
245	430	1 505	204	2 933	1 386	511	1 022	14	—	44 593

5.12 Börsenbanken / Stock exchange banks

737	4 918	1 790	364	7 046	2 055	2 375	2 526	209	- 120	68 679
831	7 496	2 179	416	8 175	2 184	3 838	2 326	192	- 364	80 858
1 020	7 446	1 710	371	7 606	1 947	3 556	1 946	206	- 48	82 853
1 106	9 317	1 336	494	8 435	1 919	4 243	2 011	278	- 18	85 514
1 289	8 485	1 475	448	10 341	2 372	5 662	2 021	302	- 16	106 069

5.14 Andere Banken / Other banking institutions

41	48	150	57	354	117	184	36	17	—	3 439
43	66	128	58	258	74	145	38	1	—	3 238
47	69	112	30	370	59	157	28	125	—	3 139
43	163	121	34	298	69	196	32	1	—	3 502
17	22	115	49	219	49	161	22	0	- 14	3 426

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2 837	7 980	3 526	1 203	18 378	7 686	3 826	4 580	2 398	- 112	186 967
1 714	9 340	3 044	1 269	18 167	7 555	3 976	4 131	2 682	- 176	165 728
1 731	12 176	2 437	1 347	18 471	7 119	4 302	4 371	2 833	- 154	173 533
1 958	7 508	2 260	1 402	19 190	7 202	4 408	4 479	3 286	- 186	181 645
2 594	7 642	2 422	1 435	20 014	7 098	4 746	4 464	3 935	- 229	228 227

² Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

18 Passiven Liabilities

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institu- tions	Verpflich- tungen aus Geldmarkt- papieren Money market paper issued	Verpflichtungen gegenüber Banken Liabilities towards banks		Verpflichtungen gegenüber Kunden Liabilities towards customers			Kassen- obliga- tionen Medium- term bank- issued notes	Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions		
			auf Sicht	auf Zeit	in Spar- und Anlage- form In the form of savings and deposits	Übrige Other			Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions	
			Sight	Time		auf Sicht	auf Zeit				Total	davon / of which nachrangig Subordi- nated	11
	1	2	3	4	5	6	7	8	9	10	11

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	25	10	4 702	9 070	43	1 732	359	1	—	—	—
2002	25	2	3 257	9 489	48	2 144	129	1	—	—	—
2003	26	0	5 951	6 900	50	1 725	227	1	—	—	—
2004	25	0	3 324	8 390	51	1 878	85	2	—	—	—
2005	28	0	5 290	8 419	75	1 971	126	1	—	—	—

8.00 Privatbankiers / Private bankers

2001	17	2	2 762	534	665	8 806	1 686	—	—	—	—
2002	15	0	1 932	244	588	10 202	757	—	—	—	—
2003	15	0	1 921	164	799	10 975	754	—	—	—	—
2004	14	0	2 360	311	905	8 879	951	—	—	—	—
2005	14	0	2 392	336	882	9 424	1 018	—	—	—	—

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ³	Reserven für allgemeine Bankrisiken	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

7.00 Filialen ausländischer Banken / Branches of foreign banks

242	487	261	87	17	60	—	—	51	-93	17 010
230	647	222	86	181	127	—	0	81	-27	16 436
213	410	215	96	225	134	—	0	105	-14	16 013
229	400	205	120	240	146	—	0	110	-15	14 925
306	604	206	144	284	151	—	0	159	-26	17 427

8.00 Privatbankiers / Private bankers

301	819	524	72	1 202	697	105	302	98	—	17 374
312	988	457	38	704	567	1	127	11	-1	16 222
392	1 249	424	43	705	608	1	82	15	—	17 427
510	1 592	469	46	785	677	1	83	23	—	16 807
582	1 155	544	50	823	699	2	84	38	—	17 207

³ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

18 Passiven Liabilities

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institu- tions	Verpflich- tungen aus Geldmarkt- papieren Money market paper issued	Verpflichtungen gegenüber Banken Liabilities towards banks		Verpflichtungen gegenüber Kunden Liabilities towards customers			Kassen- obliga- tionen Medium- term bank- issued notes	Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions		
			auf Sicht Sight	auf Zeit Time	in Spar- und Anlage- form In the form of savings and deposits	Übrige Other			Total	Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions
						auf Sicht Sight	auf Zeit Time					davon / of which nachrangig Subordi- nated ^{4}
			1	2	3	4	5		6	7	8	9	10	11

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	445	315	15 044	54 653	93 935	40 739	36 835	37 483	8 663	149	7 392
1977	443	155	16 121	54 944	102 998	42 240	39 227	39 825	9 412	148	7 620
1978	439	228	16 424	58 810	113 202	52 343	36 799	41 195	9 874	284	7 658
1979	434	436	20 526	67 004	119 910	47 321	56 100	39 539	11 280	116	7 687
1980	432	711	20 317	80 204	115 554	46 575	80 417	46 668	14 355	309	8 182
1981	433	1 018	27 373	91 443	109 846	58 452	104 396	54 436	18 308	265	9 039
1982	435	1 299	29 145	82 233	127 537	72 343	111 083	61 369	21 329	263	10 092
1983	431	1 398	30 270	88 246	143 355	77 411	121 274	61 842	23 118	294	11 066
1984	439	2 499	33 406	90 701	148 971	82 983	148 807	67 542	25 093	2 691	11 845
1985	441	2 877	33 456	109 734	156 017	80 911	150 549	75 748	28 783	3 580	12 729
1986	448	3 513	35 262	135 058	167 081	83 092	156 398	83 242	33 069	5 239	14 036
1987	452	4 545	35 200	143 520	184 314	90 633	157 750	88 903	36 054	5 713	15 357
1988	454	4 312	26 877	156 557	197 646	85 362	184 150	94 417	39 770	7 862	16 865
1989	455	4 541	25 821	169 852	180 590	80 148	233 300	102 480	42 914	9 387	18 834
1990	457	3 806	23 362	186 957	172 618	73 641	264 403	112 695	47 784	10 582	21 030
1991	445	4 516	23 935	183 043	182 512	72 483	279 726	117 406	50 957	11 864	23 416
1992	435	4 513	22 670	188 703	196 217	75 544	285 303	115 599	52 951	12 431	25 900
1993	419	5 177	26 927	214 266	237 629	90 088	260 542	100 262	55 728	14 284	27 611
1994	393	2 875	26 332	204 906	249 966	86 998	276 813	88 534	57 373	15 034	28 402
1995	382	17 711	30 032	213 217	278 489	92 939	255 725	81 110	64 272	18 089	28 964
1996	370	25 698	33 161	265 104	298 373	109 370	306 155	68 968	64 833	19 826	33 300
1997	360	54 980	38 345	336 972	315 432	125 685	351 869	58 552	82 089	23 847	34 252
1998	339	44 779	47 244	454 234	311 169	134 443	441 224	46 746	84 093	22 490	37 871
1999	334	72 309	36 020	572 898	311 259	156 878	506 810	36 439	100 049	25 263	39 682
2000	335	54 061	40 836	545 636	288 618	147 926	435 128	37 896	101 084	28 617	45 557
2001	327	76 480	54 377	529 127	295 356	163 442	465 070	39 341	131 146	32 152	47 399
2002	316	47 674	42 188	508 985	323 739	175 280	418 942	38 791	136 020	27 301	47 829
2003	301	56 865	69 202	566 082	355 849	243 572	360 388	32 369	113 022	25 676	47 194
2004	299	89 568	65 908	649 500	361 291	241 657	428 093	29 793	137 630	25 337	44 594
2005	295	120 526	71 749	724 766	371 952	277 092	548 371	29 225	191 954	25 106	44 952

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ⁵	Reserven für allgemeine Bankrisiken	Eigene Mittel						Bilanzsumme
				Equity						
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
	Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward					
12	13	14	15	16	17	18	19	20	21	22

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

.	14 917	.	.	21 597	10 345	5 490	5 642	121	.	331 572
.	17 668	.	.	23 063	10 880	5 972	6 089	122	.	353 270
.	19 357	.	.	24 951	11 550	6 846	6 435	120	.	380 842
.	21 693	.	.	26 893	12 078	7 824	6 859	131	.	418 387
.	23 446	.	.	29 872	13 222	9 191	7 312	147	.	466 299
.	26 212	.	.	32 754	14 592	10 080	7 919	164	.	533 276
.	28 714	.	.	34 925	15 633	10 587	8 508	196	.	580 069
.	31 212	.	.	36 845	16 218	11 134	9 267	226	.	626 037
.	36 957	.	.	40 302	17 489	12 513	10 092	208	.	689 106
.	41 894	.	.	45 442	18 973	14 958	11 176	335	.	738 140
.	43 606	.	.	50 725	20 796	17 086	12 467	376	.	805 082
.	45 576	.	.	54 632	21 957	18 699	13 521	455	.	856 484
.	51 389	.	.	58 466	23 089	19 932	14 971	474	.	915 812
.	55 941	.	.	63 925	24 341	21 265	17 765	554	.	978 346
.	59 155	.	.	67 328	25 592	22 537	18 614	585	.	1 032 779
.	65 960	.	.	69 368	26 288	22 612	19 777	691	.	1 073 321
.	72 571	.	.	72 241	27 202	23 170	21 067	802	.	1 112 213
.	81 570	.	.	78 005	28 248	26 746	21 957	1 054	.	1 177 805
.	80 067	.	.	80 516	27 935	28 871	22 629	1 081	.	1 182 782
.	155 382	.	.	82 893	28 482	28 956	24 295	1 161	.	1 300 735
15 984	126 311	32 588	7 533	80 081	28 219	29 970	21 022	1 428	- 559	1 467 458
15 181	203 427	40 344	7 969	81 717	30 251	29 882	20 074	1 618	- 108	1 746 814
19 873	264 367	40 179	7 807	83 613	28 587	33 492	18 809	2 861	- 136	2 017 643
19 224	214 535	39 805	8 529	92 430	29 044	35 305	23 643	4 528	- 90	2 206 867
23 240	213 637	28 230	9 448	116 315	30 241	49 373	30 308	6 520	- 128	2 087 613
20 760	217 853	23 118	9 710	119 852	30 372	47 479	35 667	6 567	- 231	2 193 032
17 709	310 096	23 536	10 418	118 010	27 879	47 749	38 158	5 989	- 1 765	2 219 217
17 286	190 982	20 717	11 243	118 831	27 538	43 315	39 594	8 587	- 203	2 203 602
17 847	239 418	19 552	12 605	121 579	27 629	42 353	40 990	10 811	- 203	2 459 036
23 980	239 805	19 482	14 135	133 832	24 498	52 127	45 483	11 984	- 259	2 811 821

⁴ Bis 1983; davon Wandelanleihen.
Until 1983, of which convertible bonds.

⁵ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

19 Passiven gemessen an der Bilanzsumme Share of balance sheet total for each category of liability

Anteil in Prozent / Percentage share of total

Jahres- ende End of year	Bilanz- summe Balance sheet total	Verpflich- tungen aus Geld- markt- papieren Money market paper issued	Verpflich- tungen gegen- über Banken Liabilities towards banks	Verpflichtungen gegenüber Kunden Liabilities towards customers					Übrige Positionen ¹ Sundry items ¹	Eigene Mittel Equity	
				Total	davon / of which						
					In Spar- und Anla- geform In the form of savings and deposits	Übrige Verpflich- tungen auf Sicht Other sight liabilities	Übrige Verpflich- tungen auf Zeit Other time liabilities	Kassen- obliga- tionen Medium- term bank- issued notes	Anleihen und Pfand- brief- darlehen Bonds and loans by central mortgage bond institutions		
	1	2	3	4	5	6	7	8	9	10	11

1.00–8.00 Alle Banken / All banks

Bilanz / Balance sheet, as a whole

1993	100.0	0.4	21.4	64.5	19.5	8.0	21.9	8.2	6.8	7.0	6.7
1994	100.0	0.2	20.6	65.4	20.4	7.5	23.2	7.2	7.0	6.9	6.8
1995	100.0	1.3	19.4	61.0	21.1	7.4	19.4	6.1	7.0	11.9	6.3
1996	100.0	1.7	21.0	59.5	20.0	7.7	20.6	4.6	6.6	12.4	5.4
1997	100.0	3.1	22.1	54.9	17.7	7.5	19.8	3.3	6.5	15.3	4.6
1998	100.0	2.2	25.3	51.9	15.2	7.0	21.5	2.3	5.9	16.5	4.1
1999	100.0	3.2	27.8	51.9	13.9	7.4	22.7	1.6	6.2	12.9	4.2
2000	100.0	2.5	28.4	50.3	13.6	7.5	20.5	1.8	6.9	13.2	5.5
2001	100.0	3.4	27.0	51.9	13.3	7.8	21.0	1.8	8.0	12.3	5.4
2002	100.0	2.1	25.1	51.3	14.4	8.3	18.6	1.7	8.2	16.2	5.3
2003	100.0	2.5	29.1	52.2	15.9	11.5	16.1	1.4	7.2	10.9	5.4
2004	100.0	3.6	29.3	50.4	14.5	10.1	17.2	1.2	7.3	11.8	4.9
2005	100.0	4.2	28.6	51.9	13.1	10.1	19.3	1.0	8.3	10.6	4.7

Prozentualer Anteil der CHF-Geschäfte / Share of business in CHF, in percentage terms

1993	100.0	0.0	9.9	71.9	29.1	6.6	13.8	12.3	10.1	8.2	10.0
1994	100.0	0.0	10.2	72.1	30.6	6.7	13.6	10.8	10.3	7.5	10.3
1995	100.0	0.1	9.8	70.1	32.4	7.0	11.0	9.4	10.3	10.3	9.8
1996	100.0	0.1	9.8	69.6	33.4	7.7	10.9	7.7	9.8	11.4	9.1
1997	100.0	0.1	9.6	67.9	33.9	8.5	9.8	6.3	9.3	13.5	8.9
1998	100.0	0.1	11.0	66.5	32.9	9.1	9.8	4.9	9.8	13.5	8.9
1999	100.0	0.1	12.9	64.9	32.3	9.5	9.0	3.8	10.4	12.5	9.6
2000	100.0	0.0	13.2	63.6	29.2	8.8	10.9	3.8	10.9	11.4	11.8
2001	100.0	0.0	12.8	65.5	29.5	9.3	11.9	3.9	10.9	9.7	12.0
2002	100.0	0.1	12.4	64.7	31.1	10.2	9.3	3.8	10.3	11.4	11.4
2003	100.0	0.4	11.5	67.4	34.1	14.3	6.2	3.1	9.8	9.2	11.5
2004	100.0	0.3	11.2	68.1	34.1	12.7	8.5	2.8	9.9	8.9	11.5
2005	100.0	0.5	10.9	67.6	33.3	12.7	9.5	2.7	9.5	8.9	12.0

¹ Rechnungsabgrenzungen, Sonstige Passiven, Wertberichtigungen und Rückstellungen, Schwankungsreserve für Kreditrisiken, Reserven für allgemeine Bankrisiken.
Accrued expenses and deferred income, other liabilities, value adjustments and provisions, fluctuation reserve for credit risks, reserves for general banking risks.

22 Pfandbriefdarlehen Loans by central mortgage bond institutions

Gruppe Category	Jahresende End of year									
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
	1	2	3	4	5	6	7	8	9	10

Anzahl Banken / Number of institutions

1.00–8.00 Alle Banken	136	135	125	122	122	116	110	105	105	105
1.00 Kantonalbanken	24	24	24	24	24	24	24	23	23	24
2.00 Grossbanken	4	3	2	2	2	2	2	2	2	2
3.00 Regionalbanken und Sparkassen	103	103	95	92	91	84	78	74	74	72
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	4	4	3	3	4	5	5	5	5	6
5.11 Handelsbanken	3	4	3	3	3	3	2	2	2	2
5.12 Börsenbanken	—	—	—	—	—	—	1	1	1	2
5.13 Kleinkreditbanken	—	—	—	—	—	—	—	—	—	—
5.14 Andere Banken	—	—	—	—	1	1	1	1	1	1
5.20 Ausländisch beherrschte Banken	1	—	—	—	—	1	1	1	1	1
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	136	135	125	122	122	116	110	105	105	105

In Millionen Franken / In CHF millions

1.00–8.00 All banks	28 266	29 503	33 787	37 962	44 276	46 564	47 363	46 488	43 966	44 922
1.00 Cantonal banks	17 160	17 712	19 759	22 519	24 946	26 454	27 086	25 793	23 415	23 293
2.00 Big banks	2 299	2 372	2 199	1 923	1 620	1 324	945	640	419	367
3.00 Regional banks and savings banks	7 037	7 101	8 087	8 950	9 681	10 101	10 335	11 137	11 473	11 721
4.00 Raiffeisen banks	1 142	1 368	1 962	2 408	4 935	5 053	4 789	4 401	3 922	4 304
5.00 Other banks	628	950	1 781	2 162	3 095	3 632	4 206	4 516	4 738	5 237
5.11 Commercial banks	627	950	1 781	2 162	2 965	3 362	3 771	4 085	4 289	4 736
5.12 Stock exchange banks	—	—	—	—	—	—	75	71	69	121
5.13 Consumer credit banks	—	—	—	—	—	—	—	—	—	—
5.14 Other banking institutions	—	—	—	—	130	225	300	300	320	320
5.20 Foreign-controlled banks	1	—	—	—	—	45	60	60	60	60
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	28 266	29 503	33 787	37 962	44 276	46 564	47 363	46 488	43 966	44 922

23 Passiven nach Rechtsform der Institute Liabilities, by legal status of institution

In Millionen Franken / In CHF millions

Gruppe Category	Anzahl Institute	Verpflichtungen aus Geldmarkt- papieren	Verpflichtungen gegenüber Banken		Verpflichtungen gegenüber Kunden		
			Liabilities towards banks		Liabilities towards customers		
			auf Sicht Sight	auf Zeit Time	In Spar- und Anlageform	Übrige Other	
auf Sicht Sight	auf Zeit Time						
		Number of institutions	Money market paper issued			In the form of savings and deposits	
	1	2	3	4	5	6	7

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	16	2	1 982	20 302	72 063	19 923	21 940
Gemeindeinstitute Municipal institutions	8	—	1	25	1 054	185	18
Aktiengesellschaften Joint-stock companies	241	120 524	68 603	695 769	228 518	250 035	520 649
Genossenschaften Cooperatives	29	0	1 163	8 670	70 266	6 947	5 756
Übrige Institute Other institutions	43	0	7 682	8 755	1 009	11 397	1 153
Total	337	120 526	79 431	733 521	372 909	288 488	549 515

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

Staatsinstitute Cantonal institutions	16	2	1 982	20 302	72 063	19 923	21 940
Gemeindeinstitute Municipal institutions	8	—	1	25	1 054	185	18
Aktiengesellschaften Joint-stock companies	241	120 524	68 603	695 769	228 518	250 035	520 649
Genossenschaften Cooperatives	29	0	1 163	8 670	70 266	6 947	5 756
Übrige Institute Other institutions	1	—	—	—	51	2	9
Total	295	120 526	71 749	724 766	371 952	277 092	548 371

Kassenobligationen	Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions			Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ¹	Reserven für allgemeine Bankrisiken
	Obligationen-, Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	Darlehen Pfandbrief- und Emissionszentralen		Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ¹	Reserves for general banking risks
Medium-term bank-issued notes	Total	davon / of which nachrangig Subordinated	Loans by central mortgage bond and issuing institutions				
8	9	10	11	12	13	14	15

1.00–8.00 Alle Banken / All banks

6 403	19 496	200	11 528	1 287	7 625	3 079	8 716
287	11	—	256	7	11	40	73
10 659	169 652	24 906	27 461	22 136	231 629	14 678	5 031
11 876	2 794	—	5 706	550	540	1 686	312
1	—	—	—	888	1 759	750	196
29 227	191 954	25 106	44 952	24 868	241 564	20 232	14 329

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

6 403	19 496	200	11 528	1 287	7 625	3 079	8 716
287	11	—	256	7	11	40	73
10 659	169 652	24 906	27 461	22 136	231 629	14 678	5 031
11 876	2 794	—	5 706	550	540	1 686	312
—	—	—	—	0	0	0	2
29 225	191 954	25 106	44 952	23 980	239 805	19 482	14 135

¹ Ab Dezember 1997 inklusive Schwankungsreserve für Kreditrisiken.
As of December 1997, including fluctuation reserve for credit risks.

23 Passiven nach Rechtsform der Institute Liabilities, by legal status of institution

In Millionen Franken / In CHF millions

Gruppe Category	Eigene Mittel Equity						Bilanzsumme Balance sheet total
	Total eigene Mittel	Gesellschafts- kapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag	
	Total equity	Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
	16	17	18	19	20	21	22

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	8 065	3 992	3 931	111	30	—	202 412
Gemeindeinstitute Municipal institutions	128	33	65	29	1	—	2 098
Aktiengesellschaften Joint-stock companies	118 765	20 013	41 778	45 281	11 952	– 259	2 484 107
Genossenschaften Cooperatives	6 871	460	6 348	61	1	—	123 135
Übrige Institute Other institutions	1 112	850	6	84	197	– 26	34 703
Total	134 940	25 348	52 129	45 567	12 181	– 285	2 846 455

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

Staatsinstitute Cantonal institutions	8 065	3 992	3 931	111	30	—	202 412
Gemeindeinstitute Municipal institutions	128	33	65	29	1	—	2 098
Aktiengesellschaften Joint-stock companies	118 765	20 013	41 778	45 281	11 952	– 259	2 484 107
Genossenschaften Cooperatives	6 871	460	6 348	61	1	—	123 135
Übrige Institute Other institutions	4	—	4	—	—	—	69
Total	133 832	24 498	52 127	45 483	11 984	– 259	2 811 821

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	13 537	1 380	.	14 917	46	2 315	.	2 361	17 278
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	7 492	.	.	7 492	.	.	.	.	7 492
Forderungen aus Geldmarktpapieren Money market paper held	10 427	378	.	10 805	1 695	83 052	.	84 746	95 551
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	7 679	0	.	7 679	2	14 801	.	14 803	22 482
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	6 708	6 857	3 572	17 138	3 540	53 568	2 539	59 647	76 785
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	35 391	11 386	1 928	48 705	52 216	637 076	1 206	690 498	739 203
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	60 186	13 350	162	73 697	3 444	114 928	176	118 549	192 245
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	42 558	14 057	126	56 741	19 507	195 184	170	214 861	271 602
davon hypothekarisch gedeckt of which, secured by mortgages	14 513	236	1	14 750	310	1 561	—	1 871	16 621
Hypothekarforderungen Mortgage claims	618 549	121	.	618 670	2 763	25 414	.	28 176	646 846
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	32 240	1 701	10 430	44 371	11 803	360 840	4 998	377 641	422 012
Finanzanlagen Financial investments	26 953	41	627	27 621	12 736	57 833	0	70 568	98 190
Beteiligungen Participating interests	14 255	188	.	14 443	31 307	3 245	.	34 552	48 995
Sachanlagen Tangible assets	17 134	17	.	17 150	118	935	.	1 053	18 203
davon Liegenschaften of which, real estate	13 421	3	.	13 424	2	567	.	568	13 992
Rechnungsabgrenzungen Accrued income and prepaid expenses	4 988	814	.	5 803	602	6 688	.	7 290	13 092
Sonstige Aktiven Other assets	20 750	5 181	20 989	46 920	12 057	147 310	138	159 505	206 424
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	903 704	55 470	37 834	997 008	151 832	1 688 388	9 227	1 849 447	2 846 455

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹ Precious metals ¹	Total	
	1	2	3	4	5	6	7	8	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	642	1 346	.	1 988	5 162	113 377	.	118 538	120 526
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	6 987	6 284	4 034	17 306	8 258	48 825	5 042	62 125	79 431
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	63 491	44 943	1 121	109 555	41 560	580 538	1 868	623 966	733 521
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	347 390	2 732	.	350 122	19 608	3 178	.	22 786	372 909
davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	20 125	191	.	20 316	164	—	.	164	20 480
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	26 299	.	.	26 299	124	.	.	124	26 423
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	126 344	37 854	2 452	166 650	13 017	100 986	7 834	121 837	288 488
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	95 436	73 538	50	169 025	9 262	370 955	273	380 491	549 515
Kassenobligationen Medium-term bank-issued notes	29 227	.	.	29 227	.	.	.	.	29 227
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	88 695	1 338	.	90 033	16 017	130 855	.	146 872	236 905
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	43 744	1 338	.	45 082	16 017	130 855	.	146 872	191 954
davon nachrangig of which, subordinated	3 838	—	.	3 838	1 494	19 774	.	21 268	25 106
Rechnungsabgrenzungen Accrued expenses and deferred income	10 514	1 347	.	11 861	2 224	10 783	.	13 007	24 868
Sonstige Passiven Other liabilities	34 886	9 375	21 027	65 289	17 092	159 076	108	176 275	241 564
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	18 582	423	.	19 005	298	929	.	1 227	20 232
Reserven für allgemeine Bankrisiken Reserves for general banking risks	14 173	—	.	14 173	39	117	.	156	14 329
Gesellschaftskapital Capital	25 348	.	.	25 348	.	.	.	.	25 348
Allgemeine gesetzliche Reserven General statutory reserve	52 129	.	.	52 129	.	.	.	.	52 129
Reserve für eigene Beteiligungstitel Reserve for treasury shares	10 646	.	.	10 646	.	.	.	.	10 646
Aufwertungsreserve Revaluation reserve	8	.	.	8	.	.	.	.	8
Andere Reserven Other reserves	34 913	.	.	34 913	.	.	.	.	34 913
Gewinnvortrag Retained earnings	9 681	—	.	9 681	38	2 462	.	2 500	12 181
Verlustvortrag Accumulated losses brought forward	- 285	- 1	.	- 285	—	—	.	—	- 285
Bilanzsumme Balance sheet total	968 809	179 180	28 685	1 176 674	132 575	1 522 081	15 125	1 669 781	2 846 455

¹ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

² In Sparform.
In the form of savings.

³ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

1.00 Kantonalbanken / Cantonal banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁴ Precious metals ⁴	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁴ Precious metals ⁴	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	3 117	219	.	3 336	—	65	.	65	3 401
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	1 624	.	.	1 624	.	.	.	.	1 624
Forderungen aus Geldmarktpapieren Money market paper held	4 034	45	.	4 078	81	59	.	140	4 218
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	3 842	—	.	3 842	—	28	.	28	3 869
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	787	1 599	452	2 838	74	1 692	145	1 911	4 749
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	6 604	1 149	1 112	8 865	6 434	11 327	60	17 821	26 686
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	20 274	1 402	21	21 697	485	1 146	—	1 631	23 328
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	12 299	415	—	12 714	694	448	—	1 142	13 856
davon hypothekarisch gedeckt of which, secured by mortgages	3 345	67	—	3 412	10	—	—	10	3 423
Hypothekarforderungen Mortgage claims	210 456	15	.	210 471	147	24	.	170	210 641
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	7 989	158	134	8 281	1 203	1 071	—	2 274	10 554
Finanzanlagen Financial investments	9 772	11	24	9 807	3 788	529	—	4 317	14 124
Beteiligungen Participating interests	1 277	—	.	1 277	1	62	.	63	1 340
Sachanlagen Tangible assets	3 366	—	.	3 366	—	—	.	—	3 366
davon Liegenschaften of which, real estate	3 007	—	.	3 007	—	—	.	—	3 007
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 113	56	.	1 169	2	0	.	2	1 171
Sonstige Aktiven Other assets	6 552	621	2	7 174	1 751	620	19	2 390	9 564
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	287 638	5 690	1 745	295 073	14 659	17 041	224	31 924	326 997

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁴ Precious metals ⁴	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁴ Precious metals ⁴	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	7	0	.	7	—	—	.	—	7
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1 175	1 458	323	2 956	300	569	2	871	3 827
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	6 324	3 147	—	9 471	7 538	6 250	—	13 789	23 260
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	110 479	410	.	110 889	5 071	526	.	5 597	116 486
davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	6 956	—	.	6 956	107	—	.	107	7 063
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	8 917	.	.	8 917	22	.	.	22	8 938
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	29 861	3 476	312	33 650	732	1 417	105	2 254	35 904
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	30 634	2 032	—	32 665	289	767	—	1 056	33 721
Kassenobligationen Medium-term bank-issued notes	8 521	.	.	8 521	.	.	.	.	8 521
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	57 237	—	.	57 237	804	218	.	1 022	58 260
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	33 921	—	.	33 921	804	218	.	1 022	34 943
davon nachrangig of which, subordinated	905	—	.	905	—	—	.	—	905
Rechnungsabgrenzungen Accrued expenses and deferred income	2 121	53	.	2 174	9	—	.	9	2 183
Sonstige Passiven Other liabilities	10 164	581	16	10 760	715	697	6	1 417	12 177
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	6 313	0	.	6 313	1	—	.	1	6 315
Reserven für allgemeine Bankrisiken Reserves for general banking risks	10 972	—	.	10 972	—	—	.	—	10 972
Gesellschaftskapital Capital	7 184	.	.	7 184	.	.	.	.	7 184
Allgemeine gesetzliche Reserven General statutory reserve	6 384	.	.	6 384	.	.	.	.	6 384
Reserve für eigene Beteiligungstitel Reserve for treasury shares	17	.	.	17	.	.	.	.	17
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1 740	.	.	1 740	.	.	.	.	1 740
Gewinnvortrag Retained earnings	40	—	.	40	—	—	.	—	40
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	289 172	11 157	651	300 980	15 460	10 444	113	26 017	326 997

⁴ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

⁵ In Sparform.
In the form of savings.

⁶ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

2.00 Grossbanken / Big banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	2 892	526	.	3 418	0	1 349	.	1 349	4 767
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	712	.	.	712	.	.	.	.	712
Forderungen aus Geldmarktpapieren Money market paper held	1 085	205	.	1 290	1 168	57 588	.	58 756	60 046
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	299	—	.	299	—	13 427	.	13 427	13 727
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	512	933	342	1 787	699	36 269	1 136	38 103	39 890
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	11 513	1 330	—	12 842	17 637	569 925	1 096	588 658	601 500
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	21 919	8 686	129	30 733	1 882	102 930	131	104 942	135 675
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	14 624	5 997	12	20 633	7 545	135 732	7	143 284	163 917
davon hypothekarisch gedeckt of which, secured by mortgages	5 427	102	1	5 531	239	292	—	532	6 062
Hypothekarforderungen Mortgage claims	213 975	43	.	214 018	1 154	23 153	.	24 307	238 325
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	16 208	1 180	10 181	27 569	7 380	353 336	4 998	365 714	393 283
Finanzanlagen Financial investments	4 287	5	—	4 292	1 149	28 766	—	29 914	34 207
Beteiligungen Participating interests	7 742	187	.	7 929	30 177	2 425	.	32 601	40 530
Sachanlagen Tangible assets	6 619	8	.	6 626	1	862	.	862	7 489
davon Liegenschaften of which, real estate	4 773	—	.	4 773	—	528	.	528	5 300
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 974	186	.	2 160	380	5 892	.	6 272	8 431
Sonstige Aktiven Other assets	7 457	2 250	20 973	30 680	7 936	143 664	103	151 704	182 384
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	310 806	21 536	31 636	363 978	77 108	1 461 890	7 470	1 546 467	1 910 445

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ⁷ Precious metals ⁷	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	320	1 122	.	1 442	2 267	111 239	.	113 506	114 948
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1 971	1 830	3 183	6 983	3 796	31 709	4 472	39 976	46 960
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	38 858	24 949	623	64 429	13 781	511 260	826	525 867	590 297
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	109 915	1 667	.	111 582	11 116	1 896	.	13 012	124 594
davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	6 643	—	.	6 643	—	—	.	—	6 643
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	7 866	.	.	7 866	82	.	.	82	7 949
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	62 166	21 106	1 212	84 484	6 683	55 879	4 708	67 271	151 755
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	43 737	63 161	48	106 946	3 871	312 289	270	316 430	423 376
Kassenobligationen Medium-term bank-issued notes	1 992	.	.	1 992	.	.	.	.	1 992
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	4 506	1 294	.	5 800	14 716	130 218	.	144 934	150 734
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	4 139	1 294	.	5 433	14 716	130 218	.	144 934	150 367
davon nachrangig of which, subordinated	2 603	—	.	2 603	1 439	19 744	.	21 183	23 786
Rechnungsabgrenzungen Accrued expenses and deferred income	3 991	679	.	4 669	1 920	10 192	.	12 111	16 781
Sonstige Passiven Other liabilities	14 855	4 829	21 001	40 685	13 355	155 965	75	169 395	210 080
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	3 474	129	.	3 603	252	877	.	1 129	4 732
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	5 271	.	.	5 271	.	.	.	.	5 271
Allgemeine gesetzliche Reserven General statutory reserve	26 985	.	.	26 985	.	.	.	.	26 985
Reserve für eigene Beteiligungstitel Reserve for treasury shares	10 562	.	.	10 562	.	.	.	.	10 562
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	23 693	.	.	23 693	.	.	.	.	23 693
Gewinnvortrag Retained earnings	5 552	—	.	5 552	—	2 134	.	2 134	7 685
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	357 848	120 765	26 066	504 679	71 756	1 323 658	10 352	1 405 766	1 910 445

⁷ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

⁸ In Sparform.
In the form of savings.

⁹ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 240	47	.	1 287	—	15	.	15	1 303
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	411	.	.	411	.	.	.	.	411
Forderungen aus Geldmarktpapieren Money market paper held	325	0	.	325	0	—	.	0	325
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	313	—	.	313	—	—	.	—	313
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	539	213	97	849	8	63	—	71	920
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2 563	273	99	2 935	247	56	—	303	3 238
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	2 510	32	1	2 543	15	7	—	22	2 565
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 511	45	—	3 556	68	31	—	99	3 655
davon hypothekarisch gedeckt of which, secured by mortgages	1 771	25	—	1 796	1	5	—	6	1 802
Hypothekarforderungen Mortgage claims	66 103	3	.	66 106	94	—	.	94	66 200
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	44	—	1	45	7	4	—	11	56
Finanzanlagen Financial investments	3 820	2	2	3 823	232	106	—	338	4 161
Beteiligungen Participating interests	135	—	.	135	—	0	.	0	135
Sachanlagen Tangible assets	980	—	.	980	—	—	.	—	980
davon Liegenschaften of which, real estate	940	—	.	940	—	—	.	—	940
Rechnungsabgrenzungen Accrued income and prepaid expenses	185	1	.	186	0	0	.	0	186
Sonstige Aktiven Other assets	150	1	0	152	2	0	—	2	154
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	82 104	618	200	82 922	672	284	—	956	83 878

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁰ Precious metals ¹⁰	Total	
	1	2	3	4	5	6	7	8		9

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	0	—	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	59	63	0	122	5	7	1	12	134
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2644	17	—	2661	242	273	—	515	3177
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	39229	62	.	39290	947	85	.	1032	40322
davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	2163	—	.	2163	3	—	.	3	2166
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	2961	.	.	2961	1	.	.	1	2962
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	8375	487	83	8945	108	219	14	340	9285
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	3775	154	—	3929	7	31	—	37	3966
Kassenobligationen Medium-term bank-issued notes	5741	.	.	5741	.	.	.	.	5741
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	12709	—	.	12709	—	—	.	—	12709
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	983	—	.	983	—	—	.	—	983
davon nachrangig of which, subordinated	230	—	.	230	—	—	.	—	230
Rechnungsabgrenzungen Accrued expenses and deferred income	376	0	.	376	1	0	.	1	377
Sonstige Passiven Other liabilities	508	2	0	510	0	—	—	0	510
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1820	—	.	1820	—	—	.	—	1820
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1027	—	.	1027	—	—	.	—	1027
Gesellschaftskapital Capital	743	.	.	743	.	.	.	.	743
Allgemeine gesetzliche Reserven General statutory reserve	2119	.	.	2119	.	.	.	.	2119
Reserve für eigene Beteiligungstitel Reserve for treasury shares	-1	.	.	-1	.	.	.	.	-1
Aufwertungsreserve Revaluation reserve	8	.	.	8	.	.	.	.	8
Andere Reserven Other reserves	1934	.	.	1934	.	.	.	.	1934
Gewinnvortrag Retained earnings	7	—	.	7	—	—	.	—	7
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	81072	785	83	81940	1309	615	14	1938	83878

¹⁰ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

¹¹ In Sparform.
In the form of savings.

¹² Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

4.00 Raiffeisenbanken / Raiffeisen banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	926	211	.	1 137	—	3	.	3	1 140
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	29	.	.	29	.	.	.	.	29
Forderungen aus Geldmarktpapieren Money market paper held	10	1	.	11	—	—	.	—	11
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	259	77	—	335	151	247	—	398	733
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2 335	113	—	2 448	6 548	400	—	6 948	9 396
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	4 289	3	—	4 292	3	3	—	7	4 298
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	2 560	6	—	2 566	24	1	—	24	2 590
davon hypothekarisch gedeckt of which, secured by mortgages	2 093	2	—	2 094	9	—	—	9	2 103
Hypothekarforderungen Mortgage claims	83 893	—	.	83 893	—	—	.	—	83 893
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	11	—	24	35	18	3	—	21	56
Finanzanlagen Financial investments	2 743	—	43	2 786	60	9	—	69	2 855
Beteiligungen Participating interests	354	—	.	354	0	3	.	4	358
Sachanlagen Tangible assets	1 643	—	.	1 643	—	—	.	—	1 643
davon Liegenschaften of which, real estate	1 362	—	.	1 362	—	—	.	—	1 362
Rechnungsabgrenzungen Accrued income and prepaid expenses	208	—	.	208	—	—	.	—	208
Sonstige Aktiven Other assets	1 005	—	—	1 005	—	—	—	—	1 005
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	100 235	410	67	100 713	6 804	669	—	7 474	108 187

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹³ Precious metals ¹³	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	988	140	—	1 128	1	29	—	30	1 158
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	4 687	51	—	4 737	3 367	478	—	3 845	8 583
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	60 569	203	.	60 771	1 195	18	.	1 213	61 984
davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	2 186	191	.	2 377	32	—	.	32	2 409
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	4 165	.	.	4 165	6	.	.	6	4 171
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	5 286	268	46	5 600	59	162	7	228	5 828
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	4 714	62	—	4 776	10	11	—	22	4 798
Kassenobligationen Medium-term bank-issued notes	10 758	.	.	10 758	.	.	.	.	10 758
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	7 074	—	.	7 074	—	—	.	—	7 074
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	2 770	—	.	2 770	—	—	.	—	2 770
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	494	—	.	494	—	—	.	—	494
Sonstige Passiven Other liabilities	459	—	—	459	—	—	—	—	459
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	1 097	—	.	1 097	—	—	.	—	1 097
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	396	.	.	396	.	.	.	.	396
Allgemeine gesetzliche Reserven General statutory reserve	5 559	.	.	5 559	.	.	.	.	5 559
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	—	.	.	—	.	.	.	.	—
Gewinnvortrag Retained earnings	—	—	.	—	—	—	.	—	—
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	102 079	724	46	102 849	4 633	699	7	5 338	108 187

¹³ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

¹⁴ In Sparform.
In the form of savings.

¹⁵ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

5.00 Übrige Banken / Other banks (5.11–5.20)

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	4 512	345	.	4 858	46	848	.	894	5 752
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	3 936	.	.	3 936	.	.	.	.	3 936
Forderungen aus Geldmarktpapieren Money market paper held	3 565	125	.	3 690	344	25 170	.	25 514	29 204
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	1 935	0	.	1 935	2	1 290	.	1 291	3 227
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	3 917	2 826	2 143	8 887	1 580	12 634	1 249	15 463	24 350
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	11 163	7 775	300	19 238	18 633	50 719	50	69 402	88 640
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	9 758	2 871	10	12 639	918	9 656	46	10 620	23 259
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	8 640	6 757	114	15 511	10 587	56 065	161	66 813	82 324
davon hypothekarisch gedeckt of which, secured by mortgages	1 856	40	—	1 896	51	1 264	—	1 314	3 211
Hypothekarforderungen Mortgage claims	43 502	59	.	43 561	1 364	2 214	.	3 578	47 139
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	7 330	361	88	7 779	1 471	5 856	0	7 327	15 105
Finanzanlagen Financial investments	5 746	20	131	5 898	7 259	27 996	0	35 255	41 153
Beteiligungen Participating interests	4 585	1	.	4 586	1 083	750	.	1 833	6 419
Sachanlagen Tangible assets	4 047	7	.	4 054	118	73	.	191	4 245
davon Liegenschaften of which, real estate	2 947	2	.	2 949	2	39	.	41	2 990
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 259	527	.	1 786	179	789	.	968	2 753
Sonstige Aktiven Other assets	5 136	2 082	5	7 224	1 752	2 953	15	4 720	11 944
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	113 187	23 757	2 793	139 737	45 333	195 723	1 521	242 578	382 315

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	314	224	.	538	2 895	2 137	.	5 032	5 571
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2 236	2 114	521	4 871	1 127	13 197	475	14 799	19 670
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	10 657	15 825	498	26 980	14 149	57 278	1 042	72 469	99 450
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	26 655	253	.	26 908	1 217	441	.	1 658	28 566
davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	2 166	—	.	2 166	22	—	.	22	2 188
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	2 388	.	.	2 388	13	.	.	13	2 401
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	16 420	10 744	622	27 786	4 356	39 879	2 300	46 535	74 321
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	11 782	7 980	2	19 764	5 022	57 721	3	62 747	82 511
Kassenobligationen Medium-term bank-issued notes	2 214	.	.	2 214	.	.	.	.	2 214
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	7 169	44	.	7 213	497	418	.	915	8 128
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 930	44	.	1 974	497	418	.	915	2 890
davon nachrangig of which, subordinated	100	—	.	100	55	30	.	85	185
Rechnungsabgrenzungen Accrued expenses and deferred income	2 738	567	.	3 304	254	586	.	841	4 145
Sonstige Passiven Other liabilities	8 069	3 785	6	11 860	2 346	2 348	25	4 719	16 578
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	5 136	286	.	5 421	45	52	.	97	5 518
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 980	—	.	1 980	39	117	.	156	2 136
Gesellschaftskapital Capital	10 904	.	.	10 904	.	.	.	.	10 904
Allgemeine gesetzliche Reserven General statutory reserve	11 081	.	.	11 081	.	.	.	.	11 081
Reserve für eigene Beteiligungstitel Reserve for treasury shares	68	.	.	68	.	.	.	.	68
Aufwertungsreserve Revaluation reserve	1	.	.	1	.	.	.	.	1
Andere Reserven Other reserves	7 462	.	.	7 462	.	.	.	.	7 462
Gewinnvortrag Retained earnings	3 887	—	.	3 887	38	326	.	364	4 251
Verlustvortrag Accumulated losses brought forward	- 259	—	.	- 259	—	—	.	—	- 259
Bilanzsumme Balance sheet total	128 512	41 821	1 650	171 983	31 985	174 502	3 845	210 332	382 315

¹⁶ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

¹⁷ In Sparform.
In the form of savings.

¹⁸ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

5.11 Handelsbanken / Commercial banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	788	80	.	867	—	1	.	1	868
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	558	.	.	558	.	.	.	.	558
Forderungen aus Geldmarktpapieren Money market paper held	9	0	.	10	—	0	.	0	10
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	8	—	.	8	—	0	.	0	8
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	37	97	30	164	8	166	—	174	338
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 241	105	—	1 346	1 092	504	—	1 596	2 942
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	2 173	93	—	2 266	26	318	—	344	2 610
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	1 705	82	—	1 787	34	289	—	324	2 111
davon hypothekarisch gedeckt of which, secured by mortgages	1 098	0	—	1 099	2	—	—	2	1 101
Hypothekarforderungen Mortgage claims	29 881	—	.	29 881	7	—	.	7	29 887
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	210	52	23	285	533	239	—	771	1 056
Finanzanlagen Financial investments	1 450	1	4	1 455	2 029	29	—	2 058	3 513
Beteiligungen Participating interests	107	—	.	107	316	151	.	467	574
Sachanlagen Tangible assets	377	0	.	377	—	—	.	—	377
davon Liegenschaften of which, real estate	334	0	.	334	—	—	.	—	334
Rechnungsabgrenzungen Accrued income and prepaid expenses	134	4	.	138	2	2	.	3	142
Sonstige Aktiven Other assets	126	21	0	148	3	15	—	18	165
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	38 237	536	57	38 830	4 050	1 713	—	5 763	44 593

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	4	1	.	5	—	—	.	—	5
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	73	98	15	185	76	119	0	196	381
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	768	112	—	880	554	1003	—	1557	2438
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	21 342	199	.	21 541	793	95	.	889	22 430
davon Freizügigkeitskonten (2. Säule) ²⁰ of which, vested benefit accounts (pillar 2) ²⁰	1 724	—	.	1 724	20	—	.	20	1 744
davon gebundene Vorsorgegelder (Säule 3a) ²⁰ of which, tied pension provision (pillar 3a) ²⁰	2 006	.	.	2 006	13	.	.	13	2 019
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	2 718	397	23	3 138	117	474	18	609	3 748
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1 939	48	—	1 987	3	13	—	17	2 003
Kassenobligationen Medium-term bank-issued notes	1 974	.	.	1 974	.	.	.	.	1 974
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	6 298	—	.	6 298	—	—	.	—	6 298
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 560	—	.	1 560	—	—	.	—	1 560
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	240	4	.	244	0	0	.	0	245
Sonstige Passiven Other liabilities	390	22	0	412	6	12	—	18	430
Wertberichtigungen und Rückstellungen ²¹ Value adjustments and provisions ²¹	1 488	1	.	1 489	16	—	.	16	1 505
Reserven für allgemeine Bankrisiken Reserves for general banking risks	204	—	.	204	—	—	.	—	204
Gesellschaftskapital Capital	1 386	.	.	1 386	.	.	.	.	1 386
Allgemeine gesetzliche Reserven General statutory reserve	511	.	.	511	.	.	.	.	511
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1 022	.	.	1 022	.	.	.	.	1 022
Gewinnvortrag Retained earnings	14	—	.	14	—	—	.	—	14
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	40 371	882	38	41 291	1 566	1 718	19	3 302	44 593

¹⁹ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

²⁰ In Sparform.
In the form of savings.

²¹ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

5.12 Börsenbanken / Stock exchange banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	2 409	90	.	2 499	0	44	.	44	2 543
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	2 300	.	.	2 300	.	.	.	.	2 300
Forderungen aus Geldmarktpapieren Money market paper held	2 499	107	.	2 607	269	4 973	.	5 242	7 849
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	872	—	.	872	2	1 106	.	1 108	1 979
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 691	1 365	971	4 028	133	3 669	605	4 407	8 435
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	4 451	1 846	—	6 297	6 338	15 044	—	21 383	27 679
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	1 056	278	0	1 335	264	432	0	696	2 031
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 741	2 027	37	5 805	3 240	13 628	86	16 954	22 759
davon hypothekarisch gedeckt of which, secured by mortgages	396	22	—	418	23	111	—	134	552
Hypothekarforderungen Mortgage claims	6 554	10	.	6 564	109	136	.	244	6 809
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	3 416	243	58	3 717	318	3 769	—	4 087	7 804
Finanzanlagen Financial investments	1 987	7	7	2 001	1 320	5 601	0	6 922	8 923
Beteiligungen Participating interests	3 248	1	.	3 249	412	231	.	644	3 893
Sachanlagen Tangible assets	1 571	—	.	1 571	114	17	.	131	1 703
davon Liegenschaften of which, real estate	1 091	—	.	1 091	1	12	.	12	1 104
Rechnungsabgrenzungen Accrued income and prepaid expenses	515	80	.	596	88	152	.	240	835
Sonstige Aktiven Other assets	2 039	1 235	3	3 277	630	895	5	1 530	4 807
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	35 179	7 290	1 076	43 545	13 235	48 592	696	62 523	106 069

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²² Precious metals ²²	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	308	115	.	424	2 895	2 029	.	4 924	5 347
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	819	1 120	135	2 075	667	1 809	110	2 585	4 660
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3 991	2 499	405	6 895	643	3 884	—	4 528	11 423
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	2 347	12	.	2 360	138	1	.	139	2 499
davon Freizügigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³	275	—	.	275	0	—	.	0	275
davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³	153	.	.	153	—	.	.	—	153
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	9 321	6 011	443	15 774	2 322	10 973	915	14 210	29 984
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	5 904	5 640	2	11 546	493	16 710	—	17 202	28 749
Kassenobligationen Medium-term bank-issued notes	10	.	.	10	.	.	.	.	10
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	405	38	.	443	497	418	.	915	1 358
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	284	38	.	322	497	418	.	915	1 237
davon nachrangig of which, subordinated	100	—	.	100	55	30	.	85	185
Rechnungsabgrenzungen Accrued expenses and deferred income	1 084	60	.	1 144	20	125	.	145	1 289
Sonstige Passiven Other liabilities	4 094	2 112	1	6 206	1 087	1 190	2	2 279	8 485
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	1 420	46	.	1 466	7	3	.	10	1 475
Reserven für allgemeine Bankrisiken Reserves for general banking risks	448	—	.	448	—	—	.	—	448
Gesellschaftskapital Capital	2 372	.	.	2 372	.	.	.	.	2 372
Allgemeine gesetzliche Reserven General statutory reserve	5 662	.	.	5 662	.	.	.	.	5 662
Reserve für eigene Beteiligungstitel Reserve for treasury shares	43	.	.	43	.	.	.	.	43
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1 978	.	.	1 978	.	.	.	.	1 978
Gewinnvortrag Retained earnings	302	—	.	302	—	—	.	—	302
Verlustvortrag Accumulated losses brought forward	- 16	—	.	- 16	—	—	.	—	- 16
Bilanzsumme Balance sheet total	40 494	17 654	985	59 132	8 769	37 140	1 027	46 936	106 069

²² Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

²³ In Sparform.
In the form of savings.

²⁴ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

5.14 Andere Banken / Other banking institutions

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen	Edel- metalle ²⁵	Total	CHF	Fremd- wäh- rungen	Edel- metalle ²⁵	Total	
	1	Foreign curren- cies	Precious metals ²⁵	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	13	—	.	13	—	—	.	—	13
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	5	.	.	5	.	.	.	.	5
Forderungen aus Geldmarktpapieren Money market paper held	—	—	.	—	—	—	.	—	—
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	332	4	—	336	—	—	—	—	336
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	10	1	—	11	—	—	—	—	11
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	306	—	—	306	1	—	—	1	306
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	335	—	—	335	—	—	—	—	335
davon hypothekarisch gedeckt of which, secured by mortgages	180	—	—	180	—	—	—	—	180
Hypothekarforderungen Mortgage claims	1 779	—	.	1 779	1	—	.	1	1 779
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	164	1	—	165	12	106	—	118	284
Finanzanlagen Financial investments	130	—	—	130	58	118	—	177	306
Beteiligungen Participating interests	1	—	.	1	—	—	.	—	1
Sachanlagen Tangible assets	31	—	.	31	—	—	.	—	31
davon Liegenschaften of which, real estate	28	—	.	28	—	—	.	—	28
Rechnungsabgrenzungen Accrued income and prepaid expenses	17	—	.	17	—	—	.	—	17
Sonstige Aktiven Other assets	7	—	—	7	—	—	—	—	7
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	3 124	6	—	3 130	72	224	—	296	3 426

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁵ Precious metals ²⁵	Total	
	1	2	3	4	5	6	7	8	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	—	—	—	—	—	—	—	—	—
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	70	—	—	70	—	—	—	—	70
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1526	—	.	1526	18	—	.	18	1544
davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	162	—	.	162	1	—	.	1	164
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	214	.	.	214	0	.	.	0	214
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	140	—	—	140	1	—	—	1	140
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	828	—	—	828	4	—	—	4	832
Kassenobligationen Medium-term bank-issued notes	98	.	.	98	.	.	.	.	98
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	320	—	.	320	—	—	.	—	320
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	17	—	.	17	—	—	.	—	17
Sonstige Passiven Other liabilities	22	—	—	22	—	—	—	—	22
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	115	—	.	115	—	—	.	—	115
Reserven für allgemeine Bankrisiken Reserves for general banking risks	49	—	.	49	—	—	.	—	49
Gesellschaftskapital Capital	49	.	.	49	.	.	.	.	49
Allgemeine gesetzliche Reserven General statutory reserve	161	.	.	161	.	.	.	.	161
Reserve für eigene Beteiligungstitel Reserve for treasury shares	3	.	.	3	.	.	.	.	3
Aufwertungsreserve Revaluation reserve	1	.	.	1	.	.	.	.	1
Andere Reserven Other reserves	19	.	.	19	.	.	.	.	19
Gewinnvortrag Retained earnings	0	—	.	0	—	—	.	—	0
Verlustvortrag Accumulated losses brought forward	- 14	—	.	- 14	—	—	.	—	- 14
Bilanzsumme Balance sheet total	3405	—	—	3405	22	—	—	22	3426

²⁵ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

²⁶ In Sparform.
In the form of savings.

²⁷ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁸ Precious metals ²⁸	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁸ Precious metals ²⁸	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 303	176	.	1 479	46	804	.	849	2 329
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	1 073	.	.	1 073	.	.	.	.	1 073
Forderungen aus Geldmarktpapieren Money market paper held	1 056	17	.	1 073	75	20 197	.	20 272	21 345
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	1 056	0	.	1 056	—	184	.	184	1 239
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 857	1 359	1 142	4 358	1 438	8 800	645	10 883	15 241
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	5 462	5 822	300	11 584	11 203	35 170	50	46 423	58 007
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	6 223	2 500	10	8 733	628	8 906	45	9 579	18 312
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	2 858	4 648	77	7 584	7 312	42 148	75	49 535	57 120
davon hypothekarisch gedeckt of which, secured by mortgages	182	17	—	199	25	1 153	—	1 178	1 378
Hypothekarforderungen Mortgage claims	5 288	49	.	5 337	1 248	2 078	.	3 327	8 664
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	3 539	64	7	3 611	608	1 742	0	2 350	5 961
Finanzanlagen Financial investments	2 180	13	120	2 312	3 851	22 247	—	26 098	28 411
Beteiligungen Participating interests	1 229	0	.	1 229	355	368	.	722	1 951
Sachanlagen Tangible assets	2 068	7	.	2 075	3	56	.	59	2 134
davon Liegenschaften of which, real estate	1 494	2	.	1 495	1	28	.	29	1 524
Rechnungsabgrenzungen Accrued income and prepaid expenses	592	442	.	1 034	89	636	.	725	1 759
Sonstige Aktiven Other assets	2 963	826	2	3 792	1 119	2 043	11	3 173	6 965
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	36 647	15 926	1 659	54 231	27 976	145 194	826	173 996	228 227

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁸ Precious metals ²⁸	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ²⁸ Precious metals ²⁸	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	2	108	.	110	0	108	.	109	218
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1344	896	371	2611	385	11269	364	12018	14629
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	5827	13214	94	19135	12952	52391	1042	66384	85519
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1440	41	.	1481	268	345	.	613	2093
davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	4	—	.	4	0	—	.	0	4
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	15	.	.	15	0	.	.	0	15
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	4241	4336	156	8733	1916	28433	1367	31716	40449
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	3110	2293	0	5403	4523	40998	3	45524	50927
Kassenobligationen Medium-term bank-issued notes	131	.	.	131	.	.	.	.	131
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	146	6	.	153	—	—	.	—	153
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	86	6	.	93	—	—	.	—	93
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	1396	503	.	1899	234	461	.	695	2594
Sonstige Passiven Other liabilities	3563	1651	5	5220	1253	1146	23	2422	7642
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2113	239	.	2352	21	49	.	70	2422
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1279	—	.	1279	39	117	.	156	1435
Gesellschaftskapital Capital	7098	.	.	7098	.	.	.	.	7098
Allgemeine gesetzliche Reserven General statutory reserve	4746	.	.	4746	.	.	.	.	4746
Reserve für eigene Beteiligungstitel Reserve for treasury shares	22	.	.	22	.	.	.	.	22
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	4443	.	.	4443	.	.	.	.	4443
Gewinnvortrag Retained earnings	3571	—	.	3571	38	326	.	364	3935
Verlustvortrag Accumulated losses brought forward	-229	—	.	-229	—	—	.	—	-229
Bilanzsumme Balance sheet total	44242	23285	627	68155	21628	135645	2799	160072	228227

²⁸ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

²⁹ In Sparform.
In the form of savings.

³⁰ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

7.00 Filialen ausländischer Banken / Branches of foreign banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	615	4	.	619	—	0	.	0	620
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	575	.	.	575	.	.	.	.	575
Forderungen aus Geldmarktpapieren Money market paper held	131	2	.	132	—	99	.	99	231
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	11	—	.	11	—	—	.	—	11
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	462	809	42	1 313	791	973	—	1 764	3 076
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	242	319	32	592	390	3 610	—	4 000	4 592
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	1 339	294	—	1 633	37	1 005	—	1 043	2 676
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	172	512	—	685	319	1 305	2	1 626	2 311
davon hypothekarisch gedeckt of which, secured by mortgages	12	—	—	12	—	—	—	—	12
Hypothekarforderungen Mortgage claims	434	—	.	434	2	23	.	25	459
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	336	—	—	336	1 714	380	—	2 094	2 430
Finanzanlagen Financial investments	150	—	—	150	187	188	—	375	525
Beteiligungen Participating interests	0	—	.	0	—	—	.	—	0
Sachanlagen Tangible assets	36	2	.	38	—	—	.	—	38
davon Liegenschaften of which, real estate	15	1	.	16	—	—	.	—	16
Rechnungsabgrenzungen Accrued income and prepaid expenses	92	23	.	115	41	7	.	48	162
Sonstige Aktiven Other assets	145	110	2	257	33	17	—	50	306
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	4 155	2 075	75	6 305	3 514	7 606	2	11 122	17 427

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	0	0	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	269	205	—	475	2 631	2 183	2	4 815	5 290
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	285	890	—	1 175	2 477	4 767	—	7 244	8 419
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	50	3	.	53	3	19	.	22	75
davon Freizügigkeitskonten (2. Säule) ³² of which, vested benefit accounts (pillar 2) ³²	—	—	.	—	—	—	.	—	—
davon gebundene Vorsorgegelder (Säule 3a) ³² of which, tied pension provision (pillar 3a) ³²	2	.	.	2	—	.	.	—	2
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	383	564	5	952	354	628	37	1 019	1 971
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	18	70	—	88	0	39	—	39	126
Kassenobligationen Medium-term bank-issued notes	1	.	.	1	.	.	.	.	1
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	217	44	.	261	39	5	.	45	306
Sonstige Passiven Other liabilities	390	113	2	505	91	8	—	99	604
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	200	6	.	206	—	—	.	—	206
Reserven für allgemeine Bankrisiken Reserves for general banking risks	144	—	.	144	—	—	.	—	144
Gesellschaftskapital Capital	151	.	.	151	.	.	.	.	151
Allgemeine gesetzliche Reserven General statutory reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	0	.	.	0	.	.	.	.	0
Andere Reserven Other reserves	—	.	.	—	.	.	.	.	—
Gewinnvortrag Retained earnings	157	—	.	157	—	2	.	2	159
Verlustvortrag Accumulated losses brought forward	– 26	– 1	.	– 26	—	—	.	—	– 26
Bilanzsumme Balance sheet total	2 240	1 894	7	4 142	5 595	7 651	39	13 285	17 427

³¹ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

³² In Sparform.
In the form of savings.

³³ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

8.00 Privatbankiers / Private bankers

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁴ Precious metals ³⁴	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁴ Precious metals ³⁴	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	234	29	.	263	—	35	.	35	297
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	204	.	.	204	.	.	.	.	204
Forderungen aus Geldmarktpapieren Money market paper held	1 278	0	.	1 278	102	136	.	238	1 516
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	1 278	—	.	1 278	—	57	.	57	1 335
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	232	400	497	1 129	237	1 690	10	1 937	3 066
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	972	427	385	1 785	2 328	1 039	—	3 366	5 151
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	98	60	—	159	104	181	—	285	444
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	752	324	—	1 076	271	1 602	0	1 873	2 949
davon hypothekarisch gedeckt of which, secured by mortgages	7	—	—	7	—	—	—	—	7
Hypothekarforderungen Mortgage claims	187	—	.	187	1	—	.	1	188
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	323	3	0	326	10	190	—	201	527
Finanzanlagen Financial investments	436	3	428	866	61	240	0	300	1 166
Beteiligungen Participating interests	162	—	.	162	46	5	.	51	213
Sachanlagen Tangible assets	444	—	.	444	—	—	.	—	444
davon Liegenschaften of which, real estate	377	—	.	377	—	—	.	—	377
Rechnungsabgrenzungen Accrued income and prepaid expenses	157	22	.	179	0	1	.	1	180
Sonstige Aktiven Other assets	305	116	7	427	583	56	0	639	1 066
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	5 579	1 384	1 317	8 280	3 742	5 175	10	8 927	17 207

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁴ Precious metals ³⁴	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁴ Precious metals ³⁴	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	0	0	.	0	—	0	.	0	0
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	290	474	7	771	398	1 132	91	1 621	2 392
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	36	64	—	100	5	232	—	236	336
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	495	136	.	630	60	192	.	252	882
davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	11	0	.	11	0	—	.	0	11
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	—	.	.	—	—	.	.	—	—
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	3 853	1 209	173	5 235	725	2 802	663	4 190	9 424
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	777	80	—	857	64	97	—	161	1 018
Kassenobligationen Medium-term bank-issued notes	—	.	.	—	.	.	.	.	—
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	—	—	.	—	—	—	.	—	—
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	578	4	.	582	0	0	.	0	582
Sonstige Passiven Other liabilities	442	66	2	510	586	58	2	645	1 155
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	542	2	.	544	—	—	.	—	544
Reserven für allgemeine Bankrisiken Reserves for general banking risks	50	—	.	50	—	—	.	—	50
Gesellschaftskapital Capital	699	.	.	699	.	.	.	.	699
Allgemeine gesetzliche Reserven General statutory reserve	2	.	.	2	.	.	.	.	2
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	84	.	.	84	.	.	.	.	84
Gewinnvortrag Retained earnings	38	—	.	38	—	—	.	—	38
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	7 886	2 034	181	10 101	1 837	4 513	755	7 105	17 207

³⁴ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

³⁵ In Sparform.
In the form of savings.

³⁶ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

24 Aktiven und Passiven – Inland und Ausland / CHF und Fremdwährungen Assets and liabilities, domestic and foreign, by CHF or foreign currency

1.00–5.00 Total Bankgruppen / Total for categories 1.00–5.00

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	12 688	1 347	.	14 035	46	2 280	.	2 326	16 361
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	6 713	.	.	6 713	.	.	.	.	6 713
Forderungen aus Geldmarktpapieren Money market paper held	9 018	376	.	9 394	1 593	82 817	.	84 410	93 804
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	6 390	0	.	6 390	2	14 744	.	14 746	21 136
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	6 013	5 649	3 033	14 696	2 512	50 905	2 530	55 947	70 643
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	34 178	10 640	1 511	46 328	49 499	632 427	1 206	683 132	729 460
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	58 748	12 995	162	71 905	3 303	113 741	176	117 221	189 126
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	41 634	13 220	126	54 980	18 917	192 277	167	211 362	266 342
davon hypothekarisch gedeckt of which, secured by mortgages	14 493	236	1	14 730	310	1 561	—	1 871	16 601
Hypothekarforderungen Mortgage claims	617 928	121	.	618 049	2 760	25 391	.	28 150	646 199
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	31 581	1 698	10 430	43 709	10 078	360 270	4 998	375 346	419 055
Finanzanlagen Financial investments	26 368	38	200	26 606	12 488	57 405	0	69 893	96 499
Beteiligungen Participating interests	14 093	188	.	14 281	31 261	3 240	.	34 501	48 782
Sachanlagen Tangible assets	16 654	15	.	16 669	118	935	.	1 053	17 722
davon Liegenschaften of which, real estate	13 029	2	.	13 031	2	567	.	568	13 599
Rechnungsabgrenzungen Accrued income and prepaid expenses	4 739	769	.	5 508	560	6 681	.	7 241	12 749
Sonstige Aktiven Other assets	20 301	4 955	20 980	46 236	11 441	147 237	138	158 816	205 052
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	893 971	52 011	36 441	982 423	144 576	1 675 607	9 215	1 829 398	2 811 821

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³⁷ Precious metals ³⁷	Total	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	642	1 346	.	1 988	5 162	113 377	.	118 538	120 526
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	6 428	5 605	4 027	16 060	5 229	45 511	4 949	55 689	71 749
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	63 170	43 989	1 121	108 280	39 078	575 540	1 868	616 486	724 766
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	346 846	2 594	.	349 440	19 546	2 966	.	22 512	371 952
davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	20 114	191	.	20 305	163	—	.	163	20 468
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	26 297	.	.	26 297	124	.	.	124	26 420
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	122 108	36 082	2 275	160 464	11 938	97 556	7 134	116 628	277 092
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	94 641	73 389	50	168 080	9 199	370 819	273	380 291	548 371
Kassenobligationen Medium-term bank-issued notes	29 225	.	.	29 225	.	.	.	.	29 225
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	88 695	1 338	.	90 033	16 017	130 855	.	146 872	236 905
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	43 744	1 338	.	45 082	16 017	130 855	.	146 872	191 954
davon nachrangig of which, subordinated	3 838	—	.	3 838	1 494	19 774	.	21 268	25 106
Rechnungsabgrenzungen Accrued expenses and deferred income	9 719	1 299	.	11 018	2 185	10 778	.	12 962	23 980
Sonstige Passiven Other liabilities	34 054	9 196	21 023	64 274	16 415	159 010	106	175 531	239 805
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	17 840	415	.	18 255	298	929	.	1 227	19 482
Reserven für allgemeine Bankrisiken Reserves for general banking risks	13 979	—	.	13 979	39	117	.	156	14 135
Gesellschaftskapital Capital	24 498	.	.	24 498	.	.	.	.	24 498
Allgemeine gesetzliche Reserven General statutory reserve	52 127	.	.	52 127	.	.	.	.	52 127
Reserve für eigene Beteiligungstitel Reserve for treasury shares	10 646	.	.	10 646	.	.	.	.	10 646
Aufwertungsreserve Revaluation reserve	8	.	.	8	.	.	.	.	8
Andere Reserven Other reserves	34 829	.	.	34 829	.	.	.	.	34 829
Gewinnvortrag Retained earnings	9 485	—	.	9 485	38	2 460	.	2 498	11 984
Verlustvortrag Accumulated losses brought forward	- 259	—	.	- 259	—	—	.	—	- 259
Bilanzsumme Balance sheet total	958 683	175 251	28 497	1 162 431	125 143	1 509 917	14 331	1 649 391	2 811 821

³⁷ Inklusive nicht-monetäre Forderungen bzw. Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary claims or liabilities arising from securities lending and repo transactions.

³⁸ In Sparform.
In the form of savings.

³⁹ Inklusive Schwankungsreserve für Kreditrisiken.
Including fluctuation reserve for credit risks.

25 Aktiven und Passiven – Währungen Assets and liabilities, by currency

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- wäh- rungen Other foreign currencies	Wert- schriften- leih- und Repo- geschäfte Securities lending and repo trans- actions	Edel- metalle Precious metals	Total
		1	2	3	4	5	6	7
Aktiven / Assets								
Flüssige Mittel Liquid assets	2003	15 251	234	1 278	838	.	.	17 601
	2004	14 188	175	1 253	2 008	.	.	17 625
	2005	13 583	279	1 720	1 696	.	.	17 278
Forderungen aus Geldmarktpapieren Money market paper held	2003	10 665	24 844	17 544	12 840	.	.	65 892
	2004	9 855	21 270	16 457	23 626	.	.	71 207
	2005	12 122	36 026	22 766	24 638	.	.	95 551
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2003	14 801	19 969	18 710	9 297	—	3 505	66 282
	2004	12 006	21 422	20 873	14 019	—	3 746	72 067
	2005	10 248	23 709	26 143	10 573	—	6 111	76 785
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2003	91 407	288 837	97 209	83 647	637	1 181	562 918
	2004	93 248	332 528	107 431	105 043	1 723	823	640 795
	2005	87 607	396 022	142 105	110 335	2 038	1 096	739 203
Forderungen gegenüber Kunden Claims against customers	2003	133 066	144 705	34 203	37 398	46	810	350 229
	2004	131 864	180 164	41 930	37 419	49	681	392 107
	2005	125 695	234 286	57 486	45 747	37	597	463 847
Hypothekarforderungen Mortgage claims	2003	565 639	10 702	2 020	811	.	.	579 172
	2004	590 092	6 908	2 605	2 013	.	.	601 618
	2005	621 312	19 764	3 057	2 714	.	.	646 846
Wertschriften ¹ und Edelmetalle Securities ¹ and precious metals	2003	68 743	111 332	105 602	65 319	.	12 680	363 675
	2004	77 438	128 486	116 503	86 499	.	12 966	421 892
	2005	83 732	187 575	124 317	108 523	.	16 055	520 202
Beteiligungen Participating interests	2003	34 343	1 709	1 093	967	.	.	38 112
	2004	38 744	2 627	1 425	1 968	.	.	44 764
	2005	45 562	310	606	2 517	.	.	48 995
Sachanlagen Tangible assets	2003	18 709	487	36	156	.	.	19 388
	2004	18 161	376	41	287	.	.	18 865
	2005	17 252	543	40	368	.	.	18 203
Übrige Positionen ² Sundry items ²	2003	43 010	22 515	7 133	100 646	—	470	173 774
	2004	38 999	23 643	5 706	118 926	22 429	125	209 829
	2005	38 424	20 279	5 819	133 896	20 728	399	219 544
Bilanzsumme	2003	995 632	625 333	284 829	311 919	683	18 646	2 237 043
Balance sheet total	2004	1 024 596	717 600	314 222	391 808	24 201	18 341	2 490 768
	2005	1 055 536	918 794	384 058	441 006	22 802	24 258	2 846 455

Bilanzpositionen Balance sheet items	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- wäh- rungen Other foreign currencies	Wert- schriften- leih- und Repo- geschäfte Securities lending and repo trans- actions	Edel- metalle Precious metals	Total
		1	2	3	4	5	6	7

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	2003	3 699	40 768	1 972	10 427	.	.	56 865
	2004	2 733	75 160	3 202	8 474	.	.	89 568
	2005	5 804	96 628	11 270	6 824	.	.	120 526
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2003	20 507	19 409	17 696	11 371	—	8 090	77 074
	2004	15 355	17 122	18 158	12 262	—	8 695	71 593
	2005	15 245	22 581	22 624	9 904	—	9 076	79 431
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2003	98 552	233 611	153 668	84 686	20	2 609	573 146
	2004	102 250	262 684	179 547	111 354	278	2 087	658 201
	2005	105 050	306 063	181 057	138 361	520	2 469	733 521
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	2003	352 613	318	3 595	172	.	.	356 698
	2004	357 347	372	4 350	179	.	.	362 247
	2005	366 999	323	5 368	219	.	.	372 909
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	2003	147 908	50 606	35 037	17 009	—	5 712	256 272
	2004	132 407	53 832	37 329	22 112	—	6 734	252 414
	2005	139 361	63 158	44 478	31 204	—	10 286	288 488
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	2003	63 845	192 937	65 151	39 147	21	267	361 369
	2004	89 324	227 659	64 576	47 213	10	347	429 129
	2005	104 699	289 178	81 781	73 534	2	322	549 515
Kassenobligationen Medium-term bank-issued notes	2003	32 370	.	—	.	.	.	32 370
	2004	29 794	.	—	.	.	.	29 794
	2005	29 227	.	—	.	.	.	29 227
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	2003	101 118	27 954	18 049	13 095	.	.	160 217
	2004	103 583	35 859	25 993	16 789	.	.	182 224
	2005	104 713	56 682	52 014	23 496	.	.	236 905
Übrige Positionen ³ Sundry items ³	2003	95 431	28 892	6 988	111 648	—	312	243 271
	2004	92 948	23 381	7 500	146 305	22 429	430	292 993
	2005	97 807	21 085	9 369	151 597	20 728	407	300 992
Eigene Mittel Equity	2003	118 598	1 190	36	- 63	.	.	119 761
	2004	120 786	1 907	21	- 109	.	.	122 604
	2005	132 479	2 537	8	- 84	.	.	134 940
Bilanzsumme Balance sheet total	2003	1 034 642	595 686	302 192	287 490	42	16 991	2 237 043
	2004	1 046 526	697 976	340 676	364 578	22 717	18 294	2 490 768
	2005	1 101 384	858 234	407 971	435 055	21 250	22 561	2 846 455

¹ Handelsbestände und Finanzanlagen.

Trading portfolios and financial investments.

² Rechnungsabgrenzungen, sonstige Aktiven, nicht einbezahltes Gesellschaftskapital.

Accrued income and prepaid expenses, other assets, non-paid-up capital.

³ Rechnungsabgrenzungen, sonstige Passiven, Wertberichtigungen und Rückstellungen, Schwankungsreserve für Kreditrisiken, Reserven für allgemeine Bankrisiken.

Accrued expenses and deferred income, other liabilities, value adjustments and provisions, fluctuation reserve for credit risks, reserves for general banking risks.

26 Aktiven und Passiven – Inland und Ausland Assets and liabilities, domestic and foreign

1.00–8.00 Alle Banken / All banks

In Millionen Franken und Prozent der Bilanzsumme / In CHF millions and as a percentage of the balance sheet total

Jahres- ende End of year	Aktiven Assets		Passiven Liabilities		Bilanz- summe Balance sheet total	Aktiven Assets		Passiven Liabilities	
	Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign		Inland Domestic	Ausland Foreign	Inland Domestic	Ausland Foreign
	1	2	3	4	5	6	7	8	9
1976	225642	122068	251091	96620	347711	64.9	35.1	72.2	27.8
1977	243740	125886	273688	95938	369626	65.9	34.1	74.0	26.0
1978	263820	134720	294217	104323	398540	66.2	33.8	73.8	26.2
1979	278962	159209	320861	117310	438171	63.7	36.3	73.2	26.8
1980	306695	182545	347350	141890	489240	62.7	37.3	71.0	29.0
1981	356017	203866	387179	172704	559883	63.6	36.4	69.2	30.8
1982	382059	229437	416190	195306	611496	62.5	37.5	68.1	31.9
1983	406174	250454	445758	210870	656628	61.9	38.1	67.9	32.1
1984	433839	289005	492505	230339	722844	60.0	40.0	68.1	31.9
1985	469060	308687	539130	238617	777747	60.3	39.7	69.3	30.7
1986	510472	337299	588089	259682	847771	60.2	39.8	69.4	30.6
1987	552548	349700	641831	260418	902248	61.2	38.8	71.1	28.9
1988	591700	375880	678470	289110	967580	61.2	38.8	70.1	29.9
1989	654306	382177	727396	309087	1036483	63.1	36.9	70.2	29.8
1990	692518	389130	759267	322382	1081649	64.0	36.0	70.2	29.8
1991	712825	401960	775653	339132	1114785	63.9	36.1	69.6	30.4
1992	730793	418082	801401	347474	1148875	63.6	36.4	69.8	30.2
1993	760541	458794	840039	379296	1219335	62.4	37.6	68.9	31.1
1994	778319	446783	846224	378877	1225101	63.5	36.5	69.1	30.9
1995	809693	513740	880442	442985	1323427	61.2	38.8	66.5	33.5
1996	830961	664371	920975	574358	1495332	55.6	44.4	61.6	38.4
1997	880470	901743	980300	801914	1782213	49.4	50.6	55.0	45.0
1998	903874	1154050	1019024	1038900	2057924	43.9	56.1	49.5	50.5
1999	962404	1281445	1087490	1156359	2243849	42.9	57.1	48.5	51.5
2000	928691	1196189	1013500	1111380	2124880	43.7	56.3	47.7	52.3
2001	922407	1305009	1009123	1218293	2227416	41.4	58.6	45.3	54.7
2002	903501	1348373	1024296	1227579	2251874	40.1	59.9	45.5	54.5
2003	921319	1315724	1061327	1175716	2237043	41.2	58.8	47.4	52.6
2004	961647	1529122	1101707	1389061	2490768	38.6	61.4	44.2	55.8
2005	997008	1849447	1176674	1669781	2846455	35.0	65.0	41.3	58.7

27 Aktiven und Passiven – Inland und Ausland / Währungen Assets and liabilities, domestic and foreign, by currency

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Aktiven bzw. Passiven Assets or liabilities	Jahres- ende End of year	CHF	USD	EUR	Übrige Fremd- währungen Other foreign currencies	Edel- metalle ¹ Precious metals ¹	Total
		1	2	3	4	5	6
Aktiven / Assets							
Inland	2001	847 939	38 242	15 031	11 551	9 644	922 407
Domestic	2002	851 249	21 265	12 300	10 884	7 803	903 501
	2003	864 450	20 902	15 214	9 220	11 534	921 319
	2004	879 434	24 250	15 509	8 557	33 897	961 647
	2005	903 704	30 193	17 451	7 826	37 834	997 008
Ausland	2001	106 102	581 406	223 087	388 205	6 208	1 305 009
Foreign	2002	140 796	526 962	253 883	418 123	8 609	1 348 373
	2003	131 183	604 431	269 615	302 699	7 796	1 315 724
	2004	145 163	693 350	298 713	383 251	8 645	1 529 122
	2005	151 832	888 601	366 607	433 180	9 227	1 849 447
Total	2001	954 042	619 647	238 118	399 756	15 852	2 227 416
	2002	992 045	548 227	266 183	429 007	16 412	2 251 874
	2003	995 632	625 333	284 829	311 919	19 330	2 237 043
	2004	1 024 596	717 600	314 222	391 808	42 542	2 490 768
	2005	1 055 536	918 794	384 058	441 006	47 060	2 846 455
Passiven / Liabilities							
Inland	2001	875 377	65 270	41 068	18 531	8 876	1 009 123
Domestic	2002	910 732	52 241	38 262	17 027	6 034	1 024 296
	2003	935 851	60 099	44 030	16 290	5 058	1 061 327
	2004	936 824	68 454	49 558	19 253	27 617	1 101 707
	2005	968 809	89 940	66 643	22 596	28 685	1 176 674
Ausland	2001	121 196	597 291	192 297	297 400	10 109	1 218 293
Foreign	2002	121 729	509 542	223 334	364 078	8 896	1 227 579
	2003	98 791	535 587	258 163	271 200	11 975	1 175 716
	2004	109 702	629 521	291 118	345 326	13 394	1 389 061
	2005	132 575	768 294	341 328	412 459	15 125	1 669 781
Total	2001	996 573	662 561	233 365	315 931	18 986	2 227 416
	2002	1 032 461	561 782	261 596	381 105	14 930	2 251 874
	2003	1 034 642	595 686	302 192	287 490	17 033	2 237 043
	2004	1 046 526	697 976	340 676	364 578	41 012	2 490 768
	2005	1 101 384	858 234	407 971	435 055	43 811	2 846 455

¹ Inklusive nicht-monetäre Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Including non-monetary liabilities arising from securities lending and repo transactions.

28 Edelmetallkonten in der Bilanz Precious metal accounts included in the balance sheet

In Millionen Franken / In CHF millions

Jahres- ende End of year	Aktiven Assets			Passiven Liabilities		
	Inland Domestic	Ausland Foreign	Total	Inland Domestic	Ausland Foreign	Total
	1	2	3	4	5	6

1.00–8.00 Alle Banken / All banks

2001	7 491	5 331	12 821	6 052	9 686	15 738
2002	7 071	8 344	15 414	5 566	8 387	13 953
2003	10 853	7 793	18 646	5 020	11 971	16 991
2004	9 855	8 486	18 341	4 985	13 309	18 294
2005	15 216	9 043	24 258	7 531	15 029	22 561

1.00 Kantonalbanken / Cantonal banks

2001	330	8	339	263	66	330
2002	370	20	390	316	67	384
2003	420	23	443	344	74	418
2004	423	121	543	423	63	487
2005	633	164	797	651	113	764

2.00 Grossbanken / Big banks

2001	6 091	4 544	10 635	5 205	8 601	13 806
2002	5 531	7 484	13 015	4 639	7 191	11 830
2003	8 333	6 760	15 093	3 790	9 829	13 619
2004	7 298	7 317	14 615	3 678	10 364	14 043
2005	10 983	7 395	18 378	5 413	10 278	15 691

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	77	—	77	68	6	74
2002	73	—	73	62	7	69
2003	73	—	73	62	8	70
2004	70	—	70	60	7	67
2005	101	—	101	83	14	98

4.00 Raiffeisenbanken / Raiffeisen banks

2001	40	—	40	67	3	70
2002	38	—	38	69	3	73
2003	42	—	42	70	4	74
2004	40	—	40	32	4	36
2005	67	—	67	46	7	52

Jahres- ende End of year	Aktiven Assets			Passiven Liabilities			
	Inland Domestic	Ausland Foreign	Total	Inland Domestic	Ausland Foreign	Total	
	1	2		3	4	5	6

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	805	778	1584	417	897	1313
2002	801	839	1640	433	939	1372
2003	1 554	1 010	2 564	680	1 700	2 380
2004	1 585	1 046	2 631	715	2 509	3 224
2005	2 456	1 471	3 927	1 150	3 823	4 973

5.11 Handelsbanken / Commercial banks

2001	69	57	126	52	79	130
2002	31	0	31	22	13	35
2003	43	—	43	22	20	42
2004	44	0	44	21	22	43
2005	57	—	57	38	19	57

5.12 Börsenbanken / Stock exchange banks

2001	267	120	387	183	215	398
2002	330	327	657	298	341	639
2003	534	493	1 027	362	572	934
2004	729	500	1 228	354	634	987
2005	1 039	696	1 735	579	1 027	1 606

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	469	602	1 071	181	604	785
2002	440	511	951	113	586	699
2003	977	517	1 494	296	1 108	1 404
2004	812	546	1 358	340	1 854	2 194
2005	1 359	776	2 135	533	2 777	3 310

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	33	0	33	11	22	33
2002	35	—	35	10	25	35
2003	33	—	33	9	25	33
2004	33	—	33	4	29	33
2005	43	2	46	7	39	46

8.00 Privatbankiers / Private bankers

2001	115	0	115	21	92	113
2002	223	0	223	36	154	190
2003	398	0	398	65	331	396
2004	406	3	409	72	332	404
2005	932	10	942	181	755	937

28a Nicht-monetäre Forderungen und Verpflichtungen aus den Wertschriftenleih- und Repogeschäften in der Bilanz Non-monetary claims and liabilities arising from securities lending and repo transactions, and included in the balance sheet

In Millionen Franken / In CHF millions

Jahres- ende End of year	Aktiven Assets			Passiven Liabilities		
	Inland Domestic	Ausland Foreign	Total	Inland Domestic	Ausland Foreign	Total
	1	2	3	4	5	6

1.00–8.00 Alle Banken / All banks

2001	2 153	878	3 031	2 824	423	3 247
2002	733	265	998	468	509	977
2003	680	3	683	38	3	42
2004	24 042	159	24 201	22 632	85	22 717
2005	22 618	184	22 802	21 154	96	21 250

2.00 Grossbanken / Big banks

2001	—	—	—	—	—	—
2002	—	—	—	—	—	—
2003	—	—	—	—	—	—
2004	22 423	7	22 429	22 423	7	22 429
2005	20 653	74	20 728	20 653	74	20 728

29 Interbankenbeziehungen Interbank claims and liabilities

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Bilanzpositionen ¹ Balance sheet items ¹	Jahres- ende End of year	Inland Domestic			Ausland Foreign			Total
		CHF	Fremd- wäh- rungen Foreign currencies	Total	CHF	Fremd- wäh- rungen Foreign currencies	Total	

Forderungen / Claims

Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2001	7 416	6 875	14 291	4 252	23 856	28 108	42 399
	2002	7 053	3 594	10 647	3 313	22 678	25 991	36 638
	2003	10 805	7 048	17 853	3 996	40 928	44 924	62 777
	2004	8 633	6 781	15 413	3 374	49 534	52 908	68 321
	2005	6 708	6 857	13 565	3 540	53 568	57 108	70 673
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2001	38 602	25 427	64 029	35 468	397 711	433 179	497 208
	2002	41 922	12 258	54 179	44 574	392 883	437 457	491 636
	2003	43 842	11 200	55 042	47 565	458 493	506 058	561 100
	2004	43 164	11 881	55 045	50 083	533 120	583 204	638 249
	2005	35 391	11 386	46 777	52 216	637 076	689 292	736 069
Forderungen gegenüber Banken, Total Claims against banks, total	2001	46 018	32 302	78 320	39 720	421 567	461 287	539 607
	2002	48 975	15 851	64 826	47 887	415 561	463 447	528 274
	2003	54 647	18 248	72 895	51 561	499 421	550 982	623 877
	2004	51 797	18 662	70 459	53 457	582 654	636 111	706 570
	2005	42 099	18 243	60 343	55 756	690 644	746 400	806 743

Verpflichtungen / Liabilities

Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2001	9 644	9 018	18 662	9 974	28 457	38 431	57 093
	2002	8 124	3 281	11 405	8 210	23 322	31 532	42 937
	2003	12 854	7 325	20 179	7 653	41 152	48 805	68 984
	2004	8 621	6 554	15 175	6 734	40 989	47 723	62 897
	2005	6 987	6 284	13 271	8 258	48 825	57 083	70 355
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2001	70 341	39 114	109 454	37 883	383 067	420 951	530 405
	2002	81 782	30 690	112 472	29 965	370 790	400 754	513 226
	2003	72 001	41 426	113 427	26 551	430 539	457 089	570 516
	2004	69 628	47 433	117 061	32 622	506 153	538 775	655 836
	2005	63 491	44 943	108 434	41 560	580 538	622 098	730 531
Verpflichtungen gegenüber Banken, Total Liabilities towards banks, total	2001	79 985	48 132	128 116	47 857	411 525	459 382	587 498
	2002	89 906	33 971	123 877	38 175	394 111	432 286	556 163
	2003	84 856	48 750	133 606	34 203	471 691	505 894	639 500
	2004	78 249	53 986	132 236	39 356	547 142	586 497	718 733
	2005	70 478	51 227	121 705	49 818	629 364	679 181	800 886

Aktiv- bzw. Passivüberschuss / Net position

Aktiv- (+) bzw. Passivüberschuss (-)	2001	- 33 966	- 15 830	- 49 796	- 8 137	10 043	1 906	- 47 891
Total Bankengelder	2002	- 40 931	- 18 120	- 59 051	9 712	21 450	31 161	- 27 889
Net position (surplus claims (+), surplus liabilities (-))	2003	- 30 209	- 30 502	- 60 711	17 358	27 730	45 088	- 15 623
	2004	- 26 453	- 35 324	- 61 777	14 101	35 513	49 614	- 12 163
	2005	- 28 379	- 32 984	- 61 362	5 939	61 280	67 219	5 857

¹ Ohne Edelmetalle und nicht-monetäre Forderungen und Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Excluding precious metals and non-monetary claims and liabilities arising from securities lending and repo transactions.

30 Nettoauslandstatus Net foreign position

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Jahres- ende	Nettoauslandstatus ¹	Devisenswaps der Nationalbank ²	Wiederplatzierungen bei Banken	Swapbereinigter Nettoauslandstatus (1+2–3)	Überschuss der Treuhandguthaben im Ausland	Konsolidierter und bereinigter Nettoauslandstatus (4+5)
End of year	Net foreign position ¹	National Bank currency swaps ²	National Bank currency swaps re-deposited with banks	Net foreign position adjusted for swaps (1+2–3)	Surplus of fiduciary assets abroad	Consolidated and adjusted net foreign position (4+5)
	1	2	3	4	5	6
1976	25 448	7 693	—	33 141	6 339	39 480
1977	29 948	2 506	—	32 454	5 614	38 068
1978	30 397	2 522	—	32 920	5 903	38 823
1979	41 899	8 257	1 210	48 946	10 163	59 109
1980	40 654	14 301	1 317	53 639	16 219	69 857
1981	31 162	11 725	530	42 357	21 726	64 084
1982	34 132	15 385	510	49 006	17 372	66 378
1983	39 584	15 450	—	55 034	16 056	71 090
1984	58 666	17 524	—	76 190	33 627	109 817
1985	70 070	17 945	—	88 015	36 385	124 400
1986	77 617	17 418	—	95 035	34 721	129 756
1987	89 283	18 783	—	108 066	36 919	144 985
1988	86 770	13 619	—	100 389	46 702	147 091
1989	73 090	17 860	—	90 950	69 091	160 041
1990	66 749	14 729	—	81 478	73 845	155 322
1991	62 828	14 522	—	77 350	71 401	148 750
1992	70 608	19 653	—	90 261	70 295	160 556
1993	79 498	17 988	—	97 486	60 826	158 312
1994	67 905	17 284	—	85 189	54 523	139 713
1995	70 755	14 045	—	84 800	43 545	128 345
1996	90 014	12 866	—	102 880	50 624	153 504
1997	99 830	12 490	—	112 320	58 097	170 417
1998	115 151	7 800	—	122 951	56 462	179 412
1999	125 086	7 686	—	132 772	59 214	191 986
2000	84 809	—	—	84 809	72 209	157 018
2001	86 716	—	—	86 716	66 651	153 367
2002	120 794	—	—	120 794	52 014	172 808
2003	140 008	.	.	140 008	46 093	186 101
2004	140 061	.	.	140 061	46 628	186 688
2005	179 666	.	.	179 666	57 829	237 495

¹ Auslandaktiven abzüglich Auslandpassiven.
Foreign assets less foreign liabilities.

² Vor 1959 tätigte die Nationalbank keine Swaps mit den Banken; bis 1995 nur USD/CHF-Swaps.
Before 1959 the SNB did not enter into any swaps with banks, and until 1995 only conducted USD/CHF swaps.

31 Bilanz auf Erhebungsstufe Bankstelle¹ Bank office reporting entity – balance sheets¹

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Jahres- ende End of year	Bilanz- summe Balance sheet total	Aktiven Assets				Passiven Liabilities			
		Inland Domestic		Ausland Foreign		Inland Domestic		Ausland Foreign	
		Total	davon / of which	Total	davon / of which	Total	davon / of which	Total	davon / of which
			in Fremd- währungen ² In foreign currencies ²		in Fremd- währungen ² In foreign currencies ²		in Fremd- währungen ² In foreign currencies ²		in Fremd- währungen ² In foreign currencies ²
	1	2	3	4	5	6	7	8	9
2001	1 647 872	909 028	46 970	738 845	613 161	953 511	72 252	694 361	545 237
2002	1 678 758	901 685	40 572	777 072	614 225	979 436	65 939	699 322	555 802
2003	1 684 343	928 042	39 015	756 301	602 159	1 012 940	75 074	671 402	538 286
2004	1 718 319	954 724	43 088	763 595	602 093	1 035 749	83 719	682 569	549 197
2005	1 913 021	989 600	62 719	923 421	752 251	1 082 399	93 794	830 622	669 166

¹ Ausführungen zu den *Erhebungsstufen* und den *auskunftspflichtigen Instituten* sind in den *Erläuterungen zur Bankenstatistik* zu finden.
Further information on *reporting entities* and *reporting institutions* may be found in the section entitled *Explanatory notes on the banking statistics*.

² Ohne Edelmetalle und nicht-monetäre Forderungen und Verpflichtungen aus den Wertschriftenleih- und Repogeschäften.
Excluding precious metals and non-monetary claims and liabilities arising from securities lending and repo transactions.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen Geographical breakdown of assets and liabilities shown in the balance sheet

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben¹	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²	Wertschriften ³
		Assets¹	Claims against banks	Money market paper	Loans ²	Securities ³
		1	2	3	4	5
Europa	Europe	933 634	492 249	52 283	81 519	185 640
EU 15	EU 15	895 386	485 204	50 969	67 007	174 066
Belgien	Belgium	13 558	7 444	1 477	859	3 472
Dänemark	Denmark	4 303	850	1 157	583	1 636
Deutschland	Germany	86 942	28 416	3 055	7 497	43 972
Finnland	Finland	1 561	119	332	99	966
Frankreich	France	68 881	23 116	16 702	9 122	17 983
Griechenland	Greece	5 628	213	.	.	.
Irland	Ireland	12 912	3 643	1 371	.	.
Italien	Italy	35 692	5 310	1 083	3 143	17 970
Luxemburg	Luxembourg	22 974	7 701	924	.	9 234
Niederlande	Netherlands	35 548	4 577	2 494	14 591	12 822
Österreich	Austria	15 766	8 255	486	.	5 685
Portugal	Portugal	2 330	246	288	814	.
Schweden	Sweden	5 388	1 254	.	.	3 086
Spanien	Spain	10 814	3 050	511	.	5 452
Vereinigtes Königreich	United Kingdom	573 090	391 010	20 591	21 327	42 256
EFTA	EFTA	5 299	297	.	1 404	2 689
Island	Iceland	1 571	59	—	1 201	299
Norwegen	Norway	3 728	238	.	204	2 390
Mittel-, Osteuropa	Central and Eastern Europe	8 540	1 935	.	2 928	.
Albanien	Albania	2	—	—	2	—
Belarus	Belarus	74	.	—	53	—
Bosnien und Herzegowina	Bosnia and Herzegovina	12	.	—	2	.
Bulgarien	Bulgaria	301	6	—	234	.
Estland	Estonia	55	9	—	45	.
Kroatien	Croatia	466	43	—	378	.
Lettland	Latvia	46	36	—	8	—
Litauen	Lithuania	33	21	.	9	.
Mazedonien	Macedonia	22	.	—	8	.
Moldova	Moldova	0	—	—	0	—
Polen	Poland	1 553	403	—	418	694
Rumänien	Romania	450	35	—	.	231
Russische Föderation	Russia	3 609	807	—	.	.
Serbien und Montenegro	Serbia and Montenegro	146	.	—	68	.
Slowakei	Slovakia	58	3	—	54	.
Slowenien	Slovenia	108	90	—	16	.
Tschechische Republik	Czech Republic	226	10	.	.	.
Ukraine	Ukraine	666	181	—	179	305
Ungarn	Hungary	713	259	—	185	216

Länder Countries		davon / of which			davon / of which		
		Verpflichtungen ⁴	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
		Liabilities ⁴	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities
		1	2	3	4	5	6
Europa	Europe	844 292	441 603	15 454	113 355	763 822	728 199
EU 15	EU 15	717 008	410 767	14 694	84 836	744 071	626 220
Belgien	Belgium	10 836	8 234	234	1 847	6 249	7 137
Dänemark	Denmark	2 568	1 486	77	654	3 025	1 717
Deutschland	Germany	87 601	66 689	5 203	9 169	60 791	72 249
Finnland	Finland	663	359	49	124	1 176	559
Frankreich	France	39 893	26 769	3 648	6 942	35 608	21 802
Griechenland	Greece	2 797	1 167	160	1 365	4 146	2 256
Irland	Ireland	11 823	2 974	34	7 236	10 318	10 595
Italien	Italy	21 785	8 011	2 565	9 555	28 887	16 255
Luxemburg	Luxembourg	36 664	30 070	37	3 482	15 154	24 806
Niederlande	Netherlands	13 739	7 622	351	4 174	26 620	10 430
Österreich	Austria	4 928	2 217	630	1 420	9 898	3 654
Portugal	Portugal	1 653	682	85	737	1 396	1 347
Schweden	Sweden	2 728	1 219	260	688	3 758	2 436
Spanien	Spain	14 974	3 860	554	3 170	8 786	12 972
Vereinigtes Königreich	United Kingdom	464 354	249 411	806	34 272	528 259	438 004
EFTA	EFTA	1 817	500	58	1 107	3 660	1 664
Island	Iceland	61	24	3	17	1 398	42
Norwegen	Norway	1 756	476	56	1 090	2 261	1 622
Mittel-, Osteuropa	Central and Eastern Europe	12 369	5 781	484	5 658	5 245	9 339
Albanien	Albania	26	21	3	3	2	21
Belarus	Belarus	93	.	2	39	24	80
Bosnien und Herzegowina	Bosnia and Herzegovina	43	23	11	9	12	32
Bulgarien	Bulgaria	167	11	12	138	230	117
Estland	Estonia	33	1	3	28	20	17
Kroatien	Croatia	362	202	53	107	104	221
Lettland	Latvia	141	.	4	41	6	117
Litauen	Lithuania	88	.	3	27	4	73
Mazedonien	Macedonia	147	120	12	14	18	91
Moldova	Moldova	4	.	0	3	0	1
Polen	Poland	1 529	1 132	45	215	651	1 409
Rumänien	Romania	149	9	11	128	166	109
Russische Föderation	Russia	6 475	2 761	49	3 507	2 919	4 823
Serbien und Montenegro	Serbia and Montenegro	849	641	.	127	129	440
Slowakei	Slovakia	116	17	17	39	33	92
Slowenien	Slovenia	132	.	26	29	11	76
Tschechische Republik	Czech Republic	370	35	89	229	146	243
Ukraine	Ukraine	1 253	361	9	881	456	1 080
Ungarn	Hungary	393	166	63	93	314	299

¹ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

² Forderungen gegenüber Kunden und Hypothekarforderungen.

Claims against customers and mortgage claims.

³ Handelsbestände, Finanzanlagen und Beteiligungen.

Trading portfolios, financial investments and participating interests.

⁴ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen Geographical breakdown of assets and liabilities shown in the balance sheet

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben⁵	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ⁶	Wertschriften ⁷
		Assets⁵	Claims against banks	Money market paper	Loans ⁶	Securities ⁷
		1	2	3	4	5
Übriges Europa	Other European countries	24 408	4 814	461	10 180	5 479
Andorra	Andorra	38	.	—	18	—
Färöer	Faeroe Islands	.	—	—	.	—
Gibraltar	Gibraltar	2 756	109	.	802	.
Grönland	Greenland	.	—	—	.	—
Guernsey	Guernsey	4 290	382	.	.	1 601
Insel Man	Isle of Man	763	37	—	.	.
Jersey	Jersey	6 395	1 391	.	.	1 958
Malta	Malta	632	61	.	.	.
Monaco	Monaco	3 721	2 400	—	1 038	.
San Marino	San Marino	11	.	—	10	—
Türkei	Turkey	3 118	422	26	.	283
Vatikanstadt	Vatican	10	—	—	10	—
Zypern	Cyprus	2 673	12	.	.	737
Nordamerika	North America	547 637	175 481	19 442	149 252	178 812
Kanada	Canada	11 125	1 345	660	2 695	4 430
Vereinigte Staaten	United States	536 512	174 137	18 782	146 557	174 382
Karibische Zone	Caribbean	112 401	9 320	1 348	68 239	26 703
Antigua und Barbuda	Antigua and Barbuda	27	0	—	4	.
Aruba	Aruba	55	—	—	29	.
Bahamas	Bahamas	12 743	806	—	.	4 267
Barbados	Barbados	649	—	—	23	.
Bermuda	Bermuda	4 243	11	—	.	1 460
Dominica	Dominica	3	—	—	3	—
Dominikanische Republik	Dominican Republic	49	—	—	33	.
Grenada	Grenada	3	—	—	3	—
Haiti	Haiti	1	—	—	1	—
Jamaika	Jamaica	39	—	—	4	.
Kaimaninseln	Cayman Islands	59 090	8 256	.	.	19 484
Kuba	Cuba	3	.	—	2	—
Niederländische Antillen	Netherlands Antilles	1 578	80	.	476	.
Panama	Panama	6 608	128	.	6 270	57
St. Kitts und Nevis	St. Kitts-Nevis	531	.	—	.	—
St. Lucia	St. Lucia	36	—	—	36	—
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	344	—	—	340	.
Trinidad und Tobago	Trinidad and Tobago	608	.	.	114	.
Turks- und Caicosinseln	Turks and Caicos	92	—	—	82	—
Westindien (F)	West Indies FR	1 098	—	—	1 091	.
Westindien (GB)	West Indies UK	24 600	.	.	22 832	684

Länder Countries		Verpflichtungen ⁸				davon / of which	
		Liabilities ⁸		davon / of which		Grossbanken Big banks	
		gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		Guthaben	Verpflich- tungen
		Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers		Assets	Liabilities
		1	2	3	4	5	6
Übriges Europa	Other European countries	113 099	24 555	218	21 753	10 846	90 975
Andorra	Andorra	119	28	5	83	30	79
Färöer	Faeroe Islands	0	.	0	0	.	0
Gibraltar	Gibraltar	6 134	2 054	7	3 067	2 039	5 122
Grönland	Greenland	0	.	.	.	—	0
Guernsey	Guernsey	26 181	6 513	16	6 050	1 382	20 960
Insel Man	Isle of Man	1 845	397	2	1 389	436	1 014
Jersey	Jersey	59 408	3 217	8	4 370	2 815	55 302
Malta	Malta	238	57	17	161	85	141
Monaco	Monaco	12 465	10 613	90	1 736	859	4 278
San Marino	San Marino	105	.	0	16	.	11
Türkei	Turkey	3 801	903	51	2 797	1 582	2 232
Vatikanstadt	Vatican	48	.	.	24	.	15
Zypern	Cyprus	2 754	665	23	2 060	1 618	1 821
Nordamerika	North America	368 344	78 687	1 318	142 907	518 820	359 007
Kanada	Canada	7 372	2 236	234	2 883	9 007	6 116
Vereinigte Staaten	United States	360 972	76 452	1 084	140 024	509 814	352 891
Karibische Zone	Caribbean	153 225	16 488	121	123 855	82 640	113 430
Antigua und Barbuda	Antigua and Barbuda	133	85	0	48	3	18
Aruba	Aruba	53	.	0	47	37	33
Bahamas	Bahamas	28 742	6 959	16	15 757	10 127	20 319
Barbados	Barbados	92	.	.	45	634	77
Bermuda	Bermuda	6 654	627	2	5 780	3 504	5 844
Dominica	Dominica	19	.	0	18	1	17
Dominikanische Republik	Dominican Republic	187	.	8	65	37	162
Grenada	Grenada	28	—	0	28	1	6
Haiti	Haiti	7	.	0	4	0	6
Jamaika	Jamaica	203	.	1	13	37	198
Kaimaninseln	Cayman Islands	51 375	7 047	1	39 445	51 624	48 196
Kuba	Cuba	29	.	1	22	0	25
Niederländische Antillen	Netherlands Antilles	2 737	950	12	1 065	881	1 905
Panama	Panama	13 935	20	27	13 795	2 717	7 587
St. Kitts und Nevis	St. Kitts-Nevis	310	—	1	309	73	168
St. Lucia	St. Lucia	26	—	.	26	2	8
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	459	.	2	454	101	160
Trinidad und Tobago	Trinidad and Tobago	436	.	1	120	602	434
Turks- und Caicosinseln	Turks and Caicos	444	.	1	363	12	183
Westindien (F)	West Indies FR	16	.	1	15	0	8
Westindien (GB)	West Indies UK	47 338	127	44	46 436	12 248	28 079

⁵ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

⁶ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

⁷ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

⁸ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen Geographical breakdown of assets and liabilities shown in the balance sheet

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben⁹	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁰	Wertschriften ¹¹
		Assets⁹	Claims against banks	Money market paper	Loans ¹⁰	Securities ¹¹
		1	2	3	4	5
Lateinamerika	Latin America	13 418	633	113	7 267	4 850
Argentinien	Argentina	1 007	15	.	.	.
Belize	Belize	1 583	—	—	1 540	.
Bolivien	Bolivia	26	—	—	25	—
Brasilien	Brazil	3 059	313	30	.	1 546
Chile	Chile	332	.	.	116	.
Costa Rica	Costa Rica	98	.	—	71	.
Ecuador	Ecuador	50	.	—	.	.
El Salvador	El Salvador	69	.	.	12	.
Falklandinseln	Falkland Islands	—	—	—	—	—
Französisch-Guayana	French Guiana	.	—	—	.	—
Guatemala	Guatemala	58	.	—	30	.
Guyana	Guyana	0	—	—	0	—
Honduras	Honduras	13	—	—	9	.
Kolumbien	Colombia	740	.	—	140	.
Mexiko	Mexico	4 653	51	.	2 409	.
Nicaragua	Nicaragua	0	—	—	0	—
Paraguay	Paraguay	130	.	—	115	—
Peru	Peru	373	31	.	268	71
Suriname	Suriname	0	—	—	0	—
Uruguay	Uruguay	210	.	.	175	.
Venezuela	Venezuela	1 018	.	.	.	.
Mittlerer Osten	Middle East	18 762	2 476	188	13 466	.
Ägypten	Egypt	735	17	—	.	.
Armenien	Armenia	8	.	—	2	—
Aserbaidschan	Azerbaijan	32	.	.	11	—
Bahrain	Bahrain	964	242	.	631	.
Georgien	Georgia	5	.	—	5	—
Irak	Iraq	45	.	—	22	.
Iran	Iran	1 560	1 302	.	243	—
Israel	Israel	2 698	67	.	1 608	792
Jemen	Yemen	87	.	.	84	—
Jordanien	Jordan	161	26	.	.	.
Katar	Qatar	128	2	.	115	.
Kuwait	Kuwait	1 033	9	.	981	—
Libanon	Lebanon	1 613	66	.	.	.
Libyen	Libya	52	.	—	46	—
Oman	Oman	230	44	.	181	—
Saudi-Arabien	Saudi Arabia	3 888	385	10	.	—
Syrien	Syria	93	.	—	87	—
Vereinigte Arabische Emirate	United Arab Emirates	5 430	273	.	.	.

Länder Countries		davon / of which				davon / of which	
		Verpflichtungen ¹²	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
	Liabilities ¹²	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities	
	1	2	3	4	5	6	
Lateinamerika	Latin America	22 527	9 448	325	12 432	9 394	11 825
Argentinien	Argentina	3 106	123	58	2 918	555	1 861
Belize	Belize	952	.	6	941	1 023	361
Bolivien	Bolivia	70	.	4	65	18	54
Brasilien	Brazil	4 473	316	101	4 028	2 245	2 882
Chile	Chile	352	.	18	326	188	248
Costa Rica	Costa Rica	198	.	15	174	58	113
Ecuador	Ecuador	396	264	7	124	26	350
El Salvador	El Salvador	51	.	1	47	63	45
Falklandinseln	Falkland Islands	.	—	.	.	—	0
Französisch-Guayana	French Guiana	2	—	0	2	.	0
Guatemala	Guatemala	33	.	6	25	38	25
Guyana	Guyana	1	—	.	1	.	1
Honduras	Honduras	18	.	1	9	9	16
Kolumbien	Colombia	567	.	13	522	696	352
Mexiko	Mexico	2 536	869	44	1 370	3 389	1 844
Nicaragua	Nicaragua	5	.	1	2	0	3
Paraguay	Paraguay	80	0	4	75	43	36
Peru	Peru	667	.	13	240	289	615
Suriname	Suriname	4	—	1	4	0	1
Uruguay	Uruguay	837	255	9	573	87	492
Venezuela	Venezuela	8 178	7 158	24	987	668	2 526
Mittlerer Osten	Middle East	49 248	26 587	271	19 571	9 311	31 904
Ägypten	Egypt	3 476	2 233	25	1 216	435	2 599
Armenien	Armenia	68	51	2	16	8	62
Aserbaidschan	Azerbaijan	165	110	1	55	26	14
Bahrain	Bahrain	1 005	449	3	457	296	680
Georgien	Georgia	18	.	1	14	1	9
Irak	Iraq	44	.	1	43	43	30
Iran	Iran	1 675	1 170	21	476	1 133	1 401
Israel	Israel	4 525	817	105	3 369	1 378	2 102
Jemen	Yemen	586	499	0	82	7	537
Jordanien	Jordan	1 906	1 560	6	339	62	693
Katar	Qatar	345	191	1	120	77	255
Kuwait	Kuwait	2 639	.	9	1 232	620	2 410
Libanon	Lebanon	3 031	1 446	10	1 522	503	1 910
Libyen	Libya	2 272	1 971	8	291	47	1 273
Oman	Oman	654	.	1	547	67	243
Saudi-Arabien	Saudi Arabia	8 543	3 747	16	4 020	1 987	7 595
Syrien	Syria	9 379	9 115	3	253	15	5 014
Vereinigte Arabische Emirate	United Arab Emirates	8 917	2 172	60	5 519	2 606	5 077

⁹ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

¹⁰ Forderungen gegenüber Kunden und Hypothekarforderungen.

Claims against customers and mortgage claims.

¹¹ Handelsbestände, Finanzanlagen und Beteiligungen.

Trading portfolios, financial investments and participating interests.

¹² Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen Geographical breakdown of assets and liabilities shown in the balance sheet

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which				
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁴	Wertschriften ¹⁵	
	Guthaben¹³					
	Assets¹³	Claims against banks	Money market paper	Loans ¹⁴	Securities ¹⁵	
		1	2	3	4	
					5	
Afrika	Africa	5 351	522	78	.	.
Algerien	Algeria	99	48	—	38	.
Angola	Angola	14	—	—	14	—
Äquatorialguinea	Equatorial Guinea	2	—	—	1	—
Äthiopien	Ethiopia	0	—	—	0	—
Benin	Benin	6	—	—	6	—
Botsuana	Botswana	1	—	—	1	—
Burkina Faso	Burkina Faso	7	—	.	2	—
Burundi	Burundi	0	—	—	0	—
Côte d'Ivoire	Côte d'Ivoire	195	.	.	48	40
Dschibuti	Djibouti	12	—	—	12	—
Eritrea	Eritrea	15	—	—	15	—
Gabun	Gabon	4	—	—	4	—
Gambia	Gambia	4	—	—	4	—
Ghana	Ghana	18	.	—	7	—
Guinea	Guinea	37	.	.	9	—
Guinea-Bissau	Guinea-Bissau	.	—	—	.	—
Kamerun	Cameroon	8	—	.	7	—
Kap Verde	Cape Verde	2	—	—	2	—
Kenia	Kenya	270	.	.	205	—
Komoren	Comoros Islands	.	.	—	.	—
Kongo (Brazzaville)	Congo (Brazzaville)	11	—	—	11	—
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	11	—	—	11	—
Lesotho	Lesotho	.	—	—	.	—
Liberia	Liberia	1 548	—	—	1 528	.
Madagaskar	Madagascar	11	—	—	3	—
Malawi	Malawi	1	—	—	1	—
Mali	Mali	2	—	—	2	—
Marokko	Morocco	368	49	—	.	.
Mauretanien	Mauritania	17	.	.	2	—
Mauritius	Mauritius	954	4	.	935	.
Mosambik	Mozambique	8	—	—	8	—
Namibia	Namibia	1	—	—	1	—
Niger	Niger	2	—	—	2	—
Nigeria	Nigeria	146	.	—	130	.
Réunion	Reunion	10	.	—	10	—
Ruanda	Rwanda	2	—	—	2	—
Sambia	Zambia	11	—	—	10	—
St. Helena	St. Helena	—	—	—	—	—
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	—
Senegal	Senegal	29	.	.	21	—

Länder Countries		davon / of which				davon / of which	
		Verpflichtungen ¹⁶	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
	Liabilities ¹⁶	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities	
	1	2	3	4	5	6	
Afrika	Africa	15 910	5 086	325	9 856	2 869	10 540
Algerien	Algeria	271	113	20	130	63	94
Angola	Angola	258	.	1	248	.	19
Äquatorialguinea	Equatorial Guinea	15	—	.	13	1	11
Äthiopien	Ethiopia	24	.	3	17	0	18
Benin	Benin	13	1	1	10	4	3
Botsuana	Botswana	83	.	1	11	0	75
Burkina Faso	Burkina Faso	21	3	1	16	2	9
Burundi	Burundi	7	.	0	6	.	2
Côte d'Ivoire	Côte d'Ivoire	206	11	8	129	133	98
Dschibuti	Djibouti	45	.	.	44	0	37
Eritrea	Eritrea	7	.	1	4	.	6
Gabun	Gabon	11	.	2	9	2	3
Gambia	Gambia	12	.	.	11	.	8
Ghana	Ghana	54	19	5	30	12	48
Guinea	Guinea	78	64	1	4	.	9
Guinea-Bissau	Guinea-Bissau	0	—	.	.	.	0
Kamerun	Cameroon	81	48	4	29	1	59
Kap Verde	Cape Verde	18	.	0	2	0	16
Kenia	Kenya	967	171	30	757	20	498
Komoren	Comoros Islands	4	—	.	4	.	.
Kongo (Brazzaville)	Congo (Brazzaville)	27	—	3	22	0	7
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	58	.	2	53	0	7
Lesotho	Lesotho	4	.	0	4	.	4
Liberia	Liberia	3 535	.	2	3 514	1 104	2 368
Madagaskar	Madagascar	141	64	3	67	9	55
Malawi	Malawi	9	.	1	8	0	3
Mali	Mali	10	.	1	7	0	.
Marokko	Morocco	1 329	668	33	619	58	916
Mauretanien	Mauritania	20	.	1	2	8	16
Mauritius	Mauritius	1 015	45	6	706	297	846
Mosambik	Mozambique	114	.	2	13	2	103
Namibia	Namibia	10	.	4	6	0	7
Niger	Niger	3	.	1	2	1	1
Nigeria	Nigeria	691	408	4	278	86	524
Réunion	Reunion	9	—	1	8	0	1
Ruanda	Rwanda	4	.	1	2	2	2
Sambia	Zambia	31	.	1	29	10	24
St. Helena	St. Helena	.	—	.	—	—	.
São Tomé und Príncipe	Sao Tome and Principe	.	—	.	.	.	.
Senegal	Senegal	95	1	4	90	8	15

¹³ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

¹⁴ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

¹⁵ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

¹⁶ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen Geographical breakdown of assets and liabilities shown in the balance sheet

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹⁷ Assets ¹⁷	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹⁸	Wertschriften ¹⁹
		Claims against banks	Money market paper	Loans ¹⁸	Securities ¹⁹	
		1	2	3	4	5
Afrika (Fortsetzung)	Africa (continued)					
Seychellen	Seychelles	92	.	—	90	—
Sierra Leone	Sierra Leone	1	—	—	.	—
Simbabwe	Zimbabwe	20	.	—	19	—
Somalia	Somalia	.	—	—	.	—
Sudan	Sudan	50	.	—	.	—
Südafrika	South Africa	1 213	338	.	398	.
Swasiland	Swaziland	.	—	—	.	—
Tansania	Tanzania	15	—	.	12	—
Togo	Togo	10	.	—	8	—
Tschad	Chad	.	—	—	.	—
Tunesien	Tunisia	108	16	—	73	.
Uganda	Uganda	10	—	.	10	—
Westsahara	Western Sahara	—	—	—	—	—
Zentralafrikanische Republik	Central African Republic	3	—	—	3	—
Asien, Ozeanien	Asia, Oceania	150 296	43 290	5 728	22 773	67 554
Afghanistan	Afghanistan	.	—	—	.	—
Bangladesch	Bangladesh	94	14	.	.	—
Bhutan	Bhutan	.	—	—	.	—
Britisches Übersee-Territorium	British Overseas Territories	54	.	—	53	.
Brunei Darussalam	Brunei	32	—	—	31	—
China	China	3 768	783	.	.	.
Fidschi	Fiji	5	.	—	5	—
Französisch-Polynesien	French Polynesia	15	—	—	15	—
Hongkong	Hong Kong	33 958	20 573	720	5 485	3 540
Indien	India	3 365	716	.	.	.
Indonesien	Indonesia	4 761	71	.	.	.
Japan	Japan	59 725	12 553	.	.	.
Kambodscha	Combodia	0	—	—	0	—
Kasachstan	Kazakhstan	648	395	—	227	.
Kirgisistan	Kyrgyz Republic	2	—	—	2	—
Kiribati	Kiribati	.	—	—	.	—
Laos	Laos	.	—	—	.	—
Macau	Macau	22	—	—	22	—
Malaysia	Malaysia	3 095	352	.	.	.
Malediven	Maldives	6	—	—	6	—
Marshallinseln	Marshall Islands	781	.	—	774	.
Mikronesien	Micronesia	—	—	—	—	—

Länder Countries		davon / of which			davon / of which		
		Verpflichtungen ²⁰	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
		Liabilities ²⁰	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities
		1	2	3	4	5	6
Afrika (Fortsetzung)	Africa (continued)						
Seychellen	Seychelles	1 456	.	2	1 453	38	1 364
Sierra Leone	Sierra Leone	2	—	0	1	1	1
Simbabwe	Zimbabwe	96	.	7	85	12	33
Somalia	Somalia	1	.	1	0	.	1
Sudan	Sudan	831	673	1	157	3	13
Südafrika	South Africa	3 276	2 139	137	737	918	2 448
Swasiland	Swaziland	10	.	0	10	.	5
Tansania	Tanzania	340	.	5	165	4	271
Togo	Togo	42	.	2	40	2	3
Tschad	Chad	4	.	1	3	.	2
Tunesien	Tunisia	498	206	18	272	52	411
Uganda	Uganda	69	.	1	23	10	66
Westсахara	Western Sahara	.	—	.	.	—	—
Zentralafrikanische Republik	Central African Republic	4	.	1	3	1	3
Asien, Ozeanien	Asia, Oceania	144 182	71 641	747	56 399	133 647	119 386
Afghanistan	Afghanistan	14	.	0	1	.	14
Bangladesch	Bangladesh	97	15	2	80	53	22
Bhutan	Bhutan	2	.	0	1	.	1
Britisches Übersee-Territorium	British Overseas Territories	66	—	1	65	—	.
Brunei Darussalam	Brunei	883	.	0	323	.	864
China	China	8 024	6 494	53	1 354	3 439	7 591
Fidschi	Fiji	16	.	0	16	0	2
Französisch-Polynesien	French Polynesia	27	.	2	25	7	18
Hongkong	Hong Kong	40 007	14 961	66	18 256	28 607	31 448
Indien	India	4 197	3 132	48	936	2 420	3 710
Indonesien	Indonesia	6 236	436	17	5 761	3 242	3 946
Japan	Japan	32 335	26 368	136	4 321	57 286	30 424
Kambodscha	Cambodia	128	.	1	5	0	124
Kasachstan	Kazakhstan	1 078	298	5	774	366	148
Kirgisistan	Kyrgyz Republic	61	.	1	1	2	60
Kiribati	Kiribati	.	—	.	.	.	.
Laos	Laos	3	.	0	2	.	2
Macau	Macau	398	.	.	113	13	383
Malaysia	Malaysia	2 659	716	18	1 821	2 665	1 762
Malediven	Maldives	20	—	0	20	0	2
Marshallinseln	Marshall Islands	620	—	.	617	664	485
Mikronesien	Micronesia	0	—	.	0	—	0

¹⁷ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

¹⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.

Claims against customers and mortgage claims.

¹⁹ Handelsbestände, Finanzanlagen und Beteiligungen.

Trading portfolios, financial investments and participating interests.

²⁰ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen Geographical breakdown of assets and liabilities shown in the balance sheet

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ²¹ Assets ²¹	davon / of which			Wertschriften ²³ Securities ²³
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²²	
		Claims against banks	Money market paper	Loans ²²		
		1	2	3	4	5
Asien, Ozeanien (Fortsetzung)	Asia, Oceania (continued)					
Mongolei	Mongolia	7	—	—	7	—
Myanmar	Myanmar	3	—	—	3	—
Nauru	Nauru	.	—	—	—	—
Nepal	Nepal	26	—	.	26	—
Neukaledonien	New Caledonia	5	.	—	5	—
Nordkorea	North Korea	.	.	—	—	—
Palästina	Palestinian Territory	19	.	—	19	—
Pakistan	Pakistan	1 119	93	.	695	.
Palau	Palau	—	—	—	—	—
Papua-Neuguinea	Papua New Guinea	.	—	—	.	.
Philippinen	Philippines	1 305	30	.	.	.
Salomonen	Solomon Islands	.	—	—	.	—
Samoa	Samoa	160	—	—	156	—
Singapur	Singapore	12 623	6 392	265	.	1 869
Sri Lanka	Sri Lanka	178	.	.	163	.
Südkorea	South Korea	16 369	171	.	.	14 148
Tadschikistan	Tajikistan	.	—	—	.	—
Taiwan (China)	Taiwan (China)	6 608	1 093	.	.	.
Thailand	Thailand	1 464	30	—	.	.
Timor-Leste	Timor Leste	.	—	—	.	—
Tonga	Tonga	.	—	—	.	—
Turkmenistan	Turkmenistan	0	.	—	0	—
Tuvalu	Tuvalu	—	—	—	—	—
Usbekistan	Uzbekistan	22	.	—	8	—
US Pazifische Inseln	US Pacific Islands	2	—	—	2	—
Vanuatu	Vanuatu	6	—	—	3	—
Vietnam	Vietnam	26	.	—	.	.
Wallis und Futuna	Wallis and Futuna	.	—	—	.	—
Australien, Neuseeland	Australia, New Zealand	22 650	4 290	5 182	.	.
Australien	Australia	21 109	4 134	4 959	.	.
Neuseeland	New Zealand	1 541	156	.	627	.
Übrige Länder	Other countries	0	—	—	.	.
Alle Länder zusammen	Total of all countries	1 804 149	728 262	84 361	350 505	471 351
Zusätzlich Edelmetalle	In addition Precious metals	9 034	3 626	—	346	4 998

Länder Countries		Verpflichtungen ²⁴	davon / of which			davon / of which	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
		Liabilities ²⁴	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities
		1	2	3	4	5	6
Asien, Ozeanien (Fortsetzung)	Asia, Oceania (continued)						
Mongolei	Mongolia	6	.	0	1	0	6
Myanmar	Myanmar	8	.	1	8	3	7
Nauru	Nauru	1	—	—	1	.	1
Nepal	Nepal	25	.	4	17	17	14
Neukaledonien	New Caledonia	7	.	2	5	0	1
Nordkorea	North Korea	0	.	.	.	1	0
Palästina	Palestinian Territory	4	.	.	4	—	—
Pakistan	Pakistan	2 108	541	157	1 361	91	628
Palau	Palau	.	—	.	.	—	.
Papua-Neuginea	Papua New Guinea	26	.	0	10	19	23
Philippinen	Philippines	2 707	1 115	21	1 362	915	1 802
Salomonen	Solomon Islands	.	—	.	.	—	1
Samoa	Samoa	464	—	.	463	111	357
Singapur	Singapore	14 308	4 385	81	6 709	10 755	11 525
Sri Lanka	Sri Lanka	234	177	8	48	165	206
Südkorea	South Korea	11 988	7 433	12	1 944	16 227	11 826
Tadschikistan	Tajikistan	16	.	.	15	.	11
Taiwan (China)	Taiwan (China)	10 264	1 418	17	8 423	5 366	8 056
Thailand	Thailand	2 522	995	84	1 417	1 175	1 694
Timor-Leste	Timor Leste	0	—	.	.	—	.
Tonga	Tonga	.	.	.	.	.	.
Turkmenistan	Turkmenistan	25	.	.	3	0	23
Tuvalu	Tuvalu	.	—	.	.	—	.
Usbekistan	Uzbekistan	1 781	1 754	0	24	7	1 746
US Pazifische Inseln	US Pacific Islands	13	—	—	13	—	—
Vanuatu	Vanuatu	65	—	.	64	6	60
Vietnam	Vietnam	729	708	6	14	19	390
Wallis und Futuna	Wallis and Futuna	.	—	.	.	—	—
Australien, Neuseeland	Australia, New Zealand	21 959	11 135	203	3 951	18 568	21 197
Australien	Australia	20 639	10 583	161	3 398	17 343	20 153
Neuseeland	New Zealand	1 320	551	42	553	1 226	1 043
Übrige Länder	Other countries	1	—	.	.	.	—
Alle Länder zusammen	Total of all countries	1 619 686	660 675	18 765	482 326	1 539 071	1 395 488
Zusätzlich Edelmetalle	In addition Precious metals	14 827	6 863	—	7 935	7 395	10 278

²¹ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

²² Forderungen gegenüber Kunden und Hypothekarforderungen.

Claims against customers and mortgage claims.

²³ Handelsbestände, Finanzanlagen und Beteiligungen.

Trading portfolios, financial investments and participating interests.

²⁴ Alle Bilanzpositionen, ohne Edelmetalle.

All balance sheet items, excluding precious metals.

33 Sektorale Gliederung der inländischen Aktiven und Passiven Sectoral breakdown of domestic assets and liabilities

64 Banken / 64 banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Sektoren Inland Domestic sectors							
	Private Haushalte ¹		Private Organisationen ohne Erwerbszweck ²		Nichtfinanzielle Unternehmen Non-financial corporations		Finanzielle Unternehmen Financial corporations	
	Households ¹	Non-profit institutions serving households ²	Private juristische Personen ³	Öffentliche ⁴	Nationalbank	Banken	Post-Finance	
	1	2	3	4	5	6	7	

Aktiven / Assets

Flüssige Mittel	.	.	.	.	4 666	90	456
Forderungen aus Geldmarktpapieren	18	8	501	3	1 116	345	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	10 602	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	37 543	.
Forderungen gegenüber Kunden	30 536	1 292	44 500	1 723	.	.	.
Hypothekarforderungen	451 081	5 541	105 766	801	.	41	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	11	8 634	140	1	23 630	.
davon Obligationen und Notes	.	5	1 737	139	.	8 710	.
Aktien- und andere Beteiligungspapiere	.	6	6 897	0	1	14 920	.
Anteile von Anlagefonds	.	.	.	.	.	.	.
Beteiligungen	.	0	929	0	.	5 241	.
Übrige Positionen	.	.	.	.	.	.	.
Total	481 635	6 852	160 330	2 667	5 783	77 492	456
Treuhandgeschäfte	142	—	124	—	.	214	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	1 306	14 111	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	11 693	87 623	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	291 073	4 063	10 478	403	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	31 696	3 806	62 823	1 512	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	19 503	2 421	45 366	7 706	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	41 207	.
Übrige Positionen	.	.	.	.	.	.	.
Total	342 271	10 290	118 667	9 621	12 999	142 941	.
Treuhandgeschäfte	18 801	1 267	7 473	67	.	2 813	.

Bilanzpositionen Balance sheet items						Total (1 bis 12) (1 to 12)
				Öffentliche Hand ⁵	Übrige	
	Pensions- kassen	Versich.-ges., Kranken- kassen	Anlagefonds, Finanzgesell- schaften	General government ⁵	Other	
Pension funds	Insurance corporations, health insur- ance comp.	Investment funds, financial corporations				
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	5 953	11 165
Money market paper held	0	—	14	6 003	1 069	9 078
Claims against banks, sight	.	.	.	.	.	10 602
Claims against banks, time	.	.	.	.	.	37 543
Claims against customers	511	453	12 901	19 045	7 978	118 939
Mortgage claims	1 356	243	18 032	791	6 231	589 883
Securities and precious metals trading portfolios plus financial investments	.	1 030	6 967	11 145	14 976	66 534
of which, Bonds and notes	.	333	1 076	11 145	1 245	24 390
Shares and other equities	.	697	5 147	.	1 594	29 262
Investment fund units	.	.	745	.	.	745
Participating interests	.	82	6 851	.	342	13 446
Sundry items	.	.	.	.	64 377	64 377
Total	1 867	1 808	44 766	36 983	100 927	921 567
Fiduciary assets	7	—	—	1 161	—	1 648

Passiven / Liabilities

Money market paper issued	.	.	.	.	1 885	1 885
Liabilities towards banks, sight	.	.	.	.	.	15 417
Liabilities towards banks, time	.	.	.	.	.	99 316
Liabilities towards customers in the form of savings and deposits	18 443	2 132	4 122	1 425	471	332 610
Other liabilities towards customers, sight	13 789	8 315	22 054	6 059	3 545	153 598
Other liabilities towards customers, time	21 856	28 050	16 984	12 959	7 692	162 536
Medium-term bank-issued notes	.	.	.	.	26 168	26 168
Bonds and loans by central mortgage bond institutions	.	.	.	.	44 862	86 069
Sundry items	.	.	.	.	212 982	212 982
Total	54 088	38 497	43 160	20 443	297 605	1 090 581
Fiduciary liabilities	1 044	1 048	4 218	80	1 444	38 255

¹ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.
Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

² Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.
These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

³ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.
Including one-person companies, limited and general partnerships.

⁴ SBB, die Post, öffentliche Verkehrsbetriebe, Elektrizitäts-, Gas- und Wasserwerke, Kraftwerke, Kranken-, Heil- und Pflegeanstalten, Altersheime, u. a. m.
Swiss Federal Railways, Swiss Post, public transport companies, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

⁵ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).
Swiss Confederation, cantons, municipalities, social security schemes (old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), fund for loss of earned income (EO/APG), Swiss accident insurance fund (SUVA), unemployment insurance (ALV/AC)).

33 Sektorale Gliederung der inländischen Aktiven und Passiven Sectoral breakdown of domestic assets and liabilities

64 Banken / 64 banks

In Prozent / In percent

Bilanzpositionen Balance sheet items	Sektoren Inland Domestic sectors						
	Private Haushalte ⁶	Private Organisationen ohne Erwerbszweck ⁷	Nichtfinanzielle Unternehmen Non-financial corporations		Finanzielle Unternehmen Financial corporations		
	Households ⁶	Non-profit institutions serving households ⁷	Private juristische Personen ⁸	Öffentliche ⁹	Nationalbank	Banken	Post-Finance
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	41.8	0.8	4.1
Forderungen aus Geldmarktpapieren	0.2	0.1	5.5	0.0	12.3	3.8	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	100.0	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	100.0	.
Forderungen gegenüber Kunden	25.7	1.1	37.4	1.4	.	.	.
Hypothekarforderungen	76.5	0.9	17.9	0.1	.	0.0	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	0.0	13.0	0.2	0.0	35.5	.
davon Obligationen und Notes	.	0.0	7.1	0.6	.	35.7	.
Aktien- und andere Beteiligungspapiere	.	0.0	23.6	0.0	0.0	51.0	.
Anteile von Anlagefonds	.	.	.	.	.	.	.
Beteiligungen	.	0.0	6.9	0.0	.	39.0	.
Übrige Positionen	.	.	.	.	.	.	.
Total	52.3	0.7	17.4	0.3	0.6	8.4	0.0
Treuhandgeschäfte	8.6	—	7.5	—	.	13.0	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	8.5	91.5	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	11.8	88.2	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	87.5	1.2	3.2	0.1	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	20.6	2.5	40.9	1.0	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	12.0	1.5	27.9	4.7	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	47.9	.
Übrige Positionen	.	.	.	.	.	.	.
Total	31.4	0.9	10.9	0.9	1.2	13.1	.
Treuhandgeschäfte	49.1	3.3	19.5	0.2	.	7.4	.

Bilanzpositionen Balance sheet items						Total (1 bis 12) (1 to 12)
				Öffentliche Hand ¹⁰	Übrige	
	Pensions- kassen	Versich.-ges., Kranken- kassen	Anlagefonds, Finanzgesell- schaften	General government ¹⁰	Other	
Pension funds	Insurance corporations, health insur- ance comp.	Investment funds, financial corporations				
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	53.3	100.0
Money market paper held	0.0	—	0.2	66.1	11.8	100.0
Claims against banks, sight	.	.	.	.	.	100.0
Claims against banks, time	.	.	.	.	.	100.0
Claims against customers	0.4	0.4	10.8	16.0	6.7	100.0
Mortgage claims	0.2	0.0	3.1	0.1	1.1	100.0
Securities and precious metals trading portfolios plus financial investments	.	1.5	10.5	16.8	22.5	100.0
of which, Bonds and notes	.	1.4	4.4	45.7	5.1	100.0
Shares and other equities	.	2.4	17.6	.	5.4	100.0
Investment fund units	.	.	100.0	.	.	100.0
Participating interests	.	0.6	51.0	.	2.5	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	0.2	0.2	4.9	4.0	11.0	100.0
Fiduciary assets	0.4	—	—	70.5	—	100.0

Passiven / Liabilities

Money market paper issued	.	.	.	.	100.0	100.0
Liabilities towards banks, sight	.	.	.	.	.	100.0
Liabilities towards banks, time	.	.	.	.	.	100.0
Liabilities towards customers in the form of savings and deposits	5.5	0.6	1.2	0.4	0.1	100.0
Other liabilities towards customers, sight	9.0	5.4	14.4	3.9	2.3	100.0
Other liabilities towards customers, time	13.4	17.3	10.4	8.0	4.7	100.0
Medium-term bank-issued notes	.	.	.	.	100.0	100.0
Bonds and loans by central mortgage bond institutions	.	.	.	.	52.1	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	5.0	3.5	4.0	1.9	27.3	100.0
Fiduciary liabilities	2.7	2.7	11.0	0.2	3.8	100.0

⁶ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.
Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

⁷ Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.
These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

⁸ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.
Including one-person companies, limited and general partnerships.

⁹ SBB, die Post, öffentliche Verkehrsbetriebe, Elektrizitäts-, Gas- und Wasserwerke, Kraftwerke, Kranken-, Heil- und Pflegeanstalten, Altersheime, u. a. m.
Swiss Federal Railways, Swiss Post, public transport companies, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

¹⁰ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).
Swiss Confederation, cantons, municipalities, social security schemes (old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), fund for loss of earned income (EO/APG), Swiss accident insurance fund (SUVA), unemployment insurance (ALV/AC)).

33 Sektorale Gliederung der inländischen Aktiven und Passiven Sectoral breakdown of domestic assets and liabilities

1.00 Kantonalbanken / Cantonal banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Sektoren Inland Domestic sectors						
	Private Haushalte ¹¹	Private Organisationen ohne Erwerbszweck ¹²	Nichtfinanzielle Unternehmen Non-financial corporations	Finanzielle Unternehmen Financial corporations			
	Households ¹¹	Non-profit institutions serving households ¹²	Private juristische Personen ¹³	Öffentliche ¹⁴	Nationalbank	Banken	Post-Finance
		Private legal entities ¹³	Public ¹⁴	National Bank	Banks		
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	1624	—	183
Forderungen aus Geldmarktpapieren	4	0	217	3	—	5	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	2838	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	8865	.
Forderungen gegenüber Kunden	6648	243	14399	1032	.	.	.
Hypothekarforderungen	153990	1637	50976	611	.	41	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	6	2833	63	1	5229	.
davon Obligationen und Notes	.	5	589	63	.	4517	.
Aktien- und andere Beteiligungspapiere	.	1	2244	0	1	713	.
Anteile von Anlagefonds	.	.	.	.	.	.	.
Beteiligungen	.	0	172	—	.	801	.
Übrige Positionen	.	.	.	.	.	.	.
Total	160642	1885	68597	1709	1625	17779	183
Treuhandgeschäfte	108	—	—	—	.	9	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	980	1976	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	643	8829	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	99824	1030	3623	147	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	6760	1108	15127	514	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	2987	411	6757	2094	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	23316	.
Übrige Positionen	.	.	.	.	.	.	.
Total	109570	2549	25507	2755	1623	34121	.
Treuhandgeschäfte	2111	126	423	41	.	1284	.

Bilanzpositionen Balance sheet items						Total (1 bis 12) (1 to 12)
				Öffentliche Hand ¹⁵	Übrige	
	Pensions- kassen	Versich.-ges., Kranken- kassen	Anlagefonds, Finanzgesell- schaften	General government ¹⁵	Other	
Pension funds	Insurance corporations, health insur- ance comp.	Investment funds, financial corporations				
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	1 529	3 336
Money market paper held	—	—	0	3 842	6	4 078
Claims against banks, sight	.	.	.	.	.	2 838
Claims against banks, time	.	.	.	.	.	8 865
Claims against customers	49	206	2 600	9 220	15	34 412
Mortgage claims	458	160	1 952	546	102	210 471
Securities and precious metals trading portfolios plus financial investments	.	797	3 916	4 406	837	18 088
of which, Bonds and notes	.	233	440	4 406	47	10 299
Shares and other equities	.	564	2 913	.	16	6 451
Investment fund units	.	.	562	.	.	562
Participating interests	.	56	231	.	17	1 277
Sundry items	.	.	.	.	11 709	11 709
Total	507	1 218	8 698	18 014	14 215	295 073
Fiduciary assets	—	—	—	1 161	—	1 278

Passiven / Liabilities

Money market paper issued	.	.	.	.	7	7
Liabilities towards banks, sight	.	.	.	.	.	2 956
Liabilities towards banks, time	.	.	.	.	.	9 471
Liabilities towards customers in the form of savings and deposits	5 325	174	138	581	46	110 889
Other liabilities towards customers, sight	2 877	1 165	2 467	3 492	140	33 650
Other liabilities towards customers, time	5 111	7 082	1 005	7 149	70	32 665
Medium-term bank-issued notes	.	.	.	.	8 521	8 521
Bonds and loans by central mortgage bond institutions	.	.	.	.	33 921	57 237
Sundry items	.	.	.	.	45 583	45 583
Total	13 313	8 420	3 610	11 222	88 288	300 980
Fiduciary liabilities	155	1	145	58	416	4 760

¹¹ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.
Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

¹² Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.
These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

¹³ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.
Including one-person companies, limited and general partnerships.

¹⁴ SBB, die Post, öffentliche Verkehrsbetriebe, Elektrizitäts-, Gas- und Wasserwerke, Kraftwerke, Kranken-, Heil- und Pflegeanstalten, Altersheime, u. a. m.
Swiss Federal Railways, Swiss Post, public transport companies, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

¹⁵ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).
Swiss Confederation, cantons, municipalities, social security schemes (old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), fund for loss of earned income (EO/APG), Swiss accident insurance fund (SUVA), unemployment insurance (ALV/AC)).

33 Sektorale Gliederung der inländischen Aktiven und Passiven Sectoral breakdown of domestic assets and liabilities

1.00 Kantonalbanken / Cantonal banks

In Prozent / In percent

Bilanzpositionen Balance sheet items	Sektoren Inland Domestic sectors						
	Private Haushalte ¹⁶	Private Organisationen ohne Erwerbszweck ¹⁷	Nichtfinanzielle Unternehmen Non-financial corporations		Finanzielle Unternehmen Financial corporations		
	Households ¹⁶	Non-profit institutions serving households ¹⁷	Private juristische Personen ¹⁸	Öffentliche ¹⁹	Nationalbank	Banken	Post-Finance
		Private legal entities ¹⁸	Public ¹⁹	National Bank	Banks		
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	48.7	—	5.5
Forderungen aus Geldmarktpapieren	0.1	0.0	5.3	0.1	—	0.1	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	100.0	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	100.0	.
Forderungen gegenüber Kunden	19.3	0.7	41.8	3.0	.	.	.
Hypothekarforderungen	73.2	0.8	24.2	0.3	.	0.0	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	0.0	15.7	0.3	0.0	28.9	.
davon Obligationen und Notes	.	0.0	5.7	0.6	.	43.9	.
Aktien- und andere Beteiligungspapiere	.	0.0	34.8	0.0	0.0	11.0	.
Anteile von Anlagefonds	.	.	.	.	.	.	.
Beteiligungen	.	0.0	13.5	—	.	62.7	.
Übrige Positionen	.	.	.	.	.	.	.
Total	54.4	0.6	23.2	0.6	0.6	6.0	0.1
Treuhandgeschäfte	8.5	—	—	—	.	0.7	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	33.2	66.8	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	6.8	93.2	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	90.0	0.9	3.3	0.1	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	20.1	3.3	45.0	1.5	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	9.1	1.3	20.7	6.4	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	40.7	.
Übrige Positionen	.	.	.	.	.	.	.
Total	36.4	0.8	8.5	0.9	0.5	11.3	.
Treuhandgeschäfte	44.3	2.6	8.9	0.9	.	27.0	.

Bilanzpositionen Balance sheet items						Total (1 bis 12) (1 to 12)
				Öffentliche Hand ²⁰	Übrige	
	Pensions- kassen	Versich.-ges., Kranken- kassen	Anlagefonds, Finanzgesell- schaften	General government ²⁰	Other	
Pension funds	Insurance corporations, health insur- ance comp.	Investment funds, financial corporations				
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	45.8	100.0
Money market paper held	—	—	0.0	94.2	0.2	100.0
Claims against banks, sight	.	.	.	.	.	100.0
Claims against banks, time	.	.	.	.	.	100.0
Claims against customers	0.1	0.6	7.6	26.8	0.0	100.0
Mortgage claims	0.2	0.1	0.9	0.3	0.0	100.0
Securities and precious metals trading portfolios plus financial investments	.	4.4	21.6	24.4	4.6	100.0
of which, Bonds and notes	.	2.3	4.3	42.8	0.5	100.0
Shares and other equities	.	8.7	45.2	.	0.2	100.0
Investment fund units	.	.	100.0	.	.	100.0
Participating interests	.	4.4	18.1	.	1.4	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	0.2	0.4	2.9	6.1	4.8	100.0
Fiduciary assets	—	—	—	90.9	—	100.0

Passiven / Liabilities

Money market paper issued	.	.	.	.	100.0	100.0
Liabilities towards banks, sight	.	.	.	.	.	100.0
Liabilities towards banks, time	.	.	.	.	.	100.0
Liabilities towards customers in the form of savings and deposits	4.8	0.2	0.1	0.5	0.0	100.0
Other liabilities towards customers, sight	8.5	3.5	7.3	10.4	0.4	100.0
Other liabilities towards customers, time	15.6	21.7	3.1	21.9	0.2	100.0
Medium-term bank-issued notes	.	.	.	.	100.0	100.0
Bonds and loans by central mortgage bond institutions	.	.	.	.	59.3	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	4.4	2.8	1.2	3.7	29.3	100.0
Fiduciary liabilities	3.2	0.0	3.0	1.2	8.8	100.0

¹⁶ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.
Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

¹⁷ Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.
These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

¹⁸ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.
Including one-person companies, limited and general partnerships.

¹⁹ SBB, die Post, öffentliche Verkehrsbetriebe, Elektrizitäts-, Gas- und Wasserwerke, Kraftwerke, Kranken-, Heil- und Pflegeanstalten, Altersheime, u. a. m.
Swiss Federal Railways, Swiss Post, public transport companies, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

²⁰ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).
Swiss Confederation, cantons, municipalities, social security schemes (old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), fund for loss of earned income (EO/APG), Swiss accident insurance fund (SUVA), unemployment insurance (ALV/AC)).

33 Sektorale Gliederung der inländischen Aktiven und Passiven Sectoral breakdown of domestic assets and liabilities

2.00 Grossbanken / Big banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Sektoren Inland Domestic sectors						
	Private Haushalte ²¹	Private Organisationen ohne Erwerbszweck ²²	Nichtfinanzielle Unternehmen Non-financial corporations	Finanzielle Unternehmen Financial corporations			
	Households ²¹	Non-profit institutions serving households ²²	Private juristische Personen ²³ Private legal entities ²³	Öffentliche ²⁴ Public ²⁴	Nationalbank National Bank	Banken Banks	Post-Finance
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	712	—	86
Forderungen aus Geldmarktpapieren	0	—	278	—	—	—	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	1787	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	12842	.
Forderungen gegenüber Kunden	12 120	724	18 101	509	.	.	.
Hypothekarforderungen	163 961	2 595	28 166	138	.	—	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	6	4 863	42	—	11 797	.
davon Obligationen und Notes	.	—	851	42	.	1 042	.
Aktien- und andere Beteiligungspapiere	.	6	4 012	—	—	10 756	.
Anteile von Anlagefonds	.	.	.	.	.	.	.
Beteiligungen	.	0	728	—	.	581	.
Übrige Positionen	.	.	.	.	.	.	.
Total	176 081	3 325	52 137	688	712	27 008	86
Treuhandgeschäfte	0	—	—	—	.	—	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	1	6 983	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	11 011	53 419	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	93 554	1 296	3 119	110	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	13 535	1 669	37 066	752	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	11 321	1 608	34 640	5 272	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	367	.
Übrige Positionen	.	.	.	.	.	.	.
Total	118 410	4 572	74 826	6 135	11 012	60 768	.
Treuhandgeschäfte	7 709	58	2 165	1	.	273	.

Bilanzpositionen Balance sheet items						Total (1 bis 12) (1 to 12)
				Öffentliche Hand ²⁵	Übrige	
	Pensions- kassen	Versich.-ges., Kranken- kassen	Anlagefonds, Finanzgesell- schaften	General government ²⁵	Other	
Pension funds	Insurance corporations, health insur- ance comp.	Investment funds, financial corporations				
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	2 620	3 418
Money market paper held	0	—	14	299	698	1 290
Claims against banks, sight	.	.	.	.	.	1 787
Claims against banks, time	.	.	.	.	.	12 842
Claims against customers	346	124	8 139	5 271	6 032	51 366
Mortgage claims	676	15	12 859	147	5 460	214 018
Securities and precious metals trading portfolios plus financial investments	.	41	1 456	2 034	11 622	31 861
of which, Bonds and notes	.	39	272	2 034	857	5 138
Shares and other equities	.	3	1 144	.	191	16 110
Investment fund units	.	.	39	.	.	39
Participating interests	.	26	6 292	.	301	7 929
Sundry items	.	.	.	.	39 466	39 466
Total	1 022	208	28 760	7 751	66 200	363 978
Fiduciary assets	—	—	—	—	—	0

Passiven / Liabilities

Money market paper issued	.	.	.	.	1 442	1 442
Liabilities towards banks, sight	.	.	.	.	.	6 983
Liabilities towards banks, time	.	.	.	.	.	64 429
Liabilities towards customers in the form of savings and deposits	9 880	117	3 186	162	157	111 582
Other liabilities towards customers, sight	8 638	5 993	13 255	1 266	2 309	84 484
Other liabilities towards customers, time	14 666	17 565	14 648	2 540	4 687	106 946
Medium-term bank-issued notes	.	.	.	.	1 992	1 992
Bonds and loans by central mortgage bond institutions	.	.	.	.	5 433	5 800
Sundry items	.	.	.	.	121 021	121 021
Total	33 184	23 675	31 089	3 968	137 041	504 679
Fiduciary liabilities	135	398	1 839	10	48	12 637

²¹ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.
Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

²² Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.
These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

²³ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.
Including one-person companies, limited and general partnerships.

²⁴ SBB, die Post, öffentliche Verkehrsbetriebe, Elektrizitäts-, Gas- und Wasserwerke, Kraftwerke, Kranken-, Heil- und Pflegeanstalten, Altersheime, u. a. m.
Swiss Federal Railways, Swiss Post, public transport companies, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

²⁵ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).
Swiss Confederation, cantons, municipalities, social security schemes (old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), fund for loss of earned income (EO/APG), Swiss accident insurance fund (SUVA), unemployment insurance (ALV/AC)).

33 Sektorale Gliederung der inländischen Aktiven und Passiven Sectoral breakdown of domestic assets and liabilities

2.00 Grossbanken / Big banks

In Prozent / In percent

Bilanzpositionen Balance sheet items	Sektoren Inland Domestic sectors						
	Private Haushalte ²⁶	Private Organisationen ohne Erwerbszweck ²⁷	Nichtfinanzielle Unternehmen Non-financial corporations		Finanzielle Unternehmen Financial corporations		
	Households ²⁶	Non-profit institutions serving households ²⁷	Private juristische Personen ²⁸	Öffentliche ²⁹	Nationalbank	Banken	Post-Finance
		Private legal entities ²⁸	Public ²⁹	National Bank	Banks		
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	20.8	—	2.5
Forderungen aus Geldmarktpapieren	0.0	—	21.6	—	—	—	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	100.0	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	100.0	.
Forderungen gegenüber Kunden	23.6	1.4	35.2	1.0	.	.	.
Hypothekarforderungen	76.6	1.2	13.2	0.1	.	—	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	0.0	15.3	0.1	—	37.0	.
davon Obligationen und Notes	.	—	16.6	0.8	.	20.3	.
Aktien- und andere Beteiligungspapiere	.	0.0	24.9	—	—	66.8	.
Anteile von Anlagefonds	.	.	.	.	.	.	.
Beteiligungen	.	0.0	9.2	—	.	7.3	.
Übrige Positionen	.	.	.	.	.	.	.
Total	48.4	0.9	14.3	0.2	0.2	7.4	0.0
Treuhandgeschäfte	100.0	—	—	—	.	—	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	0.0	100.0	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	17.1	82.9	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	83.8	1.2	2.8	0.1	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	16.0	2.0	43.9	0.9	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	10.6	1.5	32.4	4.9	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	6.3	.
Übrige Positionen	.	.	.	.	.	.	.
Total	23.5	0.9	14.8	1.2	2.2	12.0	.
Treuhandgeschäfte	61.0	0.5	17.1	0.0	.	2.2	.

Bilanzpositionen Balance sheet items						Total (1 bis 12) (1 to 12)
				Öffentliche Hand ³⁰	Übrige	
	Pensions- kassen	Versich.-ges., Kranken- kassen	Anlagefonds, Finanzgesell- schaften	General government ³⁰	Other	
Pension funds	Insurance corporations, health insur- ance comp.	Investment funds, financial corporations				
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	76.7	100.0
Money market paper held	0.0	—	1.1	23.2	54.1	100.0
Claims against banks, sight	.	.	.	.	.	100.0
Claims against banks, time	.	.	.	.	.	100.0
Claims against customers	0.7	0.2	15.8	10.3	11.7	100.0
Mortgage claims	0.3	0.0	6.0	0.1	2.6	100.0
Securities and precious metals trading portfolios plus financial investments	.	0.1	4.6	6.4	36.5	100.0
of which, Bonds and notes	.	0.8	5.3	39.6	16.7	100.0
Shares and other equities	.	0.0	7.1	.	1.2	100.0
Investment fund units	.	.	100.0	.	.	100.0
Participating interests	.	0.3	79.4	.	3.8	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	0.3	0.1	7.9	2.1	18.2	100.0
Fiduciary assets	—	—	—	—	—	100.0

Passiven / Liabilities

Money market paper issued	.	.	.	.	100.0	100.0
Liabilities towards banks, sight	.	.	.	.	.	100.0
Liabilities towards banks, time	.	.	.	.	.	100.0
Liabilities towards customers in the form of savings and deposits	8.9	0.1	2.9	0.1	0.1	100.0
Other liabilities towards customers, sight	10.2	7.1	15.7	1.5	2.7	100.0
Other liabilities towards customers, time	13.7	16.4	13.7	2.4	4.4	100.0
Medium-term bank-issued notes	.	.	.	.	100.0	100.0
Bonds and loans by central mortgage bond institutions	.	.	.	.	93.7	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	6.6	4.7	6.2	0.8	27.2	100.0
Fiduciary liabilities	1.1	3.2	14.6	0.1	0.4	100.0

²⁶ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.
Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

²⁷ Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.
These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

²⁸ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.
Including one-person companies, limited and general partnerships.

²⁹ SBB, die Post, öffentliche Verkehrsbetriebe, Elektrizitäts-, Gas- und Wasserwerke, Kraftwerke, Kranken-, Heil- und Pflegeanstalten, Altersheime, u. a. m.
Swiss Federal Railways, Swiss Post, public transport companies, electricity, gas and water utilities, power stations, hospitals, sanatoria and nursing homes, old people's homes, etc.

³⁰ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).
Swiss Confederation, cantons, municipalities, social security schemes (old age and survivors' insurance (AHV/AVS), disability insurance (IV/AI), fund for loss of earned income (EO/APG), Swiss accident insurance fund (SUVA), unemployment insurance (ALV/AC)).

34 Offene derivative Finanzinstrumente Outstanding derivative financial instruments

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

	Alle Banken All banks		Kontrakt- volumen Contract volumes	davon / of which		
	Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert		Grossbanken Big banks		Kontrakt- volumen Contract volumes
	Positive replacement value	Negative replacement value		Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert	
	1	2		4	5		6
Zinsinstrumente						
Interest rate instruments	232 110	231 963	21 901 564	227 280	228 120	21 436 836
davon / of which						
Terminkontrakte inklusive FRAs Futures contracts including FRAs	421	887	1 334 868	399	863	1 302 592
Swaps	212 625	206 883	16 730 546	207 903	203 150	16 336 779
Optionen (OTC) Options (OTC)	19 031	24 159	1 301 802	18 968	24 091	1 282 072
Devisen						
Foreign exchange	81 405	81 523	6 835 638	73 905	74 153	6 141 792
davon / of which						
Terminkontrakte Future contracts	21 239	19 854	1 959 437	15 676	14 369	1 432 263
Swaps	50 776	52 630	3 679 755	50 190	52 091	3 647 335
Optionen (OTC) Options (OTC)	9 369	9 018	1 182 750	8 039	7 693	1 053 101
Edelmetalle						
Precious metals	4 300	4 072	99 226	3 845	3 682	87 494
davon / of which						
Terminkontrakte Future contracts	1 778	1 387	23 672	1 621	1 261	18 978
Optionen (OTC) Options (OTC)	2 419	2 654	66 038	2 186	2 408	61 370
Beteiligungstitel / Indizes						
Equity / index-related products	43 521	69 098	1 077 118	30 041	53 512	829 869
davon / of which						
Terminkontrakte Future contracts	2 841	4 017	120 568	2 786	3 952	111 474
Optionen (OTC) Options (OTC)	28 825	46 769	456 164	18 840	41 330	321 350
Kreditderivate						
Credit derivatives	17 011	18 352	1 727 373	17 005	18 341	1 725 007
davon / of which						
Credit Default Swaps	12 568	14 233	1 650 387	12 562	14 222	1 648 122
Total Return Swaps	1 949	2 005	62 612	1 949	2 005	62 523
First to Default Swaps	2 487	2 110	11 893	2 487	2 110	11 893
Übrige						
Other	10 732	9 733	196 995	10 703	9 701	195 386
davon / of which						
Terminkontrakte Future contracts	9 123	8 222	69 549	9 123	8 222	69 261
Optionen (OTC) Options (OTC)	1 187	1 084	8 737	1 174	1 067	8 262
Total	389 079	414 740	31 837 913	362 779	387 510	30 416 385

36 Treuhandgeschäfte – Inland und Ausland / Währungen Fiduciary business, domestic and foreign, by currency

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

Guthaben bzw. Verpflichtungen Assets or liabilities	Jahres- ende End of year	CHF	USD	EUR	Übrige fremde Währungen Other foreign currencies	Edelmetalle Precious metals	Total
		1	2	3	4	5	6

Treuhandguthaben / Fiduciary assets

Inland	2001	1 813	316	338	58	70	2 596
Domestic	2002	1 643	222	196	24	59	2 142
	2003	1 318	641	805	109	63	2 937
	2004	1 828	235	282	41	56	2 442
	2005	1 784	284	253	137	77	2 535
Ausland	2001	37 535	229 229	104 357	33 332	113	404 566
Foreign	2002	25 597	179 626	100 779	31 228	4	337 235
	2003	12 496	157 340	103 762	33 452	2	307 053
	2004	14 772	155 789	103 156	38 426	18	312 162
	2005	19 720	197 194	108 560	48 467	2	373 943
Total	2001	39 349	229 545	104 696	33 390	183	407 162
	2002	27 240	179 848	100 975	31 252	63	339 377
	2003	13 815	157 982	104 567	33 561	65	309 989
	2004	16 601	156 024	103 438	38 467	75	314 604
	2005	21 505	197 478	108 812	48 604	78	376 478

Treuhandverpflichtungen / Fiduciary liabilities

Inland	2001	24 013	21 407	19 692	4 022	113	69 247
Domestic	2002	16 524	15 492	18 292	3 845	4	54 156
	2003	8 827	15 645	20 356	4 199	2	49 030
	2004	10 581	14 758	19 112	4 617	1	49 070
	2005	14 301	18 711	20 996	6 356	—	60 364
Ausland	2001	15 335	208 138	85 004	29 368	70	337 915
Foreign	2002	10 716	164 356	82 683	27 407	59	285 221
	2003	4 987	142 337	84 211	29 362	63	260 960
	2004	6 019	141 265	84 325	33 850	74	265 534
	2005	7 203	178 768	87 817	42 248	78	316 114
Total	2001	39 349	229 545	104 696	33 390	183	407 162
	2002	27 240	179 848	100 975	31 252	63	339 377
	2003	13 815	157 982	104 567	33 561	65	309 989
	2004	16 601	156 024	103 438	38 467	75	314 604
	2005	21 505	197 478	108 812	48 604	78	376 478

37 Treuhandgeschäfte – Bankengruppen Fiduciary business, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	297 220	338 697	331 384	367 358	411 641	407 162	339 377	309 989	314 604	376 478
1.00 Kantonalbanken	6 795	8 132	7 303	7 533	8 975	10 014	8 313	6 962	7 651	7 480
2.00 Grossbanken	65 436	79 968	76 567	71 705	74 656	62 891	52 220	50 237	50 442	58 679
3.00 Regionalbanken und Sparkassen	482	434	403	339	486	539	408	350	334	444
4.00 Raiffeisenbanken	—	—	—	—	260	230	170	153	147	163
5.00 Übrige Banken	170 999	188 791	189 084	231 216	274 001	280 350	239 314	216 754	217 450	265 508
5.11 Handelsbanken	19 236	21 108	14 599	15 079	18 097	16 031	6 366	5 700	4 537	3 045
5.12 Börsenbanken	25 536	29 932	32 262	41 402	48 545	50 147	55 401	48 474	50 343	61 113
5.13 Kleinkreditbanken	—	—	—	—	—	—	—	—	—	—
5.14 Andere Banken	46	44	50	55	56	51	46	44	44	53
5.20 Ausländisch beherrschte Banken	126 180	137 706	142 174	174 680	207 302	214 120	177 501	162 536	162 526	201 298
7.00 Filialen ausländischer Banken	24 127	27 920	28 488	21 247	9 056	9 730	8 139	9 200	11 068	7 165
8.00 Privatbankiers	29 382	33 452	29 539	35 318	44 207	43 409	30 814	26 333	27 512	37 038
1.00–5.00 Total	243 711	277 324	273 356	310 793	358 378	354 024	300 424	274 456	276 024	332 275

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	20.5	14.0	-2.2	10.9	12.1	-1.1	-16.6	-8.7	1.5	19.7
1.00 Cantonal banks	2.9	19.7	-10.2	3.2	19.1	11.6	-17.0	-16.2	9.9	-2.2
2.00 Big banks	20.2	22.2	-4.3	-6.3	4.1	-15.8	-17.0	-3.8	0.4	16.3
3.00 Regional banks and savings banks	-19.1	-10.0	-7.0	-16.0	43.4	11.0	-24.3	-14.4	-4.4	32.9
4.00 Raiffeisen banks	.	.	.	.	.	-11.8	-26.1	-10.0	-4.1	11.5
5.00 Other banks	18.9	10.4	0.2	22.3	18.5	2.3	-14.6	-9.4	0.3	22.1
5.11 Commercial banks	18.8	9.7	-30.8	3.3	20.0	-11.4	-60.3	-10.5	-20.4	-32.9
5.12 Stock exchange banks	23.6	17.2	7.8	28.3	17.3	3.3	10.5	-12.5	3.9	21.4
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	-7.6	-4.6	13.2	11.3	1.6	-8.8	-11.0	-3.8	-0.7	22.0
5.20 Foreign-controlled banks	18.0	9.1	3.2	22.9	18.7	3.3	-17.1	-8.4	-0.0	23.9
7.00 Branches of foreign banks	21.4	15.7	2.0	-25.4	-57.4	7.4	-16.4	13.0	20.3	-35.3
8.00 Private bankers	38.5	13.9	-11.7	19.6	25.2	-1.8	-29.0	-14.5	4.5	34.6
Total for 1.00–5.00	18.6	13.8	-1.4	13.7	15.3	-1.2	-15.1	-8.6	0.6	20.4

38 Treuhandgeschäfte – Länderweise Gliederung ¹ Fiduciary business, by country ¹

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
		1	2
Europa	Europe	323 949	81 668
EU 15	EU 15	244 236	47 293
Belgien	Belgium	25 554	2 349
Dänemark	Denmark	420	151
Deutschland	Germany	13 720	6 422
Finnland	Finland	.	81
Frankreich	France	30 569	4 756
Griechenland	Greece	228	2 060
Irland	Ireland	3 656	334
Italien	Italy	594	6 278
Luxemburg	Luxembourg	72 583	2 871
Niederlande	Netherlands	47 664	2 415
Österreich	Austria	286	836
Portugal	Portugal	348	1 140
Schweden	Sweden	811	483
Spanien	Spain	405	3 597
Vereinigtes Königreich	United Kingdom	47 359	13 522
EFTA	EFTA	65	325
Island	Iceland	.	18
Norwegen	Norway	64	308
Mittel-, Osteuropa	Central and Eastern Europe	383	5 741
Albanien	Albania	—	.
Belarus	Belarus	—	37
Bosnien und Herzegowina	Bosnia and Herzegovina	—	13
Bulgarien	Bulgaria	.	115
Estland	Estonia	—	56
Kroatien	Croatia	.	125
Lettland	Latvia	—	45
Litauen	Lithuania	.	20
Mazedonien	Macedonia	—	32
Moldova	Moldova	.	9
Polen	Poland	.	221
Rumänien	Romania	.	133
Russische Föderation	Russia	314	4 030
Serbien und Montenegro	Serbia and Montenegro	.	90
Slowakei	Slovakia	—	55
Slowenien	Slovenia	.	25
Tschechische Republik	Czech Republic	.	351
Ukraine	Ukraine	.	253
Ungarn	Hungary	25	131

Länder Countries		Banken Banks	
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Übriges Europa	Other European countries	79 264	28 309
Andorra	Andorra	—	251
Färöer	Faeroe Islands	—	—
Gibraltar	Gibraltar	.	2 082
Grönland	Greenland	—	—
Guernsey	Guernsey	41 511	2 919
Insel Man	Isle of Man	.	9 175
Jersey	Jersey	26 788	3 584
Malta	Malta	1 560	286
Monaco	Monaco	330	2 454
San Marino	San Marino	—	66
Türkei	Turkey	528	6 176
Vatikanstadt	Vatican	—	57
Zypern	Cyprus	102	1 258
Nordamerika	North America	5 811	8 036
Kanada	Canada	423	2 014
Vereinigte Staaten	United States	5 388	6 022
Karibische Zone	Caribbean	9 438	100 817
Antigua und Barbuda	Antigua and Barbuda	.	143
Aruba	Aruba	—	249
Bahamas	Bahamas	5 145	11 845
Barbados	Barbados	—	105
Bermuda	Bermuda	.	2 263
Dominica	Dominica	—	15
Dominikanische Republik	Dominican Republic	—	105
Grenada	Grenada	—	9
Haiti	Haiti	—	4
Jamaika	Jamaica	.	18
Kaimaninseln	Cayman Islands	3 373	10 722
Kuba	Cuba	—	26
Niederländische Antillen	Netherlands Antilles	236	1 765
Panama	Panama	230	27 947
St. Kitts und Nevis	St. Kitts-Nevis	—	788
St. Lucia	St. Lucia	—	62
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	—	583
Trinidad und Tobago	Trinidad and Tobago	—	23
Turks- und Caicosinseln	Turks and Caicos	—	655
Westindien (F)	West Indies FR	—	28
Westindien (GB)	West Indies UK	69	43 460

¹ Länderpositionen ohne Edelmetalle.
Figures for individual countries excluding precious metals.

38 Treuhandgeschäfte – Länderweise Gliederung² Fiduciary business, by country²

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets		Verpflichtungen Liabilities	
		1	2	1	2
Lateinamerika	Latin America	128		29 249	
Argentinien	Argentina	15		5 824	
Belize	Belize	—		2 358	
Bolivien	Bolivia	—		15	
Brasilien	Brazil	33		4 145	
Chile	Chile	.		483	
Costa Rica	Costa Rica	—		503	
Ecuador	Ecuador	.		255	
El Salvador	El Salvador	—		8	
Falklandinseln	Falkland Islands	—		—	
Französisch-Guayana	French Guiana	—		.	
Guatemala	Guatemala	—		56	
Guyana	Guyana	—		.	
Honduras	Honduras	—		16	
Kolumbien	Colombia	.		485	
Mexiko	Mexico	15		3 341	
Nicaragua	Nicaragua	—		5	
Paraguay	Paraguay	—		240	
Peru	Peru	.		245	
Suriname	Suriname	—		.	
Uruguay	Uruguay	—		1 475	
Venezuela	Venezuela	.		9 793	
Mittlerer Osten	Middle East	1 778		41 353	
Ägypten	Egypt	—		2 432	
Armenien	Armenia	—		20	
Aserbaidshjan	Azerbaijan	—		103	
Bahrain	Bahrain	12		1 103	
Georgien	Georgia	—		17	
Irak	Iraq	—		69	
Iran	Iran	—		788	
Israel	Israel	300		4 183	
Jemen	Yemen	—		490	
Jordanien	Jordan	—		1 928	
Katar	Qatar	—		197	
Kuwait	Kuwait	.		1 153	
Libanon	Lebanon	581		5 128	
Libyen	Libya	—		402	
Oman	Oman	—		631	
Saudi-Arabien	Saudi Arabia	.		12 942	
Syrien	Syria	—		777	
Vereinigte Arabische Emirate	United Arab Emirates	.		8 989	

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
		1	2
Afrika	Africa	19	13041
Algerien	Algeria	.	401
Angola	Angola	—	220
Äquatorialguinea	Equatorial Guinea	—	31
Äthiopien	Ethiopia	—	5
Benin	Benin	—	19
Botsuana	Botswana	—	4
Burkina Faso	Burkina Faso	—	7
Burundi	Burundi	—	5
Côte d'Ivoire	Côte d'Ivoire	—	308
Dschibuti	Djibouti	.	39
Eritrea	Eritrea	—	5
Gabun	Gabon	.	107
Gambia	Gambia	—	8
Ghana	Ghana	—	27
Guinea	Guinea	—	58
Guinea-Bissau	Guinea-Bissau	—	.
Kamerun	Cameroon	—	76
Kap Verde	Cape Verde	—	.
Kenia	Kenya	.	845
Komoren	Comoros Islands	—	.
Kongo (Brazzaville)	Congo (Brazzaville)	—	14
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	—	187
Lesotho	Lesotho	—	.
Liberia	Liberia	—	6020
Madagaskar	Madagascar	—	75
Malawi	Malawi	—	6
Mali	Mali	—	11
Marokko	Morocco	—	1145
Mauretanien	Mauritania	—	17
Mauritius	Mauritius	—	788
Mosambik	Mozambique	—	2
Namibia	Namibia	—	9
Niger	Niger	—	3
Nigeria	Nigeria	—	633
Réunion	Reunion	—	8
Ruanda	Rwanda	—	.
Sambia	Zambia	—	30
St. Helena	St. Helena	—	—
São Tomé und Príncipe	Sao Tome and Principe	—	—
Senegal	Senegal	.	209

² Länderpositionen ohne Edelmetalle.
Figures for individual countries excluding precious metals.

38 Treuhandgeschäfte – Länderweise Gliederung³ Fiduciary business, by country³

104 Banken / 104 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets	Verpflichtungen Liabilities
		1	2
Afrika (Fortsetzung)	Africa (continued)		
Seychellen	Seychelles	—	276
Sierra Leone	Sierra Leone	—	2
Simbabwe	Zimbabwe	.	142
Somalia	Somalia	—	—
Sudan	Sudan	—	50
Südafrika	South Africa	.	776
Swasiland	Swaziland	—	3
Tansania	Tanzania	—	83
Togo	Togo	—	48
Tschad	Chad	—	2
Tunesien	Tunisia	.	279
Uganda	Uganda	—	25
Westсахara	Western Sahara	—	.
Zentralafrikanische Republik	Central African Republic	—	.
Asien, Ozeanien	Asia, Oceania	3 104	14 372
Afghanistan	Afghanistan	—	.
Bangladesch	Bangladesh	—	48
Bhutan	Bhutan	—	—
Britisches Übersee-Territorium	British Overseas Territories	—	321
Brunei Darussalam	Brunei	—	43
China	China	.	385
Fidschi	Fiji	—	.
Französisch-Polynesien	French Polynesia	—	45
Hongkong	Hong Kong	175	4 143
Indien	India	.	1 151
Indonesien	Indonesia	.	619
Japan	Japan	161	849
Kambodscha	Cambodia	—	.
Kasachstan	Kazakhstan	.	295
Kirgisistan	Kyrgyz Republic	—	8
Kiribati	Kiribati	—	—
Laos	Laos	—	.
Macau	Macau	—	14
Malaysia	Malaysia	—	296
Malediven	Maldives	—	12
Marshallinseln	Marshall Islands	—	943
Mikronesien	Micronesia	—	.

Länder Countries		Banken Banks	
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Asien, Ozeanien (Fortsetzung)	Asia, Oceania (continued)		
Mongolei	Mongolia	—	.
Myanmar	Myanmar	—	.
Nauru	Nauru	—	.
Nepal	Nepal	—	20
Neukaledonien	New Caledonia	—	17
Nordkorea	North Korea	—	—
Palästina	Palestinian Territory	—	91
Pakistan	Pakistan	—	926
Palau	Palau	—	—
Papua-Neuginea	Papua New Guinea	—	.
Philippinen	Philippines	—	320
Salomonen	Solomon Islands	—	.
Samoa	Samoa	—	103
Singapur	Singapore	2 755	1 816
Sri Lanka	Sri Lanka	—	69
Südkorea	South Korea	.	129
Tadschikistan	Tajikistan	—	4
Taiwan (China)	Taiwan (China)	—	960
Thailand	Thailand	.	608
Timor-Leste	Timor Leste	—	—
Tonga	Tonga	—	—
Turkmenistan	Turkmenistan	—	5
Tuvalu	Tuvalu	—	—
Usbekistan	Uzbekistan	—	34
US Pazifische Inseln	US Pacific Islands	—	25
Vanuatu	Vanuatu	—	31
Vietnam	Vietnam	—	15
Wallis und Futuna	Wallis and Futuna	—	.
Australien, Neuseeland	Australia, New Zealand	19	1 868
Australien	Australia	17	937
Neuseeland	New Zealand	.	931
Übrige Länder	Other countries	—	.
Alle Länder zusammen	Total of all countries	344 246	290 607
Zusätzlich	In addition		
Edelmetalle	Precious metals	.	.

³ Länderpositionen ohne Edelmetalle.
 Figures for individual countries excluding precious metals.

38a Wertschriftenbestände in Kundendepots der Banken ^{1,2} Securities holdings in bank custody accounts ^{1,2}

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

Nach Domizil des Depotinhabers, Wirtschaftssektor und Anlagewährung ⁴ / By domicile of the custody account holder, business sector and investment currency ⁴

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Währungen Currencies	Jahres- ende End of year	In- und ausländische Depotinhaber Resident and non-resident custody account holders				Ausländische Depotinhaber Non-resident custody account holders			
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Com- mercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶	Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Com- mercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶
		1	2	3	4	5	6	7	8
Alle Währungen All currencies	2001	3 374	1 503	391	1 481	1 892	973	164	755
	2002	2 932	1 257	323	1 351	1 659	813	145	701
	2003	3 280	1 361	356	1 563	1 877	876	150	852
	2004	3 532	1 383	377	1 772	2 003	873	165	964
	2005	4 412	1 524	478	2 410	2 601	994	205	1 402
CHF	2001	1 596	494	192	910	653	166	32	455
	2002	1 385	409	156	821	566	129	28	409
	2003	1 526	427	180	919	633	130	25	478
	2004	1 634	440	192	1 002	654	123	28	502
	2005	1 995	464	233	1 297	856	133	30	693
EUR	2001	697	439	70	188	460	340	41	79
	2002	705	420	67	219	478	328	42	109
	2003	838	484	75	280	578	376	49	154
	2004	921	491	80	350	636	382	56	198
	2005	1 082	508	105	469	757	405	70	282
USD	2001	820	455	97	268	609	378	73	159
	2002	670	360	79	230	504	305	61	139
	2003	708	365	79	264	533	307	61	165
	2004	735	358	80	297	554	301	63	191
	2005	991	431	107	453	762	369	82	311
Übrige Währungen Other currencies	2001	261	115	31	115	171	89	19	63
	2002	171	68	21	82	110	51	15	44
	2003	207	85	22	100	133	62	15	56
	2004	243	95	25	123	159	68	18	73
	2005	344	120	33	191	226	88	22	116

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on securities holdings in bank custody accounts may be found in the *Monthly Statistical Bulletin*, published by the SNB.

² Die Erhebung der Wertschriftenbestände wurde im Jahr 2005 angepasst. Dabei aktualisierten einige Bankeninstitute die Kategorisierung der Sektoren und der Wertschriften. Aus diesem Grund ist ein zeitlicher Vergleich der Daten zum Teil schwierig. Adjustments were made to the reporting of securities holdings in 2005. A number of banking institutions updated the breakdown of their sectoral and securities reporting. Consequently, time-series comparisons for some of the data are difficult.

³ Ausführungen zur Erhebungsstufe und den auskunftspflichtigen Instituten sind in den Erläuterungen zur Bankenstatistik im Textteil zu finden. Further information on reporting entities and reporting institutions may be found in the section entitled *Explanatory notes on the banking statistics*.

⁴ Es gelten die folgenden Zuweisungen zu den Wirtschaftssektoren gemäss NOGA Codes (wo vorhanden): Privatkunden (kein NOGA Code, 95-97), Kommerzielle Kunden (01-64, 70-75.2, 80-93.05, 99), Institutionelle Anleger (65-67, 75.3), davon: Finanzierungs- und Vermögensverwaltungs-institutionen (65.2-65.23 und kein NOGA Code), Versicherungen und Pensionskassen (66), Pensionskassen (66.02). Allocation to the business sectors based on NOGA, the Swiss business classification code (where available): private customers (no NOGA code, 95-97), commercial customers (01-64, 70-75.2, 80-93.05, 99), institutional investors (65-67, 75.3), of which: financial and asset management institutions (65.2-65.23 and no NOGA code), insurance companies and pension funds (66), pension funds (66.02).

Währungen Currencies	Jahres- ende End of year	Inländische Depotinhaber Resident custody account holders						
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institutionelle Anleger ⁶ Institutional investors ⁶			
					Total	davon / of which		
						Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁷ Financial and asset management institutions ⁷	Versicherungen und Pensionskassen ⁷ Insurance companies and pension funds ⁷ davon / of which Pensions- kassen ⁷ Pension funds ⁷	
	9	10	11	12	13	14	15	
Alle Währungen All currencies	2001	1 482	529	226	726	290	390	254
	2002	1 273	444	178	650	245	365	230
	2003	1 403	485	206	711	267	401	261
	2004	1 529	509	212	808	312	455	298
	2005	1 811	530	274	1 008	383	574	395
CHF	2001	943	327	161	455	145	279	170
	2002	819	279	128	411	121	262	155
	2003	893	297	155	441	130	286	179
	2004	980	317	164	500	156	322	211
	2005	1 138	332	203	604	175	403	283
EUR	2001	238	99	29	109	53	50	37
	2002	227	92	25	110	51	53	35
	2003	260	108	26	126	59	59	39
	2004	285	109	24	151	71	72	39
	2005	325	104	35	186	94	82	45
USD	2001	210	77	24	109	61	42	34
	2002	165	55	19	92	50	37	29
	2003	175	58	18	100	52	41	31
	2004	180	57	17	106	54	44	33
	2005	229	62	25	142	68	63	46
Übrige Währungen Other currencies	2001	91	27	12	52	31	18	14
	2002	61	18	6	38	23	13	10
	2003	74	23	7	44	26	15	12
	2004	84	27	6	51	31	16	14
	2005	119	33	11	75	46	26	21

⁵ Bis zum Jahr 2004 wurden die Bestände der Privaten Organisationen ohne Erwerbzweck zusammen mit den Beständen der Privatkunden ausgewiesen, ab dem Jahr 2005 erscheinen sie unter den Kommerziellen Kunden.
Until 2004, holdings of non-profit institutions serving households were reported together with the holdings of private customers. As of 2005, they are reported under commercial customers.

⁶ Bei inländischen Depotinhabern ohne Banken; bei ausländischen Depotinhabern mit Banken.
Without banks for resident custody account holders, with banks for non-resident custody account holders.

⁷ Ab dem Jahr 2005 erfolgt die Zuteilung der treuhänderisch verwalteten Wertschriftenbestände zu den Depotinhaberkategorien gemäss dem Prinzip der wirtschaftlichen Berechtigung.
As of 2005, the principle of beneficial ownership is applied when allocating securities managed by fiduciary agents to individual custody account holder categories.

38b Wertschriftenbestände in Kundendepots der Banken ^{1,2} Securities holdings in bank custody accounts ^{1,2}

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

Nach Domizil des Depotinhabers, Wertschriftenkategorie und Anlagewährung / By domicile of the custody account holder, category of security and investment currency

In- und ausländische Emittenten / Domestic and foreign issuers

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	Alle Währungen Total			CHF			EUR		
		In- und auslän- dische Depot- inhaber	Inland	Ausland	In- und auslän- dische Depot- inhaber	Inland	Ausland	In- und auslän- dische Depot- inhaber	Inland	Ausland
		Resident and non- resident custody account holders	Resident	Non- resident	Resident and non- resident custody account holders	Resident	Non- resident	Resident and non- resident custody account holders	Resident	Non- resident
		1	2	3	4	5	6	7	8	9
Total	2001	3 374	1 482	1 892	1 596	943	653	697	238	460
	2002	2 932	1 273	1 659	1 385	819	566	705	227	478
	2003	3 280	1 403	1 877	1 526	893	633	838	260	578
	2004	3 532	1 529	2 003	1 634	980	654	921	285	636
	2005	4 412	1 811	2 601	1 995	1 138	856	1 082	325	757
Obligationen ⁴ Bonds ⁴	2001	1 165	519	646	399	300	99	295	106	190
	2002	1 173	536	638	431	323	108	364	123	241
	2003	1 201	540	661	449	327	121	395	128	267
	2004	1 231	559	672	469	339	130	415	137	278
	2005	1 238	580	658	476	344	132	383	138	245
Aktien ⁵ Shares ⁵	2001	1 493	689	804	951	472	479	195	79	116
	2002	1 098	481	617	724	330	393	147	57	90
	2003	1 300	559	740	823	377	446	195	74	121
	2004	1 381	580	801	852	390	462	216	78	139
	2005	1 688	670	1 018	1 088	455	633	223	82	142
Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ⁶ Units in collective investment schemes with an open-ended structure ⁶	2001	633	246	387	218	153	65	192	48	144
	2002	567	226	341	202	147	55	172	42	130
	2003	667	267	400	221	167	54	214	51	164
	2004	787	352	435	282	231	52	246	62	185
	2005	1 174	483	691	365	299	66	372	87	285
Übrige ⁷ Others ⁷	2001	84	28	55	28	18	10	15	5	10
	2002	93	30	63	29	19	10	22	5	17
	2003	113	37	76	33	22	11	34	8	26
	2004	133	38	95	30	20	10	43	9	35
	2005	311	78	234	66	41	25	104	18	86

Wertschriftenkategorien Category of securities	Jahres- ende End of year	USD			Übrige Other		
		In- und ausländische Depotinhaber	Inland	Ausland	In- und ausländische Depotinhaber	Inland	Ausland
		Resident and non-resident custody account holders	Resident	Non-resident	Resident and non-resident custody account holders	Resident	Non-resident
		10	11	12	13	14	15
Total	2001	820	210	609	261	91	171
	2002	670	165	504	171	61	110
	2003	708	175	533	207	74	133
	2004	735	180	554	243	84	159
	2005	991	229	762	344	119	226
Obligationen ⁴ Bonds ⁴	2001	342	77	265	129	36	93
	2002	296	64	232	82	26	56
	2003	272	56	217	84	29	56
	2004	256	51	205	92	32	60
	2005	275	58	217	103	39	64
Aktien ⁵ Shares ⁵	2001	244	89	154	103	48	55
	2002	161	64	97	66	30	36
	2003	189	71	118	93	38	55
	2004	201	72	130	111	41	70
	2005	216	74	141	162	59	103
Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ⁶ Units in collective investment schemes with an open-ended structure ⁶	2001	198	39	158	26	6	19
	2002	174	32	141	20	5	15
	2003	206	42	164	25	7	18
	2004	227	51	176	32	9	23
	2005	382	81	301	55	16	39
Übrige ⁷ Others ⁷	2001	36	5	32	4	1	3
	2002	39	6	33	4	1	3
	2003	41	7	35	5	1	4
	2004	51	7	44	8	2	6
	2005	118	15	103	24	4	20

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on securities holdings in bank custody accounts may be found in the *Monthly Statistical Bulletin*, published by the SNB.

² Die Erhebung der Wertschriftenbestände wurde im Jahr 2005 angepasst. Dabei aktualisierten einige Bankeninstitute die Kategorisierung der Sektoren und der Wertschriften. Aus diesem Grund ist ein zeitlicher Vergleich der Daten zum Teil schwierig. Adjustments were made to the reporting of securities holdings in 2005. A number of banking institutions updated the breakdown of their sectoral and securities reporting. Consequently, time-series comparisons for some of the data are difficult.

³ Ausführungen zur *Erhebungsstufe* und den *auskunftspflichtigen Instituten* sind in den *Erläuterungen zur Bankenstatistik* im Textteil zu finden. Further information on *reporting entities* and *reporting institutions* may be found in the section entitled *Explanatory notes on the banking statistics*.

⁴ Inklusive Kassenobligationen, kündbare Obligationen, Notes, Wandel- und Optionsanleihen. Including medium-term bank-issued notes, bonds subject to notice of termination, notes, convertible bonds and warrant issues.

⁵ Inklusive Partizipations- und Genussscheine, Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur (entsprechen in der Schweiz Anteilen an Investmentgesellschaften). Including participation and dividend-right certificates, units in collective investment schemes with a closed-end structure (corresponding, in Switzerland, to shares in investment companies).

⁶ Ab dem Jahr 2005 werden anstelle von Anlagefondszertifikaten Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur erhoben. Dazu gehören bei den inländischen Emittenten neben den Anteilen an Anlagefonds auch die Anteile an übrigen kollektiven Kapitalanlagen mit Open-End-Struktur (Anteile an Anlagestiftungen, Freizügigkeitsstiftungen, Vorsorgestiftungen, bankinternen Sondervermögen). Bis zum Jahr 2004 wurden unter der Wertschriftenkategorie *Anlagefondszertifikate* teilweise auch Anteile an übrigen kollektiven Kapitalanlagen mit Open-End-Struktur gemeldet. As of 2005, data on investment fund certificates is no longer collected, being replaced by data on units in collective investment schemes with an open-ended structure. For domestic issuers, this new category encompasses not only investment fund units but also units in other collective investment schemes with an open-ended structure (units in investment trusts, vested benefit foundations, pension foundations, special internal bank assets). Until 2004, the *Investment fund certificates* category included a certain amount of data on units in other collective investments with an open-ended structure.

⁷ Unter der Wertschriftenkategorie *Übrige* werden Geldmarktpapiere, Strukturierte Produkte sowie Übrige Wertschriften (ohne Derivate) ausgewiesen. Strukturierte Produkte werden ab dem Jahr 2005 als eigenständige Wertschriftenkategorie erfasst. The securities listed under the category heading *Others* are money market papers, structured products and other securities (excluding derivatives). As of 2005, structured products are listed independently, as a separate category of securities.

38c Wertschriftenbestände in Kundendepots der Banken ^{1,2} Securities holdings in bank custody accounts ^{1,2}

Erhebungsstufe: Bankstelle ³ / Reporting entity: bank office ³

Nach Domizil des Depotinhabers, Wertschriftenkategorie und Wirtschaftssektor ⁴ / By domicile of the custody account holder, category of security and business sector ⁴

In- und ausländische Emittenten, alle Währungen / Domestic and foreign issuers, all currencies

In Milliarden Franken / In CHF billions

Wertschriftenkategorien Category of securities	Jahres- ende End of year	In- und ausländische Depotinhaber Resident and non-resident custody account holders				Ausländische Depotinhaber Non-resident custody account holders			
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶	Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶
		1	2	3	4	5	6	7	8
Total	2001	3 374	1 503	391	1 481	1 892	973	164	755
	2002	2 932	1 257	323	1 351	1 659	813	145	701
	2003	3 280	1 361	356	1 563	1 877	876	150	852
	2004	3 532	1 383	377	1 772	2 003	873	165	964
	2005	4 412	1 524	478	2 410	2 601	994	205	1 402
Obligationen ⁸ Bonds ⁸	2001	1 165	513	116	536	646	368	61	216
	2002	1 173	488	113	571	638	347	59	231
	2003	1 201	466	106	629	661	332	54	275
	2004	1 231	435	109	688	672	306	57	309
	2005	1 238	340	118	780	658	243	59	356
Aktien ⁹ Shares ⁹	2001	1 493	499	208	785	804	260	69	476
	2002	1 098	341	152	604	617	167	54	396
	2003	1 300	412	178	710	740	206	54	480
	2004	1 381	420	195	766	801	211	63	528
	2005	1 688	440	227	1 022	1 018	216	66	735
Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ¹⁰ Units in collective investment schemes with an open-ended structure ¹⁰	2001	633	455	51	127	387	317	27	43
	2002	567	390	41	136	341	268	23	50
	2003	667	436	53	178	400	300	31	69
	2004	787	470	58	259	435	311	36	88
	2005	1 174	614	99	462	691	438	59	193
Übrige ¹¹ Other ¹¹	2001	84	35	16	33	55	28	8	19
	2002	93	37	17	39	63	31	8	23
	2003	113	47	20	47	76	38	11	28
	2004	133	58	15	60	95	46	9	40
	2005	311	131	35	146	234	96	20	117

¹ Ausführlichere Angaben zu Wertschriftenbeständen in Kundendepots der Banken sind in der SNB-Publikation *Statistisches Monatsheft* zu finden. More information on securities holdings in bank custody accounts may be found in the *Monthly Statistical Bulletin*, published by the SNB.

² Die Erhebung der Wertschriftenbestände wurde im Jahr 2005 angepasst. Dabei aktualisierten einige Bankeninstitute die Kategorisierung der Sektoren und der Wertschriften. Aus diesem Grund ist ein zeitlicher Vergleich der Daten zum Teil schwierig. Adjustments were made to the reporting of securities holdings in 2005. A number of banking institutions updated the breakdown of their sectoral and securities reporting. Consequently, time-series comparisons for some of the data are difficult.

³ Ausführungen zur Erhebungsstufe und den auskunftspflichtigen Instituten sind in den Erläuterungen zur Bankenstatistik im Textteil zu finden. Further information on reporting entities and reporting institutions may be found in the section entitled *Explanatory notes on the banking statistics*.

⁴ Es gelten die folgenden Zuweisungen zu den Wirtschaftssektoren gemäss NOGA Codes (wo vorhanden): Privatkunden (kein NOGA Code, 95-97), Kommerzielle Kunden (01-64, 70-75.2, 80-93.05, 99), Institutionelle Anleger (65-67, 75.3), davon: Finanzierungs- und Vermögensverwaltungs-institutionen (65.2-65.23 und keine NOGA Code), Versicherungen und Pensionskassen (66), Pensionskassen (66.02). Allocation to the business sectors based on NOGA, the Swiss business classification code (where available): private customers (no NOGA code, 95-97), commercial customers (01-64, 70-75.2, 80-93.05, 99), institutional investors (65-67, 75.3), of which: financial and asset management institutions (65.2-65.23 and no NOGA code), insurance companies and pension funds (66), pension funds (66.02).

⁵ Bis zum Jahr 2004 wurden die Bestände der Privaten Organisationen ohne Erwerbzweck zusammen mit den Beständen der Privatkunden ausgewiesen, ab dem Jahr 2005 erscheinen sie unter den Kommerziellen Kunden. Until 2004, holdings of non-profit institutions serving households were reported together with the holdings of private customers. As of 2005, they are reported under commercial customers.

⁶ Bei inländischen Depotinhabern ohne Banken; bei ausländischen Depotinhabern mit Banken. Without banks for resident custody account holders, with banks for non-resident custody account holders.

Wertschriftenkategorien Category of securities	Jahres- ende End of year	Inländische Depotinhaber Resident custody account holders						
		Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commercial customers ⁵	Institutionelle Anleger ⁶ Institutional investors ⁶			
					Total	davon / of which		
						Finanzie- rungs- und Vermögens- verwaltungs- institutionen ⁷ Financial and asset management institutions ⁷	Versicherungen und Pensionskassen ⁷ Insurance companies and pension funds ⁷	
	9	10	11	12	13	14	15	
Total	2001	1 482	529	226	726	290	390	254
	2002	1 273	444	178	650	245	365	230
	2003	1 403	485	206	711	267	401	261
	2004	1 529	509	212	808	312	455	298
	2005	1 811	530	274	1 008	383	574	395
Obligationen ⁸ Bonds ⁸	2001	519	145	54	320	104	192	104
	2002	536	141	54	340	107	209	105
	2003	540	134	52	354	109	222	112
	2004	559	129	52	379	119	242	123
	2005	580	97	59	424	151	249	139
Aktien ⁹ Shares ⁹	2001	689	239	140	310	152	140	102
	2002	481	174	98	209	103	94	74
	2003	559	206	124	230	116	99	84
	2004	580	209	132	239	129	94	82
	2005	670	223	161	286	160	107	92
Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ¹⁰ Units in collective investment schemes with an open-ended structure ¹⁰	2001	246	138	24	84	26	54	46
	2002	226	122	18	86	24	58	48
	2003	267	136	21	109	30	75	62
	2004	352	159	22	171	52	113	88
	2005	483	175	40	268	55	206	155
Übrige ¹¹ Other ¹¹	2001	28	7	8	13	8	4	3
	2002	30	7	8	16	11	4	3
	2003	37	9	9	19	13	5	4
	2004	38	12	6	20	12	6	5
	2005	78	34	15	29	11	11	9

⁷ Ab dem Jahr 2005 erfolgt die Zuteilung der treuhänderisch verwalteten Wertschriftenbestände zu den Depotinhaberkategorien gemäss dem Prinzip der wirtschaftlichen Berechtigung.
As of 2005, the principle of beneficial ownership is applied when allocating securities managed by fiduciary agents to individual custody account holder categories.

⁸ Inklusive Kassenobligationen, kündbare Obligationen, Notes, Wandel- und Optionsanleihen.
Including medium-term bank-issued notes, bonds subject to notice of termination, notes, convertible bonds and warrant issues.

⁹ Inklusive Partizipations- und Genussscheine, Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur (entsprechen in der Schweiz Anteilen an Investmentgesellschaften).
Including participation and dividend-right certificates, units in collective investment schemes with a closed-end structure (corresponding, in Switzerland, to shares in investment companies).

¹⁰ Ab dem Jahr 2005 werden anstelle von Anlagefondszertifikaten Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur erhoben. Dazu gehören bei den inländischen Emittenten neben den Anteilen an Anlagefonds auch die Anteile an übrigen kollektiven Kapitalanlagen mit Open-End-Struktur (Anteile an Anlagestiftungen, Freizügigkeitsstiftungen, Vorsorgestiftungen, bankinternen Sondervermögen). Bis zum Jahr 2004 wurden unter der Wertschriftenkategorie *Anlagefondszertifikate* teilweise auch Anteile an übrigen kollektiven Kapitalanlagen mit Open-End-Struktur gemeldet.
As of 2005, data on investment fund certificates is no longer collected, being replaced by data on units in collective investment schemes with an open-ended structure. For domestic issuers, this new category encompasses not only investment fund units but also units in other collective investment schemes with an open-ended structure (units in investment trusts, vested benefit foundations, pension foundations, special internal bank assets). Until 2004, the *Investment fund certificates* category included a certain amount of data on units in other collective investments with an open-ended structure.

¹¹ Unter der Wertschriftenkategorie *Übrige* werden Geldmarktpapiere, Strukturierte Produkte sowie Übrige Wertschriften (ohne Derivate) ausgewiesen. Strukturierte Produkte werden ab dem Jahr 2005 als eigenständige Wertschriftenkategorie erfasst.
The securities listed under the category heading *Others* are money market papers, structured products and other securities (excluding derivatives). As of 2005, structured products are listed independently, as a separate category of securities.

39 Eventualverpflichtungen und schwebende Geschäfte Contingent liabilities and open transactions

In Millionen Franken / In CHF millions

Jahres- ende	Aval-, Bürgschafts- und Garantieverpflichtungen sowie Verpflichtungen aus Akkreditiven	Indossaments- verpflichtungen aus Rediskontierungen	Einzahlungs- oder Nach- schussverpflichtungen auf Aktien und anderen Beteiligungspapieren	Forderungen aus festen Termingeschäften in Wertschriften und in Edelmetallen	Verpflichtungen aus festen Termingeschäften in Wertschriften und in Edelmetallen
End of year	Guarantee liabilities (relating to bills of exchange, third parties etc) as well as liabilities arising from letters of credit	Endorsement liabilities arising from rediscounting	Obligations to pay or make additional payments on shares and other equity securities	Claims arising from fixed forward contracts for securities and precious metals	Liabilities arising from fixed forward contracts for securities and precious metals
	1	2	3	4	5

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	.
2002	.	.	.	.	.
2003	.	.	.	.	.
2004	.	.	.	.	.
2005	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	4 999	—	727	589	595
2002	5 079	—	709	80	82
2003	5 145	—	703	206	200
2004	5 534	—	691	241	236
2005	6 209	—	658	147	141

2.00 Grossbanken / Big banks

2001	170 716	—	57	30 125	43 646
2002	129 344	—	132	98 379	74 770
2003	125 759	—	120	107 699	120 336
2004	223 860	—	132	21 172	24 595
2005	292 113	805	149	40 385	49 188

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	1 522	1	100	7	1
2002	1 225	5	95	1	1
2003	995	—	89	2	1
2004	1 540	—	85	2	4
2005	1 641	—	89	0	1

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

2001	218	—	48	924	924
2002	739	—	47	866	866
2003	698	—	37	331	331
2004	648	—	35	368	368
2005	671	—	35	535	535

Jahres- ende	Aval-, Bürgschafts- und Garantieverbindlichkeiten sowie Verpflichtungen aus Akkreditiven	Indossaments- verpflichtungen aus Rediskontierungen	Einzahlungs- oder Nach- schussverbindlichkeiten auf Aktien und anderen Beteiligungspapieren	Forderungen aus festen Termingeschäften in Wertschriften und in Edelmetallen	Verpflichtungen aus festen Termingeschäften in Wertschriften und in Edelmetallen
End of year	Guarantee liabilities (relating to bills of exchange, third parties etc) as well as liabilities arising from letters of credit	Endorsement liabilities arising from rediscounting	Obligations to pay or make additional payments on shares and other equity securities	Claims arising from fixed forward contracts for securities and precious metals	Liabilities arising from fixed forward contracts for securities and precious metals
	1	2	3	4	5

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	24 935	156	104	4 476	4 526
2002	20 299	57	78	8 157	8 247
2003	27 150	64	106	10 383	10 565
2004	30 501	755	78	15 060	15 380
2005	40 601	1 069	180	25 957	24 548

5.11 Handelsbanken / Commercial banks

2001	1 990	—	38	380	380
2002	1 471	—	31	871	871
2003	1 403	10	28	851	851
2004	1 463	20	28	153	153
2005	1 225	93	28	102	101

5.12 Börsenbanken / Stock exchange banks

2001	2 882	131	29	2 661	2 576
2002	2 931	—	8	5 805	5 760
2003	3 384	—	23	6 560	6 617
2004	3 009	6	23	8 118	8 306
2005	3 425	53	43	12 792	12 767

5.14 Andere Banken / Other banking institutions

2001	1	—	1	—	—
2002	7	—	1	—	—
2003	0	—	1	—	—
2004	1	—	1	—	—
2005	5	—	1	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	20 062	25	36	1 435	1 571
2002	15 891	57	38	1 481	1 615
2003	22 363	55	54	2 972	3 098
2004	26 028	730	26	6 789	6 921
2005	35 947	924	108	13 063	11 680

¹ Enthält nur die Einzahlungs- und Nachschussverbindlichkeiten gegenüber konzernfremden Gesellschaften.
Includes only obligations to pay or make additional payments to non-group companies.

39 Eventualverpflichtungen und schwebende Geschäfte Contingent liabilities and open transactions

In Millionen Franken / In CHF millions

Jahres- ende	Aval-, Bürgschafts- und Garantieverpflichtungen sowie Verpflichtungen aus Akkreditiven	Indossaments- verpflichtungen aus Rediskontierungen	Einzahlungs- oder Nach- schussverpflichtungen auf Aktien und anderen Beteiligungspapieren	Forderungen aus festen Termingeschäften in Wertschriften und in Edelmetallen	Verpflichtungen aus festen Termingeschäften in Wertschriften und in Edelmetallen
End of year	Guarantee liabilities (relating to bills of exchange, third parties etc) as well as liabilities arising from letters of credit	Endorsement liabilities arising from rediscounting	Obligations to pay or make additional payments on shares and other equity securities	Claims arising from fixed forward contracts for securities and precious metals	Liabilities arising from fixed forward contracts for securities and precious metals
	1	2	3	4	5

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	3 053	—	—	191	198
2002	2 633	54	—	55	56
2003	2 588	—	—	27	27
2004	3 217	28	—	185	186
2005	4 359	151	—	130	132

8.00 Privatbankiers / Private bankers

2001	.	.	.	.	.
2002	.	.	.	.	.
2003	.	.	.	.	.
2004	.	.	.	.	.
2005	.	.	.	.	.

Jahres- ende	Aval-, Bürgschafts- und Garantieverpflichtungen sowie Verpflichtungen aus Akkreditiven	Indossaments- verpflichtungen aus Rediskontierungen	Einzahlungs- oder Nach- schussverpflichtungen auf Aktien und anderen Beteiligungspapieren	Forderungen aus festen Termingeschäften in Wertschriften und in Edelmetallen	Verpflichtungen aus festen Termingeschäften in Wertschriften und in Edelmetallen
End of year	Guarantee liabilities (relating to bills of exchange, third parties etc) as well as liabilities arising from letters of credit	Endorsement liabilities arising from rediscounting	Obligations to pay or make additional payments on shares and other equity securities	Claims arising from fixed forward contracts for securities and precious metals	Liabilities arising from fixed forward contracts for securities and precious metals
	1	2	3	4	5

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	19 711	1 252	260	1 524	1 200
1977	19 273	1 592	269	2 189	1 689
1978	20 466	544	365	3 411	1 693
1979	27 091	1 521	507	7 082	4 819
1980	31 790	1 350	520	8 070	5 524
1981	37 954	1 396	605	5 607	2 125
1982	44 613	872	678	9 042	4 074
1983	50 462	1 079	759	8 840	3 892
1984	60 700	1 005	799	9 789	6 697
1985	70 989	1 034	848	14 068	9 452
1986	68 197	1 064	887	13 407	8 434
1987	65 163	947	962	9 756	6 888
1988	76 696	983	1 106	12 275	10 401
1989	95 737	475	1 427	16 989	17 185
1990	97 223	913	1 558	12 048	16 777
1991	99 365	696	1 630	16 869	18 449
1992	106 878	596	1 809	25 781	26 109
1993	106 291	169	2 091	39 225	47 272
1994	102 072	255	2 100	55 736	46 037
1995	101 969	37	2 210	49 892	45 704
1996	125 821	52	2 266	94 636	86 225
1997	136 836	53	760	126 130	108 659
1998	110 200	97	749	71 202	72 791
1999	118 732	84	727	122 489	90 812
2000	121 220	144	1 317	122 771	88 404
2001	202 391	157	1 036	36 121	49 692
2002	156 686	62	1 060	107 484	83 965
2003	159 747	64	1 056	118 621	131 434
2004	262 083	755	1 021	36 842	40 584
2005	341 235	1 874	1 110	67 023	74 413

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr Year	Ertrag und Aufwand aus dem ordentlichen Bankgeschäft Income and expenses from ordinary banking operations				Erfolg Kommissions- und Dienstleistungsgeschäft Net income from commission business and services			
	Zins- und Diskontertrag Interest and discount income	Zins- und Dividenden-ertrag Interest and dividend income ¹	Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Kommissionsertrag Commission income			
	1	2	3	4	Total	Wertschriften und Anlage-geschäft Securities trading and investment business	Kreditgeschäft Lending business	Übriges Dienstleis-tungsgeschäft Other services
					5	6	7	8

1.00–8.00 Alle Banken / All banks

2001	86 071 387	3 358 730	66 621 152	22 808 964	28 473 446	24 379 927	1 838 417	2 255 102
2002	54 636 193	10 064 879	42 405 059	22 296 016	25 955 978	21 902 920	1 961 427	2 091 631
2003	47 592 872	12 266 553	36 297 241	23 562 184	25 569 979	21 263 051	1 748 381	2 558 547
2004	47 174 986	13 924 752	38 532 619	22 567 118	28 023 932	23 521 287	1 818 907	2 683 738
2005	61 669 938	16 713 028	55 889 736	22 493 233	31 810 972	26 969 347	2 033 883	2 807 742

1.00 Kantonalbanken / Cantonal banks

2001	11 414 757	471 313	7 404 066	4 482 004	1 580 931	1 231 192	117 055	232 684
2002	10 003 460	454 821	5 940 359	4 517 922	1 489 005	1 115 525	124 218	249 262
2003	8 578 531	403 672	4 537 927	4 444 276	1 619 686	1 191 923	121 221	306 542
2004	8 091 762	356 091	4 051 402	4 396 451	1 800 944	1 339 352	125 474	336 118
2005	8 335 373	351 277	4 017 589	4 669 061	1 956 397	1 497 018	131 286	328 093

2.00 Grossbanken / Big banks

2001	56 547 104	1 294 423	46 444 403	11 397 124	14 255 051	12 143 654	1 081 572	1 029 825
2002	30 293 824	8 165 640	27 225 916	11 233 548	13 037 525	10 906 670	1 178 930	951 925
2003	27 722 986	10 535 243	25 646 170	12 612 059	12 705 246	10 335 302	1 129 911	1 240 033
2004	27 773 108	12 235 751	28 581 087	11 427 772	13 993 431	11 631 384	1 180 064	1 181 983
2005	39 447 883	14 667 150	43 640 627	10 474 406	16 239 683	13 602 801	1 308 282	1 328 600

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	3 078 553	148 425	1 897 582	1 329 396	285 445	214 728	8 308	62 409
2002	2 674 569	140 036	1 515 012	1 299 593	255 691	179 772	8 814	67 105
2003	2 431 615	135 077	1 229 724	1 336 968	265 496	183 149	9 711	72 636
2004	2 265 954	126 360	1 041 057	1 351 257	286 971	204 650	8 090	74 231
2005	2 249 940	115 396	1 013 798	1 351 538	313 134	232 710	7 351	73 073

4.00 Raiffeisenbanken / Raiffeisen banks

2001	3 115 394	116 736	1 903 913	1 328 217	134 718	113 502	2 914	18 302
2002	3 047 992	107 031	1 704 207	1 450 816	130 032	104 045	3 795	22 192
2003	2 794 998	98 153	1 313 960	1 579 191	140 554	105 145	5 313	30 096
2004	2 756 869	87 975	1 211 255	1 633 589	165 784	123 408	5 262	37 114
2005	2 860 629	82 078	1 226 843	1 715 864	284 831	157 548	5 643	121 640

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ² Net dealing income ²	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personal-aufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

1.00–8.00 Alle Banken / All banks

3 261 589	25 211 854	8 882 897	4 376 776	2 659 287	23 578 800	13 605 160	37 183 960	24 096 530
3 116 392	22 839 584	7 476 719	6 699 695	4 650 539	22 506 747	12 336 363	34 843 110	24 468 899
3 006 955	22 563 027	4 093 847	4 723 135	2 848 590	22 251 786	11 295 815	33 547 601	21 394 592
3 226 284	24 797 650	6 889 012	4 219 238	1 639 673	23 616 129	11 753 826	35 369 955	23 103 066
3 775 059	28 035 911	11 153 517	6 920 471	5 752 327	26 159 737	12 756 758	38 916 495	29 686 643

1.00 Kantonalbanken / Cantonal banks

210 015	1 370 916	126 746	335 337	93 225	2 075 802	1 387 947	3 463 749	2 851 254
205 306	1 283 699	316 832	200 855	89 021	2 091 464	1 320 722	3 412 186	2 907 123
196 670	1 423 016	468 128	322 415	95 663	2 171 986	1 291 481	3 463 467	3 194 369
207 348	1 593 596	538 533	309 527	101 247	2 180 349	1 322 832	3 503 181	3 334 926
220 311	1 736 086	718 886	363 919	119 467	2 282 744	1 370 700	3 653 444	3 834 506

2.00 Grossbanken / Big banks

1 657 572	12 597 479	6 958 878	2 868 004	2 016 654	13 308 425	7 393 789	20 702 214	13 119 271
1 585 114	11 452 411	5 383 118	5 655 315	4 146 545	12 536 376	6 425 784	18 962 160	14 762 232
1 585 231	11 120 015	1 342 527	3 553 005	2 372 175	12 245 028	5 608 814	17 853 842	10 773 764
1 593 953	12 399 478	4 208 893	2 931 873	1 061 848	13 193 721	5 814 754	19 008 475	11 959 541
1 868 433	14 371 250	7 862 851	5 324 002	4 918 578	14 939 210	6 487 139	21 426 349	16 606 160

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

27 046	258 399	49 018	38 394	4 807	512 387	379 357	891 744	783 463
29 554	226 137	44 171	29 473	4 579	501 046	373 887	874 933	724 443
31 372	234 124	64 931	52 023	7 176	519 590	403 914	923 504	764 541
34 260	252 711	72 408	44 247	6 729	509 610	411 834	921 444	799 178
35 414	277 720	87 848	54 679	4 013	514 656	402 369	917 025	854 759

4.00 Raiffeisenbanken / Raiffeisen banks

9 230	125 488	51 576	107 340	7 448	556 293	377 402	933 695	678 925
10 870	119 162	62 470	117 950	8 081	607 804	412 644	1 020 448	729 950
12 260	128 294	66 177	134 148	7 282	639 272	412 632	1 051 904	855 906
17 769	148 015	56 358	143 941	8 352	696 989	459 660	1 156 649	825 254
67 825	217 006	75 509	49 385	24 100	748 525	408 876	1 157 401	900 363

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

² Enthält auch Zins- und Dividenderträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Sub-total	Extraordinary income	Extraordinary expenses	Taxes	Profit for year	Loss for year
	Depreciation of tangible assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

1.00–8.00 Alle Banken / All banks

2001	4 272 614	6 883 799	12 940 117	2 841 570	1 570 547	2 491 817	12 480 428	761 103
2002	6 224 476	7 285 064	10 959 359	1 812 601	1 513 397	1 999 380	11 877 564	2 618 382
2003	3 420 824	3 239 363	14 734 405	2 345 155	1 576 503	2 733 702	12 877 561	108 208
2004	3 077 415	1 659 920	18 365 731	2 203 743	1 706 413	3 375 739	15 607 057	119 738
2005	3 269 602	1 630 770	24 786 271	6 764 658	2 084 074	4 812 048	24 796 999	142 190

1.00 Kantonalbanken / Cantonal banks

2001	472 855	2 167 687	210 709	1 195 358	845 205	97 172	893 101	429 409
2002	711 112	1 775 033	420 976	409 319	1 067 612	94 653	895 682	1 227 653
2003	592 756	550 408	2 051 206	262 119	1 005 372	100 909	1 207 044	—
2004	478 628	304 561	2 551 742	387 953	1 244 315	118 950	1 576 427	—
2005	500 437	241 334	3 092 740	607 737	1 541 171	141 310	2 017 996	—

2.00 Grossbanken / Big banks

2001	2 590 822	3 062 458	7 465 991	123 440	50 619	1 028 883	6 509 929	—
2002	4 008 660	3 905 289	6 848 283	289 325	12 029	802 686	7 047 995	725 102
2003	1 686 745	1 159 342	7 927 677	542 031	42 512	1 373 894	7 053 302	—
2004	1 536 564	231 431	10 191 546	1 167 785	54 843	1 943 567	9 360 921	—
2005	1 647 465	124 601	14 834 094	5 314 276	911	3 140 699	17 006 760	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	79 822	207 083	496 558	46 704	101 617	93 326	348 318	—
2002	70 801	244 196	409 445	45 409	71 230	93 363	293 407	3 145
2003	80 995	175 071	508 475	40 281	80 324	104 764	363 668	—
2004	94 555	143 651	560 973	31 251	92 027	114 823	385 383	9
2005	116 131	102 645	635 983	21 903	81 588	140 204	436 094	—

4.00 Raiffeisenbanken / Raiffeisen banks

2001	227 383	77 347	374 196	905	12 824	27 070	335 207	—
2002	142 352	69 542	518 056	7 135	2 010	93 834	429 347	—
2003	133 648	153 009	569 249	28 757	5 238	139 517	453 251	—
2004	129 449	42 820	652 985	11 753	5 140	153 736	505 862	—
2005	127 770	42 467	730 126	53 852	6 693	169 034	608 251	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

Gewinnausschüttung Distribution of profit	Reserven Reserves		Tantiemen Emoluments	Zuweisungen an Personal- Wohlfahrts- einrichtungen Allocation to staff welfare schemes	Sonstige Verwendung Other appropriation	Verlust- deckung (-) Elimination of losses (-)	Vortrag auf neue Rechnung To be carried forward	
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)					Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)
26	27	28	29	30	31	32	33	34

1.00–8.00 Alle Banken / All banks

4 607 257	6 747 734	- 508 823	5 988	5 629	60 146	- 2 309	6 716 055	- 324 706
6 516 996	5 143 790	- 173 511	3 905	5 714	56 541	- 15 861	6 081 048	- 1 792 709
6 785 289	3 309 722	- 261 773	3 232	5 094	57 154	- 28 756	8 706 531	- 216 498
8 394 078	5 094 463	- 8 349	3 574	6 039	46 724	- 9 693	10 942 898	- 218 279
9 523 292	13 238 926	- 17 808	4 123	2 908	46 875	- 6 050	12 180 843	- 285 457

1.00 Kantonalbanken / Cantonal banks

582 041	306 708	- 427 000	—	3 000	350	—	36 804	—
569 201	320 892	- 6 300	—	3 000	1 350	—	36 993	- 1 220 305
721 645	501 145	—	—	3 000	1 810	—	35 708	—
793 045	778 133	—	—	3 000	1 920	—	35 692	—
888 712	1 120 433	—	—	—	4 470	—	40 078	—

2.00 Grossbanken / Big banks

1 160 000	4 754 772	—	—	—	—	—	3 882 211	—
3 574 525	3 579 780	—	—	—	—	—	3 050 798	—
3 438 483	1 303 901	—	—	—	—	—	5 361 717	—
5 132 769	2 809 847	—	—	—	—	—	7 186 085	—
5 844 989	10 346 837	—	—	—	—	—	7 685 432	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

116 443	228 218	—	—	1 129	2 894	—	7 367	—
128 710	161 397	- 3 131	—	1 214	3 154	—	6 091	—
139 433	217 718	—	—	1 344	2 795	—	8 105	—
146 407	235 758	—	—	989	2 613	—	7 280	—
181 973	248 325	—	—	858	3 962	—	7 068	—

4.00 Raiffeisenbanken / Raiffeisen banks

13 893	321 314	—	—	—	—	—	—	—
15 590	413 757	—	—	—	—	—	—	—
17 456	435 795	—	—	—	—	—	—	—
19 300	486 562	—	—	—	—	—	—	—
21 428	586 823	—	—	—	—	—	—	—

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr Year	Ertrag und Aufwand aus dem ordentlichen Bankgeschäft Income and expenses from ordinary banking operations				Erfolg Kommissions- und Dienstleistungsgeschäft Net income from commission business and services			
	Zins- und Diskontertrag Interest and discount income	Zins- und Dividenden-ertrag ³ Interest and dividend income ³	Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Kommissionsertrag Commission income			Übriges Dienstleistungsgeschäft Other services
	1	2	3	4	Total	Wertschriften und Anlage-geschäft Securities trading and investment business	Kreditgeschäft Lending business	8

5.00 Übrige Banken / Other banks (5.11-5.20)

2001	10 889 781	1 245 664	8 222 888	3 912 557	9 754 626	8 448 432	592 155	714 039
2002	8 005 021	1 140 483	5 560 181	3 585 323	9 144 387	7 871 747	602 067	670 573
2003	5 664 268	1 032 322	3 293 118	3 403 472	8 892 390	7 706 419	407 485	778 486
2004	5 904 090	996 365	3 357 452	3 543 003	9 654 788	8 343 376	437 916	873 496
2005	8 215 818	1 327 779	5 534 741	4 008 856	10 680 020	9 422 717	504 115	753 188

5.11 Handelsbanken / Commercial banks

2001	1 868 831	155 417	1 205 336	818 912	1 042 861	784 136	20 297	238 428
2002	1 339 042	82 533	736 276	685 299	398 817	207 248	18 480	173 089
2003	1 171 317	101 140	600 262	672 195	372 955	184 968	12 960	175 027
2004	1 120 863	79 941	534 526	666 278	361 311	181 263	10 970	169 078
2005	1 154 977	82 402	540 352	697 027	342 018	180 439	11 214	150 365

5.12 Börsenbanken / Stock exchange banks

2001	2 161 793	438 761	1 742 032	858 522	3 141 104	3 039 448	24 787	76 869
2002	1 625 864	376 860	1 066 594	936 130	3 668 801	3 478 280	28 022	162 499
2003	1 129 127	320 826	647 651	802 302	3 381 604	3 213 805	30 948	136 851
2004	1 137 999	300 507	624 432	814 074	3 698 195	3 527 701	23 828	146 666
2005	1 656 695	346 022	1 021 722	980 995	4 217 531	4 020 031	25 105	172 395

5.14 Andere Banken / Other banking institutions

2001	139 920	10 338	51 327	98 931	225 425	244	206 915	18 266
2002	129 499	9 318	47 592	91 225	241 836	172	220 081	21 583
2003	68 852	13 525	37 032	45 345	153 096	168	18 763	134 165
2004	76 097	17 145	42 658	50 584	145 039	183	3 129	141 727
2005	83 307	17 224	43 067	57 464	28 768	213	3 151	25 404

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	6 719 237	641 148	5 224 193	2 136 192	5 345 236	4 624 604	340 156	380 476
2002	4 910 616	671 772	3 709 719	1 872 669	4 834 936	4 186 048	335 485	313 403
2003	3 294 972	596 833	2 008 173	1 883 632	4 984 736	4 307 479	344 814	332 443
2004	3 569 131	598 772	2 155 837	2 012 066	5 450 243	4 634 229	399 989	416 025
2005	5 320 839	882 131	3 929 600	2 273 370	6 091 702	5 222 033	464 646	405 023

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁴ Net dealing income ⁴	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personal-aufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

5.00 Übrige Banken / Other banks (5.11-5.20)

1 115 064	8 639 562	1 291 402	966 603	507 059	5 686 399	3 414 760	9 101 159	5 708 959
1 095 219	8 049 168	1 345 989	614 120	380 776	5 602 336	3 256 796	8 859 132	4 735 469
969 899	7 922 491	1 810 277	615 820	351 084	5 482 290	3 072 701	8 554 991	5 197 071
1 143 190	8 511 598	1 712 964	753 195	453 774	5 769 003	3 205 066	8 974 069	5 546 693
1 308 227	9 371 793	2 052 509	1 037 834	667 338	6 291 724	3 489 422	9 781 146	6 689 848

5.11 Handelsbanken / Commercial banks

107 038	935 823	125 906	36 561	17 720	755 449	530 834	1 286 283	630 918
45 035	353 782	13 168	3 758	15 666	360 195	277 900	638 095	417 910
41 752	331 203	135 548	35 286	16 507	346 829	260 271	607 100	567 133
46 055	315 256	84 463	34 191	14 168	340 701	255 905	596 606	503 582
41 849	300 169	105 879	26 039	18 388	337 001	259 417	596 418	532 695

5.12 Börsenbanken / Stock exchange banks

369 139	2 771 965	344 508	340 504	301 513	1 665 341	924 153	2 589 494	1 726 004
397 211	3 271 590	593 509	232 687	241 408	2 165 859	1 129 354	3 295 213	1 738 703
351 081	3 030 523	813 859	256 710	204 787	2 048 127	998 880	3 047 007	1 856 386
420 811	3 277 384	797 583	315 981	244 305	2 137 370	1 036 487	3 173 857	2 031 165
484 996	3 732 535	893 279	609 824	491 416	2 374 348	1 142 320	3 516 668	2 699 964

5.14 Andere Banken / Other banking institutions

75 633	149 792	- 17 615	26 100	11 428	76 207	77 387	153 594	103 614
79 628	162 208	- 14 619	14 658	18	72 486	75 915	148 401	105 070
2 873	150 223	5 117	10 470	18	71 758	69 248	141 006	70 147
1 959	143 080	41	20 090	11 451	70 146	67 733	137 879	75 916
1 993	26 775	25 575	3 268	22	31 940	19 617	51 557	61 527

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

563 253	4 781 983	838 603	563 439	176 399	3 189 402	1 882 386	5 071 788	3 248 424
573 346	4 261 590	753 931	363 017	123 684	3 003 796	1 773 627	4 777 423	2 473 785
574 193	4 410 543	855 753	313 354	129 772	3 015 577	1 744 302	4 759 879	2 703 404
674 364	4 775 879	830 876	382 933	183 850	3 220 786	1 844 940	5 065 726	2 936 028
779 389	5 312 313	1 027 777	398 703	157 512	3 548 434	2 068 069	5 616 503	3 395 663

³ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

⁴ Enthält auch Zins- und Dividendenenerträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Sub-total	Extraordinary income	Extraordinary expenses	Taxes	Profit for year	Loss for year
	Depreciation of tangible assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	814 943	1 193 598	3 700 422	1 308 485	452 579	922 533	3 857 826	224 031
2002	1 218 707	1 126 248	2 390 512	930 996	281 665	760 868	2 920 867	641 892
2003	851 823	1 122 750	3 222 498	1 307 583	273 864	844 095	3 500 627	88 506
2004	773 401	864 613	3 908 679	533 620	221 052	864 088	3 453 154	95 994
2005	786 319	1 023 651	4 879 878	705 729	369 461	1 014 281	4 317 830	115 964

5.11 Handelsbanken / Commercial banks

2001	103 265	143 209	384 444	89 330	34 888	89 680	350 164	958
2002	53 907	165 145	198 858	26 214	38 552	47 952	143 770	5 201
2003	57 615	256 011	253 506	188 800	14 096	78 027	350 182	—
2004	47 306	207 694	248 581	27 494	29 548	60 113	186 413	—
2005	45 643	274 822	212 231	123 660	71 058	64 295	200 538	—

5.12 Börsenbanken / Stock exchange banks

2001	245 137	1 668 814	1 314 054	424 606	62 309	294 193	1 469 675	87 517
2002	732 548	349 987	656 168	338 444	91 847	268 632	1 148 761	514 627
2003	334 741	184 210	1 337 435	299 558	56 060	279 998	1 329 666	28 733
2004	254 166	112 932	1 664 068	138 875	36 539	327 459	1 438 945	—
2005	291 390	153 163	2 255 410	146 069	131 706	358 792	1 923 909	12 929

5.14 Andere Banken / Other banking institutions

2001	12 947	27 324	63 343	16 186	5 964	13 854	59 712	—
2002	10 064	24 791	70 216	11 012	3 197	19 421	58 610	—
2003	12 498	13 494	44 155	171 790	7 866	36 153	171 926	—
2004	8 836	10 201	56 879	521	8 303	12 000	37 097	—
2005	1 898	14 677	44 952	304	27 437	9 084	17 695	8 961

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	453 594	856 251	1 938 581	778 363	349 418	524 805	1 978 276	135 556
2002	422 189	586 324	1 465 271	555 326	148 070	424 863	1 569 727	122 064
2003	446 969	669 035	1 587 401	647 435	195 841	449 916	1 648 853	59 773
2004	463 093	533 785	1 939 152	366 731	146 663	464 517	1 790 698	95 994
2005	447 387	580 988	2 367 287	435 696	139 261	582 110	2 175 687	94 074

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

Gewinnausschüttung Distribution of profit	Reserven Reserves		Tantiemen Emoluments	Zuweisungen an Personal- Wohlfahrts-einrichtungen Allocation to staff welfare schemes	Sonstige Verwendung Other appropriation	Verlust- deckung (-) Elimination of losses (-)	Vortrag auf neue Rechnung To be carried forward		
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)					Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)	
	26	27	28	29	30	31	32	33	34

5.00 Übrige Banken / Other banks (5.11–5.20)

2 325 552	1 114 288	- 81 823	5 988	1 500	3 607	—	2 640 304	- 231 403
2 059 945	665 670	- 164 080	3 905	1 500	1 922	- 12 594	2 895 468	- 544 579
2 284 161	849 902	- 261 773	3 232	750	32 872	- 20 000	3 181 545	- 202 584
2 098 541	782 749	- 8 349	3 574	1 050	16 418	—	3 581 507	- 203 171
2 342 297	934 779	- 17 808	4 123	1 050	3 566	- 3 000	4 250 950	- 259 111

5.11 Handelsbanken / Commercial banks

238 211	112 164	—	—	—	—	—	16 216	—
70 979	62 130	—	—	—	100	—	21 204	- 5 041
77 625	271 500	—	—	—	100	—	17 860	—
71 067	115 700	—	—	—	100	—	16 684	—
92 077	111 200	—	—	—	100	—	13 633	—

5.12 Börsenbanken / Stock exchange banks

1 000 928	465 856	- 10 715	5 988	—	475	—	208 851	- 119 518
1 122 522	138 263	- 164 080	3 905	—	120	—	191 613	- 363 659
1 068 299	203 136	- 103 387	3 232	—	190	—	205 696	- 48 452
1 157 258	254 651	- 7 280	3 574	—	140	—	278 011	- 17 566
1 512 296	402 006	- 16 535	4 123	—	80	—	301 770	- 15 961

5.14 Andere Banken / Other banking institutions

34 465	11 271	—	—	—	30	—	17 296	—
46 568	12 318	—	—	—	30	—	1 092	—
49 974	5 104	- 7 646	—	—	60	—	125 309	—
139 225	22 164	—	—	—	60	—	957	—
4 936	12 604	—	—	—	60	—	459	- 14 085

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1 051 948	524 997	- 71 108	—	1 500	3 102	—	2 397 941	- 111 885
819 876	452 960	—	—	1 500	1 672	- 12 594	2 681 559	- 175 879
1 088 264	370 162	- 150 740	—	750	32 522	- 20 000	2 832 681	- 154 131
730 990	390 234	- 1 069	—	1 050	16 118	—	3 285 855	- 185 605
732 987	408 969	- 1 273	—	1 050	3 326	- 3 000	3 935 088	- 229 065

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr Year	Ertrag und Aufwand aus dem ordentlichen Bankgeschäft Income and expenses from ordinary banking operations				Erfolg Kommissions- und Dienstleistungsgeschäft Net income from commission business and services			
	Erfolg Zinsengeschäft Net interest income				Kommissionsertrag Commission income			
	Zins- und Diskontertrag Interest and discount income	Zins- und Dividenden-ertrag ⁵ Interest and dividend income ⁵	Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Total	Wertschriften und Anlage-geschäft Securities trading and investment business	Kreditgeschäft Lending business	Übriges Dienstleis-tungsgeschäft Other services
	1	2	3	4	5	6	7	8

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	647 712	29 880	554 672	122 920	401 806	253 845	30 229	117 732
2002	438 914	20 598	331 682	127 830	377 781	263 984	38 638	75 159
2003	281 673	11 697	183 985	109 385	385 940	251 343	69 884	64 713
2004	256 125	63 677	197 089	122 713	403 845	254 396	57 503	91 946
2005	366 206	133 595	344 691	155 110	463 968	288 601	72 844	102 523

8.00 Privatbankiers / Private bankers

2001	378 086	52 288	193 628	236 746	2 060 870	1 974 574	6 185	80 111
2002	172 413	36 270	127 703	80 980	1 521 557	1 461 177	4 965	55 415
2003	118 802	50 387	92 357	76 832	1 560 668	1 489 770	4 857	66 041
2004	127 078	58 532	93 276	92 334	1 718 169	1 624 721	4 597	88 851
2005	194 090	35 754	111 447	118 397	1 872 939	1 767 952	4 362	100 625

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁵ Net dealing income ⁵	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungsertrag Income from participating interests	Personalaufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

7.00 Filialen ausländischer Banken / Branches of foreign banks

27 962	373 844	138 329	10 794	—	319 796	186 874	506 670	139 218
22 989	354 792	113 883	26 658	—	280 132	189 423	469 555	153 606
20 574	365 366	94 962	24 230	—	276 125	166 441	442 566	151 376
21 408	382 437	45 931	26 996	—	276 395	176 508	452 903	125 175
36 966	427 002	51 441	30 416	—	297 681	193 279	490 960	173 010

8.00 Privatbankiers / Private bankers

214 700	1 846 170	266 947	50 303	30 094	1 119 698	465 030	1 584 728	815 438
167 340	1 354 217	210 255	55 324	21 537	887 589	357 107	1 244 696	456 081
190 949	1 369 719	246 844	21 494	15 210	917 494	339 832	1 257 326	457 565
208 357	1 509 812	253 926	9 458	7 723	990 062	363 173	1 353 235	512 294
237 884	1 635 055	304 474	60 235	18 831	1 085 197	404 973	1 490 170	627 991

⁵ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

⁶ Enthält auch Zins- und Dividendenerträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Sub-total	Extraordinary income	Extraordinary expenses	Taxes	Profit for year	Loss for year
	Depreciation of tangible assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	16 111	126 680	- 3 572	40 128	11 272	30 733	102 213	107 663
2002	18 274	72 427	62 905	67 251	7 643	26 263	116 534	20 282
2003	17 528	25 110	108 737	21 900	11 242	30 419	108 679	19 702
2004	13 871	20 058	91 245	28 590	13 500	21 926	108 143	23 735
2005	14 340	12 241	146 429	25 123	21 368	30 764	145 646	26 226

8.00 Privatbankiers / Private bankers

2001	70 678	48 946	695 814	126 551	96 431	292 100	433 833	—
2002	54 571	92 330	309 180	63 166	71 207	127 713	173 733	308
2003	57 330	53 673	346 563	142 484	157 951	140 105	190 990	—
2004	50 947	52 786	408 561	42 791	75 536	158 650	217 167	—
2005	77 140	83 831	467 021	36 038	62 882	175 755	264 422	—

Gewinnverwendung – ausgleichender Verlust
 Appropriation of profit / Elimination of losses

Gewinnausschüttung Distribution of profit	Reserven Reserves		Tantiemen Emoluments	Zuweisungen an Personal- Wohlfahrts- einrichtungen Allocation to staff welfare schemes	Sonstige Verwendung Other appropriation	Verlust- deckung (-) Elimination of losses (-)	Vortrag auf neue Rechnung To be carried forward		
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)					Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)	
	26	27	28	29	30	31	32	33	34

7.00 Filialen ausländischer Banken / Branches of foreign banks

—	—	—	—	—	—	52 986	- 2 309	50 951	- 93 302
—	—	—	—	—	—	49 985	- 3 267	80 921	- 27 138
—	—	—	—	—	—	19 310	- 8 756	104 903	- 13 914
—	—	—	—	—	—	25 497	- 9 693	109 615	- 15 108
—	—	—	—	—	—	34 615	- 3 050	159 074	- 26 347

8.00 Privatbankiers / Private bankers

409 328	22 434	—	—	—	—	309	—	98 418	—
169 026	2 294	—	—	—	—	130	—	10 776	- 687
184 110	1 261	—	—	—	—	366	—	14 553	—
204 016	1 414	—	—	—	1 000	276	—	22 719	—
243 894	1 728	—	—	—	1 000	263	—	38 242	—

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr Year	Ertrag und Aufwand aus dem ordentlichen Bankgeschäft Income and expenses from ordinary banking operations				Erfolg Kommissions- und Dienstleistungsgeschäft Net income from commission business and services			
	Erfolg Zinsengeschäft Net interest income		Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Kommissionsertrag Commission income			
Zins- und Diskontertrag Interest and discount income	Zins- und Dividenden-ertrag ⁷ Interest and dividend income ⁷	Total			Wertschriften und Anlage-geschäft Securities trading and investment business	Kreditgeschäft Lending business	Übriges Dienstleis-tungsgeschäft Other services	
1	2	3	4	5	6	7	8	

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	14 660 224	1 340 186	11 828 272	4 172 138	.	.	.	.
1977	14 453 835	1 527 597	11 432 327	4 549 105	.	.	.	.
1978	14 842 150	1 330 627	11 797 488	4 375 289	.	.	.	.
1979	17 830 588	1 245 325	14 418 539	4 657 374	.	.	.	.
1980	25 296 553	1 452 165	21 502 195	5 246 523	.	.	.	.
1981	34 958 267	1 521 293	30 427 605	6 051 955	.	.	.	.
1982	36 677 007	2 070 281	31 269 853	7 477 435	.	.	.	.
1983	31 545 204	2 345 243	25 997 751	7 892 696	4 986 671	.	.	.
1984	36 849 388	2 693 996	30 800 173	8 743 211	5 700 528	.	.	.
1985	36 878 017	2 845 041	30 025 086	9 697 972	6 840 655	.	.	.
1986	35 761 574	3 263 899	28 705 751	10 319 722	7 932 812	.	.	.
1987	37 598 176	3 284 668	30 473 640	10 409 204	8 666 487	.	.	.
1988	41 603 862	3 785 448	33 562 783	11 826 527	8 102 949	.	.	.
1989	54 990 641	4 185 169	46 326 180	12 849 630	9 774 151	.	.	.
1990	67 051 819	2 974 250	57 256 585	12 769 484	9 198 474	.	.	.
1991	70 139 396	4 756 101	58 969 757	15 925 740	10 016 315	.	.	.
1992	67 300 523	5 542 790	56 246 248	16 597 065	10 850 962	.	.	.
1993	58 854 058	8 863 020	47 246 138	20 470 940	13 666 134	.	.	.
1994	53 612 006	4 341 412	42 638 072	15 315 346	13 540 890	.	.	.
1995	52 859 968	4 476 860	41 903 906	15 432 922	12 844 674	.	.	.
1996	52 610 552	3 349 766	39 990 076	15 970 241	15 406 649	12 627 557	1 395 064	1 384 028
1997	59 650 918	3 467 972	45 483 606	17 635 282	19 913 562	16 742 273	1 615 930	1 555 359
1998	62 736 275	2 414 147	46 788 734	18 361 689	21 836 930	18 780 630	1 412 226	1 644 074
1999	59 696 334	3 056 678	43 914 586	18 838 425	24 139 633	20 746 556	1 517 329	1 875 748
2000	87 934 114	3 320 565	68 013 582	23 241 098	29 717 707	26 089 401	1 722 928	1 905 378
2001	85 045 589	3 276 561	65 872 852	22 449 296	26 010 770	22 151 508	1 802 003	2 057 259
2002	54 024 866	10 008 011	41 945 674	22 087 206	24 056 642	20 177 760	1 917 825	1 961 057
2003	47 192 397	12 204 468	36 020 899	23 375 965	23 623 371	19 521 938	1 673 640	2 427 793
2004	46 791 783	13 802 542	38 242 254	22 352 071	25 901 918	21 642 171	1 756 806	2 502 941
2005	61 109 643	16 543 678	55 433 598	22 219 725	29 474 065	24 912 794	1 956 677	2 604 594

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁷ Net dealing income ⁸	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personal-aufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

1.00-5.00 Total Bankengruppen / Total for categories 1.00-5.00

.	2379280	749623	419757	143210	3154041	1454891	4608932	3111866
.	2430305	755161	753678	416905	3296143	1516062	4812205	3676044
.	2418893	907598	534127	140128	3525425	1553403	5078828	3157079
.	2588341	1171041	541327	169042	3782221	1698556	5480777	3477306
.	2907000	1675462	602385	178744	4248416	1985610	6234026	4197344
.	3425597	1582082	878992	193700	4775253	2162400	6937653	5000973
.	3919991	1583447	765230	191130	5317439	2469866	7787305	5958798
195263	4791408	1501918	912803	186849	5670985	2649598	8320583	6778242
255232	5445296	1471314	884285	255493	6110771	2956333	9067104	7477002
322843	6517812	1752500	1012018	297719	6738452	3344887	10083339	8896963
410329	7522483	1974765	1077589	267851	7481020	3821048	11302068	9592491
474464	8192023	2145622	1423382	349846	8188878	4181500	12370378	9799853
472594	7630355	2254828	1461972	446746	8867792	4517796	13385588	9788094
657683	9116468	2564968	2454760	418415	9827527	5106180	14933707	12052119
631148	8567326	2607504	2792260	918110	10450749	5488573	15939322	10797252
607328	9408987	3382542	4456488	546492	11419092	5930256	17349348	15824409
631615	10219347	3992226	4501041	1411265	11947122	6461289	18408411	16901268
760485	12905649	4661871	3456653	781840	13184434	6998597	20183031	21312082
756000	12784890	3169485	4904867	1331031	12861299	7262988	20124287	16050301
891307	11953367	5574595	5153945	1071344	13401156	8111229	21512385	16602446
1262614	14144029	6832261	3026583	1363600	14653289	8695679	23348968	16624153
1734312	18179250	7679162	3485699	2050156	16269035	10190270	26459305	20520096
1904246	19932686	4434494	5798923	3343350	15432080	10924925	26357005	22170793
2362015	21777618	10258671	5980137	3880575	19806453	11711397	31517850	25337002
3313104	26404606	11945514	3596393	2022649	22680100	12823331	35503431	29684177
3018926	22991840	8477620	4315678	2629193	22139306	12953256	35092562	23141874
2926064	21130577	7152580	6617713	4629002	21339026	11789833	33128859	23859212
2795432	20827943	3752041	4677411	2833380	21058167	10789542	31847709	20785651
2996519	22905400	6589156	4182783	1631950	22349672	11214145	33563817	22465598
3500209	25973854	10797602	6829819	5733496	24776859	12158506	36935365	28885641

⁷ Aus Handelsbeständen und Finanzanlagen.
From trading portfolios and financial investments.

⁸ Enthält auch Zins- und Dividendenträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.
Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Sub-total	Extraordinary income	Extraordinary expenses	Taxes	Profit for year	Loss for year
	Depreciation of tangible assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	.	.	.	.	.	718 554	1 604 226	393
1977	.	.	.	.	.	752 919	1 744 087	7 221
1978	.	.	.	.	.	675 249	1 661 253	9 040
1979	.	.	.	.	.	685 843	1 858 164	721
1980	.	.	.	.	.	846 633	2 090 386	187
1981	.	.	.	.	.	978 866	2 262 528	1 510
1982	.	.	.	.	.	1 041 936	2 477 935	922
1983	.	.	.	.	.	1 184 202	2 766 609	648
1984	.	.	.	.	.	1 250 955	3 143 291	17 807
1985	.	.	.	.	.	1 474 210	3 706 372	15 208
1986	.	.	.	.	.	1 527 634	4 103 904	11 173
1987	.	.	.	.	.	1 530 503	4 084 130	51 134
1988	.	.	.	.	.	1 475 508	4 206 629	28 395
1989	.	.	.	.	.	1 535 242	5 431 797	19 235
1990	.	.	.	.	.	1 312 700	4 047 661	124 593
1991	.	.	.	.	.	1 381 789	4 606 295	290 879
1992	.	.	.	.	.	1 402 940	4 772 203	659 889
1993	.	.	.	.	.	1 752 177	6 428 092	138 025
1994	.	.	.	.	.	1 260 485	5 298 655	554 822
1995	.	.	.	.	.	1 218 901	5 821 093	78 980
1996	3 355 210	9 734 480	3 534 463	2 979 158	5 058 516	1 185 297	3 072 841	2 803 035
1997	2 362 173	11 300 667	6 857 256	2 785 819	4 989 228	1 022 100	5 559 974	1 928 229
1998	2 444 946	8 262 618	11 463 229	5 218 955	1 842 591	1 139 976	13 817 149	117 537
1999	2 265 322	5 884 685	17 186 995	3 678 939	1 781 472	2 844 011	16 736 396	495 942
2000	3 727 432	4 514 046	21 442 699	2 561 170	2 394 548	3 288 800	18 602 326	281 807
2001	4 185 825	6 708 173	12 247 876	2 674 891	1 462 843	2 168 984	11 944 381	653 440
2002	6 151 632	7 120 308	10 587 272	1 682 184	1 434 546	1 845 404	11 587 297	2 597 792
2003	3 345 967	3 160 579	14 279 105	2 180 771	1 407 310	2 563 178	12 577 892	88 506
2004	3 012 597	1 587 076	17 865 925	2 132 362	1 617 377	3 195 164	15 281 747	96 003
2005	3 178 122	1 534 698	24 172 821	6 703 497	1 999 824	4 605 528	24 386 931	115 964

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

Gewinnausschüttung Distribution of profit	Reserven Reserves		Tantiemen Emoluments	Zuweisungen an Personal- Wohlfahrts- einrichtungen Allocation to staff welfare schemes	Sonstige Verwendung Other appropriation	Verlust- deckung (-) Elimination of losses (-)	Vortrag auf neue Rechnung To be carried forward	
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)					Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)
26	27	28	29	30	31	32	33	34

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

912 732	638 714	.	4834	19 325	18 176	.	120 800	.
1 008 122	690 816	.	3 615	19 243	18 361	.	122 200	.
1 043 202	575 239	.	4 346	18 191	22 224	.	120 200	.
1 131 767	655 593	.	4 630	18 902	35 144	.	131 400	.
1 258 419	769 593	.	3 632	21 180	14 665	.	147 000	.
1 340 751	838 154	.	3 716	20 627	42 204	.	163 500	.
1 432 128	979 918	.	3 748	20 820	7 523	.	195 600	.
1 633 310	1 058 993	.	7 827	22 552	7 534	.	226 400	.
1 888 578	1 268 012	.	4 128	22 210	6 570	.	208 000	.
2 111 861	1 485 595	.	4 676	15 887	8 889	.	335 000	.
2 338 538	1 684 768	.	4 499	16 782	9 685	.	376 000	.
2 460 191	1 503 056	.	4 528	16 960	6 703	.	454 906	.
2 501 078	1 656 488	.	2 593	11 550	8 068	.	473 542	.
3 439 291	1 899 367	.	2 966	9 395	7 904	.	554 275	.
2 695 022	1 283 301	.	2 745	7 498	9 815	.	584 798	.
2 788 937	1 722 403	.	3 123	6 999	6 180	.	691 406	.
2 814 076	1 812 429	.	3 369	6 565	4 903	.	802 239	.
3 564 785	2 552 617	.	4 905	5 010	4 145	.	1 054 390	.
3 371 623	1 703 165	.	3 436	5 660	15 328	.	1 080 880	.
3 716 766	1 910 739	.	3 792	16 240	4 202	.	1 160 919	.
2 538 698	916 580	- 3 028 179	4 203	5 505	103 403	- 44 929	1 427 946	- 558 634
5 719 586	1 546 226	- 4 543 873	4 640	8 131	214 483	—	1 617 597	- 108 340
6 010 057	6 242 458	- 120 623	5 078	9 786	150 802	- 1 953	2 861 177	- 135 684
8 651 477	6 264 211	- 500 397	5 422	17 573	130 075	—	4 528 390	- 90 359
7 829 455	8 581 107	- 204 223	6 844	7 358	9 702	—	6 520 484	- 127 682
4 197 929	6 725 300	- 508 823	5 988	5 629	6 851	—	6 566 686	- 231 403
6 347 970	5 141 496	- 173 511	3 905	5 714	6 426	- 12 594	5 989 351	- 1 764 884
6 601 179	3 308 461	- 261 773	3 232	5 094	37 477	- 20 000	8 587 075	- 202 584
8 190 062	5 093 049	- 8 349	3 574	5 039	20 951	—	10 810 564	- 203 171
9 279 398	13 237 198	- 17 808	4 123	1 908	11 998	- 3 000	11 983 527	- 259 111

41 Erfolgsrechnung nach Rechtsform der Institute Profit and loss account, by legal status of institution

In tausend Franken / In CHF thousands

Gruppe Category	Ertrag und Aufwand aus dem ordentlichen Bankgeschäft Income and expenses from ordinary banking operations				Erfolg Kommissions- und Dienstleistungsgeschäft Net income from commission business and services			
	Erfolg Zinsengeschäft Net interest income				Kommissionsertrag Commission income			
	Zins- und Diskontertrag Interest and discount income	Zins- und Dividenden-ertrag ¹ Interest and dividend income ¹	Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Total	Wertschriften und Anlagegeschäft Securities trading and investment business	Kreditgeschäft Lending business	Übriges Dienstleistungsgeschäft Other services
1	2	3	4	5	6	7	8	

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	5 136 447	182 145	2 405 165	2 913 427	1 143 009	890 371	54 237	198 401
Gemeindeinstitute Municipal institutions	56 206	3 734	25 933	34 007	5 663	4 370	49	1 244
Aktiengesellschaften Joint-stock companies	52 669 249	16 246 190	51 602 490	17 312 950	27 992 830	23 846 982	1 895 693	2 250 155
Genossenschaften Cooperatives	3 246 382	111 392	1 399 412	1 958 363	332 555	171 070	6 698	154 787
Übrige Institute Other institutions	561 654	169 567	456 737	274 486	2 336 913	2 056 553	77 206	203 154
Total	61 669 938	16 713 028	55 889 736	22 493 233	31 810 972	26 969 347	2 033 883	2 807 742

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

Staatsinstitute Cantonal institutions	5 136 447	182 145	2 405 165	2 913 427	1 143 009	890 371	54 237	198 401
Gemeindeinstitute Municipal institutions	56 206	3 734	25 933	34 007	5 663	4 370	49	1 244
Aktiengesellschaften Joint-stock companies	52 669 249	16 246 190	51 602 490	17 312 950	27 992 830	23 846 982	1 895 693	2 250 155
Genossenschaften Cooperatives	3 246 382	111 392	1 399 412	1 958 363	332 555	171 070	6 698	154 787
Übrige Institute Other institutions	1 359	218	599	978	6	—	—	6
Total	61 109 643	16 543 678	55 433 598	22 219 725	29 474 065	24 912 794	1 956 677	2 604 594

Kommissions- aufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handels- geschäft ² Net dealing income ²	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs- ertrag Income from participating interests	Personnal- aufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

1.00-8.00 Alle Banken / All banks

105 804	1 037 204	501 399	173 198	54 720	1 424 920	826 511	2 251 431	2 373 802
639	5 024	1 698	1 168	115	11 128	10 717	21 845	20 053
3 322 280	24 670 551	10 184 261	6 594 499	5 653 949	22 501 758	10 845 807	33 347 565	25 414 698
71 486	261 070	110 231	60 944	24 712	838 798	475 235	1 314 033	1 076 575
274 851	2 062 063	355 928	90 661	18 832	1 383 133	598 489	1 981 622	801 516
3 775 059	28 035 911	11 153 517	6 920 471	5 752 327	26 159 737	12 756 758	38 916 495	29 686 643

1.00-5.00 Total Bankengruppen / Total for categories 1.00-5.00

105 804	1 037 204	501 399	173 198	54 720	1 424 920	826 511	2 251 431	2 373 802
639	5 024	1 698	1 168	115	11 128	10 717	21 845	20 053
3 322 280	24 670 551	10 184 261	6 594 499	5 653 949	22 501 758	10 845 807	33 347 565	25 414 698
71 486	261 070	110 231	60 944	24 712	838 798	475 235	1 314 033	1 076 575
1	5	14	9	1	255	237	492	514
3 500 209	25 973 854	10 797 602	6 829 819	5 733 496	24 776 859	12 158 506	36 935 365	28 885 641

¹ Aus Handelsbeständen und Finanzanlagen.
From trading portfolios and financial investments.

² Enthält auch Zins- und Dividenden erträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.
Also including interest and dividend income, in cases where this is offset against the cost of refinancing trading transactions.

41 Erfolgsrechnung nach Rechtsform der Institute Profit and loss account, by legal status of institution

In tausend Franken / In CHF thousands

Gruppe Category	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis Sub-total	Ausser- ordentlicher Ertrag Extra- ordinary income	Ausser- ordentlicher Aufwand Extra- ordinary expenses	Steuern Taxes	Jahres- gewinn Profit for year	Jahres- verlust Loss for year
	Abschreibun- gen auf dem Anlage- vermögen Depreciation of tangible assets	Wertberichti- gungen, Rück- stellungen und Verluste Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	299 163	110 232	1 964 407	333 079	1 208 127	13 901	1 075 458	—
Gemeindeinstitute Municipal institutions	1 280	4 299	14 474	304	5 743	204	8 832	—
Aktiengesellschaften Joint-stock companies	2 723 366	1 334 768	21 356 564	6 307 662	734 541	4 400 435	22 645 215	115 964
Genossenschaften Cooperatives	154 263	85 399	836 913	62 452	51 249	190 890	657 225	—
Übrige Institute Other institutions	91 530	96 072	613 914	61 161	84 415	206 617	410 268	26 226
Total	3 269 602	1 630 770	24 786 271	6 764 658	2 084 074	4 812 048	24 796 999	142 190

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

Staatsinstitute Cantonal institutions	299 163	110 232	1 964 407	333 079	1 208 127	13 901	1 075 458	—
Gemeindeinstitute Municipal institutions	1 280	4 299	14 474	304	5 743	204	8 832	—
Aktiengesellschaften Joint-stock companies	2 723 366	1 334 768	21 356 564	6 307 662	734 541	4 400 435	22 645 215	115 964
Genossenschaften Cooperatives	154 263	85 399	836 913	62 452	51 249	190 890	657 225	—
Übrige Institute Other institutions	50	—	464	—	165	98	201	—
Total	3 178 122	1 534 698	24 172 821	6 703 497	1 999 824	4 605 528	24 386 931	115 964

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

Gewinnausschüttung Distribution of profit	Reserven Reserves		Tantiemen Emoluments	Zuweisungen an Personal- Wohlfahrts-einrichtungen Allocation to staff welfare schemes	Sonstige Verwendung Other appropriation	Verlust- deckung (-) Elimination of losses (-)	Vortrag auf neue Rechnung To be carried forward	
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)					Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)
26	27	28	29	30	31	32	33	34

1.00–8.00 Alle Banken / All banks

658 971	411 197	—	—	—	1 810	—	30 122	—
4 602	3 914	—	—	13	62	—	500	—
8 584 746	12 197 518	- 17 808	4 123	1 390	9 212	- 3 000	11 951 709	- 259 112
31 079	624 368	—	—	505	914	—	1 187	—
243 894	1 929	—	—	1 000	34 878	- 3 050	197 313	- 26 347
9 523 292	13 238 926	- 17 808	4 123	2 908	46 875	- 6 050	12 180 843	- 285 457

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

658 971	411 197	—	—	—	1 810	—	30 122	—
4 602	3 914	—	—	13	62	—	500	—
8 584 746	12 197 518	- 17 808	4 123	1 390	9 212	- 3 000	11 951 709	- 259 112
31 079	624 368	—	—	505	914	—	1 187	—
—	201	—	—	—	—	—	—	—
9 279 398	13 237 198	- 17 808	4 123	1 908	11 998	- 3 000	11 983 527	- 259 111

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

Jahr	Gewinnausschüttung von Dotations- und Gemeindeinstituten			Aktiendividende	Dividende auf Genossenschaftsanteile	Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter	Total
Year	Distribution of profit by dotation ¹ institutions and municipal institutions			Share dividends	Dividends on shares of cooperatives	Drawings by company owners and distribution of profits to partners	
	Verzinsung des Dotationskapitals	Weitere Ausschüttung an Staat bzw. Gemeinde	Total				
	Interest on dotation capital	Additional distribution to cantons or municipalities					
	1	2	3	4	5	6	7

1.00–8.00 Alle Banken / All banks

2001	171 179	231 558	402 737	3 805 525	22 668	376 328	4 607 257
2002	158 689	225 096	383 785	5 930 000	23 816	169 026	6 516 996
2003	148 325	323 950	472 275	6 102 881	26 023	184 110	6 785 289
2004	137 612	387 097	524 709	7 637 645	27 708	204 016	8 394 078
2005	123 491	497 026	620 517	8 627 801	31 079	243 894	9 523 292

1.00 Kantonalbanken² / Cantonal banks²

2001	168 208	230 210	398 418	183 624	—	.	582 041
2002	157 144	223 657	380 801	178 031	—	.	569 201
2003	145 025	319 902	464 927	256 718	—	.	721 645
2004	134 297	385 614	519 911	273 134	—	.	793 045
2005	119 826	496 089	615 915	272 796	—	.	888 712

2.00 Grossbanken / Big banks

2001	—	—	—	1 160 000	—	.	1 160 000
2002	—	—	—	3 574 525	—	.	3 574 525
2003	—	—	—	3 438 483	—	.	3 438 483
2004	—	—	—	5 132 769	—	.	5 132 769
2005	—	—	—	5 844 989	—	.	5 844 989

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	2 971	1 348	4 319	106 764	5 360	.	116 443
2002	1 545	1 439	2 984	120 942	4 784	.	128 710
2003	3 300	4 048	7 348	126 993	5 093	.	139 433
2004	3 315	1 483	4 798	137 051	4 558	.	146 407
2005	3 665	937	4 602	172 656	4 715	.	181 973

4.00 Raiffeisenbanken / Raiffeisen banks

2001	—	—	—	—	13 893	.	13 893
2002	—	—	—	—	15 590	.	15 590
2003	—	—	—	—	17 456	.	17 456
2004	—	—	—	—	19 300	.	19 300
2005	—	—	—	—	21 428	.	21 428

Jahr	Gewinnausschüttung von Dotations- und Gemeindeinstituten			Aktiendividende	Dividende auf Genossenschaftsanteile	Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter	Total
Year	Distribution of profit by dotation ¹ institutions and municipal institutions			Share dividends	Dividends on shares of cooperatives	Drawings by company owners and distribution of profits to partners	
	Verzinsung des Dotationskapitals	Weitere Ausschüttung an Staat bzw. Gemeinde	Total				
	Interest on dotation capital	Additional distribution to cantons or municipalities					
	1	2	3	4	5	6	7

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	—	—	—	2 322 137	3 415	.	2 325 552
2002	—	—	—	2 056 502	3 443	.	2 059 945
2003	—	—	—	2 280 687	3 474	.	2 284 161
2004	—	—	—	2 094 691	3 850	.	2 098 541
2005	—	—	—	2 337 360	4 936	.	2 342 297

5.11 Handelsbanken / Commercial banks

2001	—	—	—	238 211	—	.	238 211
2002	—	—	—	70 979	—	.	70 979
2003	—	—	—	77 625	—	.	77 625
2004	—	—	—	71 067	—	.	71 067
2005	—	—	—	92 077	—	.	92 077

5.12 Börsenbanken / Stock exchange banks

2001	—	—	—	1 000 928	—	.	1 000 928
2002	—	—	—	1 122 522	—	.	1 122 522
2003	—	—	—	1 068 299	—	.	1 068 299
2004	—	—	—	1 157 258	—	.	1 157 258
2005	—	—	—	1 512 296	—	.	1 512 296

5.14 Andere Banken / Other banking institutions

2001	—	—	—	31 050	3 415	.	34 465
2002	—	—	—	43 125	3 443	.	46 568
2003	—	—	—	46 500	3 474	.	49 974
2004	—	—	—	135 375	3 850	.	139 225
2005	—	—	—	—	4 936	.	4 936

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	—	—	—	1 051 948	—	.	1 051 948
2002	—	—	—	819 876	—	.	819 876
2003	—	—	—	1 088 264	—	.	1 088 264
2004	—	—	—	730 990	—	.	730 990
2005	—	—	—	732 987	—	.	732 987

¹ The term "dotation" denotes a monetary allocation made by a public body to a subsidiary public organisation. Cantonal and municipal banks not incorporated as joint-stock corporations are provided with "dotation capital" by the public authority with which they are associated. This dotation capital forms part of their equity capital.

² Aktiendividende: Einschliesslich Dividende auf Kapital aus Partizipationsscheinen.
Share dividend including dividend paid on participation certificates.

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

Jahr	Gewinnausschüttung von Dotations- und Gemeindeinstituten			Aktiendividende	Dividende auf Genossenschaftsanteile	Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter	Total
Year	Distribution of profit by dotation ³ institutions and municipal institutions			Share dividends	Dividends on shares of cooperatives	Drawings by company owners and distribution of profits to partners	
	Verzinsung des Dotationskapitals	Weitere Ausschüttung an Staat bzw. Gemeinde	Total				
	Interest on dotation capital	Additional distribution to cantons or municipalities					
	1	2	3	4	5	6	7

7.00 Filialen ausländischer Banken⁴ / Branches of foreign banks⁴

2001	—	—	—	—	—	—	—
2002	—	—	—	—	—	—	—
2003	—	—	—	—	—	—	—
2004	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—

8.00 Privatbankiers / Private bankers

2001	—	—	—	33 000	—	376 328	409 328
2002	—	—	—	—	—	169 026	169 026
2003	—	—	—	—	—	184 110	184 110
2004	—	—	—	—	—	204 016	204 016
2005	—	—	—	—	—	243 894	243 894

Jahr	Gewinnausschüttung von Dotations- und Gemeindegemeinschaften			Aktiendividende	Dividende auf Genossenschaftsanteile	Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter	Total
Year	Distribution of profit by donation ³ institutions and municipal institutions			Share dividends	Dividends on shares of cooperatives	Drawings by company owners and distribution of profits to partners	
	Verzinsung des Dotationskapitals	Weitere Ausschüttung an Staat bzw. Gemeinde	Total				
	Interest on dotation capital	Additional distribution to cantons or municipalities					
	1	2	3	4	5	6	7

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	120 538	54 157	174 695	682 840	55 197	.	912 732
1977	130 724	55 936	186 660	765 172	56 290	.	1 008 122
1978	124 627	56 219	180 846	806 100	56 256	.	1 043 202
1979	127 656	58 075	185 731	885 352	60 684	.	1 131 767
1980	134 778	62 363	197 141	990 607	70 671	.	1 258 419
1981	145 167	65 772	210 939	1 082 330	47 482	.	1 340 751
1982	160 414	72 058	232 472	1 143 042	56 614	.	1 432 128
1983	167 597	74 108	241 705	1 327 502	64 103	.	1 633 310
1984	175 973	79 642	255 615	1 555 649	77 314	.	1 888 578
1985	184 612	88 787	273 399	1 744 847	93 615	.	2 111 861
1986	186 793	95 948	282 741	1 942 853	112 944	.	2 338 538
1987	195 775	100 752	296 527	2 050 577	113 087	.	2 460 191
1988	205 135	105 745	310 880	2 075 154	115 044	.	2 501 078
1989	210 827	115 926	326 753	2 988 941	123 597	.	3 439 291
1990	229 744	106 744	336 488	2 233 997	124 537	.	2 695 022
1991	211 803	112 864	324 667	2 387 312	76 958	.	2 788 937
1992	227 788	117 628	345 416	2 446 619	22 041	.	2 814 076
1993	244 421	129 498	373 919	3 176 339	14 527	.	3 564 785
1994	257 568	125 196	382 764	2 974 454	14 405	.	3 371 623
1995	262 454	132 158	394 612	3 306 986	15 168	.	3 716 766
1996	278 663	124 727	403 390	2 120 552	14 756	.	2 538 698
1997	279 756	156 350	436 106	5 267 640	15 840	.	5 719 586
1998	255 184	182 315	437 499	5 554 909	17 649	.	6 010 057
1999	244 198	224 836	469 034	8 163 313	19 131	.	8 651 477
2000	207 112	261 305	468 417	7 337 673	20 564	.	7 829 455
2001	171 179	231 558	402 737	3 772 525	22 668	.	4 197 929
2002	158 689	225 096	383 785	5 930 000	23 816	.	6 347 970
2003	148 325	323 950	472 275	6 102 881	26 023	.	6 601 179
2004	137 612	387 097	524 709	7 637 645	27 708	.	8 190 062
2005	123 491	497 026	620 517	8 627 801	31 079	.	9 279 398

³ The term "dotation" denotes a monetary allocation made by a public body to a subsidiary public organisation. Cantonal and municipal banks not incorporated as joint-stock corporations are provided with "dotation capital" by the public authority with which they are associated. This dotation capital forms part of their equity capital.

⁴ Keine Gewinnausschüttung in Form von Aktiendividende.
No distribution of profits in the form of share dividends.

44a Erforderliche eigene Mittel Required equity

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anrechenbare eigene Mittel Eligible equity				Erforderliche eigene Mittel Required equity					
	Anrechen- bares Kernkapital Eligible core capital	Anrechen- bares er- gänzendes Kapital Eligible supple- mentary capital	Total eigene Mittel (1+2) Total equity (1+2)	Abzüge Deductions	Total anrechen- bare eigene Mittel (3-4) Total eligible equity (3-4)	Risikogewichtete Positionen Risk-weighted positions				
	1	2	3	4	5	Bilanz- aktiven Balance sheet assets	Verpflich- tungs- kredite Commit- ment credits	Eventual- verpflich- tungen Contingent liabilities	Unwider- ruffliche Zusagen Irrevocable facilities granted	Terminkon- trakte und gekaufte Optionen Fixed forward contracts and pur- chased options
						6	7	8	9	10

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	121 991	34 541	156 532	35 766	120 766	835 467	972	80 765	11 804	11 625
2002	122 472	30 660	153 132	35 100	118 032	822 312	551	55 959	10 438	12 395
2003	125 337	28 075	153 412	38 808	114 603	839 334	346	72 555	12 404	26 621
2004	129 144	28 782	157 926	35 876	122 050	868 944	599	79 706	23 209	44 138
2005	142 525	33 528	176 053	40 283	135 769	973 128	1 105	125 824	35 577	68 987

1.00 Kantonalbanken / Cantonal banks

2001	18 991	1 459	20 450	1 245	19 206	174 381	68	2 582	2 090	1 050
2002	19 298	1 344	20 643	1 481	19 162	177 408	75	2 446	2 009	883
2003	22 062	997	23 059	1 386	21 673	172 595	51	2 608	2 288	1 005
2004	24 150	814	24 963	1 310	23 653	171 487	71	2 806	2 473	1 100
2005	26 319	655	26 974	1 248	25 726	174 547	43	2 830	2 478	864

2.00 Grossbanken / Big banks

2001	63 453	25 426	88 880	31 206	57 674	439 304	72	61 252	8 401	7 945
2002	62 816	21 533	84 349	30 304	54 045	424 239	10	40 288	7 506	9 428
2003	62 263	19 475	81 737	33 333	48 404	440 294	9	56 417	8 891	23 347
2004	62 322	19 406	81 728	30 490	51 238	463 311	34	61 849	19 480	40 277
2005	69 688	22 845	92 533	32 419	60 113	543 253	89	105 984	31 212	64 797

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	5 150	587	5 737	80	5 657	44 684	—	604	290	57
2002	5 114	689	5 802	72	5 731	45 290	0	525	284	45
2003	5 300	714	6 014	84	5 930	45 566	0	449	280	66
2004	5 554	729	6 284	108	6 176	45 861	0	405	284	57
2005	5 841	755	6 596	83	6 512	46 891	—	399	295	43

4.00 Raiffeisenbanken / Raiffeisen banks

2001	3 916	1 958	5 874	96	5 778	43 560	—	78	117	67
2002	4 307	2 154	6 461	109	6 352	46 710	—	77	103	51
2003	4 802	2 401	7 203	115	7 088	49 569	—	103	93	43
2004	5 316	2 658	7 974	343	7 631	51 873	—	148	93	62
2005	5 954	2 977	8 931	353	8 578	53 927	—	203	98	64

Nettoposition ausserhalb des Handelsbuchs	Anforderungen für Marktrisiken – Standardverfahren ¹ , inkl. offene Positionen	Anforderungen für Marktrisiken – Modellverfahren ¹	Wertberichtigungen und Rückstellungen in den Passiven	Total risikogewichtete Positionen (6 bis 13–14)	Erforderliche eigene Mittel 8% Required equity 8%	Eigenmittelüberschuss netto (5–17)
Net positions not in the trading book	Equity requirements for market risks (standard method ¹ , incl. open positions)	Equity requirements for market risks (internal model ¹)	Value adjustments and provisions included in liabilities	Total risk-weighted positions (6 to 13–14)	Total required equity / gross	Excess equity / net (5–17)
11	12	13	14	15	16	17

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

56 044	17 902	16 735	10 585	1 020 729	81 658	78 403	42 363
49 274	16 618	14 122	10 501	971 168	77 693	75 298	42 734
48 226	21 308	13 961	8 743	1 026 012	82 081	74 573	40 030
52 348	19 111	28 849	7 878	1 109 026	88 722	78 034	44 016
61 074	24 640	20 809	7 187	1 303 956	104 316	87 965	47 804

1.00 Kantonalbanken / Cantonal banks

11 014	4 908	355	5 566	190 883	15 271	14 026	5 179
10 536	4 623	355	5 866	192 468	15 397	14 111	5 051
10 118	5 576	355	5 398	189 197	15 136	13 730	7 943
9 782	5 958	355	4 851	189 181	15 134	13 683	9 970
9 482	6 247	355	4 395	192 450	15 396	13 854	11 872

2.00 Grossbanken / Big banks

19 635	2 339	13 551	1 130	551 368	44 109	42 087	15 587
14 151	2 207	12 990	1 119	509 700	40 776	39 654	14 391
11 017	5 580	12 530	347	557 738	44 619	38 504	9 900
13 365	2 491	27 548	264	628 091	50 247	41 006	10 232
13 441	7 634	19 641	208	785 843	62 867	48 047	12 067

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

1 947	175	—	1 270	46 488	3 719	3 728	1 929
2 041	196	—	1 260	47 121	3 770	3 780	1 950
2 132	226	—	1 159	47 560	3 805	3 815	2 116
2 051	228	—	1 069	47 818	3 825	3 827	2 350
1 938	176	—	973	48 770	3 902	3 903	2 610

4.00 Raiffeisenbanken / Raiffeisen banks

1 162	312	—	387	44 909	3 593	3 593	2 185
916	318	—	403	47 773	3 822	3 822	2 530
903	285	—	398	50 599	4 048	4 048	3 040
789	603	—	379	53 189	4 255	4 255	3 376
660	620	—	373	55 199	4 416	4 416	4 163

¹ Gewichtet mit einem Faktor von 12,5.
Weighted with a factor of 12.5.

² Die Differenz zwischen Brutto- und Nettowerten beim Total der erforderlichen eigenen Mittel ist zum einen auf Erleichterungen respektive Verschärfungen der Eigenmittellrichtlinien gemäss Art. 4 Abs. 3 BankG und zum anderen auf die Möglichkeit der Kantonalbanken zurückzuführen, gemäss Art. 13 Bst. b BankV Abzüge von den erforderlichen Eigenmitteln in der Höhe von maximal 12,5 Prozent vorzunehmen.
The difference between the gross and net figures for the total amount of required equity is due, first of all, to the option of less stringent or more stringent application of the equity guidelines as set out in art. 4, para. 3 Banking Act. Secondly, the cantonal banks may make further deductions from required equity up to a maximum 12.5%, as set out in art. 13 (b) Banking Ordinance.

44a Erforderliche eigene Mittel Required equity

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anrechenbare eigene Mittel Eligible equity				Erforderliche eigene Mittel Required equity					
	Anrechen- bares Kernkapital Eligible core capital	Anrechen- bares er- gänzendes Kapital Eligible supple- mentary capital	Total eigene Mittel (1+2) Total equity (1+2)	Abzüge Deductions	Total anrechen- bare eigene Mittel (3-4) Total eligible equity (3-4)	Risikogewichtete Positionen Risk-weighted positions				
	1	2	3	4	5	Bilanz- aktiven Balance sheet assets	Verpflich- tungs- kredite Commit- ment credits	Eventual- verpflich- tungen Contingent liabilities	Unwider- rufliche Zusagen Irrevocable facilities granted	Terminkon- trakte und gekaufte Optionen Fixed forward contracts and pur- chased options
						6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11-5.20)

2001	30 481	5 110	35 591	3 139	32 452	133 538	832	16 249	907	2 505
2002	30 937	4 941	35 878	3 135	32 743	128 665	466	12 622	536	1 989
2003	30 910	4 488	35 398	3 889	31 509	131 310	286	12 978	852	2 159
2004	31 801	5 176	36 977	3 626	33 351	136 412	493	14 499	880	2 641
2005	34 723	6 296	41 019	6 180	34 839	154 509	973	16 409	1 493	3 219

5.11 Handelsbanken / Commercial banks

2001	3 919	1 132	5 051	550	4 502	26 491	4	1 088	107	551
2002	2 963	882	3 846	551	3 295	22 157	4	685	91	169
2003	3 237	805	4 042	555	3 487	22 229	1	686	71	202
2004	3 245	921	4 166	551	3 616	22 466	8	653	75	235
2005	3 132	1 145	4 277	566	3 711	22 902	1	628	79	266

5.12 Börsenbanken / Stock exchange banks

2001	7 122	1 142	8 264	851	7 414	27 451	3	1 601	338	422
2002	8 478	1 423	9 900	1 074	8 826	32 692	4	1 731	115	724
2003	7 702	1 285	8 987	1 052	7 936	31 999	10	1 866	194	698
2004	8 491	1 196	9 687	1 026	8 661	31 579	12	1 756	104	755
2005	10 391	1 455	11 846	3 734	8 112	36 090	16	1 872	78	788

5.14 Andere Banken / Other banking institutions

2001	410	24	434	1	433	2 649	—	1	81	0
2002	314	27	341	1	341	2 464	—	7	16	—
2003	399	20	419	1	418	1 775	—	8	16	—
2004	329	20	349	1	348	1 847	—	8	4	—
2005	271	19	290	1	290	1 843	—	3	5	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	19 030	2 811	21 841	1 738	20 103	76 946	825	13 558	380	1 532
2002	19 181	2 609	21 790	1 509	20 281	71 353	458	10 200	314	1 095
2003	19 571	2 378	21 950	2 282	19 668	75 306	275	10 418	571	1 260
2004	19 736	3 038	22 774	2 048	20 726	80 519	473	12 082	697	1 651
2005	20 929	3 677	24 606	1 879	22 726	93 674	956	13 907	1 331	2 165

Nettoposition ausserhalb des Handelsbuchs	Anforderungen für Marktrisiken – Standardverfahren ³ inkl. offene Positionen	Anforderungen für Marktrisiken – Modellverfahren ³	Wertberichtigungen und Rückstellungen in den Passiven	Total risikogewichtete Positionen (6 bis 13–14)	Erforderliche eigene Mittel 8% Required equity 8%	Total erforderliche eigene Mittel/brutto	Total erforderliche eigene Mittel/netto ⁴	Eigenmittel-überschuss netto (5–17)
Net positions not in the trading book	Equity requirements for market risks (standard method ³ , incl. open positions)	Equity requirements for market risks (internal model ³)	Value adjustments and provisions included in liabilities	Total risk-weighted positions (6 to 13–14)	Total required equity / gross	Total required equity / net ⁴	Excess equity / net (5–17)	
11	12	13	14	15	16	17	18	

5.00 Übrige Banken / Other banks (5.11–5.20)

22 285	10 168	2 829	2 232	187 081	14 966	14 969	17 483
21 629	9 275	778	1 854	174 106	13 928	13 931	18 812
24 056	9 641	1 075	1 440	180 917	14 473	14 477	17 032
26 361	9 830	945	1 314	190 748	15 260	15 264	18 087
35 553	9 962	813	1 237	221 694	17 736	17 746	17 093

5.11 Handelsbanken / Commercial banks

3 412	1 202	2 618	546	34 928	2 794	2 794	1 707
1 732	1 367	—	476	25 728	2 058	2 058	1 237
2 141	1 157	—	381	26 105	2 088	2 088	1 398
1 665	1 148	—	349	25 901	2 072	2 072	1 543
1 984	818	—	282	26 395	2 112	2 112	1 600

5.12 Börsenbanken / Stock exchange banks

4 844	5 124	26	361	39 447	3 156	3 156	4 258
5 636	4 679	669	353	45 897	3 672	3 672	5 154
6 007	3 423	936	203	44 930	3 594	3 594	4 341
7 160	4 957	831	169	46 986	3 759	3 764	4 897
7 459	5 205	700	188	52 020	4 162	4 162	3 950

5.14 Andere Banken / Other banking institutions

116	244	—	98	2 994	239	239	194
80	216	—	75	2 707	217	217	124
111	341	—	75	2 175	174	174	244
104	407	—	82	2 288	183	183	165
82	513	—	77	2 369	190	190	100

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

13 914	3 598	185	1 227	109 712	8 777	8 779	11 324
14 181	3 013	108	949	99 774	7 982	7 984	12 297
15 798	4 720	139	782	107 707	8 617	8 620	11 048
17 433	3 318	114	714	115 572	9 246	9 245	11 481
26 027	3 426	113	689	140 910	11 273	11 283	11 443

³ Gewichtet mit einem Faktor von 12,5.
Weighted with a factor of 12.5.

⁴ Die Differenz zwischen Brutto- und Nettowerten beim Total der erforderlichen eigenen Mittel ist zum einen auf Erleichterungen respektive Verschärfungen der Eigenmittelrichtlinien gemäss Art. 4 Abs. 3 BankG und zum anderen auf die Möglichkeit der Kantonalbanken zurückzuführen, gemäss Art. 13 Bst. b BankV Abzüge von den erforderlichen Eigenmitteln in der Höhe von maximal 12,5 Prozent vorzunehmen.
The difference between the gross and net figures for the total amount of required equity is due, first of all, to the option of less stringent or more stringent application of the equity guidelines as set out in art. 4, para. 3 Banking Act. Secondly, the cantonal banks may make further deductions from required equity up to a maximum 12.5%, as set out in art. 13 (b) Banking Ordinance.

45 Liquiditätsausweis Liquidity statement

Bis 2004: Gesamtliquidität – Liquidität II / Until 2004, total liquidity – liquidity ratio II

In Millionen Franken / In CHF millions

Positionen Items	Jahres- ende End of year	1.00–8.00 Alle Banken / 1.00–8.00 All banks				
		Total ¹	davon / of which			
			1.00 Kantonal- banken Cantonal banks	2.00 Gross- banken Big banks	3.00 Regional- banken und Sparkassen Regional banks and savings banks	4.00 Raiffeisen- banken Raiffeisen banks
1	2	3	4	5		

1 Gesamtausweis / Comprehensive liquidity statement

1.1 Kurzfristige Verbindlichkeiten nach Art. 17 (Pos. 1.1.1 bis 1.1.3) Short-term liabilities, pursuant to art. 17 (cf. items 1.1.1. to 1.1.3)	2003	471 663	36 430	331 485	10 953	10 565
	2004	550 402	40 409	398 379	11 213	11 914
	2005	646 608	42 551	469 497	11 541	13 518
1.1.1 Überschuss der zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) über die zu verrechnenden liquiden Aktiven (Pos. 2.1) Excess of short-term liabilities to be offset (cf. item 2.2) over liquid funds to be offset (cf. item 2.1)	2003	297 571	2 719	252 587	1 240	—
	2004	378 874	7 558	320 029	1 324	970
	2005	457 405	9 215	380 080	1 339	2 227
1.1.2 50% der Kreditoren auf Sicht sowie anderer Konten oder Hefte ohne Rückzugsbeschränkung 50% of accounts payable at sight and other accounts or savings books without withdrawal restrictions	2003	126 723	18 983	62 648	4 788	2 689
	2004	123 759	18 075	62 253	4 866	2 784
	2005	140 442	18 347	72 917	5 016	2 956
1.1.3 15% der Einlagen auf Spar-, Depositen- und Einlageheften und -konten sowie ähnlichen Konten mit Rückzugs- beschränkung (ohne gebundene Vorsorgegelder) 15% of deposits in savings and deposit books as well as similar accounts with withdrawal restrictions (apart from tied pension provision accounts)	2003	47 368	14 727	16 250	4 925	7 876
	2004	47 768	14 776	16 097	5 023	8 160
	2005	48 761	14 988	16 500	5 186	8 335
1.2 33% der kurzfristigen Verbindlichkeiten (Pos. 1.1) nach Art. 18 33% of short-term liabilities (item 1.1), pursuant to art. 18	2003	155 649	12 022	109 390	3 615	3 486
	2004	181 633	13 335	131 465	3 700	3 931
	2005	213 381	14 042	154 934	3 808	4 461
1.3 Liquide Aktiven nach Art. 16 (Pos. 3) Liquid funds, pursuant to art. 16 (item 3)	2003	270 369	22 776	169 273	6 392	5 864
	2004	279 171	22 101	185 135	5 969	4 272
	2005	324 151	24 364	218 200	6 108	6 184
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2003	114 721	10 754	59 883	2 777	2 377
	2004	97 539	8 766	53 669	2 269	341
	2005	110 771	10 322	63 265	2 300	1 723
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2003	174	189	155	177	168
	2004	154	166	141	161	109
	2005	152	174	141	160	139

Positionen Items	Jahres- ende						
		End of year	5.11 Handels- banken	5.12 Börsen- banken	5.20 Ausländisch beherrschte Banken	7.00 Filialen aus- ländischer Banken	8.00 Privat- bankiers
			Commer- cial banks	Stock exchange banks	Foreign- controlled banks	Branches of foreign banks	Private bankers
		6	7	8	9	10	

1 Gesamtausweis / Comprehensive liquidity statement

1.1 Kurzfristige Verbindlichkeiten nach Art. 17 (Pos. 1.1.1 bis 1.1.3) Short-term liabilities, pursuant to art. 17 (cf. items 1.1.1. to 1.1.3)	2003	5 209	20 612	48 072	2 674	5 415
	2004	5 350	20 740	54 046	3 720	4 378
	2005	5 752	24 857	69 439	4 803	4 396
1.1.1 Überschuss der zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) über die zu verrechnenden liquiden Aktiven (Pos. 2.1) Excess of short-term liabilities to be offset (cf. item 2.2) over liquid funds to be offset (cf. item 2.1)	2003	410	8 103	30 671	1 830	—
	2004	670	9 117	36 406	2 789	—
	2005	1 095	10 060	49 503	3 875	—
1.1.2 50% der Kreditoren auf Sicht sowie anderer Konten oder Hefte ohne Rückzugsbeschränkung 50% of accounts payable at sight and other accounts or savings books without withdrawal restrictions	2003	2 185	12 122	17 069	837	5 302
	2004	1 956	11 247	17 331	924	4 248
	2005	1 857	14 466	19 624	917	4 272
1.1.3 15% der Einlagen auf Spar-, Depositen- und Einlageheften und -konten sowie ähnlichen Konten mit Rückzugs- beschränkung (ohne gebundene Vorsorgegelder) 15% of deposits in savings and deposit books as well as similar accounts with withdrawal restrictions (apart from tied pension provision accounts)	2003	2 614	387	331	7	113
	2004	2 724	376	309	7	131
	2005	2 800	331	312	11	124
1.2 33% der kurzfristigen Verbindlichkeiten (Pos. 1.1) nach Art. 18 33% of short-term liabilities (item 1.1), pursuant to art. 18	2003	1 719	6 802	15 864	883	1 787
	2004	1 766	6 844	17 835	1 228	1 445
	2005	1 898	8 203	22 915	1 585	1 451
1.3 Liquide Aktiven nach Art. 16 (Pos. 3) Liquid funds, pursuant to art. 16 (item 3)	2003	3 517	16 331	35 964	2 588	6 729
	2004	3 883	15 214	32 289	3 553	5 671
	2005	3 745	18 139	38 536	3 592	4 540
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2003	1 798	9 529	20 100	1 706	4 942
	2004	2 117	8 370	14 454	2 326	4 226
	2005	1 847	9 936	15 622	2 007	3 090
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2003	205	240	227	293	377
	2004	220	222	181	289	392
	2005	197	221	168	227	313

¹ Die Gruppe 5.14 ist im Total enthalten, wird aber nicht separat ausgewiesen.
Although not stated separately, category 5.14 is included in the total figures.

45 Liquiditätsausweis Liquidity statement

Bis 2004: Gesamtliquidität – Liquidität II / Until 2004, total liquidity – liquidity ratio II

In Millionen Franken / In CHF millions

Positionen Items	Jahres- ende End of year	1.00–8.00 Alle Banken / 1.00–8.00 All banks				
		Total ²	davon / of which			
			1.00 Kantonal- banken Cantonal banks	2.00 Gross- banken Big banks	3.00 Regional- banken und Sparkassen Regional banks and savings banks	4.00 Raiffeisen- banken Raiffeisen banks
1	2	3	4	5		
2 Zu verrechnende Positionen / Items to be offset						
2.1 Zu verrechnende liquiden Aktiven nach Art. 16a (Pos. 2.1.1 bis 2.1.4) Liquid funds to be offset, pursuant to art 16a (cf. items 2.1.1 to 2.1.4)	2003	357 310	19 673	250 136	2 045	6 825
	2004	368 819	19 037	270 675	1 892	1 922
	2005	396 119	21 395	279 553	2 338	1 488
2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2003	338 583	17 904	238 170	1 923	6 775
	2004	342 200	17 663	251 392	1 790	1 906
	2005	367 335	19 090	258 961	2 248	1 468
2.1.2 Schuldverschreibungen, fällig innerhalb eines Monats, ausser den in Art. 16 aufgeführten Debt certificates, due within one month, other than those listed in art. 16	2003	2 220	91	775	27	0
	2004	5 379	164	3 800	26	—
	2005	6 927	118	5 251	22	—
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2003	6 612	1 065	4 824	5	—
	2004	7 891	600	6 883	0	—
	2005	9 045	861	7 500	0	—
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2003	9 895	613	6 368	90	49
	2004	13 349	610	8 600	76	16
	2005	12 812	1 326	7 841	68	20
2.2 Zu verrechnende kurzfristige Verbindlichkeiten nach Art. 17a (Pos. 2.2.1 bis 2.2.6 abzüglich 2.2.7) Short-term liabilities to be offset, pursuant to art. 17a (cf. items 2.2.1 to 2.2.6 less 2.2.7)	2003	624 051	18 444	500 230	2 241	3 182
	2004	710 863	24 892	573 847	2 253	2 893
	2005	834 908	29 750	659 633	2 651	3 715
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2003	323 062	7 973	250 554	1 222	7 975
	2004	360 472	8 133	287 857	1 034	5 784
	2005	401 559	11 997	306 939	1 143	4 732
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2003	291 295	6 551	243 657	441	518
	2004	341 959	13 367	281 824	689	2 465
	2005	429 161	13 629	355 362	1 060	1 251
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2003	2 410	992	1 326	14	2
	2004	2 537	1 055	1 408	20	1
	2005	2 740	1 148	1 516	28	2
2.2.4 Obligationen, Kassenobligationen und Kassenscheine, fällig innerhalb eines Monats Bonds, medium-term bank-issued notes and certificates of deposit, due within one month	2003	2 342	751	933	241	340
	2004	1 660	758	239	255	328
	2005	5 864	1 084	3 780	169	471
2.2.5 Edelmetallverpflichtungen fällig innerhalb eines Monats, soweit ihnen nicht je entsprechende Guthaben oder Bestände gegenüberstehen Precious metal liabilities due within one month, as long as there are no offsetting assets or balances within each type of precious metal	2003	292	6	127	—	—
	2004	1 712	6	664	—	—
	2005	539	4	438	—	—
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2003	16 598	2 188	8 874	322	446
	2004	21 175	1 574	13 807	255	386
	2005	12 688	1 888	5 423	253	315
2.2.7 abzüglich kurzfristige Verbindlichkeiten, die gegen Verpfändung liquider Aktiven eingegangen worden sind Less short-term liabilities assumed against the pledging of liquid funds	2003	11 949	17	5 241	—	6 099
	2004	18 651	—	11 952	0	6 072
	2005	17 644	—	13 826	1	3 056

Positionen Items	Jahres- ende						
		End of year	5.11 Handels- banken	5.12 Börsen- banken	5.20 Ausländisch beherrschte Banken	7.00 Filialen aus- ländischer Banken	8.00 Privat- bankiers
			Commer- cial banks	Stock exchange banks	Foreign- controlled banks	Branches of foreign banks	Private bankers
		6	7	8	9	10	

2 Zu verrechnende Positionen / Items to be offset

2.1 Zu verrechnende liquiden Aktiven nach Art. 16a (Pos. 2.1.1 bis 2.1.4) Liquid funds to be offset, pursuant to art 16a (cf. items 2.1.1 to 2.1.4)	2003	1 349	23 189	39 587	8 304	5 873
	2004	1 456	20 797	41 166	5 089	6 467
	2005	1 345	24 926	53 056	6 244	5 756
2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2003	1 325	20 985	37 410	7 975	5 788
	2004	1 435	18 914	37 808	4 801	6 177
	2005	1 282	23 005	49 727	6 132	5 404
2.1.2 Schuldverschreibungen, fällig innerhalb eines Monats, ausser den in Art. 16 aufgeführten Debt certificates, due within one month, other than those listed in art. 16	2003	3	1 130	145	47	—
	2004	8	1 117	121	114	26
	2005	53	1 199	225	17	41
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2003	—	483	226	—	10
	2004	1	180	226	—	—
	2005	—	339	177	0	168
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2003	21	591	1 806	281	75
	2004	12	585	3 011	174	263
	2005	10	382	2 926	95	143
2.2 Zu verrechnende kurzfristige Verbindlichkeiten nach Art. 17a (Pos. 2.2.1 bis 2.2.6 abzüglich 2.2.7) Short-term liabilities to be offset, pursuant to art. 17a (cf. items 2.2.1 to 2.2.6 less 2.2.7)	2003	1 397	25 126	60 943	9 228	3 179
	2004	1 891	25 191	69 698	6 969	3 164
	2005	2 267	29 778	94 899	9 153	3 036
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2003	661	9 618	34 405	8 667	1 936
	2004	997	8 811	38 713	6 683	2 423
	2005	1 313	9 419	55 003	8 640	2 374
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2003	578	14 659	24 514	259	115
	2004	780	15 227	27 133	154	316
	2005	733	19 335	37 249	201	339
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2003	10	—	31	—	34
	2004	12	—	20	—	19
	2005	16	—	1	—	25
2.2.4 Obligationen, Kassenobligationen und Kassenscheine, fällig innerhalb eines Monats Bonds, medium-term bank-issued notes and certificates of deposit, due within one month	2003	64	3	7	—	—
	2004	69	2	8	—	—
	2005	124	229	3	0	—
2.2.5 Edelmetallverpflichtungen fällig innerhalb eines Monats, soweit ihnen nicht je entsprechende Guthaben oder Bestände gegenüberstehen Precious metal liabilities due within one month, as long as there are no offsetting assets or balances within each type of precious metal	2003	0	60	99	0	1
	2004	—	30	1 012	0	0
	2005	—	78	19	0	0
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2003	149	786	2 414	302	1 093
	2004	106	1 169	3 292	157	406
	2005	122	728	3 336	313	299
2.2.7 abzüglich kurzfristige Verbindlichkeiten, die gegen Verpfändung liquider Aktiven eingegangen worden sind Less short-term liabilities assumed against the pledging of liquid funds	2003	65	—	527	—	—
	2004	74	47	480	26	—
	2005	40	10	710	—	1

² Die Gruppe 5.14 ist im Total enthalten, wird aber nicht separat ausgewiesen.
Although not stated separately, category 5.14 is included in the total figures.

45 Liquiditätsausweis Liquidity statement

Bis 2004: Gesamtliquidität – Liquidität II / Until 2004, total liquidity – liquidity ratio II

In Millionen Franken / In CHF millions

Positionen Items	Jahres- ende End of year	1.00–8.00 Alle Banken / 1.00–8.00 All banks				
		Total ³	davon / of which			
			1.00 Kantonal- banken Cantonal banks	2.00 Gross- banken Big banks	3.00 Regional- banken und Sparkassen Regional banks and savings banks	4.00 Raiffeisen- banken Raiffeisen banks
1	2	3	4	5		

3 Liquide Aktiven / Liquid funds

3	Liquide Aktiven nach Art. 16 (Pos. 3.1 bis 3.10) Liquid funds, pursuant to art. 16 (items 3.1 to 3.10)	2003	270 369	22 776	169 273	6 392	5 864
		2004	279 171	22 101	185 135	5 969	4 272
		2005	324 151	24 364	218 200	6 108	6 184
3.1	Flüssige Mittel nach RRV-EBK, Randziffer 45 Liquid assets according to BAG-SFBC, margin figure 45	2003	17 862	3 076	5 345	1 370	1 234
		2004	17 514	3 481	5 870	1 257	1 239
		2005	16 967	3 374	4 767	1 306	1 137
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2003	9 835	2 840	1 672	431	—
		2004	11 185	3 327	866	421	1
		2005	48 990	9 555	13 977	2 471	9 034
3.3	Werte, die bei der Nationalbank verpfändbar (lombardfähig) sind Securities pledgeable at the SNB (eligible for Lombard advances)	2003	34 652	12 652	1 712	3 532	7 895
		2004	45 204	12 104	10 837	3 315	10 814
		2005	16 525	9 933	—	1 292	373
3.4	Werte, die im Land einer ausländischen Zweigniederlassung bei der Zentralbank diskont-, lombard- oder repofähig sind Securities eligible for discount operations, Lombard advances or repo transactions with the central bank of the country where a foreign branch office is situated	2003	120 204	—	119 320	1	—
		2004	122 917	—	122 136	5	—
		2005	175 531	10	174 280	1	—
3.5	Schuldverschreibungen ausländischer Staaten und übriger öffentlich-rechtlicher Körperschaften, wenn sie an einem repräsentativen Markt gehandelt werden Debt certificates from foreign countries and other public law bodies, if they are traded on a representative market	2003	36 481	1 018	25 906	37	—
		2004	42 039	1 068	30 901	32	—
		2005	43 017	816	35 175	27	—
3.6	Schuldverschreibungen und Akzepte erstklassiger ausländischer Banken sowie andere gleichwertige Papiere, die innerhalb von sechs Monaten fällig werden Debt certificates and acceptances from first-class foreign banks as well as other equivalent papers due within six months	2003	31 157	31	14 404	—	—
		2004	27 577	52	13 092	—	—
		2005	31 818	37	10 513	6	—
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die innerhalb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegenüberstehen Precious metals (gold, silver, platinum, palladium) and precious metal assets due within one month, as long as there are no offsetting liabilities within each type of precious metal	2003	2 532	14	2 255	3	1
		2004	1 612	50	1 183	3	1
		2005	3 371	22	2 988	3	11
3.8	Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch nationalbankfähige Werte (Pos. 3.2 und 3.3) gedeckt sind Balances on current accounts and fixed-term advances due within one month, secured by assets eligible as SNB collateral (items 3.2 and 3.3)	2003	384	323	—	1	—
		2004	1 565	1 473	—	1	—
		2005	1 114	1 072	—	1	—
3.9	Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2)	2003	30 831	3 948	2 494	1 044	3 642
		2004	36 830	1 703	16 857	963	—
		2005	18 615	860	—	1 025	—
3.10	abzüglich verpfändete liquide Aktiven, soweit sie für bestehende Verpflichtungen haften, einschliesslich Deckungsmarge Less pledged, liquid funds, where these secure existing liabilities, including the margin	2003	13 568	1 125	3 834	26	6 909
		2004	27 271	1 157	16 608	27	7 783
		2005	31 797	1 315	23 501	24	4 371

Positionen Items	Jahres- ende						
		End of year	5.11 Handels- banken	5.12 Börsen- banken	5.20 Ausländisch beherrschte Banken	7.00 Filialem aus- ländischer Banken	8.00 Privat- bankiers
			Commer- cial banks	Stock exchange banks	Foreign- controlled banks	Branches of foreign banks	Private bankers
		6	7	8	9	10	

3 Liquide Aktiven / Liquid funds

3	Liquide Aktiven nach Art. 16 (Pos. 3.1 bis 3.10) Liquid funds, pursuant to art. 16 (items 3.1 to 3.10)	2003	3 517	16 331	35 964	2 588	6 729
		2004	3 883	15 214	32 289	3 553	5 671
		2005	3 745	18 139	38 536	3 592	4 540
3.1	Flüssige Mittel nach RRV-EBK, Randziffer 45 Liquid assets according to BAG-SFBC, margin figure 45	2003	736	1 710	2 498	613	1 244
		2004	918	1 836	1 894	459	542
		2005	868	2 267	2 326	612	297
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2003	385	902	2 109	537	760
		2004	932	770	2 626	1 207	773
		2005	1 680	5 233	4 865	882	1 110
3.3	Werte, die bei der Nationalbank verpfändbar (lombardfähig) sind Securities pledgeable at the SNB (eligible for Lombard advances)	2003	1 943	2 199	2 521	382	1 515
		2004	1 729	2 382	2 439	346	915
		2005	986	1 309	1 302	360	637
3.4	Werte, die im Land einer ausländischen Zweigniederlassung bei der Zentralbank diskont, lombard- oder repofähig sind Securities eligible for discount operations, Lombard advances or repo transactions with the central bank of the country where a foreign branch office is situated	2003	—	547	303	—	—
		2004	2	636	139	—	—
		2005	—	958	269	13	—
3.5	Schuldverschreibungen ausländischer Staaten und übriger öffentlich-rechtlicher Körperschaften, wenn sie an einem repräsentativen Markt gehandelt werden Debt certificates from foreign countries and other public law bodies, if they are traded on a representative market	2003	97	3 108	5 580	150	479
		2004	77	2 919	5 864	657	295
		2005	266	1 005	4 736	761	13
3.6	Schuldverschreibungen und Akzente erstklassiger ausländischer Banken sowie andere gleichwertige Papiere, die innerhalb von sechs Monaten fällig werden Debt certificates and acceptances from first-class foreign banks as well as other equivalent papers due within six months	2003	4	1 686	14 310	—	721
		2004	—	1 791	12 303	—	339
		2005	—	2 594	18 433	—	235
3.7	Edelmetalle (Gold, Silber, Platin, Palladium) und die innerhalb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegenüberstehen Precious metals (gold, silver, platinum, palladium) and precious metal assets due within one month, as long as there are no offsetting liabilities within each type of precious metal	2003	1	110	143	—	6
		2004	1	227	141	—	6
		2005	1	162	177	—	7
3.8	Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch nationalbankfähige Werte (Pos. 3.2 und 3.3) gedeckt sind Balances on current accounts and fixed-term advances due within one month, secured by assets eligible as SNB collateral (items 3.2 and 3.3)	2003	—	59	0	—	—
		2004	—	91	0	—	—
		2005	—	41	1	—	—
3.9	Überschuss der zu verrechnenden liquiden Aktiven (Pos. 2.1) über die zu verrechnenden kurzfristigen Verbindlichkeiten (Pos. 2.2) Excess of liquid funds to be offset (cf. item 2.1) over short-term liabilities to be offset (cf. item 2.2)	2003	362	6 166	9 315	906	2 694
		2004	236	4 723	7 874	910	3 302
		2005	173	5 208	7 660	965	2 720
3.10	abzüglich verpfändete liquide Aktiven, soweit sie für bestehende Verpflichtungen haften, einschliesslich Deckungsmarge Less pledged, liquid funds, where these secure existing liabilities, including the margin	2003	12	156	815	—	691
		2004	12	159	991	26	502
		2005	229	640	1 233	—	480

³ Die Gruppe 5.14 ist im Total enthalten, wird aber nicht separat ausgewiesen.
Although not stated separately, category 5.14 is included in the total figures.

47 Garantie- bzw. Einzahlungsverpflichtungen ¹ Guarantee liabilities and liabilities for calls on equity instruments ¹

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
	1	2	3	4	5	6	7	8	9	10
1.00 Kantonalbanken Cantonal banks	—	—	—	—	—	5	5	5	5	5
2.00 Grossbanken Big banks	—	—	—	—	—	—	—	—	—	—
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	27	48	40	40	29	27	27	20	40	41
4.00 Raiffeisenbanken Raiffeisen banks	2 620	2 839	3 083	3 385	3 681	4 030	4 429	4 723	5 007	5 238
5.00 Übrige Banken Other banks	—	—	22	13	16	70	20	11	14	15
5.11 Handelsbanken Commercial banks	—	—	—	—	—	—	—	—	—	—
5.12 Börsenbanken Stock exchange banks	—	—	16	4	4	8	—	—	0	—
5.13 Kleinkreditbanken Consumer credit banks	—	—	—	.	.	.	.	.	.	.
5.14 Andere Banken Other banking institutions	—	—	—	—	—	—	—	—	—	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	—	—	6	9	12	62	20	11	14	15
1.00–5.00 Total	2 647	2 886	3 145	3 438	3 726	4 133	4 482	4 760	5 067	5 300

¹ Gegenüber der Bank.
Towards the bank.

48 Geschäftsstellen im In- und Ausland Offices in Switzerland and in foreign countries

Anzahl / Number

Jahres- ende End of year	Sitze ¹ Registered offices ¹	Filialen ² Branches ²	davon / of which		Vertretungen ³ Representative offices ³	davon / of which		Total Geschäftsstellen (1+2) Total offices (1+2)	davon / of which	
			im Ausland In foreign countries	3		im Ausland In foreign countries	5		im Ausland (3) In foreign countries (3)	7

1.00–8.00 Alle Banken / All banks

2001	369	3 590	226	1 082	120	3 959	226
2002	358	3 554	239	1 122	161	3 912	239
2003	343	3 490	226	1 087	150	3 833	226
2004	339	3 444	245	1 084	173	3 783	245
2005	338	3 501	304	1 116	227	3 839	304

1.00 Kantonalbanken / Cantonal banks

2001	24	841	3	113	3	865	3
2002	25	829	2	104	—	854	2
2003	24	815	2	98	1	839	2
2004	24	802	4	95	3	826	4
2005	24	795	4	87	3	819	4

2.00 Grossbanken / Big banks

2001	3	672	106	71	68	675	106
2002	4	644	106	69	66	648	106
2003	4	648	110	69	69	652	110
2004	4	625	100	60	60	629	100
2005	3	659	138	96	96	662	138

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	94	351	—	58	—	445	—
2002	88	352	—	51	—	440	—
2003	83	346	—	48	—	429	—
2004	83	346	—	49	—	429	—
2005	79	346	—	9	—	425	—

4.00 Raiffeisenbanken / Raiffeisen banks

2001	1	1 290	—	772	—	1 291	—
2002	1	1 269	—	777	—	1 270	—
2003	1	1 239	—	769	—	1 240	—
2004	1	1 207	—	757	—	1 208	—
2005	1	1 174	—	745	—	1 175	—

Jahres- ende End of year	Sitze ¹ Registered offices ¹	Filialen ² Branches ²		davon / of which		Total Geschäftsstellen (1+2) Total offices (1+2)		davon / of which				
		1	2	im Ausland In foreign countries	Vertretungen ³ Representative offices ³	4	davon / of which	im Ausland (3) In foreign countries (3)	6	7		
											3	5

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	205	400	115	54	47	605	115
2002	200	420	129	107	93	620	129
2003	190	399	111	88	77	589	111
2004	188	420	134	109	103	608	134
2005	189	483	158	163	124	672	158

5.11 Handelsbanken / Commercial banks

2001	12	105	13	11	10	117	13
2002	11	91	4	7	4	102	4
2003	9	82	—	2	—	91	—
2004	8	83	3	5	3	91	3
2005	7	110	—	27	—	117	—

5.12 Börsenbanken / Stock exchange banks

2001	61	65	29	21	17	126	29
2002	62	95	44	35	27	157	44
2003	55	77	33	19	16	132	33
2004	53	76	29	17	15	129	29
2005	56	97	41	34	26	153	41

5.14 Andere Banken / Other banking institutions

2001	7	11	—	2	—	18	—
2002	5	8	—	—	—	13	—
2003	4	8	—	—	—	12	—
2004	4	8	—	—	—	12	—
2005	4	8	—	—	—	12	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	125	219	73	20	20	344	73
2002	122	226	81	65	62	348	81
2003	122	232	78	67	61	354	78
2004	123	253	102	87	85	376	102
2005	122	268	117	102	98	390	117

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Der Schweizer Verband der Raiffeisenbanken SVRB wird als Sitz ausgewiesen, während die 421 Mitgliedsbanken (Bankengruppe 4.00) in den Filialen erfasst sind.
Excluding subsidiaries. No registered offices abroad are included under the *parent company* reporting entity. The Swiss Union of Raiffeisen Banks is shown as the registered office, while the member banks (421, bank category 4.00) are included under branches.

² Mit Filialen sind die rechtlich unselbständigen Geschäftsstellen gemeint, also Zweigniederlassungen, Agenturen, Einnahmereien, Depositenkassen, Vertretungen usw.
Branches are legally dependent offices such as branch offices, agencies, cash-receiving offices, sub-branches (Depositenkassen) or representative offices.

³ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschiessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnahmereien und sämtliche Filialen mit weniger als einer vollamtlich angestellten Person zu den Vertretungen gezählt.
Representative offices are offices which are not authorised to conclude transactions or to arrange business on their own account. From 1984 to 2004, cash-receiving offices and all branches with fewer than one full-time employee were included under representative offices.

48 Geschäftsstellen im In- und Ausland Offices in Switzerland and in foreign countries

Anzahl / Number

Jahres- ende End of year	Sitze ⁴ Registered offices ⁴	Filialen ⁵ Branches ⁵				Total Geschäftsstellen (1+2) Total offices (1+2)		
		davon / of which im Ausland In foreign countries	Vertretungen ⁶ Representative offices ⁶	davon / of which im Ausland In foreign countries	davon / of which im Ausland (3) In foreign countries (3)	davon / of which im Ausland (3) In foreign countries (3)	davon / of which im Ausland (3) In foreign countries (3)	
								1	2	3	4	5	6	7

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	25	19	1	7	1	44	1
2002	25	25	1	7	1	50	1
2003	26	27	2	8	2	53	2
2004	25	22	2	2	2	47	2
2005	28	24	2	6	2	52	2

8.00 Privatbankiers / Private bankers

2001	17	17	1	7	1	34	1
2002	15	15	1	7	1	30	1
2003	15	16	1	7	1	31	1
2004	14	22	5	12	5	36	5
2005	14	20	2	10	2	34	2

Jahres- ende End of year	Sitze ⁴ Registered offices ⁴	Filialen ⁵ Branches ⁵	davon / of which			Total Geschäftsstellen (1+2) Total offices (1+2)		davon / of which	
			im Ausland In foreign countries	Vertretungen ⁶ Representative offices ⁶	davon / of which im Ausland In foreign countries	im Ausland (3) In foreign countries (3)			
							davon / of which		
							im Ausland In foreign countries	im Ausland (3) In foreign countries (3)	
1	2	3	4	5	6	7			

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	.	.	.	1 149	.	4 663	.
1977	.	.	.	1 151	.	4 726	.
1978	.	.	.	1 140	.	4 768	.
1979	.	.	.	1 123	.	4 788	.
1980	.	.	.	1 103	.	4 817	.
1981	.	.	.	1 151	.	4 922	.
1982	.	.	.	1 148	.	4 986	.
1983	.	.	.	1 147	.	5 005	.
1984	.	.	.	1 392	83	5 179	159
1985	.	.	.	1 434	88	5 293	167
1986	.	.	.	1 439	102	5 387	181
1987	1 723	3 730	167	1 465	100	5 470	184
1988	1 730	3 801	182	1 459	107	5 541	192
1989	1 723	3 814	194	1 417	115	5 547	204
1990	1 709	3 841	202	1 368	123	5 559	211
1991	1 683	3 810	219	1 311	135	5 501	227
1992	1 647	3 731	241	1 273	155	5 384	247
1993	1 607	3 577	232	1 199	149	5 190	238
1994	1 523	3 517	248	1 204	156	5 048	256
1995	1 454	3 432	264	1 170	170	4 897	275
1996	1 331	3 446	256	1 177	154	4 777	256
1997	1 251	3 308	268	1 164	164	4 559	268
1998	1 061	3 231	233	1 145	135	4 292	233
1999	916	3 124	233	1 118	133	4 040	233
2000	336	3 631	227	1 118	125	3 967	227
2001	327	3 554	224	1 068	118	3 881	224
2002	318	3 514	237	1 108	159	3 832	237
2003	302	3 447	223	1 072	147	3 749	223
2004	300	3 400	238	1 070	166	3 700	238
2005	296	3 457	300	1 100	223	3 753	300

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Der Schweizer Verband der Raiffeisenbanken SVRB wird als Sitz ausgewiesen, während die 421 Mitgliedsbanken (Bankengruppe 4.00) in den Filialen erfasst sind.
Excluding subsidiaries. No registered offices abroad are included under the *parent company* reporting entity. The Swiss Union of Raiffeisen Banks is shown as the registered office, while the member banks (421, bank category 4.00) are included under branches..

⁵ Mit Filialen sind die rechtlich unselbständigen Geschäftsstellen gemeint, also Zweigniederlassungen, Agenturen, Einnahmereien, Depositenkassen, Vertretungen usw.
Branches are legally dependent offices such as branch offices, agencies, cash-receiving offices, sub-branches (Depositenkassen) or representative offices.

⁶ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschliessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnahmereien und sämtliche Filialen mit weniger als einer vollamtlich angestellten Person zu den Vertretungen gezählt.
Representative offices are offices which are not authorised to conclude transactions or to arrange business on their own account. From 1984 to 2004, cash-receiving offices and all branches with fewer than one full-time employee were included under representative offices.

49 Geschäftsstellen nach Standort und Bankengruppen ¹ Breakdown of offices by location and bank category ¹

Anzahl / Number

Kanton resp. Land Canton or country		1.00-8.00 Alle Banken	1.00 Kantonalbanken	2.00 Grossbanken	3.00 Regionalbanken und Sparkassen	4.00 Raiffeisenbanken
		All banks	Cantonal banks	Big banks	Regional banks and savings banks	Raiffeisen banks
		1	2	3	4	5
Zürich	Zurich	415	116	94	44	10
Bern	Berne	328	79	69	136	28
Luzern	Lucerne	102	26	17	27	25
Uri	Uri	16	10	2	—	4
Schwyz	Schwyz	62	29	10	10	9
Obwalden	Obwalden	13	8	2	1	2
Nidwalden	Nidwalden	14	8	4	—	2
Glarus	Glarus	9	—	2	6	1
Zug	Zug	33	14	5	—	9
Freiburg	Fribourg	82	25	17	13	22
Solothurn	Solothurn	89	10	13	25	34
Basel-Stadt	Basel-Stadt	79	20	20	1	1
Baselland	Baselland	65	29	20	3	10
Schaffhausen	Schaffhausen	25	6	5	10	1
Appenzell AR	Appenzell Ausserrhoden	14	2	6	2	3
Appenzell IR	Appenzell Innerrhoden	7	4	1	—	2
St. Gallen	St Gallen	172	36	25	40	54
Graubünden	Graubünden	129	79	24	—	17
Aargau	Aargau	178	28	18	86	36
Thurgau	Thurgau	68	31	10	—	25
Tessin	Ticino	208	23	44	—	44
Waadt	Vaud	169	70	32	6	24
Wallis	Valais	107	21	33	2	40
Neuenburg	Neuchâtel	41	16	10	—	7
Genf	Geneva	183	26	36	—	7
Jura	Jura	38	15	5	4	13
Total Schweiz	Total for Switzerland	2646	731	524	416	430
Total Ausland	Total abroad	77	1	42	—	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2723	732	566	416	430

Kanton resp. Land Canton or country		5.00 Übrige Banken Other banks					7.00 Filialen aus- ländischer Banken Branches of foreign banks	8.00 Privat- bankiers Private bankers	1.00–5.00 Total Banken- gruppen Total for categories 1.00–5.00			
		davon / of which										
		5.11 Handels- banken Commercial banks	5.12 Börsen- banken Stock exchange banks	5.14 Andere Banken Other banking institutions	5.20 Ausländisch beherrschte Banken Foreign- controlled banks					6	7	8	10	11	15	16	17
Zürich	Zurich	125	13	30	3	79	20	6	389			
Bern	Berne	14	7	2	1	4	1	1	326			
Luzern	Lucerne	6	2	1	1	2	—	1	101			
Uri	Uri	0	—	—	—	0	—	—	16			
Schwyz	Schwyz	4	—	3	—	1	—	—	62			
Obwalden	Obwalden	0	—	—	—	0	—	—	13			
Nidwalden	Nidwalden	0	—	—	—	0	—	—	14			
Glarus	Glarus	0	—	—	—	0	—	—	9			
Zug	Zug	5	2	2	—	1	—	—	33			
Freiburg	Fribourg	5	2	1	—	2	—	—	82			
Solothurn	Solothurn	7	4	—	—	3	—	—	89			
Basel-Stadt	Basel-Stadt	30	7	9	3	11	4	3	72			
Baselland	Baselland	3	2	—	—	1	—	—	65			
Schaffhausen	Schaffhausen	2	2	—	—	0	—	1	24			
Appenzell AR	Appenzell Ausserrhoden	1	—	—	—	1	—	—	14			
Appenzell IR	Appenzell Innerrhoden	0	—	—	—	0	—	—	7			
St. Gallen	St. Gallen	11	5	—	1	5	5	1	166			
Graubünden	Graubünden	9	2	—	—	7	—	—	129			
Aargau	Aargau	10	6	—	1	3	—	—	178			
Thurgau	Thurgau	2	1	—	—	1	—	—	68			
Tessin	Ticino	93	16	21	1	55	3	1	204			
Waadt	Vaud	33	7	9	1	16	1	3	165			
Wallis	Valais	11	3	5	—	3	—	—	107			
Neuenburg	Neuchâtel	8	3	1	—	4	—	—	41			
Genf	Geneva	95	5	20	—	70	12	7	164			
Jura	Jura	1	1	—	—	0	—	—	38			
Total Schweiz	Total for Switzerland	475	90	104	12	269	46	24	2576			
Total Ausland	Total abroad	34	—	15	—	19	—	—	77			
Total Schweiz und Ausland	Total for Switzerland and abroad	509	90	119	12	288	46	24	2653			

¹ Geschäftsstellen ohne Vertretungen. Vor 2005 Geschäftsstellen ohne Vertretungen und Einnehmereien sowie ohne Filialen mit weniger als einer vollamtlich angestellten Person.
Offices excluding representative offices. Until 2005, offices excluding representative offices and cash-receiving offices, and excluding branches with fewer than one full-time employee.

50 Standort der Sitze und Filialen Location of registered offices and branches

1.00–8.00 Alle Banken / All banks

Anzahl / Number

Kanton resp. Land Canton or country	Sitze ¹ Registered offices ¹	Filialen ² Branches ²	davon / of which		Total Geschäftsstellen (1+2) Total offices (1+2)
			Vertretungen ³ Representative offices ³		
	1	2	3		4
Zürich	Zurich	117	327	29	444
Bern	Berne	24	400	96	424
Luzern	Lucerne	4	129	31	133
Uri	Uri	1	32	17	33
Schwyz	Schwyz	6	60	4	66
Obwalden	Obwalden	2	15	4	17
Nidwalden	Nidwalden	1	20	7	21
Glarus	Glarus	1	9	1	10
Zug	Zug	3	37	7	40
Freiburg	Fribourg	6	119	43	125
Solothurn	Solothurn	5	124	40	129
Basel-Stadt	Basel-Stadt	16	65	2	81
Baselland	Baselland	1	75	11	76
Schaffhausen	Schaffhausen	4	23	2	27
Appenzell AR	Appenzell Ausserrhoden	3	18	7	21
Appenzell IR	Appenzell Innerrhoden	1	9	3	10
St. Gallen	St Gallen	19	198	45	217
Graubünden	Graubünden	1	197	69	198
Aargau	Aargau	7	242	71	249
Thurgau	Thurgau	1	95	28	96
Tessin	Ticino	27	258	77	285
Waadt	Vaud	12	213	56	225
Wallis	Valais	3	268	164	271
Neuenburg	Neuchâtel	2	58	19	60
Genf	Geneva	69	136	22	205
Jura	Jura	2	70	34	72
Total Schweiz	Total for Switzerland	338	3 197	889	3 535
Total Ausland	Total abroad	.	304	227	304
Total Schweiz und Ausland	Total for Switzerland and abroad	338	3 501	1 116	3 839

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Der Schweizer Verband der Raiffeisenbanken SVRB wird als Sitz ausgewiesen, während die 421 Mitgliedsbanken (Bankengruppe 4.00) in den Filialen erfasst sind. Excluding subsidiaries. No registered offices abroad are included under the *parent company* reporting entity. The Swiss Union of Raiffeisen Banks is shown as the registered office, while the member banks (421, bank category 4.00) are included under branches.

² Mit Filialen sind die rechtlich unselbständigen Geschäftsstellen gemeint, also Zweigniederlassungen, Agenturen, Einnehmereien, Depositenkassen, Vertretungen usw. Branches are legally dependent offices such as branch offices, agencies, cash-receiving offices, sub-branches (Depositenkassen) or representative offices.

³ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschliessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnehmereien und sämtliche Filialen mit weniger als einer vollamtlich angestellten Person zu den Vertretungen gezählt. Representative offices are offices which are not authorised to conclude transactions or to arrange business on their own account. From 1984 to 2004, cash-receiving offices and all branches with fewer than one fulltime employee were included under representative offices.

51 Personalbestand¹ Number of staff¹

Gruppe Category	Jahresende End of year									
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
	1	2	3	4	5	6	7	8	9	10
Anzahl Personen / Number of persons										
1.00–8.00 Alle Banken	119 771	119 691	118 687	119 597	124 998	121 065	118 325	112 915	115 628	119 464
1.00 Kantonalbanken	17 982	17 842	18 135	18 404	19 190	17 677	17 107	16 711	16 486	16 326
2.00 Grossbanken	63 657	63 090	60 818	59 362	59 114	55 991	54 630	51 383	53 072	56 211
3.00 Regionalbanken und Sparkassen	5 357	5 228	5 131	5 178	5 451	4 697	4 642	4 424	4 320	4 141
4.00 Raiffeisenbanken	2 924	3 154	3 356	3 574	4 999	5 466	5 805	6 058	6 304	6 549
5.00 Übrige Banken	25 748	26 100	26 601	28 557	30 912	31 412	30 902	29 459	30 582	31 210
5.11 Handelsbanken	5 876	5 699	4 309	4 736	4 872	4 659	2 973	2 799	2 695	2 542
5.12 Börsenbanken	4 589	4 797	5 723	7 053	8 043	8 260	10 693	9 593	9 814	9 897
5.13 Kleinkreditbanken	1 247	859	452	.	.	.	.	.	.	.
5.14 Andere Banken	191	205	217	699	714	645	606	566	561	245
5.20 Ausländisch beherrschte Banken	13 845	14 540	15 900	16 069	17 283	17 848	16 629	16 501	17 511	18 527
7.00 Filialen ausländischer Banken	1 480	1 529	1 609	1 124	1 243	1 320	1 358	1 282	1 234	1 229
8.00 Privatbankiers	2 623	2 748	3 037	3 398	4 089	4 503	3 881	3 596	3 630	3 798
1.00–5.00 Total	115 668	115 414	114 041	115 075	119 666	115 243	113 086	108 036	110 764	114 437

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	-0.2	-0.1	-0.8	0.8	4.5	.	-2.3	-4.6	2.4	3.3
1.00 Cantonal banks	-4.7	-0.8	1.6	1.5	4.3	.	-3.2	-2.3	-1.3	-1.0
2.00 Big banks	1.7	-0.9	-3.6	-2.4	-0.4	.	-2.4	-5.9	3.3	5.9
3.00 Regional banks and savings banks	2.5	-2.4	-1.9	0.9	5.3	.	-1.2	-4.7	-2.4	-4.1
4.00 Raiffeisen banks	5.9	7.9	6.4	6.5	39.9	.	6.2	4.4	4.1	3.9
5.00 Other banks	-2.7	1.4	1.9	7.4	8.2	.	-1.6	-4.7	3.8	2.1
5.11 Commercial banks	-7.7	-3.0	-24.4	9.9	2.9	.	-36.2	-5.9	-3.7	-5.7
5.12 Stock exchange banks	-3.6	4.5	19.3	23.2	14.0	.	29.5	-10.3	2.3	0.8
5.13 Consumer credit banks	-0.3	-31.1	-47.4	.	.	.	.	.	.	.
5.14 Other banking institutions	-2.6	7.3	5.9	222.1	2.1	.	-6.0	-6.6	-0.9	-56.3
5.20 Foreign-controlled banks	-0.4	5.0	9.4	1.1	7.6	.	-6.8	-0.8	6.1	5.8
7.00 Branches of foreign banks	0.3	3.3	5.2	-30.1	10.6	.	2.9	-5.6	-3.7	-0.4
8.00 Private bankers	0.8	4.8	10.5	11.9	20.3	.	-13.8	-7.3	0.9	4.6
Total for 1.00–5.00	-0.2	-0.2	-1.2	0.9	4.0	.	-1.9	-4.5	2.5	3.3

¹ Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees. As of 2001, each part-time employee is weighted in proportion to his or her working hours.

52 Personalbestand nach In- und Ausland sowie nach Geschlecht ¹

Number of staff, by location and by gender ¹

Anzahl Personen / Number of persons

Jahres- ende End of year	Inland Switzerland			Ausland Foreign countries			Total		
	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total
	1	2	3	4	5	6	7	8	9

1.00–8.00 Alle Banken / All banks

2001	64 595	42 276	106 871	8 656	5 538	14 194	73 251	47 814	121 065
2002	63 908	40 620	104 527	8 599	5 199	13 798	72 507	45 819	118 325
2003	61 671	37 789	99 460	8 410	5 045	13 455	70 081	42 834	112 915
2004	62 218	37 330	99 547	9 965	6 116	16 081	72 182	43 446	115 628
2005	63 088	37 475	100 564	11 490	7 411	18 900	74 578	44 886	119 464

1.00 Kantonalbanken / Cantonal banks

2001	10 384	7 288	17 673	3	1	4	10 387	7 289	17 677
2002	10 130	6 971	17 101	5	1	6	10 135	6 972	17 107
2003	9 864	6 841	16 705	5	1	6	9 869	6 842	16 711
2004	9 904	6 578	16 482	4	—	4	9 908	6 578	16 486
2005	9 823	6 501	16 324	2	—	2	9 825	6 501	16 326

2.00 Grossbanken / Big banks

2001	28 333	16 409	44 742	6 885	4 364	11 249	35 218	20 773	55 991
2002	28 245	15 289	43 534	6 995	4 101	11 096	35 240	19 390	54 630
2003	26 756	13 891	40 647	6 789	3 947	10 736	33 545	17 838	51 383
2004	26 747	13 268	40 015	8 195	4 862	13 057	34 942	18 130	53 072
2005	27 534	13 582	41 116	9 280	5 815	15 095	36 814	19 397	56 211

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	2 499	2 198	4 697	—	—	—	2 499	2 198	4 697
2002	2 498	2 144	4 642	—	—	—	2 498	2 144	4 642
2003	2 425	1 999	4 424	—	—	—	2 425	1 999	4 424
2004	2 300	2 020	4 320	—	—	—	2 300	2 020	4 320
2005	2 195	1 946	4 141	—	—	—	2 195	1 946	4 141

4.00 Raiffeisenbanken / Raiffeisen banks

2001	2 719	2 747	5 466	—	—	—	2 719	2 747	5 466
2002	2 771	3 034	5 805	—	—	—	2 771	3 034	5 805
2003	3 034	3 025	6 058	—	—	—	3 034	3 025	6 058
2004	3 157	3 148	6 304	—	—	—	3 157	3 148	6 304
2005	3 333	3 216	6 549	—	—	—	3 333	3 216	6 549

Jahres- ende End of year	Inland Switzerland			Ausland Foreign countries			Total		
	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total
	1	2	3	4	5	6	7	8	9

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	16 887	11 604	28 491	1 752	1 169	2 921	18 639	12 773	31 412
2002	16 880	11 358	28 238	1 571	1 093	2 664	18 451	12 451	30 902
2003	16 379	10 397	26 776	1 588	1 095	2 683	17 967	11 492	29 459
2004	16 890	10 703	27 593	1 738	1 251	2 989	18 628	11 954	30 582
2005	16 844	10 587	27 431	2 185	1 595	3 779	19 029	12 181	31 210

5.11 Handelsbanken / Commercial banks

2001	2 505	1 871	4 375	169	115	284	2 674	1 985	4 659
2002	1 528	1 425	2 952	9	12	21	1 537	1 436	2 973
2003	1 464	1 313	2 777	11	12	23	1 475	1 325	2 799
2004	1 378	1 290	2 669	14	13	26	1 392	1 303	2 695
2005	1 323	1 219	2 542	—	—	—	1 323	1 219	2 542

5.12 Börsenbanken / Stock exchange banks

2001	4 932	2 998	7 930	177	153	330	5 109	3 151	8 260
2002	6 307	3 736	10 043	355	296	650	6 662	4 032	10 693
2003	5 997	3 093	9 090	282	221	503	6 279	3 314	9 593
2004	6 160	3 095	9 256	317	242	558	6 477	3 337	9 814
2005	6 246	3 143	9 389	287	222	509	6 533	3 365	9 897

5.14 Andere Banken / Other banking institutions

2001	296	349	645	—	—	—	296	349	645
2002	287	319	606	—	—	—	287	319	606
2003	277	288	566	—	—	—	277	288	566
2004	270	291	561	—	—	—	270	291	561
2005	130	115	245	—	—	—	130	115	245

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	9 154	6 386	15 540	1 406	902	2 308	10 560	7 288	17 848
2002	8 758	5 878	14 636	1 207	786	1 993	9 965	6 664	16 629
2003	8 641	5 703	14 344	1 295	862	2 158	9 936	6 565	16 501
2004	9 081	6 026	15 107	1 407	997	2 404	10 489	7 023	17 511
2005	9 145	6 110	15 256	1 898	1 373	3 271	11 044	7 483	18 527

¹ Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees.
As of 2001, each part-time employee is weighted in proportion to his or her working hours.

52 Personalbestand nach In- und Ausland sowie nach Geschlecht² Number of staff, by location and by gender²

Anzahl Personen / Nombre de personnes

Jahres- ende End of year	Inland Switzerland			Ausland Foreign countries			Total		
	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total	Männer Men	Frauen Women	Total
	1	2	3	4	5	6	7	8	9

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	831	486	1 317	2	1	3	833	487	1 320
2002	839	517	1 356	1	1	2	840	518	1 358
2003	815	463	1 278	2	2	4	817	465	1 282
2004	777	454	1 231	2	1	3	779	455	1 234
2005	771	456	1 227	1	1	2	772	457	1 229

8.00 Privatbankiers / Private bankers

2001	2 942	1 543	4 486	14	3	17	2 956	1 546	4 503
2002	2 545	1 306	3 851	27	3	30	2 572	1 309	3 881
2003	2 397	1 173	3 570	26	—	26	2 423	1 173	3 596
2004	2 443	1 158	3 602	26	2	28	2 469	1 160	3 630
2005	2 589	1 187	3 776	22	—	22	2 611	1 187	3 798

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	60 822	40 247	101 069	8 640	5 534	14 174	69 462	45 781	115 243
2002	60 524	38 796	99 320	8 571	5 195	13 766	69 095	43 991	113 086
2003	58 459	36 152	94 611	8 382	5 043	13 425	66 841	41 196	108 036
2004	58 998	35 717	94 714	9 937	6 113	16 050	68 934	41 830	110 764
2005	59 729	35 832	95 561	11 467	7 410	18 876	71 196	43 242	114 437

² Eigenes und im Nebenamt beschäftigtes Personal, einschliesslich Teilzeitbeschäftigte im permanenten Arbeitsverhältnis sowie Lehrlinge und Praktikanten. Ab dem Jahre 2001 sind die Teilzeitbeschäftigten nach Arbeitspensum gewichtet.
Bank employees and staff working in a secondary capacity, including part-time employees with a permanent contract, apprentices and trainees.
As of 2001, each part-time employee is weighted in proportion to his or her working hours.

53 Durchschnittliche Verzinsung – inländische Hypothekarforderungen Average rate of interest, domestic mortgage claims

In Prozent / In percent

Gruppe Category	Jahresende End of year									
	1996 1	1997 2	1998 3	1999 4	2000 5	2001 6	2002 7	2003 8	2004 9	2005 10
1.00 Kantonalbanken Cantonal banks	4.95	4.51	4.23	3.96	4.34	4.20	3.75	3.30	3.14	2.97
2.00 Grossbanken Big banks	4.95	4.59	4.32	4.03	4.30	4.25	3.89	3.37	3.04	2.87
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	4.96	4.48	4.22	3.95	4.43	4.26	3.81	3.29	3.13	2.97
4.00 Raiffeisenbanken Raiffeisen banks	4.87	4.33	4.07	3.80	4.29	4.20	3.74	3.17	3.08	2.99
5.00 Übrige Banken Other banks	4.66	4.17	3.85	3.60	4.11	3.92	3.43	2.89	2.80	2.71
5.11 Handelsbanken Commercial banks	4.69	4.26	3.92	3.67	4.18	4.01	3.54	2.94	2.87	2.78
5.12 Börsenbanken Stock exchange banks	4.46	3.78	3.94	3.61	4.07	3.77	3.16	2.80	2.64	2.59
5.13 Kleinkreditbanken Consumer credit banks	6.60	6.86	6.37	.	.	.	.	.	.	.
5.14 Andere Banken Other banking institutions	4.14	2.52	2.58	2.78	3.24	3.31	2.94	2.88	2.93	2.73
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	4.57	3.93	3.70	3.33	3.92	3.69	3.13	2.63	2.56	2.44
1.00–5.00 Total	4.93	4.50	4.23	3.95	4.32	4.21	3.78	3.28	3.07	2.92

54 Durchschnittliche Verzinsung – Kundengelder Average rate of interest, customer deposits

In Prozent / In percent

Jahres- ende	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Kassenobligationen	Obligationen-Anleihen
End of year	Domestic liabilities in the form of savings and deposits, denominated in CHF ¹	Medium-term bank-issued notes	Bonds
	1		2
			3

1.00–8.00 Alle Banken / All banks

2001	.	.	.
2002	.	.	.
2003	.	.	.
2004	.	.	.
2005	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	1.57	3.50	3.77
2002	1.31	3.19	3.42
2003	0.76	2.86	3.29
2004	0.74	2.44	3.20
2005	0.66	2.09	3.02

2.00 Grossbanken / Big banks

2001	1.51	3.51	4.36
2002	1.22	3.12	3.43
2003	0.67	2.74	3.63
2004	0.64	2.24	3.35
2005	0.58	1.83	3.16

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	1.87	3.62	4.23
2002	1.51	3.40	4.05
2003	0.93	3.16	4.05
2004	0.88	2.70	3.72
2005	0.81	2.38	3.35

4.00 Raiffeisenbanken / Raiffeisen banks

2001	1.84	3.69	4.01
2002	1.46	3.47	3.98
2003	0.72	3.10	3.93
2004	0.69	2.68	3.78
2005	0.64	2.37	3.70

Jahres- ende	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Kassenobligationen	Obligationen-Anleihen
End of year	Domestic liabilities in the form of savings and deposits, denominated in CHF ¹	Medium-term bank-issued notes	Bonds
	1		2
			3

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	1.76	3.65	3.87
2002	1.59	3.20	3.89
2003	0.81	2.88	3.89
2004	0.78	2.60	4.54
2005	0.76	2.28	4.30

5.11 Handelsbanken / Commercial banks

2001	1.75	3.66	3.76
2002	1.60	3.18	3.76
2003	0.76	2.87	3.80
2004	0.71	2.60	3.57
2005	0.70	2.30	3.24

5.12 Börsenbanken / Stock exchange banks

2001	1.68	4.31	4.22
2002	1.35	3.33	4.48
2003	0.77	2.86	4.40
2004	0.83	2.34	5.81
2005	0.88	1.70	5.85

5.14 Andere Banken / Other banking institutions

2001	2.27	3.08	.
2002	2.69	3.70	.
2003	2.00	3.35	.
2004	1.78	2.91	.
2005	1.40	2.51	.

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	1.75	4.00	2.25
2002	1.42	3.34	1.16
2003	0.76	2.80	1.00
2004	0.72	2.34	1.16
2005	0.70	1.85	1.36

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Until 2002, domestic and foreign liabilities denominated in all currencies.

54 Durchschnittliche Verzinsung – Kundengelder Average rate of interest, customer deposits

In Prozent / In percent

Jahres- ende	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ²	Kassenobligationen	Obligationen-Anleihen
End of year	Domestic liabilities in the form of savings and deposits, denominated in CHF ²	Medium-term bank-issued notes	Bonds
	1		2
			3

7.00 Filialen ausländischer Banken / Branches of foreign banks

2001	2.85	.	.
2002	1.30	.	.
2003	0.70	.	.
2004	0.74	.	.
2005	0.55	.	.

8.00 Privatbankiers / Private bankers

2001	.	.	.
2002	.	.	.
2003	.	.	.
2004	.	.	.
2005	.	.	.

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

2001	1.64	3.58	4.18
2002	1.35	3.31	3.45
2003	0.75	2.98	3.54
2004	0.72	2.57	3.35
2005	0.65	2.25	3.16

² Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Until 2002, domestic and foreign liabilities denominated in all currencies.

56 Hypothekarforderungen Inland nach dem Zinssatz ¹ Domestic mortgage claims, by rate of interest ¹

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

In Millionen Franken / In CHF millions

Jahres- ende End of year	2% und weniger 2% or less	2 ¹ / ₄ %	2 ¹ / ₂ %	2 ³ / ₄ %	3%	3 ¹ / ₄ %	3 ¹ / ₂ %	3 ³ / ₄ %	4% ²	4 ¹ / ₄ %
	1	2	3	4	5	6	7	8	9	10
1977	.	.	.	.	.	.	.	.	—	—
1978	.	.	.	.	.	.	.	.	2 152	11 911
1979	.	.	.	.	.	.	.	.	81 419	11 214
1980	.	.	.	.	.	.	.	.	3 001	6 128
1981	.	.	.	.	.	.	.	.	1 339	92
1982	.	.	.	.	.	.	.	.	351	63
1983	.	.	.	.	.	.	.	.	1 495	160
1984	.	.	.	.	.	.	.	.	1 524	124
1985	.	.	.	.	.	.	.	.	1 587	112
1986	.	.	.	.	.	.	.	.	1 666	372
1987	.	.	.	.	.	.	.	.	2 460	1 784
1988	.	.	.	.	.	.	.	.	4 682	236
1989	.	.	.	.	.	.	.	.	454	307
1990	.	.	.	.	.	.	.	.	254	124
1991	.	.	.	.	.	.	.	.	446	43
1992	.	.	.	.	.	.	.	.	503	22
1993	.	.	.	.	.	.	.	.	1 433	108
1994	.	.	.	.	.	.	.	.	4 523	751
1995	.	.	.	.	.	.	.	.	14 012	6 864
1996	.	.	.	.	.	.	.	.	37 392	15 882
1997	5 547	1 148	2 343	4 630	5 292	7 264	7 336	10 967	38 659	130 438
1998	6 631	2 206	4 705	4 823	10 256	9 227	21 104	46 285	145 418	53 985
1999	8 322	3 359	4 287	10 528	13 106	21 568	60 621	151 934	69 828	37 635
2000	8 335	418	1 251	2 921	7 700	13 383	31 409	39 793	44 218	94 608
2001	5 858	518	2 732	4 532	7 234	15 834	33 982	48 417	71 605	169 802
2002	22 067	7 254	9 034	15 239	24 011	27 101	60 382	163 613	69 889	47 108
2003	45 749	17 897	31 669	59 112	91 177	83 999	51 278	56 974	42 825	29 657
2004	55 064	30 026	60 945	79 982	104 897	90 831	47 162	35 900	27 831	21 471
2005	64 788	35 729	77 858	114 442	137 495	64 680	43 236	26 726	19 675	13 402

Jahres- ende End of year	4 1/2%	4 3/4%	5%	5 1/4%	5 1/2%	5 3/4%	6%	6 1/4%	6 1/2% ³	6 3/4%
	11	12	13	14	15	16	17	18	19	20
1977	1 131	1 933	53 675	15 655	7 435	1 753	424	85	92	.
1978	58 532	9 961	5 510	841	311	49	28	25	13	.
1979	4 270	597	84	24	38	4	9	8	4	.
1980	82 610	10 411	6 063	887	269	37	27	9	4	.
1981	942	234	1 620	4 409	81 674	15 165	9 402	1 983	3 875	.
1982	1 195	122	835	358	3 258	5 964	93 704	17 237	8 635	.
1983	1 105	161	859	5 816	109 520	14 771	6 953	1 202	875	.
1984	1 303	197	1 119	9 769	117 995	14 104	7 790	879	644	.
1985	1 460	241	1 329	12 074	129 694	14 423	7 643	826	595	.
1986	1 471	376	6 146	43 932	115 143	11 634	4 702	511	419	.
1987	512	2 539	30 019	147 094	15 018	5 786	756	262	175	14
1988	1 583	20 866	153 558	39 439	7 248	901	362	101	18	3
1989	3 214	15 255	33 083	8 143	13 932	39 288	113 219	12 705	13 309	1 958
1990	503	12 018	16 630	5 911	7 752	2 972	3 986	18 334	63 523	24 190
1991	237	4 471	8 565	3 853	5 290	2 084	4 743	1 463	4 090	46 313
1992	127	1 198	3 247	1 028	2 301	1 170	4 620	893	3 540	14 473
1993	3 601	1 188	9 316	4 601	14 532	24 653	177 464	34 221	12 452	5 315
1994	5 428	12 069	22 471	19 801	188 783	36 848	13 692	4 302	2 611	1 342
1995	9 183	21 459	43 252	97 507	100 823	23 443	9 658	3 289	1 299	594
1996	40 068	98 764	155 355	47 992	27 675	14 814	10 854	2 697	1 843	564
1997	68 850	61 385	60 929	28 733	18 028	10 699	5 286	1 857	1 292	383
1998	44 863	47 847	43 681	18 706	11 727	5 218	3 628	1 350	864	284
1999	32 684	28 893	26 695	11 845	7 293	2 819	2 794	900	724	230
2000	134 676	49 556	32 693	17 602	11 572	4 872	4 146	1 794	1 464	431
2001	61 970	37 823	26 777	15 989	7 657	3 154	2 297	1 482	982	527
2002	35 873	25 077	14 088	7 971	4 497	2 062	1 436	862	583	229
2003	21 863	11 516	8 433	4 450	2 491	999	756	450	262	252
2004	14 660	6 986	5 320	2 227	1 364	618	481	230	210	85
2005	10 953	3 714	2 289	946	695	323	255	120	202	57

¹ Vor 2002 auf alle Währungen lautende Hypothekarforderungen; seit 2002 auf Schweizer Franken lautende Hypothekarforderungen.
Until 2002, mortgage claims denominated in all currencies; as of 2002, mortgage claims denominated in CHF.

² Bis 1996 4% und weniger.
Until 1996, 4% or less.

³ Bis 1986 6 1/2% und mehr.
Until 1986, 6 1/2% or more.

56 Hypothekarforderungen Inland nach dem Zinssatz ⁴ Domestic mortgage claims, by rate of interest ⁴

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

In Millionen Franken / In CHF millions

Jahres- ende End of year	7% ⁵	7¼%	7½%	7¾%	8%	8¼%	8½%	8¾%	9%–9¾%	10% und mehr 10% or more	Total
	21	22	23	24	25	26	27	28	29	30	31
1977	.	.	.	.	.	.	.	.	.	.	82 183
1978	.	.	.	.	.	.	.	.	.	.	89 333
1979	.	.	.	.	.	.	.	.	.	.	97 671
1980	.	.	.	.	.	.	.	.	.	.	109 446
1981	.	.	.	.	.	.	.	.	.	.	120 735
1982	.	.	.	.	.	.	.	.	.	.	131 722
1983	.	.	.	.	.	.	.	.	.	.	142 917
1984	.	.	.	.	.	.	.	.	.	.	155 448
1985	.	.	.	.	.	.	.	.	.	.	169 984
1986	.	.	.	.	.	.	.	.	.	.	186 372
1987	21	.	.	.	.	.	.	.	.	.	206 441
1988	16	.	.	.	.	.	.	.	.	.	229 013
1989	2 568	.	.	.	.	.	.	.	.	.	257 435
1990	73 516	18 578	14 131	5 653	5 511	1 494	2 278	632	587	92	278 672
1991	119 070	27 520	27 451	12 871	16 493	3 821	3 084	656	594	24	293 181
1992	133 758	36 771	49 725	21 520	19 395	5 156	3 168	749	538	28	303 930
1993	8 445	5 094	4 414	2 092	680	132	197	10	29	14	309 992
1994	4 122	2 730	2 642	1 052	365	56	101	6	17	37	323 747
1995	1 391	1 349	1 263	417	137	34	39	2	54	15	336 082
1996	1 103	826	754	256	98	26	62	8	101	21	457 154
1997	580	336	194	86	55	78	32	7	98	37	472 567
1998	393	213	451	84	72	73	29	8	98	45	484 276
1999	337	249	603	93	118	13	66	3	74	69	497 690
2000	801	301	355	240	161	64	147	10	70	62	505 053
2001	517	228	236	185	211	75	89	18	167	10	520 908
2002	362	142	219	134	111	67	61	34	185	12	539 701
2003	157	124	67	70	42	27	28	12	179	4	562 521
2004	112	79	37	41	28	16	13	8	147	3	586 775
2005	70	29	81	15	47	4	8	4	77	6	617 928

⁴ Vor 2002 auf alle Währungen lautende Hypothekarforderungen; seit 2002 auf Schweizer Franken lautende Hypothekarforderungen.
Until 2002, mortgage claims denominated in all currencies; as of 2002, mortgage claims denominated in CHF.

⁵ Bis 1989 7% und mehr.
Until 1989, 7% or more.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform nach dem Zinssatz ¹

Liabilities towards domestic customers in the form of savings and deposits, by rate of interest ¹

In Millionen Franken / In CHF millions

Jahres- ende	1% und weniger	1 1/4%	1 1/2%	1 3/4%	2%	2 1/4%	2 1/2%	2 3/4%	3%	3 1/4%
End of year	1% or less									
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	.	.	.	.	.	.
2002	.	.	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	25 007	19 399	18 788	10 072	7 950	2 447	3 906	2 933	3 795	428
2002	52 145	19 833	8 496	1 882	6 202	5 272	2 023	991	768	5
2003	83 566	6 141	8 512	5 781	2 359	53	163	279	16	169
2004	82 633	10 294	9 685	2 835	2 064	210	63	96	0	194
2005	89 500	8 593	10 190	807	470	150	69	—	212	0

2.00 Grossbanken / Big banks

2001	27 012	44 820	981	6 584	847	1 818	5 178	13 110	2	24
2002	74 463	3 649	1 737	2 060	11 626	4 809	0	2	14	93
2003	91 674	4 055	11 420	442	26	3	4	17	—	—
2004	91 590	4 027	11 371	2	2	53	4	18	—	0
2005	94 071	13 532	2 229	1	6	5	70	1	—	0

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	5 282	5 213	6 989	2 966	3 446	1 912	1 828	1 285	2 206	508
2002	15 684	4 614	3 324	2 645	1 629	2 784	1 719	214	46	776
2003	24 597	4 069	3 402	2 215	675	814	55	290	53	381
2004	25 553	3 539	4 596	2 009	280	1 005	153	312	40	18
2005	27 426	4 955	3 874	809	324	60	1 100	340	54	3

4.00 Raiffeisenbanken / Raiffeisen banks

2001	7 110	5 767	5 096	4 680	5 098	10 407	3 301	3 693	194	91
2002	17 734	5 223	11 134	7 665	4 994	3 103	437	32	22	61
2003	45 753	3 748	2 954	3 279	77	16	66	282	52	16
2004	48 010	2 959	6 928	195	53	44	53	328	49	14
2005	50 183	1 967	7 665	139	237	30	62	243	38	4

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen, ab 2002 nur CHF-Verpflichtungen gegenüber inländischen Kunden. Until 2002, domestic and foreign liabilities denominated in all currencies; from 2002, only CHF liabilities towards domestic customers.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform nach dem Zinssatz² Liabilities towards domestic customers in the form of savings and deposits, by rate of interest²

In Millionen Franken / In CHF millions

Jahres- ende	3½%	3¾%	4%	4¼%	4½%	4¾%	5%	5¼%	5½%	5¾%
End of year										
	11	12	13	14	15	16	17	18	19	20

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	.	.	.	.	.	.
2002	.	.	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	50	8	7	556	0	—	—	—	—	—
2002	50	226	3	—	—	—	—	—	—	—
2003	50	—	0	—	—	—	—	—	—	—
2004	50	—	0	—	—	—	—	—	—	—
2005	489	—	—	—	—	—	—	—	—	—

2.00 Grossbanken / Big banks

2001	18	0	117	—	0	—	0	—	—	0
2002	5	—	1	—	0	0	—	—	—	—
2003	0	0	—	—	—	—	—	—	—	—
2004	—	0	—	—	—	—	—	—	—	—
2005	0	—	—	—	—	—	—	—	—	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	76	142	1556	95	18	0	1	1	0	—
2002	59	740	211	20	2	—	1	0	—	—
2003	337	69	17	27	0	2	0	—	—	—
2004	253	59	12	25	1	—	13	—	—	—
2005	200	56	4	0	6	—	15	—	—	—

4.00 Raiffeisenbanken / Raiffeisen banks

2001	26	71	88	18	3	0	—	—	—	—
2002	117	139	7	0	0	—	—	—	—	—
2003	1	2	1	0	—	—	—	—	—	—
2004	1	0	1	0	—	—	—	—	—	—
2005	0	0	1	—	—	—	—	—	—	—

Jahres- ende	6%	6¼%	6½%	6¾%	7%	7¼%	7½%	7¾%	8% und mehr	Total
End of year									8% or more	
	21	22	23	24	25	26	27	28	29	30

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	.	.	.	.	.	296 063
2002	.	.	.	.	.	.	.	.	.	304 213
2003	.	.	.	.	.	.	.	.	.	333 407
2004	.	.	.	.	.	.	.	.	.	338 036
2005	.	.	.	.	.	.	.	.	.	347 390

1.00 Kantonalbanken / Cantonal banks

2001	—	—	—	—	—	—	—	—	—	95 347
2002	—	—	—	—	—	—	—	—	—	97 897
2003	—	—	—	—	—	—	—	—	—	107 090
2004	—	—	—	—	—	—	—	—	—	108 123
2005	—	—	—	—	—	—	—	—	—	110 479

2.00 Grossbanken / Big banks

2001	—	—	0	—	—	—	—	—	—	100 511
2002	—	—	—	—	—	—	—	—	—	98 459
2003	—	—	—	—	—	—	—	—	—	107 642
2004	—	—	—	—	—	—	—	—	—	107 067
2005	—	—	—	—	—	—	—	—	—	109 915

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	4	—	—	—	—	—	—	—	—	33 528
2002	4	—	—	—	—	—	—	—	—	34 470
2003	1	—	—	—	—	—	—	—	—	37 002
2004	1	—	—	—	—	—	—	—	0	37 868
2005	1	—	—	—	—	—	—	—	0	39 229

4.00 Raiffeisenbanken / Raiffeisen banks

2001	—	—	—	—	—	—	—	—	—	45 645
2002	—	—	—	—	—	—	—	—	—	50 667
2003	—	—	—	—	—	—	—	—	—	56 247
2004	—	—	—	—	—	—	—	—	—	58 635
2005	—	—	—	—	—	—	—	—	—	60 569

² Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen, ab 2002 nur CHF-Verpflichtungen gegenüber inländischen Kunden.
Until 2002, domestic and foreign liabilities denominated in all currencies; from 2002, only CHF liabilities towards domestic customers.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform nach dem Zinssatz³ Liabilities towards domestic customers in the form of savings and deposits, by rate of interest³

In Millionen Franken / In CHF millions

Jahres- ende End of year	1% und weniger 1% or less	1 ¹ / ₄ %	1 ¹ / ₂ %	1 ³ / ₄ %	2%	2 ¹ / ₄ %	2 ¹ / ₂ %	2 ³ / ₄ %	3%	3 ¹ / ₄ %
	1	2	3	4	5	6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	3 680	724	2 257	9 892	425	381	465	1 094	1 002	85
2002	5 345	2 407	5 751	3 912	1 484	1 502	984	54	526	168
2003	19 252	924	1 077	2 422	13	459	537	81	59	0
2004	19 655	715	3 669	712	388	149	321	130	4	0
2005	19 702	1 807	2 835	1 673	13	226	343	0	4	0

5.11 Handelsbanken / Commercial banks

2001	2 610	359	1 533	9 681	299	314	342	1 001	747	0
2002	3 244	1 602	5 683	3 812	1 389	1 490	963	0	0	—
2003	15 425	780	934	2 369	2	1	—	55	—	—
2004	16 281	616	3 499	156	0	—	54	—	—	—
2005	16 672	932	2 011	1 671	0	—	56	—	—	—

5.12 Börsenbanken / Stock exchange banks

2001	375	176	233	80	38	40	10	4	207	12
2002	1 487	360	33	31	68	1	4	0	233	1
2003	2 306	37	51	27	2	0	248	—	3	0
2004	1 911	35	51	28	4	0	247	—	3	0
2005	1 674	311	36	—	4	—	287	—	3	—

5.14 Andere Banken / Other banking institutions

2001	92	90	26	100	20	—	44	46	1	—
2002	98	0	0	—	4	—	9	—	236	167
2003	205	0	1	13	4	458	289	—	52	—
2004	203	0	1	516	381	146	—	130	—	—
2005	175	492	653	—	—	206	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	603	100	464	30	67	27	69	43	48	72
2002	517	445	35	69	24	11	7	54	57	0
2003	1 315	107	91	13	6	0	0	26	4	—
2004	1 259	64	118	13	3	3	20	—	0	0
2005	1 180	73	135	3	9	20	—	0	1	0

Jahres- ende End of year	3½%	3¾%	4%	4¼%	4½%	4¾%	5%	5¼%	5½%	5¾%
	11	12	13	14	15	16	17	18	19	20

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	81	115	61	1	—	—	4	0	9	—
2002	104	0	9	0	—	—	1	—	14	—
2003	9	—	7	2	—	—	2	—	16	—
2004	38	0	1	0	—	—	0	—	17	—
2005	25	6	—	0	—	—	2	—	20	—

5.11 Handelsbanken / Commercial banks

2001	—	0	55	—	—	—	—	—	—	—
2002	62	0	—	—	—	—	—	—	—	—
2003	—	—	—	—	—	—	—	—	—	—
2004	—	—	—	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—	—	—	—

5.12 Börsenbanken / Stock exchange banks

2001	2	1	2	1	—	—	4	—	—	—
2002	42	—	3	0	—	—	1	—	—	—
2003	9	—	—	2	—	—	2	—	—	—
2004	38	—	—	0	—	—	0	—	—	—
2005	25	6	—	0	—	—	2	—	—	—

5.14 Andere Banken / Other banking institutions

2001	75	106	0	1	—	—	—	—	—	—
2002	—	—	0	—	—	—	—	—	—	—
2003	—	—	0	—	—	—	—	—	—	—
2004	—	—	—	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	4	8	4	—	—	—	0	0	9	—
2002	—	—	6	—	—	—	—	—	14	—
2003	—	—	7	—	—	—	—	—	16	—
2004	0	0	1	—	—	—	—	—	17	—
2005	—	—	—	—	—	—	—	—	20	—

³ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen, ab 2002 nur CHF-Verpflichtungen gegenüber inländischen Kunden. Until 2002, domestic and foreign liabilities denominated in all currencies; from 2002, only CHF liabilities towards domestic customers.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform nach dem Zinssatz ^{4, 5}

Liabilities towards domestic customers in the form of savings and deposits, by rate of interest ^{4, 5}

In Millionen Franken / In CHF millions

Jahres- ende End of year	6%	6¼%	6½%	6¾%	7%	7¼%	7½%	7¾%	8% und mehr 8% or more	Total
	21	22	23	24	25	26	27	28	29	30

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	0	—	—	—	2	—	—	—	39	20 325
2002	—	—	—	—	—	—	—	—	—	22 260
2003	—	—	—	—	—	—	—	—	—	24 860
2004	—	—	—	—	—	—	—	—	—	25 801
2005	—	—	—	—	—	—	—	—	—	26 655

5.11 Handelsbanken / Commercial banks

2001	—	—	—	—	—	—	—	—	—	16 941
2002	—	—	—	—	—	—	—	—	—	18 244
2003	—	—	—	—	—	—	—	—	—	19 565
2004	—	—	—	—	—	—	—	—	—	20 606
2005	—	—	—	—	—	—	—	—	—	21 342

5.12 Börsenbanken / Stock exchange banks

2001	0	—	—	—	—	—	—	—	—	1 192
2002	—	—	—	—	—	—	—	—	—	2 263
2003	—	—	—	—	—	—	—	—	—	2 687
2004	—	—	—	—	—	—	—	—	—	2 319
2005	—	—	—	—	—	—	—	—	—	2 347

5.14 Andere Banken / Other banking institutions

2001	—	—	—	—	—	—	—	—	—	601
2002	—	—	—	—	—	—	—	—	—	514
2003	—	—	—	—	—	—	—	—	—	1 022
2004	—	—	—	—	—	—	—	—	—	1 378
2005	—	—	—	—	—	—	—	—	—	1 526

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	—	—	—	—	2	—	—	—	39	1 591
2002	—	—	—	—	—	—	—	—	—	1 239
2003	—	—	—	—	—	—	—	—	—	1 586
2004	—	—	—	—	—	—	—	—	—	1 498
2005	—	—	—	—	—	—	—	—	—	1 440

Jahres- ende	1% und weniger	1 1/4%	1 1/2%	1 3/4%	2% ⁶	2 1/4%	2 1/2%	2 3/4%	3%	3 1/4%
End of year	1% or less									
	1	2	3	4	5	6	7	8	9	10

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	.	.	.	.	—	—	—	—	—	—
1977	.	.	.	.	—	—	—	—	—	—
1978	.	.	.	.	466	33 877	26 550	16 126	6 866	1 944
1979	.	.	.	.	50 754	27 438	10 066	2 607	1 383	217
1980	.	.	.	.	903	491	22 448	9 318	32 593	6 850
1981	.	.	.	.	715	1	19	54	660	427
1982	.	.	.	.	701	8	421	7	71	70
1983	.	.	.	.	828	—	109	64	73	256
1984	.	.	.	.	367	—	25	69	158	229
1985	.	.	.	.	222	—	21	76	132	232
1986	.	.	.	.	252	—	19	78	80	3 111
1987	.	.	.	.	833	159	10 212	603	1 185	62 939
1988	.	.	.	.	11 071	395	10 205	7 281	61 380	67 706
1989	.	.	.	.	3 762	90	11 665	3 523	3 469	7 335
1990	.	.	.	.	2 397	152	12 395	3 038	933	950
1991	.	.	.	.	2 506	34	12 065	2 864	934	999
1992	.	.	.	.	2 553	4 245	8 192	2 874	988	926
1993	.	.	.	.	15 483	794	6 268	3 343	10 808	3 404
1994	.	.	.	.	19 274	1 329	8 417	4 509	12 676	44 213
1995	.	.	.	.	46 213	16 109	15 949	56 164	55 767	41 969
1996	.	.	.	.	99 241	83 494	32 995	28 920	11 892	4 473
1997	46 982	13 298	56 999	54 549	68 212	20 506	11 366	6 762	18 874	10 157
1998	72 551	41 808	84 236	30 281	29 404	10 641	7 015	18 125	11 449	2 064
1999	143 854	48 549	21 939	34 427	18 655	4 423	20 954	7 265	7 978	563
2000	56 628	24 196	51 153	30 757	28 339	24 083	21 491	13 325	25 508	7 530
2001	68 091	75 924	34 110	34 194	17 766	16 965	14 678	22 115	7 200	1 136
2002	165 371	35 726	30 441	18 165	25 936	17 469	5 162	1 292	1 377	1 103
2003	264 842	18 938	27 365	14 139	3 151	1 344	825	950	179	565
2004	267 440	21 535	36 248	5 753	2 787	1 461	594	884	93	226
2005	280 882	30 854	26 793	3 429	1 049	472	1 643	583	308	7

⁴ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen, ab 2002 nur CHF-Verpflichtungen gegenüber inländischen Kunden.
Until 2002, domestic and foreign liabilities denominated in all currencies; from 2002, only CHF liabilities towards domestic customers.

⁵ Vor 1987 nur in Sparform.
Until 1987, only in the form of savings.

⁶ Bis 1996 2% und weniger.
Until 1996, 2% or less.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform nach dem Zinssatz^{7,8}

Liabilities towards domestic customers in the form of savings and deposits, by rate of interest^{7,8}

In Millionen Franken / In CHF millions

Jahres- ende	3½%	3¾%	4%	4¼%	4½% ⁹	4¾%	5% ¹⁰	5¼%	5½%	5¾%
End of year	11	12	13	14	15	16	17	18	19	20

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	30 664	11 194	18 577	5 060	8 408	.	.	.	.	.
1977	72 417	2 930	4 545	370	541	.	.	.	.	.
1978	1 328	253	108	56	206	.	.	.	.	.
1979	205	83	213	162	81	.	.	.	.	.
1980	15 909	497	517	35	733	.	.	.	.	.
1981	44 145	8 856	26 862	1 290	2 673	.	.	.	.	.
1982	1 055	204	50 033	7 210	36 121	.	.	.	.	.
1983	53 350	15 829	30 417	3 443	2 278	.	.	.	.	.
1984	53 383	14 943	34 356	3 576	2 820	.	.	.	.	.
1985	52 802	7 658	45 412	3 755	3 344	.	.	.	.	.
1986	51 605	12 170	46 092	2 515	4 495	.	.	.	.	.
1987	16 260	72 561	8 906	3 257	2 359	732	4 308	.	.	.
1988	20 698	5 499	2 762	1 072	6 696	1 004	1 875	.	.	.
1989	8 859	9 516	54 083	48 805	11 970	6 621	10 892	.	.	.
1990	1 899	1 860	3 933	810	11 698	12 599	33 734	28 113	31 442	7 190
1991	1 312	1 820	5 100	434	4 212	1 387	21 799	39 214	40 140	20 410
1992	2 038	939	4 891	532	4 048	1 276	28 292	33 969	40 047	18 571
1993	24 991	18 897	51 055	38 114	36 675	11 391	7 379	4 289	2 491	1 452
1994	69 561	34 611	23 014	3 095	2 489	1 257	19 448	3 732	947	1 194
1995	2 503	3 501	9 011	3 029	20 266	5 860	519	1 442	120	13
1996	15 818	8 544	8 184	3 937	393	233	210	20	8	0
1997	2 947	278	2 658	578	98	46	984	12	6	0
1998	419	103	2 770	101	52	19	24	1	6	0
1999	242	1 284	883	91	26	7	16	5	15	5
2000	1 871	399	1 538	394	1 249	22	21	9	13	4
2001	252	336	1 829	671	21	1	4	1	9	0
2002	334	1 106	230	21	2	0	2	0	14	—
2003	397	71	25	29	0	2	2	—	16	—
2004	342	60	14	25	1	—	14	—	17	—
2005	714	62	5	0	6	—	17	—	20	—

Jahres- ende	6%	6 ¹ / ₄ %	6 ¹ / ₂ %	6 ³ / ₄ %	7%	7 ¹ / ₄ %	7 ¹ / ₂ %	7 ³ / ₄ %	8% und mehr	Total
End of year									8% or more	
	21	22	23	24	25	26	27	28	29	30

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	.	.	.	.	.	.	.	.	.	73 903
1977	.	.	.	.	.	.	.	.	.	80 803
1978	.	.	.	.	.	.	.	.	.	87 780
1979	.	.	.	.	.	.	.	.	.	93 209
1980	.	.	.	.	.	.	.	.	.	90 294
1981	.	.	.	.	.	.	.	.	.	85 702
1982	.	.	.	.	.	.	.	.	.	95 901
1983	.	.	.	.	.	.	.	.	.	106 647
1984	.	.	.	.	.	.	.	.	.	109 926
1985	.	.	.	.	.	.	.	.	.	113 654
1986	.	.	.	.	.	.	.	.	.	120 417
1987	.	.	.	.	.	.	.	.	.	184 314
1988	.	.	.	.	.	.	.	.	.	197 646
1989	.	.	.	.	.	.	.	.	.	180 590
1990	7 812	1 979	950	327	5 958	2 125	169	31	123	172 618
1991	10 678	946	1 326	2 006	9 999	1 939	165	136	88	182 512
1992	20 611	671	5 460	1 767	10 567	2 377	204	43	136	196 217
1993	419	94	96	27	51	56	20	7	26	237 629
1994	152	9	2	7	10	15	5	0	0	249 966
1995	34	0	2	6	3	5	2	1	3	278 489
1996	7	0	1	1	2	0	—	—	0	298 373
1997	6	0	1	0	5	—	—	—	107	315 432
1998	7	0	1	0	3	—	—	—	88	311 169
1999	6	20	0	8	0	—	—	—	41	311 259
2000	8	6	2	28	0	—	—	—	27	288 618
2001	4	—	0	—	2	—	—	—	39	295 356
2002	4	—	—	—	—	—	—	—	—	303 754
2003	1	—	—	—	—	—	—	—	—	332 841
2004	1	—	—	—	—	—	—	—	0	337 494
2005	1	—	—	—	—	—	—	—	0	346 846

⁷ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen, ab 2002 nur CHF-Verpflichtungen gegenüber inländischen Kunden. Until 2002, domestic and foreign liabilities denominated in all currencies; from 2002, only CHF liabilities towards domestic customers.

⁸ Vor 1987 nur in Sparform. Until 1987, only in the form of savings.

⁹ Bis 1986 4¹/₂% und mehr. Until 1986, 4¹/₂% or more.

¹⁰ Bis 1989 5% und mehr. Until 1989, 5% or more.

59 Kassenobligationen nach dem Zinssatz Medium-term bank-issued notes, by rate of interest

In Millionen Franken / In CHF millions

Jahres- ende	2% und weniger	2 ¹ / ₄ %	2 ¹ / ₂ %	2 ³ / ₄ %	3%	3 ¹ / ₄ %	3 ¹ / ₂ %	3 ³ / ₄ %	4%	4 ¹ / ₄ %
End of year	2% or less									
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	.	.	.	.	.	.
2002	.	.	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2001	340	399	514	543	2 528	1 715	1 519	1 759	2 280	443
2002	962	908	1 043	818	2 810	1 518	1 231	1 045	1 984	347
2003	2 288	870	848	668	1 754	878	875	500	1 638	226
2004	4 093	692	635	450	1 100	548	495	327	799	143
2005	5 426	520	409	282	702	339	282	169	245	128

2.00 Grossbanken / Big banks

2001	260	206	289	724	1 336	550	1 072	786	612	319
2002	267	250	213	169	568	213	183	146	326	117
2003	900	444	309	239	451	160	160	148	414	195
2004	1 065	157	233	127	290	103	135	69	79	3
2005	1 364	72	108	91	212	61	28	25	29	1

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	60	130	246	251	1 138	968	993	695	1 615	519
2002	226	230	458	409	1 438	967	914	497	1 397	483
2003	908	275	559	365	990	672	642	330	841	380
2004	1 981	451	536	255	732	393	425	226	481	210
2005	2 925	534	504	169	485	249	262	108	241	122

4.00 Raiffeisenbanken / Raiffeisen banks

2001	25	87	198	258	1 311	1 046	1 302	1 007	2 231	694
2002	282	278	477	486	1 687	1 123	1 172	779	2 012	624
2003	1 673	552	650	481	1 318	881	847	537	1 443	463
2004	3 556	1 056	891	493	1 145	552	507	304	928	318
2005	5 418	1 316	969	389	935	383	346	192	446	166

Jahres- ende	4½%	4¾%	5%	5¼%	5½%	5¾%	6%–6¾%	7%–7¾%	8% und mehr	Total
End of year									8% or more	
	11	12	13	14	15	16	17	18	19	20

1.00–8.00 Alle Banken / All banks

2001	.	.	.	.	.	.	.	.	.	39 342
2002	.	.	.	.	.	.	.	.	.	38 792
2003	.	.	.	.	.	.	.	.	.	32 370
2004	.	.	.	.	.	.	.	.	.	29 794
2005	.	.	.	.	.	.	.	.	.	29 227

1.00 Kantonalbanken / Cantonal banks

2001	211	215	196	207	206	0	52	4	—	13 131
2002	170	35	86	48	82	0	30	0	—	13 119
2003	111	1	0	1	0	—	—	—	—	10 659
2004	15	1	0	0	—	—	—	—	—	9 298
2005	17	1	—	—	—	—	—	—	—	8 521

2.00 Grossbanken / Big banks

2001	51	263	126	221	350	—	—	—	—	7 165
2002	6	6	52	5	16	22	—	—	—	2 561
2003	5	2	17	—	0	—	—	—	—	3 444
2004	5	1	16	—	—	—	—	—	—	2 282
2005	2	—	—	—	—	—	—	—	—	1 992

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2001	256	73	169	41	147	1	0	0	—	7 304
2002	224	42	62	13	38	0	0	—	—	7 399
2003	191	51	6	27	0	23	70	—	—	6 332
2004	151	9	4	—	—	—	—	—	—	5 854
2005	132	9	0	—	—	—	0	—	—	5 741

4.00 Raiffeisenbanken / Raiffeisen banks

2001	458	83	230	50	134	5	10	4	—	9 133
2002	398	54	163	12	33	1	9	1	—	9 589
2003	328	43	107	0	0	—	0	—	—	9 323
2004	227	38	99	0	—	—	0	—	—	10 114
2005	142	34	23	0	—	—	—	—	—	10 758

59 Kassenobligationen nach dem Zinssatz Medium-term bank-issued notes, by rate of interest

In Millionen Franken / In CHF millions

Jahres- ende End of year	2% und weniger 2% or less	2¼%	2½%	2¾%	3%	3¼%	3½%	3¾%	4%	4¼%
	1	2	3	4	5	6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	71	35	70	88	346	296	272	397	582	162
2002	388	98	182	196	554	287	272	160	490	131
2003	675	133	167	183	408	217	177	85	435	84
2004	894	135	116	132	329	145	152	64	206	43
2005	1 248	160	116	88	214	88	111	26	111	38

5.11 Handelsbanken / Commercial banks

2001	14	29	61	68	305	259	237	358	528	128
2002	373	95	153	177	517	262	249	133	455	117
2003	628	128	138	171	380	200	164	71	409	75
2004	809	115	101	125	306	135	146	61	188	41
2005	1 089	138	105	86	200	84	107	25	99	36

5.12 Börsenbanken / Stock exchange banks

2001	1	0	1	2	3	1	2	1	3	0
2002	3	0	1	1	4	1	1	1	3	0
2003	5	0	1	0	2	1	0	0	3	0
2004	3	0	1	0	1	1	0	0	0	0
2005	8	0	0	0	1	0	0	0	0	—

5.14 Andere Banken / Other banking institutions

2001	54	2	4	5	23	21	19	11	25	8
2002	3	1	2	2	13	11	12	7	15	8
2003	18	3	2	2	11	9	6	6	9	6
2004	35	11	7	2	11	4	3	1	8	2
2005	47	13	6	1	9	2	3	1	8	1

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	2	3	4	13	15	14	14	27	26	26
2002	9	1	26	17	20	14	10	19	17	6
2003	24	2	25	9	15	7	6	7	14	3
2004	46	8	8	4	12	6	3	2	10	1
2005	104	10	5	1	4	2	1	0	4	1

Jahres- ende End of year	4½%	4¾%	5%	5¼%	5½%	5¾%	6%–6⅞%	7%–7⅞%	8% und mehr 8% or more	Total
	11	12	13	14	15	16	17	18	19	20

5.00 Übrige Banken / Other banks (5.11–5.20)

2001	77	29	77	33	70	4	0	0	1	2609
2002	48	22	36	16	41	—	0	—	—	2921
2003	41	7	—	0	—	—	—	—	—	2612
2004	20	7	—	—	—	—	—	—	—	2244
2005	6	7	—	—	—	—	—	—	—	2214

5.11 Handelsbanken / Commercial banks

2001	56	20	39	26	52	0	—	—	—	2179
2002	27	14	32	15	35	—	—	—	—	2653
2003	24	0	—	—	—	—	—	—	—	2390
2004	6	0	—	—	—	—	—	—	—	2032
2005	5	0	—	—	—	—	—	—	—	1974

5.12 Börsenbanken / Stock exchange banks

2001	3	0	11	0	0	3	—	0	1	33
2002	3	0	0	0	0	—	0	—	—	18
2003	0	—	—	0	0	—	—	—	—	13
2004	—	—	—	—	—	—	—	—	—	7
2005	—	—	—	—	—	—	—	—	—	10

5.14 Andere Banken / Other banking institutions

2001	15	7	0	0	0	0	—	—	—	194
2002	15	7	0	0	—	—	—	—	—	96
2003	15	7	—	—	—	—	—	—	—	95
2004	14	7	—	—	—	—	—	—	—	105
2005	1	7	—	—	—	—	—	—	—	98

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2001	4	2	27	7	18	—	0	—	—	203
2002	4	1	4	1	6	—	—	—	—	155
2003	2	—	—	—	—	—	—	—	—	115
2004	—	—	—	—	—	—	—	—	—	100
2005	—	—	—	—	—	—	—	—	—	131

59 Kassenobligationen nach dem Zinssatz Medium-term bank-issued notes, by rate of interest

In Millionen Franken / In CHF millions

Jahres- ende	2% und weniger	2¼%	2½%	2¾%	3%	3¼%	3½% ¹	3¾%	4%	4¼%
End of year	2% or less									
	1	2	3	4	5	6	7	8	9	10

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	.	.	.	.	.	.	—	—	655	417
1977	.	.	.	.	.	.	—	—	7 328	1 112
1978	.	.	.	.	.	.	10 287	1 839	3 856	1 167
1979	.	.	.	.	.	.	15 267	2 062	3 740	1 035
1980	.	.	.	.	.	.	13 014	1 930	3 890	1 527
1981	.	.	.	.	.	.	9 308	1 855	3 703	1 311
1982	.	.	.	.	.	.	6 417	1 357	3 049	1 522
1983	.	.	.	.	.	.	4 570	1 557	3 782	2 680
1984	.	.	.	.	.	.	2 968	1 106	1 880	2 222
1985	.	.	.	.	.	.	1 165	595	1 129	1 766
1986	.	.	.	.	.	.	99	32	519	1 695
1987	.	.	.	.	.	.	4	7	1 698	5 030
1988	.	.	.	.	.	.	427	998	3 424	9 083
1989	.	.	.	.	.	.	425	984	3 157	8 080
1990	.	.	.	.	.	.	327	903	2 014	5 632
1991	.	.	.	.	.	.	22	141	831	2 760
1992	.	.	.	.	.	.	16	92	725	1 442
1993	.	.	.	.	.	.	54	140	1 587	3 547
1994	.	.	.	.	.	.	409	769	2 971	4 129
1995	.	.	.	.	.	.	2 600	1 247	5 309	5 221
1996	.	.	.	.	.	.	5 785	1 847	6 164	4 604
1997	438	561	658	1 326	2 552	1 662	2 174	2 032	6 639	4 800
1998	1 216	1 141	1 211	1 189	3 218	2 156	2 915	2 363	5 031	3 442
1999	1 598	1 287	1 475	1 218	3 819	3 108	3 660	2 264	3 593	1 936
2000	1 211	897	1 313	1 231	3 743	3 217	5 645	6 138	6 251	1 906
2001	755	857	1 318	1 863	6 658	4 575	5 159	4 645	7 320	2 137
2002	2 125	1 764	2 373	2 079	7 057	4 108	3 773	2 628	6 210	1 702
2003	6 445	2 274	2 532	1 936	4 921	2 808	2 702	1 600	4 771	1 349
2004	11 588	2 492	2 411	1 455	3 596	1 742	1 715	990	2 493	717
2005	16 381	2 603	2 107	1 019	2 548	1 120	1 029	520	1 072	455

Jahres- ende	4 ¹ / ₂ %	4 ³ / ₄ %	5%	5 ¹ / ₄ %	5 ¹ / ₂ %	5 ³ / ₄ % ²	6%–6 ⁷ / ₈ %	7%–7 ⁷ / ₈ %	8% und mehr	Total
End of year									8% or more	
	11	12	13	14	15	16	17	18	19	20

1.00–5.00 Total Bankengruppen / Total for categories 1.00–5.00

1976	1 328	1 636	5 970	4 357	2 510	20 610	.	.	.	37 483
1977	1 525	1 085	4 984	3 175	2 088	18 528	.	.	.	39 825
1978	1 534	941	4 091	2 460	1 141	13 879	.	.	.	41 195
1979	713	220	3 034	1 971	788	10 709	.	.	.	39 539
1980	2 398	1 348	7 454	7 109	1 821	6 177	.	.	.	46 668
1981	2 341	1 518	7 108	7 380	2 281	17 631	.	.	.	54 436
1982	3 215	2 737	8 755	8 923	3 826	21 548	.	.	.	61 369
1983	3 772	6 064	7 261	7 938	3 682	20 536	.	.	.	61 842
1984	5 115	10 158	12 010	12 502	3 297	16 284	.	.	.	67 542
1985	4 207	11 020	23 894	17 571	3 035	11 366	.	.	.	75 748
1986	9 952	17 827	25 913	16 976	2 529	7 700	.	.	.	83 242
1987	15 853	21 062	22 968	15 615	1 838	442	4 222	164	.	88 903
1988	23 131	21 527	18 234	13 755	1 498	372	1 782	187	.	94 417
1989	18 792	20 458	17 492	12 921	5 074	2 583	12 214	301	.	102 480
1990	14 805	19 335	10 699	8 965	4 412	2 326	13 573	28 979	723	112 695
1991	10 208	15 301	7 512	7 085	4 134	2 114	19 671	46 509	1 116	117 406
1992	7 170	10 625	5 197	2 829	2 142	2 240	24 231	57 904	986	115 599
1993	8 281	8 518	5 145	2 458	2 628	2 864	24 167	40 315	557	100 262
1994	8 117	7 132	9 561	4 429	3 451	2 276	18 310	26 829	151	88 534
1995	9 103	7 391	14 348	5 641	3 958	1 493	13 631	11 105	62	81 110
1996	5 699	6 569	14 415	5 543	3 413	1 131	9 244	4 529	26	68 968
1997	4 906	4 154	9 771	4 834	2 973	527	6 023	2 502	20	58 552
1998	3 017	2 370	5 486	3 835	2 327	318	4 274	1 224	14	46 746
1999	2 110	1 548	2 140	2 130	1 760	317	2 237	236	3	36 439
2000	1 003	1 011	1 058	1 138	1 473	134	506	20	3	37 896
2001	1 053	664	799	552	907	10	62	8	1	39 341
2002	846	158	399	94	210	23	39	1	—	35 590
2003	676	104	130	28	0	23	70	—	—	32 369
2004	418	56	119	0	—	—	0	—	—	29 793
2005	298	50	23	0	—	—	0	—	—	29 225

¹ Bis 1996 3¹/₂% und weniger.
Until 1996, 3¹/₂% or less.

² Bis 1989 5³/₄% und mehr.
Until 1989, 5³/₄% or more.

60 Kassenobligationen nach Fälligkeit und Zinssatz Medium-term bank-issued notes, by maturity and rate of interest

In Millionen Franken / In CHF millions

Gruppe Category	Fälligkeit Maturity										Total
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015 und später or later	
	1	2	3	4	5	6	7	8	9	10	11

Nach Bankengruppen / By bank category

1.00 Kantonalbanken Cantonal banks	2 110	2 359	1 843	1 028	620	278	186	95	2	0	8 521
2.00 Grossbanken Big banks	612	575	367	169	120	64	37	26	13	8	1 992
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	1 382	1 432	1 316	796	455	150	125	74	9	1	5 741
4.00 Raiffeisenbanken Raiffeisen banks	2 243	2 678	2 633	1 577	958	261	258	135	8	6	10 758
5.00 Übrige Banken Other banks	439	515	529	297	261	74	56	43	—	0	2 214
5.11 Handelsbanken Commercial banks	388	456	458	267	241	70	53	41	—	0	1 974
5.12 Börsenbanken Stock exchange banks	1	5	1	1	1	0	0	0	—	—	10
5.14 Andere Banken Other banking institutions	28	24	25	13	5	2	1	0	—	—	98
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	23	30	45	16	13	1	2	1	—	—	131
1.00–5.00 Total	6 787	7 560	6 688	3 866	2 414	827	662	374	32	16	29 225

Zinssätze Rate of interest	Fälligkeit Maturity										Total
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015 und später or later	
	1	2	3	4	5	6	7	8	9	10	11

Nach Zinssätzen / By rate of interest

2% und weniger or less	3 133	5 028	4 398	2 172	1 226	251	90	76	1	6	16 381
2 ¹ / ₄ %	173	371	707	576	440	172	83	72	6	3	2 603
2 ¹ / ₂ %	283	249	477	375	246	219	142	110	6	0	2 107
2 ³ / ₄ %	296	143	77	117	87	75	160	56	7	3	1 019
3%	1 081	612	185	194	168	83	157	56	9	3	2 548
3 ¹ / ₄ %	454	328	110	93	86	18	25	4	2	0	1 120
3 ¹ / ₂ %	452	241	107	112	105	7	5	0	0	—	1 029
3 ³ / ₄ %	253	109	67	72	17	1	0	—	—	—	520
4%	457	245	234	106	27	1	0	—	—	—	1 072
4 ¹ / ₄ %	121	121	176	30	5	1	—	—	—	—	455
4 ¹ / ₂ %	73	83	119	18	5	0	—	—	—	—	298
4 ³ / ₄ %	4	23	22	1	0	—	—	—	—	—	50
5%	6	7	10	0	0	—	—	—	—	—	23
5 ¹ / ₄ %	—	—	0	—	—	—	—	—	—	—	0
5 ¹ / ₂ %	—	—	—	—	—	—	—	—	—	—	—
5 ³ / ₄ %	—	—	—	—	—	—	—	—	—	—	—
6%	—	—	—	—	0	—	—	—	—	—	0
6 ¹ / ₄ %	—	—	—	—	—	—	—	—	—	—	—
6 ¹ / ₂ %	—	—	—	—	—	—	—	—	—	—	—
6 ³ / ₄ %	—	—	—	—	—	—	—	—	—	—	—
7%	—	—	—	—	—	—	—	—	—	—	—
7 ¹ / ₄ %	—	—	—	—	—	—	—	—	—	—	—
7 ¹ / ₂ %	—	—	—	—	—	—	—	—	—	—	—
7 ³ / ₄ %	—	—	—	—	—	—	—	—	—	—	—
8% und mehr or more	—	—	—	—	—	—	—	—	—	—	—
Total	6 787	7 560	6 688	3 866	2 414	827	662	374	32	16	29 225
Durchschnittlicher Zinssatz Average rate of interest	2.42	2.10	2.15	2.25	2.30	2.38	2.61	2.46	2.67	2.43	2.25

61 Anleihen nach dem Zinssatz Bonds, by rate of interest

In Millionen Franken / In CHF millions

Gruppe Category	2% und weniger 2% or less	2 ¹ / ₄ %	2 ¹ / ₂ %	2 ³ / ₄ %	3%	3 ¹ / ₄ %	3 ¹ / ₂ %	3 ³ / ₄ %	4%	4 ¹ / ₄ %
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken All banks	.	.	.	.	.	.	.	.	.	.
1.00 Kantonalbanken Cantonal banks	7 259	1 718	1 980	2 877	2 821	3 816	4 397	2 129	3 907	2 345
2.00 Grossbanken Big banks	66 586	2 955	4 672	1 956	1 971	2 670	18 434	3 361	3 033	7 236
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	305	—	9	—	—	14	230	50	10	175
4.00 Raiffeisenbanken Raiffeisen banks	70	—	—	—	400	450	350	—	900	100
5.00 Übrige Banken Other banks	280	50	200	160	401	1	250	300	255	—
5.11 Handelsbanken Commercial banks	—	50	200	160	400	—	250	300	200	—
5.12 Börsenbanken Stock exchange banks	193	—	—	—	1	1	—	0	55	—
5.14 Andere Banken Other banking institutions	—	—	—	—	—	—	—	—	—	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	86	—	—	—	—	—	—	—	—	—
7.00 Filialen ausländischer Banken Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers Private bankers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	74 500	4 723	6 861	4 993	5 592	6 951	23 662	5 839	8 105	9 856

4 1/2%	4 3/4%	5%	5 1/4%	5 1/2%	5 3/4%	6%–6 7/8%	7%–7 7/8%	8% und mehr 8% or more	Total
11	12	13	14	15	16	17	18	19	20
.
1 433	60	200	—	—	—	—	—	—	34 943
3 594	1 478	2 756	842	6 533	1 759	5 853	7 036	7 643	150 367
60	—	130	—	—	—	—	—	—	983
500	—	—	—	—	—	—	—	—	2 770
30	—	115	146	53	7	127	91	426	2 890
—	—	—	—	—	—	—	—	—	1 560
23	—	115	146	53	7	127	91	426	1 237
—	—	—	—	—	—	—	—	—	—
6	—	—	—	—	—	—	—	—	93
—	—	—	—	—	—	—	—	—	—
5 617	1 538	3 200	988	6 586	1 766	5 980	7 127	8 069	191 954

62 Pfandbriefanleihen nach dem Zinssatz Mortgage bond issues, by rate of interest

Beide Zentralen zusammen / For both central mortgage bond institutions together

In Millionen Franken / In CHF millions

Jahres- ende	1.99% und weniger	2.00% -2.24%	2.25% -2.49%	2.50% -2.74%	2.75% -2.99%	3.00% -3.24%	3.25% -3.49%	3.50% -3.74%	3.75% -3.99%	4.00% -4.24%	4.25% -4.49%	4.50% -4.74%	4.75% -4.99%
End of year	1.99% or less												
	1	2	3	4	5	6	7	8	9	10	11	12	13
1975	.	.	.	.	.	.	—	—	1367	150	95	525	462
1976	.	.	.	.	.	.	—	—	966	150	95	595	462
1977	.	.	.	.	.	.	—	—	505	559	315	775	462
1978	.	.	.	.	.	.	—	—	1420	509	315	775	284
1979	.	.	.	.	.	.	—	—	1884	774	495	415	234
1980	.	.	.	.	.	.	—	—	1804	774	495	250	279
1981	.	.	.	.	.	.	—	—	1804	774	495	250	223
1982	.	.	.	.	.	.	—	—	1804	774	445	410	684
1983	.	.	.	.	.	.	—	—	1804	774	775	1112	1227
1984	.	.	.	.	.	.	—	—	1804	774	775	1112	1627
1985	.	.	.	.	.	.	—	—	1804	774	775	1112	1627
1986	.	.	.	.	.	.	—	—	1804	774	775	2097	2387
1987	.	.	.	.	.	.	—	—	1804	774	775	3846	2484
1988	.	.	.	.	.	.	—	—	1804	774	1075	5016	2609
1989	.	.	.	.	.	.	—	—	1804	774	1075	5016	2789
1990	.	.	.	.	.	.	—	—	1804	774	1074	5014	2789
1991	.	.	.	.	.	.	—	—	1804	774	1074	4943	2789
1992	.	.	.	.	.	.	—	—	1804	365	853	4717	2776
1993	.	.	.	.	.	.	—	—	529	365	1189	6243	3025
1994	.	.	.	.	.	.	—	—	—	—	1674	6916	3024
1995	.	.	.	.	.	.	—	—	—	255	1546	7097	2768
1996	.	.	.	.	.	.	—	—	—	2345	2780	6930	1362
1997	.	.	.	.	.	.	710	1390	735	4205	2780	4357	932
1998	.	.	.	.	.	.	5260	3390	735	4205	2315	3248	827
1999	—	—	315	3170	1260	1040	3913	4230	735	5205	2480	3083	635
2000	—	—	585	3170	1260	1040	4013	4280	785	7848	4975	4043	635
2001	—	—	585	3170	1260	1200	4469	6785	1964	8738	4975	4043	635
2002	—	889	635	2480	1898	1805	4993	8193	1964	9407	4975	4043	635
2003	1639	1574	718	3855	1955	1805	4573	8193	1964	9407	4639	2513	385
2004	2830	2259	2269	3232	2622	1755	4573	8093	1964	8454	2495	1715	385
2005	3318	4893	3650	3261	2622	1755	2875	7783	1914	7669	2375	1320	385

Jahres- ende	5.00% -5.24%	5.25% -5.49%	5.50% -5.74%	5.75% -5.99%	6.00% -6.24% ¹	6.25% -6.49%	6.50% -6.74%	6.75% -6.99%	7.00% -7.24%	7.25% -7.49%	7.50% und mehr	Total	Durch- schnittl. Zinssatz
End of year											7.50% or more		Average rate of interest
	14	15	16	17	18	19	20	21	22	23	24	25	26
1975	1369	591	467	603	1586	.	.	.	.	.	.	7215	5.16
1976	1478	729	658	603	1651	.	.	.	.	.	.	7387	5.27
1977	1428	669	658	603	1651	.	.	.	.	.	.	7625	5.26
1978	857	604	703	558	1651	.	.	.	.	.	.	7676	5.06
1979	619	534	529	558	1651	.	.	.	.	.	.	7693	4.92
1980	1059	1006	713	466	1359	.	.	.	.	.	.	8205	4.92
1981	1134	1006	895	466	2033	.	.	.	.	.	.	9080	5.06
1982	1293	1156	895	550	2170	.	.	.	.	.	.	10181	5.06
1983	1383	1156	699	200	2120	.	.	.	.	.	.	11250	4.95
1984	2339	1111	699	200	1617	.	.	.	.	.	.	12058	4.84
1985	3752	1111	699	200	1183	.	.	.	.	.	.	13037	4.77
1986	3752	1010	556	200	1102	.	.	.	.	.	.	14457	4.74
1987	3708	700	488	200	1102	.	.	.	.	.	.	15881	4.70
1988	3708	622	488	200	1102	.	.	.	.	.	.	17398	4.67
1989	4158	772	992	350	1722	.	.	.	.	.	.	19452	4.76
1990	4158	772	992	350	1247	230	—	445	1460	695	—	21804	5.00
1991	4049	772	992	350	1247	230	1016	1415	2200	870	—	24525	5.21
1992	4022	772	985	350	1246	826	1586	1713	3616	1360	—	26991	5.45
1993	4848	1107	973	710	1242	756	1586	1270	3608	1357	—	28808	5.45
1994	5547	1611	742	920	816	756	1586	1270	3608	1357	—	29827	5.45
1995	5555	1640	1553	920	816	756	1586	1270	3607	1357	—	30726	5.45
1996	3044	1490	1553	920	816	756	1586	1270	3607	1357	—	29816	5.39
1997	2581	1490	1553	920	816	756	1586	1270	3606	1357	—	31044	5.22
1998	2581	1490	1553	920	816	756	1586	1270	3600	1357	—	35895	4.88
1999	2138	1340	1065	770	196	756	1586	1270	3606	1357	—	40150	4.57
2000	2138	1340	1065	770	—	756	1586	1270	2159	665	—	44383	4.37
2001	2138	1340	1065	770	—	756	575	300	1419	490	—	46677	4.14
2002	2138	1340	1065	770	—	160	—	—	—	—	—	47390	3.87
2003	1308	1005	1065	410	—	—	—	—	—	—	—	47008	3.65
2004	608	325	965	—	—	—	—	—	—	—	—	44544	3.40
2005	508	325	300	—	—	—	—	—	—	—	—	44953	3.21

¹ Bis 1989 6% und mehr.
Until 1989, 6% or more.

Tabellenteil / Institute mit besonderem Geschäftskreis
Tables covering institutions with a special field of business

63 Aktiven Assets

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anzahl Institute Number of institutions	Flüssige Mittel Liquid assets	Forderungen aus Geldmarkt- papieren Money market paper held	Forderungen gegenüber Banken Claims against banks		Forderungen gegenüber Kunden ² Claims against customers ²		Hypothekar- forderungen Mortgage claims	
				auf Sicht Sight	auf Zeit ¹ Time ¹	Total	davon / of which gedeckt Secured		
		1	2	3	4	5	6	7	8

0.10 Schweizerische Nationalbank / Swiss National Bank

2002	1	338	2 567	1 041	39 041	316	316	—
2003	1	696	2 628	3 584	35 235	22	22	—
2004	1	654	2 681	3 200	27 356	22	22	—
2005	1	493	2 650	2 646	29 600	22	22	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2005) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2005)

2002	1	0	—	26	26 562	—	—	260
2003	1	0	—	38	26 988	—	—	261
2004	1	0	—	5	25 596	—	—	257
2005	1	0	—	20	23 368	—	—	243

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

2002	1	0	—	0	20 440	—	—	14
2003	1	0	—	0	20 765	—	—	11
2004	1	0	—	0	20 640	—	—	10
2005	1	0	—	0	21 754	—	—	9

0.50 RBA-Zentralbank / RBA Central Bank

2002	1	110	15	407	3 033	317	—	6
2003	1	168	—	89	3 532	450	—	6
2004	1	83	—	51	5 429	188	—	5
2005	1	105	660	119	5 867	46	—	5

0.60 SIS SegalInterSettle AG

2002	1	17	118	962	—	14	—	—
2003	1	5	91	689	—	4	—	—
2004	1	5	70	886	—	0	—	—
2005	1	83	48	332	922	0	—	—

0.70 SIS x-clear AG

2002	.	.	.	.	.	.	.	.
2003	1	0	—	58	—	—	—	—
2004	1	0	—	41	—	—	—	—
2005	1	0	—	47	—	0	—	—

0.90 Clientis AG

2002	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.
2005	1	0	59 250	19 389	—	—	—	—

Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	Finanzanlagen ³ Financial investments ³	Beteiligungen Participating interests	Sachanlagen Tangible assets	Rechnungsabgrenzungen Accrued income and prepaid expenses	Sonstige Aktiven Other assets	Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	Saldovortrag (Verlust) Balance carried forward	Bilanzsumme Balance sheet total
	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

—	77 430	89	534	3	599	25	.	121 983
—	79 294	89	532	4	689	25	.	122 798
—	83 023	97	537	3	336	—	.	117 909
—	72 799	122	493	7	155	—	.	108 988

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2005) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2005)

—	247	—	—	250	32	660	.	28 038
—	255	—	—	233	29	660	.	28 465
—	268	—	—	221	26	660	.	27 032
—	262	—	—	194	22	660	.	24 769

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

2	616	—	0	203	2	210	.	21 487
2	623	—	0	195	2	189	.	21 787
2	606	—	0	188	2	189	.	21 637
—	598	—	0	186	2	189	.	22 738

0.50 RBA-Zentralbank / RBA Central Bank

8	286	12	0	21	62	—	.	4 278
4	277	12	0	18	57	—	.	4 613
1	280	12	0	17	59	—	.	6 126
2	286	12	0	19	49	—	.	7 170

0.60 SIS SegalInterSettle AG

14	—	—	69	0	10	—	.	1 203
—	1	—	68	0	24	—	.	882
—	1	—	63	0	12	—	.	1 038
—	1	—	60	1	3	—	.	1 450

0.70 SIS x-clear AG

—	—	—	—	0	2	—	.	60
—	—	—	—	—	1	—	.	42
—	—	—	—	0	3	—	.	50

0.90 Clientis AG

—	—	—	—	—	—	—	.	—
—	—	—	—	—	—	—	.	—
—	110 989	—	954	1 576	170	—	.	192 328

¹ Schweizerische Nationalbank: inklusive Forderungen aus den Repogeschäften.
Swiss National Bank: including claims arising from repo transactions.

² Schweizerische Nationalbank: Währungshilfekredite ab 2003 unter Forderungen gegenüber Banken.
Swiss National Bank: as of 2003, monetary assistance loans included under claims against banks.

³ Schweizerische Nationalbank: inklusive Goldbestand und inländische Wertschriften.
Swiss National Bank: including gold holdings and domestic securities.

64 Passiven Liabilities

In Millionen Franken / In CHF millions

Jahres- ende End of year	Noten- umlauf Bank- notes in circulation	Verpflich- tungen aus Geldmarkt- papieren Money market paper issued	Verpflichtungen gegenüber Banken Liabilities towards banks		Verpflichtungen gegenüber Kunden Liabilities towards customers			Kassen- obliga- tionen Medium- term bank- issued notes	Anleihen und Pfandbriefdarlehen ² Bonds and loans by central mortgage bond institutions ²			
			auf Sicht ¹ Sight ¹	auf Zeit Time	in Spar- und Anla- geform In the form of savings and deposits	Übrige Other	auf Sicht Sight		auf Zeit Time	Total	Options- und Wandelanleihen Bonds, warrant issues and convertible bonds	Darlehen Pfand- brief- und Emissions- zentralen Loans by central mortgage bond and issuing institutions

0.10 Schweizerische Nationalbank / Swiss National Bank

2002	39600	—	5074	146	—	549	6704	—	—	—	—
2003	40544	—	7645	130	—	632	2401	—	—	—	—
2004	39719	—	6850	—	—	241	2101	—	—	—	—
2005	41367	—	6310	231	—	283	3059	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2005) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2005)

2002	.	—	24	—	—	—	—	—	26510	—	—
2003	.	—	26	—	—	—	—	—	26963	—	—
2004	.	—	2	—	—	—	—	—	25593	—	—
2005	.	—	16	21	—	—	—	—	23368	—	—

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

2002	.	—	1	—	—	—	—	—	20410	—	—
2003	.	—	2	2	—	—	—	—	20735	—	—
2004	.	—	2	—	—	—	—	—	20606	—	—
2005	.	—	1	—	—	—	—	—	21670	—	—

0.50 RBA-Zentralbank / RBA Central Bank

2002	.	—	1012	2751	—	31	247	—	—	—	—
2003	.	—	1193	3131	—	25	34	—	—	—	—
2004	.	—	1041	4601	—	29	201	—	—	—	—
2005	.	—	796	6002	—	33	87	—	—	—	—

0.60 SIS SegalInterSettle AG

2002	.	—	1000	20	—	19	—	—	—	—	—
2003	.	—	765	—	—	—	—	—	—	—	—
2004	.	—	827	30	—	42	—	—	—	—	—
2005	.	—	1163	90	—	26	—	—	—	—	—

0.70 SIS x-clear AG

2002	.	—	.	.	—	.	.	—	—	—	—
2003	.	—	22	—	—	2	—	—	—	—	—
2004	.	—	5	—	—	2	—	—	—	—	—
2005	.	—	8	—	—	1	—	—	—	—	—

0.90 Clientis AG

2002	.	—	.	.	—	.	.	—	—	—	—
2003	.	—	.	.	—	.	.	—	—	—	—
2004	.	—	.	.	—	.	.	—	—	—	—
2005	.	—	157775	—	—	—	—	—	—	—	—

¹ Schweizerische Nationalbank: Giro Guthaben inländischer Banken sowie ausländischer Banken und Institutionen.
Swiss National Bank: sight deposits including banks as well as foreign banks and institutions.

² Pfandbriefzentrale der schweizerischen Kantonalbanken und Pfandbriefbank schweizerischer Hypothekarinstitute: Pfandbriefanleihen.
Central mortgage bond institute of the Swiss cantonal banks and mortgage bond bank of the Swiss mortgage institutions: mortgage bond issues.

Rechnungsabgrenzungen	Sonstige Passiven	Wertberichtigungen und Rückstellungen ³	Reserven für allgemeine Bankrisiken ⁴	Eigene Mittel Equity						Bilanzsumme
				Total	Gesellschaftskapital	Allgemeine gesetzliche Reserve	Übrige Reserven	Gewinnvortrag	Verlustvortrag		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks ⁴		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

0.10 Schweizerische Nationalbank / Swiss National Bank

6	2 692	—	67 095	118	50	68	—	—	—	121 983
3	2 980	—	68 343	118	50	68	—	—	—	122 798
5	21 768	8	36 956	10 261	25	—	10 236	—	—	117 909
6	2 586	12	38 636	16 498	25	—	16 473	—	—	108 988

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2005) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2005)

505	36	11	46	907	825	34	48	0	—	28 038
478	34	10	46	909	825	34	48	1	—	28 465
445	29	8	46	909	825	35	48	1	—	27 032
379	24	5	46	909	825	35	48	1	—	24 769

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

399	33	0	—	643	300	18	325	1	—	21 487
379	30	1	—	638	300	18	320	1	—	21 787
350	25	0	—	654	300	18	336	0	—	21 637
367	31	—	—	669	300	22	347	0	—	22 738

0.50 RBA-Zentralbank / RBA Central Bank

10	64	30	37	96	26	44	26	0	—	4 278
10	50	33	37	101	26	45	30	1	—	4 613
11	68	38	37	102	26	46	30	1	—	6 126
11	58	42	37	103	26	47	30	0	—	7 170

0.60 SIS SegalInterSettle AG

8	65	43	—	47	26	11	11	0	—	1 203
8	18	39	—	52	26	12	13	0	—	882
18	25	42	—	54	26	14	13	1	—	1 038
25	38	48	—	61	26	16	18	1	—	1 450

0.70 SIS x-clear AG

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1	4	1	—	30	30	0	—	0	—	60
1	1	2	—	30	30	0	—	0	—	42
1	3	4	—	33	30	2	1	0	—	50

0.90 Clientis AG

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2 212	157	—	—	32 184	29 248	4 981	—	—	- 2 045	192 328

³ Inklusive Schwankungsreserve für Kreditrisiken.

Including fluctuation reserve for credit risks.

⁴ Schweizerische Nationalbank: Rückstellungen für Markt-, Kredit- und Liquiditätsrisiken sowie für Betriebsrisiken.
Swiss National Bank: Provisions for market, credit and liquidity risks, as well as for operating risks.

65 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr Year	Ertrag und Aufwand aus dem ordentlichen Bankgeschäft Income and expenses from ordinary banking operations				Erfolg Kommissions- und Dienstleistungsgeschäft Net income from commission business and services				
	Zins- und Diskontertrag Interest and discount income	Zins- und Dividenden- ertrag ^{1,2} Interest and dividend income ^{1,2}	Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Kommissionsertrag Commission income				
	1	2	3	4	Total	Wertschriften und Anlage- geschäft Securities trading and investment business	Kreditgeschäft Lending business	Übriges Dienstlei- stungsgeschäft Other services	8

0.10 Schweizerische Nationalbank / Swiss National Bank

2002	331 645	2 551 011	75 448	2 807 208	20 785	20 534	—	251
2003	120 930	2 561 005	26 063	2 655 872	18 203	18 033	—	170
2004	124 113	2 690 830	31 965	2 782 979	16 462	16 298	—	164
2005	217 920	2 170 496	26 309	2 362 107	14 645	12 558	—	2 087

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2005) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2005)

2002	1 136 550	10 538	1 123 835	23 253	—	—	—	—
2003	1 104 283	10 168	1 093 626	20 825	—	—	—	—
2004	1 034 210	9 382	1 025 188	18 404	—	—	—	—
2005	906 495	9 312	898 474	17 333	—	—	—	—

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

2002	796 886	26 234	786 749	36 371	—	—	—	—
2003	744 337	24 488	737 897	30 927	—	—	—	—
2004	685 963	23 329	679 002	30 289	—	—	—	—
2005	661 640	21 931	653 636	29 934	65	65	—	—

0.50 RBA-Zentralbank / RBA Central Bank

2002	45 977	8 605	35 851	18 731	27 325	16 046	—	11 279
2003	18 534	6 644	11 866	13 312	29 094	14 640	—	14 454
2004	20 782	7 114	15 324	12 572	30 749	14 869	—	15 880
2005	37 858	7 160	31 771	13 247	28 690	13 780	—	14 910

0.60 SIS SegalInterSettle AG

2002	11 721	—	1 647	10 074	171 058	153 820	5 871	11 367
2003	7 812	—	1 524	6 288	170 153	84 345	1 171	84 637
2004	9 901	—	1 796	8 105	190 977	166 907	—	24 070
2005	19 567	—	4 358	15 209	188 214	169 467	—	18 747

0.70 SIS x-clear AG

2002	.	.	.	.	.	.	.	.
2003	3	—	—	3	7 258	2 321	—	4 937
2004	330	—	8	322	8 845	1 799	—	7 046
2005	1 079	—	79	1 000	8 998	1 414	—	7 584

0.90 Clientis AG

2002	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.
2005	533	538	616	455	—	—	—	—

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ³ Net dealing income ³	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personalaufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

0.10 Schweizerische Nationalbank / Swiss National Bank

23 438	- 2 653	- 4 548 413	4 219 987	8 020	88 951	110 486	199 437	2 276 692
21 294	- 3 091	- 201 753	1 842 584	8 543	98 368	113 145	211 513	4 082 100
21 018	- 4 556	- 1 989 495	- 161 757	17 110	99 697	97 268	196 965	430 205
16 639	- 1 994	2 507 338	8 237 365	6 017	106 245	100 064	206 309	12 898 507

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2005) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2005)

6 948	- 6 948	—	- 4 616	—	136	1 912	2 048	9 641
6 668	- 6 668	—	- 4 965	—	134	1 922	2 056	7 136
6 651	- 6 651	—	- 5 651	—	133	1 911	2 044	4 058
5 859	- 5 859	—	- 5 182	—	121	1 834	1 955	4 337

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

3 896	- 3 896	—	- 134	—	1 230	616	1 846	30 494
3 680	- 3 680	—	- 454	—	1 303	663	1 966	24 828
4 077	- 4 077	—	- 368	—	1 363	608	1 971	23 873
6 664	- 6 599	—	2 051	—	1 361	697	2 058	23 328

0.50 RBA-Zentralbank / RBA Central Bank

14 803	12 522	2 403	8 487	3 766	4 465	16 759	21 224	20 919
13 663	15 431	2 800	6 366	3 763	4 415	18 105	22 520	15 389
13 745	17 004	1 989	5 047	4 015	4 363	17 395	21 758	14 854
12 736	15 954	1 360	4 539	4 395	5 194	15 601	20 795	14 305

0.60 SIS SegalInterSettle AG

40 333	130 725	1 431	- 77 011	—	38 597	8 288	46 885	18 333
30 446	139 707	- 145	7 326	—	40 152	86 763	126 915	26 261
36 063	154 914	1 146	9 241	—	40 210	91 141	131 351	42 055
45 120	143 094	1 681	10 835	—	40 307	90 951	131 258	39 561

0.70 SIS x-clear AG

1 777	5 481	—	486	—	940	3 278	4 218	1 752
2 548	6 297	166	860	—	1 411	4 678	6 089	1 556
622	8 376	80	1 230	—	2 120	3 709	5 829	4 857

0.90 Clientis AG

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137	- 137	—	71	—	1 998	3 719	5 717	- 5 328

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

² Schweizerische Nationalbank: inklusive Ertrag aus Devisenanlagen.

Swiss National Bank: including income from foreign currency investments.

³ Enthält auch Zins- und Dividenderträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

65 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis	Ausser- ordentlicher Ertrag ⁴	Ausser- ordentlicher Aufwand ⁴	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Sub-total	Extraordinary income ⁴	Extraordinary expenses ⁴	Taxes	Profit for year	Loss for year
	Depreciation of tangible assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

0.10 Schweizerische Nationalbank / Swiss National Bank

2002	22280	- 257204	2511616	6101	9055	—	2508662	—
2003	25117	1248653	2808330	—	—	—	2808330	—
2004	26582	- 21209261	21612884	—	—	—	21612885	—
2005	77260	—	12821247	—	—	—	12821247	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2005) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2005)

2002	—	1563	8078	—	—	—	8078	—
2003	—	573	6563	—	—	—	6563	—
2004	—	567	3491	—	—	—	3491	—
2005	567	—	3770	—	—	—	3770	—

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

2002	2983	—	27511	143	—	—	27654	—
2003	3301	—	21527	50	1	—	21576	—
2004	2960	—	20913	384	23	—	21274	—
2005	2950	—	20378	58	—	—	20435	—

0.50 RBA-Zentralbank / RBA Central Bank

2002	681	6400	13838	2055	2000	3100	10793	—
2003	124	5193	10072	19	—	1192	8899	—
2004	108	5815	8931	1300	—	1433	8798	—
2005	126	5187	8992	900	—	1379	8513	—

0.60 SIS SegalInterSettle AG

2002	3666	2614	12053	165	320	188	11710	—
2003	5263	5657	15341	—	—	246	15096	—
2004	4606	5594	31855	—	—	7632	24223	—
2005	5070	6874	27617	1318	507	6701	21727	—

0.70 SIS x-clear AG

2002	.	.	.	.	.	.	.	.
2003	306	1388	58	—	—	47	11	—
2004	—	1440	116	495	—	342	269	—
2005	—	1460	3397	—	—	815	2582	—

0.90 Clientis AG

2002	.	.	.	.	.	.	.	.
2003	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.
2005	364	—	- 5692	5797	—	50	55	—

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

Gewinnausschüttung Distribution of profit	Reserven Reserves		Tantiemen Emoluments	Zuweisungen an Personal- Wohlfahrts- einrichtungen Allocation to staff welfare schemes	Sonstige Verwendung Other appropriation	Verlust- deckung (-) Elimination of losses (-)	Vortrag auf neue Rechnung To be carried forward		
	Zuweisung (+) Allocation to (+)	Entnahme (-) Transfer from (-)					Gewinn (+) Retained earnings (+)	Verlust (-) Accumulated losses (-)	
	26	27	28	29	30	31	32	33	34

0.10 Schweizerische Nationalbank / Swiss National Bank

2 507 662	1 000	—	—	—	—	—	—	—	—
2 807 330	1 000	—	—	—	—	—	—	—	—
24 014 729	—	- 2 401 844	—	—	—	—	—	—	—
2 501 500	10 319 747	—	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2005) /
Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2005)

8 250	810	—	—	—	—	—	—	483	—
4 950	660	—	—	—	—	—	—	1 436	—
3 300	350	—	—	—	—	—	—	1 277	—
3 300	380	—	—	—	—	—	—	1 366	—

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute /
Mortgage bond bank of the Swiss mortgage institutions

4 500	23 000	—	—	—	—	—	—	679	—
5 550	16 000	—	—	—	—	—	—	705	—
5 550	16 000	—	—	—	—	—	—	429	—
5 550	15 000	—	—	—	—	—	—	115	—

0.50 RBA-Zentralbank / RBA Central Bank

3 865	7 000	—	—	—	—	—	—	479	—
3 865	5 000	—	—	—	—	—	—	513	—
7 730	1 000	—	—	—	—	—	—	581	—
7 730	1 000	—	—	—	—	—	—	365	—

0.60 SIS SegalInterSettle AG

8 000	4 000	—	—	—	—	—	—	394	—
11 000	4 000	—	—	—	—	—	—	489	—
11 500	12 700	—	—	—	—	—	—	512	—
15 000	6 700	—	—	—	—	—	—	539	—

0.70 SIS x-clear AG

—	10	—	—	—	—	—	—	1	—
—	200	—	—	—	—	—	—	70	—
—	250	—	—	—	—	—	—	152	—

0.90 Clientis AG

—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	- 2 045

⁴ Schweizerische Nationalbank: inklusive wechsellkursbedingte Wertveränderungen.
Swiss National Bank: including exchange rate-related valuation adjustments.

66 Personalbestand¹ Number of staff¹

Anzahl Personen / Number of persons

Jahres- ende End of year	Gesamtes Personal Total staff		Total
	männlich Men	weiblich Women	
		1	2
			3

0.10 Schweizerische Nationalbank / Swiss National Bank

2002	416	158	574
2003	448	160	608
2004	447	164	611
2005	455	170	625

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken² / Central mortgage bond institute of the Swiss cantonal banks²

2002	—	—	—
2003	—	—	—
2004	—	—	—
2005	—	—	—

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

2002	3	4	7
2003	4	3	7
2004	5	2	7
2005	5	2	7

0.50 RBA-Zentralbank / RBA Central Bank

2002	22	18	40
2003	22	18	40
2004	20	18	38
2005	21	17	38

0.60 SIS SegalInterSettle AG

2002	194	122	316
2003	195	128	323
2004	181	103	284
2005	178	112	290

0.70 SIS x-clear AG

2002	.	.	.
2003	5	3	8
2004	5	3	8
2005	5	4	9

0.90 Clientis AG

2002	.	.	.
2003	.	.	.
2004	.	.	.
2005	5	1	6

¹ Ab dem Jahre 2001 sind die Teilzeit-, Lehrlings- und Praktikantenstellen gewichtet.
As of 2001, part-time jobs, apprenticeships and internships are weighted.

² Kein Personal, da durch die Zürcher Kantonalbank administriert.
Administered by the Zurich Cantonal Bank and therefore no staff.

Verzeichnis der in der schweizerischen Bankenstatistik erfassten Institute

List of banking institutions covered by the Swiss banking statistics

Seite
Page

B2	0.00	Institute mit besonderem Geschäftskreis Institutions with a special field of business
B3	1.00	Kantonalbanken Cantonal banks
B4	2.00	Grossbanken Big banks
B5	3.00	Regionalbanken und Sparkassen Regional banks and savings banks
B5	3.10	Institute der RBA-Holding RBA Holding banks
B8	3.20	Übrige Regionalbanken und Sparkassen Other regional banks and savings banks
B9	4.00	Raiffeisenbanken Raiffeisen banks
B10	5.00	Übrige Banken Other banks
B10	5.11	Handelsbanken Commercial banks
B11	5.12	Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute Banks that specialise in stock exchange, securities and asset management business
B14	5.13	Institute für Kleinkredite, Abzahlungsgeschäfte und Konsumfinanzierung Institutions in the fields of consumer credit lending, hire purchase and other consumer finance
B15	5.14	Andere Banken Other banking institutions
B16	5.20	Ausländisch beherrschte Banken Foreign-controlled banks
B21	7.00	Filialen ausländischer Banken Branches of foreign banks
B23	8.00	Privatbankiers Private bankers
B23	8.10	Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen Private bankers who actively seek deposits from the public
B23	8.20	Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen Private bankers who do not actively seek deposits from the public

Rechtsform

Legal status

AG	Aktiengesellschaft Joint-stock companies
AG St	Aktiengesellschaft mit staatlicher Mitwirkung Joint-stock companies with government involvement
G	Genossenschaft Cooperatives
Gem-l	Gemeindeinstitut Municipal institutions
Kom.	Kommanditgesellschaft Limited partnerships
öff Anst	öffentlich-rechtliche Anstalt Public law institutions
Stiftg	Stiftung Foundations
Ver	Verein Associations

0.00 Institute mit besonderem Geschäftskreis Institutions with a special field of business

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven * Reserves *	
				1	2	3
1907	Bern und Zürich	Schweizerische Nationalbank Swiss National Bank	AG St einbezahlt paid up	25 000 25 000	55 109 090	108 988 210
2002	Bern	Clientis AG	AG	29 248	4 981	192 328
1964	Bern	RBA-Zentralbank RBA Central Bank	AG	25 766	76 500	7 170 050
1988	Oltén	SIS SEGAINTERSETTLE AG	AG	26 000	34 000	1 450 043
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute Mortgage bond bank of the Swiss mortgage institutions	AG einbezahlt paid up	300 000 111 000	368 776	22 738 389
1931	Zürich	Pfandbriefzentrale der schweizerischen Kantonalbanken Central mortgage bond institute of the Swiss cantonal banks	AG einbezahlt paid up	825 000 165 000	82 810	24 768 620
2003	Zürich	SIS x-clear AG	AG	30 000	2 710	50 134
		* Schweizerische Nationalbank: Swiss National Bank: davon Reservecfonds of which, Reserve fund			16 473 390	
		Rückstellungen für Markt-, Kredit-, Liquiditäts- und Betriebsrisiken Provisions for market, lending, liquidity and operating risks			38 635 700	

1.00 Kantonalbanken Cantonal banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1913	Aarau	Aargauische Kantonalbank	öff Anst ¹	200 000	284 480	15 416 396
1915	Altdorf	Urner Kantonalbank	öff Anst ¹	30 000	47 060	2 011 059
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	31 719	1 809 919
1899	Basel	Basler Kantonalbank	öff Anst ¹	269 100	343 051	14 120 268
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	100 000	124 948	6 970 809
1834	Bern	Berner Kantonalbank	AG ⁴	326 200	708 116	20 735 582
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	265 766	299 650	13 185 652
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	349 000	8 971 427
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	334 851	12 653 985
1884	Glarus	Glarner Kantonalbank	öff Anst ¹	55 000	58 086	2 972 902
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	1 251 877	1 333 644	35 064 802
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	240 000	518 600	14 894 115
1850	Luzern	Luzerner Kantonalbank	AG St ¹	357 000	601 034	18 726 209
1883	Neuchâtel	Banque Cantonale Neuchâtoise	öff Anst ¹	125 000	144 250	4 804 692
1979	Porrentruy	Banque Cantonale du Jura	AG St ¹	45 000	57 044	1 745 404
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	114 061	2 636 961
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	75 000	101 676	3 833 866
1890	Schwyz	Schwyzner Kantonalbank	öff Anst ¹	132 000	223 618	9 456 983
1916	Sion	Banque Cantonale du Valais	AG St ¹	150 000	263 512	7 944 570
1868	St. Gallen	St. Galler Kantonalbank	AG ¹	557 343	542 363	18 591 935
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	54 845	2 658 076
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	193 200	14 378 109
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	257 977	9 122 824
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	1 925 000	1 153 975	84 290 589

¹ Unbeschränkte Staatsgarantie.
Unlimited cantonal guarantee.

² Beschränkte Staatsgarantie.
Limited cantonal guarantee.

³ Keine Staatsgarantie.
No cantonal guarantee.

⁴ Privatrechtliche Aktiengesellschaft.
Joint-stock company under private law.

2.00 Grossbanken Big banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1998	Basel und Zürich	UBS AG	AG	870 906	41 906 145	1 359 541 975
1856	Zürich	Credit Suisse	AG	4 399 665	19 334 896	550 903 039

3.00 Regionalbanken und Sparkassen ¹

Regional banks and savings banks ¹

3.10 Institute der RBA-Holding / RBA Holding banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1873	Affoltern i. E.	Ersparniskasse Affoltern i. E.	AG	1 100	12 000	196 565
1879	Altstätten	Biene-Bank im Rheintal	G	6 500	21 210	569 489
1868	Balgach	Alpha RHEINTAL Bank	AG	14 750	45 650	1 116 548
1885	Balsthal	Bank im Thal	AG	1 325	8 730	200 221
1865	Bassecourt	Banque Jura Laufon	AG	11 500	77 172	1 449 908
1821	Bern	Bank EEK	AG	17 000	12 900	892 432
1825	Bern	Bürgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-I	10 000	30 250	644 272
1820	Bern	Bürgerliche Ersparniskasse Bern	G	—	13 111	241 720
1857	Bern	Valiant Bank	AG	110 000	964 735	16 459 953
1997	Bern	VALIANT PRIVATBANK AG	AG	20 000	62 800	818 521
1851	Brienz	BBO Bank Brienz Oberhasli	AG	2 652	19 795	378 108
1833	Cossonay	Caisse d'Épargne du District de Cossonay	G	1 400	13 375	263 791
1829	Courtelary	Caisse d'Épargne du District de Courtelary	AG	50	29 350	420 892
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf	G	—	35 335	550 414
1889	Ebnat-Kappel	Bank Thur	G	7 132	5 560	203 503
1851	Elgg	ZLB Zürcher Landbank	AG	3 810	17 075	464 346
1879	Engelberg	Sparkasse Engelberg	AG	1 400	7 800	134 865
1837	Erlinsbach	Ersparniskasse Erlinsbach	G	1 000	3 940	109 909
1829	Fribourg	Caisse d'épargne de la Ville de Fribourg	Gem-I	4 100	12 470	288 584
1837	Frutigen	Spar- und Leihkasse Frutigen	AG	8 000	59 400	903 477
1998	Hallau	BS Bank Schaffhausen	AG	7 400	32 100	823 143
1820	Horgen	Sparkasse Horgen AG	AG	10 000	8 965	586 532
1876	Huttwil	Bank Huttwil	AG	8 800	35 200	817 688
1852	Interlaken	Ersparniskasse des Amtsbezirks Interlaken	G	4 200	36 456	614 633
1911	Kirchberg SG	Spar- und Leihkasse Kirchberg	AG	7 500	20 129	511 014
1836	Kirchleerau	Bank Leerau	G	3 300	13 053	350 794

¹ Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

3.00 Regionalbanken und Sparkassen ² Regional banks and savings banks ²

3.10 Institute der RBA-Holding / RBA Holding banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1838	Küsnacht ZH	Sparkasse Küsnacht ZH	AG	10000	11 580	351 032
1834	Küttigen	Ersparnisgesellschaft Küttigen	G	1000	12 670	245 753
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1200	6 210	142 119
1850	Lütterswil	Spar- und Leihkasse Bucheggberg	AG	1800	13 540	354 329
1903	Männedorf	Regiobank Männedorf	AG	2400	12 600	217 518
1902	Mosnang	Spargenossenschaft Mosnang	G	2440	5 190	118 174
1926	Mühlethurnen	Spar + Leihkasse Gürbetal	AG	2000	17 720	281 894
1870	Münsingen	Spar + Leihkasse Münsingen	AG	7000	35 770	916 204
1863	Oberstammheim	Leihkasse Stammheim	AG	1600	9 600	263 362
1874	Oberuzwil	Ersparnisanstalt Oberuzwil	AG	1700	10 455	234 284
1829	Oftringen	Sparkasse Oftringen	G	1200	7 520	307 500
1897	Prez-vers-Noréaz	Caisse d'Epargne de Prez, Corserey & Noréaz	Gem-l	930	3 220	95 858
1903	Riggisberg	Spar- und Leihkasse Riggisberg	AG	2000	20 950	349 848
1835	Rüeggisberg	Ersparniskasse Rüeggisberg	G	860	8 448	166 230
1874	Saanen	SB Saanen Bank	AG	2400	29 050	599 277
1817	Schaffhausen	Ersparniskasse Schaffhausen	AG	3200	22 984	442 839
1994	Schüpfheim	EB Entlebucher Bank	AG	8000	16 550	557 795
1857	Schwanden	GRB Glarner Regionalbank	G	7400	6 547	311 221
1812	Schwyz	Sparkasse Schwyz	AG	11 000	26 071	1 068 693
1891	Siviriez	Caisse d'épargne de Siviriez	AG	500	2 520	87 839
1819	Solothurn	Regiobank Solothurn	AG	14 800	76 400	1 511 658
1854	St. Gallen	Bank CA St. Gallen	AG	17 600	51 916	1 554 794
1811	St. Gallen	Ersparnisanstalt der Stadt St. Gallen	Gem-l	15 000	7 550	277 827
1863	Steffisburg	Spar + Leihkasse Steffisburg	AG	8000	35 240	545 180
1859	Sumiswald	Bernerland Bank	AG	9310	66 605	1 208 482
1863	Tafers	Sparkasse Sense	Gem-l	600	11 410	255 584
1841	Thalwil	Bank Thalwil	G	3 498	37 300	729 766

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1895	Thayngen	Spar- und Leihkasse Thayngen	Gem-I	2 000	18 023	342 736
1826	Thun	Amtersparniskasse Thun	G	—	175 054	2 289 953
1900	Triengen	Triba Partner Bank	AG	9 000	33 450	764 587
1836	Uster	Bezirkssparkasse Uster	G	—	38 700	544 710
1814	Vevey	Caisse d'épargne du district de Vevey	G	1 769	15 184	282 237
1816	Wädenswil	Sparcassa 1816	G	—	64 900	1 030 926
1825	Wahlern	Amtersparniskasse Schwarzenburg	G	3 239	19 115	419 838
1828	Wetzikon	Sparkasse Zürcher Oberland	G	—	122 000	1 743 672
1903	Wiesendangen	Sparkasse Wiesendangen	Gem-I	—	8 900	144 493
2002	Wil SG	swissregiobank	AG	23 200	51 714	1 259 453
1850	Zürich	Bank Sparhafen Zürich	AG	10 000	15 545	326 562
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2 029	62 664	446 691
1904	Zuzwil SG	Bank in Zuzwil	AG	1 800	6 069	179 315
1902	Zweisimmen	Obersimmentalische Volksbank	G	1 300	5 705	126 766

² Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

3.00 Regionalbanken und Sparkassen ¹

Regional banks and savings banks ¹

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1849	Aarau	Neue Aargauer Bank	AG	136 900	593 195	17 536 366
1837	Aubonne	Caisse d'Épargne d'Aubonne	G	—	12 500	234 640
1939	Chermignon	Caisse d'Épargne et de Crédit Mutuel Chermignon	G	168	2 583	59 277
1868	Lenzburg	Hypothekarbank Lenzburg	AG	36 000	166 000	3 441 140
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung	G	247	1 222	19 400
1828	Nyon	Caisse d'Épargne de Nyon	G	1 200	19 000	226 672
1994	Solothurn	Baloise Bank SoBa	AG	50 000	242 500	5 249 820
1819	Speicher	Ersparniskasse Speicher	Stiftg	—	4 278	69 366
1821	Trogen	Sparkasse Trogen	G	—	1 765	18 267
1848	Uznach	Bank Linth	AG	63 292	203 485	3 684 617
1878	Vuisternens- devant-Romont	Caisse d'épargne de Vuisternens-devant-Romont	Gem-l	—	2 983	48 409
1929	Wynigen	Spar- und Leihkasse Wynigen	AG	900	8 000	181 767

¹ Banken ohne ausgewiesenes Grundkapital verfügen in der Regel über eine Gemeindegarantie.
In general, banks without any capital stock have a municipal guarantee.

4.00 Raiffeisenbanken Raiffeisen banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1902	St. Gallen	Schweizer Verband der Raiffeisenbanken SVRB sowie 421 Raiffeisenbanken, Swiss Union of Raiffeisen Banks as well as 421 Raiffeisen banks.	G	395 662	5 558 552	108 186 600

5.00 Übrige Banken Other banks

5.11 Handelsbanken / Commercial banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1927	Basel	Bank Coop AG	AG	337 500	309 200	11 233 463
1903	Bellinzona	Società Bancaria Ticinese	AG	8 000	6 000	117 940
1921	Genève	EFG Bank European Financial Group	AG	250 000	310 900	690 183
1963	Lugano	Banca Commerciale Lugano	AG	40 000	67 970	500 793
1952	Lugano	Cornèr Banca SA	AG	12 000	408 000	3 359 734
1989	Olten	Alternative Bank ABS	AG	38 016	3 525	691 319
1958	Zürich	Migros Bank	AG	700 000	428 000	27 999 583

5.00 Übrige Banken Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1841	Basel	Bank Sarasin & Cie AG	AG	61 155	545 519	3 516 280
1926	Basel	Banque Jenni & Cie. SA	AG	1 000	12 685	68 626
1813	Basel	Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers	AG	30 000	276 990	1 296 701
1968	Basel	Scobag AG	AG	3 000	10 600	189 478
1991	Basel	Trafina Privatbank AG	AG	5 000	14 300	87 726
1992	Bern	Privatbank Von Graffenried AG	AG	10 000	10 969	141 729
1987	Freienbach	ARVEST Privatbank AG	AG	3 000	17 900	56 468
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10 000	12 200	396 921
1988	Freienbach	OZ Bankers AG	AG	20 000	109 920	422 539
1989	Genève	Banque Baring Brothers Sturza SA	AG	20 000	7 449	179 176
2004	Genève	Banque Bénédic Hentsch & Cie SA	AG	30 000	—	62 267
1999	Genève	Banque Cramer & Cie SA	AG	20 000	1 630	126 695
1987	Genève	Banque de Patrimoines Privés Genève BPG SA	AG	22 000	20 320	96 189
1923	Genève	Banque Privée Edmond de Rothschild SA	AG	45 000	446 135	1 831 306
1995	Genève	Banque Syz & Co SA	AG	30 000	2 669	406 535
1914	Genève	Banque Vontobel Genève SA	AG	14 000	24 003	171 174
1988	Genève	BGG, Banque Genevoise de Gestion	AG	10 000	16 200	65 454
1795	Genève	Ferrier, Lullin & Cie SA	AG	30 000	95 819	1 130 756
1976	Genève	Morval & Cie SA, Banque	AG	20 000	43 900	160 520
1960	Genève	UNION BANCAIRE PRIVEE, UBP	AG	300 000	874 636	15 543 403
2001	Gland	Swissquote Bank	AG	25 000	269	687 037
1993	Küsnacht ZH	Bank am Bellevue	AG	25 000	18 125	433 389
1991	Lancy	Banque SCS Alliance SA	AG	26 000	2 766	247 450
1994	Lugano	BANCA ARNER SA	AG	7 500	65 000	277 221
1958	Lugano	Banca del Ceresio SA	AG	2 000	57 000	286 619
1957	Lugano	Banca del Gottardo	AG	170 000	674 750	13 569 904

5.00 Übrige Banken Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1926	Lugano	Banca Privata Edmond de Rothschild Lugano SA	AG	5 000	82 000	321 249
1947	Lugano	BDL Banco di Lugano	AG	50 000	168 100	4 045 416
1999	Lugano	BGP Banca di Gestione Patrimoniale SA	AG	50 000	97	792 484
2004	Lugano	EOBANK SA	AG	16 500	—	37 107
1815	Neuchâtel	Banque Bonhôte & Cie SA	AG	5 250	11 300	129 900
1991	Yverdon-les-Bains	Banque Piguet & Cie SA	AG	20 000	46 680	383 708
1979	Zug	MediBank	AG	8 000	21 199	57 389
1923	Zürich	Adler & Co. Privatbank AG	AG	5 000	26 395	188 253
1988	Zürich	AKB Privatbank Zürich AG	AG	50 000	5 285	380 988
1934	Zürich	Anker Bank	AG	20 000	—	239 950
1962	Zürich	Arzi Bank AG	AG	3 000	7 109	45 960
2002	Zürich	Bank Frey & Co. AG	AG	12 500	4 000	51 514
1897	Zürich	Bank Hofmann AG	AG	30 000	70 073	2 639 532
1923	Zürich	Bank Hugo Kahn & Co AG	AG	10 000	5 400	50 347
1890	Zürich	Bank Julius Bär & Co AG	AG	575 000	2 557 743	18 023 341
1755	Zürich	Bank Leu AG	AG	200 000	224 276	13 979 228
1936	Zürich	Bank Vontobel AG	AG	75 000	177 200	5 550 489
1955	Zürich	Clariden Bank	AG	10 000	176 335	4 033 800
1969	Zürich	EFG Bank	AG	62 410	246 000	6 592 059
1952	Zürich	Ehinger & Armand von Ernst AG	AG	21 000	194 330	2 550 270
1889	Zürich	HYPOSWISS Privatbank AG	AG	26 000	57 500	936 422
1932	Zürich	Maerki Baumann & Co AG	AG	3 000	79 604	759 045
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	—	47 075
2001	Zürich	NZB Neue Zürcher Bank	AG	19 892	3 790	155 369
1989	Zürich	Privatbank Bellerive AG	AG	10 160	11 066	70 319
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	83 518	1 462 011

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
2000	Zürich	Private Client Bank	AG	20 000	1 820	49 757
2002	Zürich	Private Client Partners	AG	20 000	226	27 267
1922	Zürich	swissfirst Bank AG	AG	21 600	59 212	931 058
1995	Zürich	Swissnetbank.com AG	AG	10 000	1 675	85 648

5.00 Übrige Banken Other banks

5.13 Institute für Kleinkredite, Abzahlungsgeschäfte und Konsumfinanzierung / Institutions in the fields of consumer credit lending, hire purchase and other consumer finance

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity Kapital Capital	Reserven Reserves	Bilanzsumme Balance sheet total	
					1	2	3

Die früher in dieser Gruppe aufgeführten Banken sind seit 1999 in der Gruppe 5.14 enthalten.

Banks formerly listed within this category have been included under bank category 5.14 since 1999.

5.00 Übrige Banken Other banks

5.14 Andere Banken / Other banking institutions

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1984	Basel	Freie Gemeinschaftsbank BCL	G	1 672	774	164 979
1934	Basel	WIR Bank	G	14 400	153 079	3 004 409
2004	Zürich	cashgate AG	AG	25 000	—	74 667
1954	Zürich	City Bank	AG	7 500	30 000	182 301

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ¹ / Foreign-controlled banks ¹

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1909	Basel	Bank CIAL (Schweiz)	AG	34 000	97 800	2 595 053
2001	Basel	LGT Bank (Schweiz) AG	AG	40 000	7 607	756 651
1995	Freienbach	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 150	41 587
1990	Genève	American Express Bank (Switzerland) SA	AG	50 000	5 264	542 398
1997	Genève	ANGLO IRISH BANK (SUISSE) SA	AG	10 000	2 200	189 510
1988	Genève	Banco Santander (Suisse) SA	AG	30 000	6 000	1 050 403
1966	Genève	Bank of New York – Inter Maritime Bank, Geneva	AG	45 000	14 035	264 301
1994	Genève	BANQUE AMAS (SUISSE) SA	AG	27 500	887	131 249
1934	Genève	Banque Audi (Suisse) SA	AG	25 000	27 900	354 580
1979	Genève	Banque Banorient (Suisse)	AG	20 000	32 867	151 375
1995	Genève	BANQUE BAUER (SUISSE) SA	AG	25 000	61	232 895
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	35 962	1 066 437
1996	Genève	BANQUE DEGROOF (SUISSE) SA	AG	20 000	73	54 339
1986	Genève	Banque de la Méditerranée (Suisse) SA	AG	30 000	2 400	225 013
1982	Genève	BANQUE DIAMANTAIRE (SUISSE) SA	AG	10 000	22 155	656 755
1965	Genève	Banque Franck, Galland & Cie SA	AG	30 000	8 817	233 698
1958	Genève	Banque Jacob Safra (Suisse) SA	AG	300 000	8 300	1 474 265
1957	Genève	Banque Pasche SA	AG	35 000	4 000	307 463
2003	Genève	BANQUE PRIVÉE BCP (SUISSE) SA	AG	70 000	560	1 071 827
1965	Genève	Banque Safdié SA	AG	32 000	32 474	581 139
1982	Genève	Banque Thaler SA	AG	20 000	5 639	94 902
1986	Genève	Barclays Bank (Suisse) SA	AG	100 000	4 514	1 806 809
1949	Genève	BNP PARIBAS PRIVATE BANK (SWITZERLAND) SA	AG	185 000	161 700	3 299 004
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	985 775	32 771 398
1990	Genève	C.I.M. Banque	AG	30 000	6 236	111 447
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	160 000	8 694	3 559 731
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	458 414	21 558 465

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	340 600	6 067 181
1969	Genève	DRYDEN BANK SA	AG	110 549	—	358 911
1987	Genève	Finansbank (Suisse) SA	AG	35 000	3 050	472 889
1994	Genève	Fortis Banque (Suisse) SA	AG	56 000	61 687	1 131 354
1985	Genève	HERITAGE BANK AND TRUST SA	AG	8 000	7 231	162 146
1988	Genève	HSBC Private Bank (Suisse) SA	AG	682 780	1 000 733	54 012 436
1962	Genève	ING Bank (Suisse) SA	AG	100 000	89 700	2 705 454
2001	Genève	Israel Discount Bank (Switzerland) SA	AG	30 000	—	167 904
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	2 882 672
1970	Genève	KREDIETBANK (SUISSE) SA	AG	53 745	55 739	389 416
1964	Genève	Merrill Lynch Bank (Suisse) SA	AG	15 000	354 700	2 536 017
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	63 500	—	92 852
1999	Genève	NATIONAL BANK OF KUWAIT (SUISSE) SA	AG	15 000	3 266	96 241
1995	Genève	ROSBANK (SWITZERLAND) SA	AG	80 000	—	429 353
1982	Genève	Royal Bank of Canada (Suisse)	AG	40 100	14 225	285 810
1987	Genève	SG Private Banking (Suisse) SA	AG	51 609	184 749	2 270 197
1999	Genève	SOCIETE BANCAIRE PRIVEE SA	AG	14 431	53 708	215 393
1999	Genève	Synthesis Bank	AG	25 000	788	258 123
2000	Genève	UEB (SWITZERLAND)	AG	100 000	6 008	1 082 525
1971	Herisau	MFC Merchant Bank SA	AG	25 500	9 234	148 913
1933	Lausanne	Banque de Dépôts et de Gestion	AG	10 000	67 500	655 642
1999	Lausanne	Compagnie Bancaire Espirito Santo SA	AG	20 000	28 015	261 718
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	6 720	48 879
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	—	72 640
1961	Lugano	Banca del Sempione	AG	20 000	50 400	361 087
2000	Lugano	Banca Euromobiliare (Suisse) SA	AG	15 000	9 075	122 955

¹ Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}. Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ² / Foreign-controlled banks ²

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1978	Lugano	BANCA GESFID	AG	10 000	7 900	244 505
2001	Lugano	Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	—	109 255
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	50 000	52 725	1 250 509
1919	Lugano	Banca Unione di Credito (BUC)	AG	100 000	61 560	1 806 724
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	1 500	922	49 135
1962	Lugano	BIPIELLE Bank (Suisse)	AG	15 000	43 650	1 189 479
1873	Lugano	BSI SA	AG	290 000	233 095	6 618 771
2004	Lugano	Credito privato commerciale SA	AG	11 000	8 840	73 908
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	222 250	911 642
2000	Lugano	RAS Private Bank (Suisse) SA	AG	20 000	—	39 162
2001	Lugano	SANPAOLO BANK (SUISSE) SA	AG	20 000	20	85 004
1943	Lugano	SG Private Banking (Lugano-Svizzera) SA	AG	20 000	57 600	529 004
1998	Lugano	UniCredit (Suisse) Bank SA	AG	18 000	2 720	156 335
2001	St. Gallen	Bank Jungholz AG	AG	14 000	20	39 790
2003	St. Gallen	Sydbank (Schweiz) AG	AG	39 500	—	91 015
1997	St. Margrethen	Volksbank Bodensee AG	AG	10 000	6 600	88 702
1994	Zug	Bantleon Bank AG	AG	10 000	27 057	656 732
1955	Zürich	ABN Amro Bank (Schweiz)	AG	67 500	225 225	3 701 589
1965	Zürich	AIG Privat Bank AG	AG	60 000	81 740	1 629 147
1962	Zürich	Arab Bank (Switzerland)	AG	26 400	332 000	2 044 857
1999	Zürich	Atlantic Vermögensverwaltungsbank	AG	10 000	807	59 780
2000	Zürich	Banco Mercantil (Schweiz) AG	AG	33 500	169	94 329
1976	Zürich	Bank Hapoalim (Switzerland) Ltd	AG	65 000	215 800	3 594 775
1953	Zürich	Bank Leumi le-Israel (Schweiz)	AG	33 000	183 835	956 757
1989	Zürich	BANK MORGAN STANLEY AG	AG	20 000	30 000	1 324 954
1899	Zürich	Bank Sal. Oppenheim jr. & Cie (Schweiz) AG	AG	6 400	96 738	859 390
1981	Zürich	Banque Algérienne du Commerce Extérieur SA	AG	40 000	61 700	269 317

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1989	Zürich	Banque de Gestion Financière BAGEFI	AG	40 000	7 153	113 099
1984	Zürich	BBVA (Suiza) SA	AG	72 500	245 550	852 857
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	21 600	104 136
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	33 730	350 866
1982	Zürich	Citibank (Switzerland)	AG	100 000	47 836	2 014 714
1985	Zürich	Commerzbank (Schweiz) AG	AG	50 000	134 188	601 413
1975	Zürich	cosba private banking ag	AG	100 000	86 300	2 069 411
1930	Zürich	Coutts Bank von Ernst AG	AG	110 000	153 115	10 544 366
1996	Zürich	Deka(Swiss) Privatbank AG	AG	18 000	22 990	75 967
1985	Zürich	Dexia Privatbank (Schweiz)	AG	52 000	78 295	673 506
1996	Zürich	Dominick Company AG	AG	21 053	—	59 445
1983	Zürich	Dresdner Bank (Schweiz) AG	AG	90 000	49 750	1 301 700
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	1 562	64 447
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	28 500	200 813
2001	Zürich	FIDEURAM Bank (Suisse) S.A.	AG	15 000	7 992	58 563
1958	Zürich	Finter Bank Zürich	AG	45 000	41 100	383 417
1998	Zürich	GEFS (Suisse) AG	AG	30 000	477 000	5 340 442
1992	Zürich	Goldman Sachs Bank AG	AG	30 303	69 695	703 438
1967	Zürich	Habib Bank AG Zürich	AG	50 000	164 660	4 650 937
1939	Zürich	HSBC Guyerzeller Bank AG	AG	95 000	198 415	2 209 697
1997	Zürich	IBI Bank AG	AG	20 000	2 115	46 770
1970	Zürich	Investec Bank (Switzerland) AG	AG	10 000	2 190	52 315
1970	Zürich	Jyske Bank (Schweiz)	AG	60 000	84 980	1 029 303
1959	Zürich	Lavoro Bank AG	AG	30 000	28 310	131 014
1994	Zürich	LB (Swiss) Privatbank AG	AG	75 000	38 915	2 160 196
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG	AG	45 000	1 675	407 845

² Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

5.00 Übrige Banken Other banks

5.20 Ausländisch beherrschte Banken ³ / Foreign-controlled banks ³

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1996	Zürich	M. M. Warburg Bank (Schweiz) AG	AG	15 000	1 640	122 118
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	45 440	5210832
2000	Zürich	Mizuho Bank (Schweiz) AG	AG	53 132	100 165	321 554
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	145 000	288 163
1963	Zürich	Nordkap Bank AG	AG	50 000	10 000	274 596
1968	Zürich	Rothschild Bank AG	AG	10 330	288 400	857 506
1992	Zürich	Russische Kommerzial Bank AG	AG einbezahlt	101 000 73 550	33 500	766 985
1925	Zürich	Rüd, Blass & Cie AG Bankgeschäft	AG	20 000	76 790	1 104 017
1967	Zürich	Schroder & Co Bank AG	AG	20 000	58 300	645 929
1982	Zürich	Sella Bank AG	AG	13 600	27 088	82 393
1969	Zürich	Skandifinanz Bank AG	AG	8 000	26 500	546 103
1988	Zürich	SLB Commercial Bank	AG	100 000	—	286 156
1981	Zürich	UFJ Bank (Schweiz) AG	AG	83 400	772	70 455
1967	Zürich	United Bank AG (Zürich)	AG	10 000	220	39 349
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd	AG	20 000	1 055	175 591
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 445	288 335

³ Gemäss Bundesgesetz über die Banken und Sparkassen, Art. 3^{bis} und 3^{ter}.
Pursuant to art. 3^{bis} and art. 3^{ter}, Federal Law on Banks and Savings Banks.

7.00 Filialen ausländischer Banken Branches of foreign banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1998	Basel	ReiseBank Aktiengesellschaft Frankfurt, Zweigniederlassung Basel		5 839	—	6 752
1967	Genève	Bank of America, National Association, Charlotte, succursale de Genève		—	0	215 154
1991	Genève	Banque Internationale de Commerce - Bred, Paris, succursale de Genève		15 551	—	427 344
2005	Genève	Caja de Ahorros de Galicia, La Corogne, succursale de Genève		10 000	—	67 901
2001	Genève	ING Belgique, Bruxelles, succursale de Genève		65 000	—	3 939 040
1919	Genève	Lloyds TSB Bank plc, Londres, succursale de Genève		—	—	3 419 359
2000	Genève	SEB Private Bank SA, Luxembourg, succursale de Genève		—	—	30 749
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon		—	—	3 906
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen		25 000	—	376 947
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung St. Gallen		—	—	347 441
1995	Wallisellen	FCE Bank plc, Brentwood, Zweigniederlassung Wallisellen		—	—	931 938
2004	Zürich	Aareal Bank AG, Wiesbaden, Zweigniederlassung Zürich		—	—	540
1997	Zürich	ABN AMRO Bank N.V., Amsterdam, Zweigniederlassung Zürich		—	—	2 393 462
2001	Zürich	Barclays Capital, Zurich Branch of Barclays PLC, London		—	—	7 976
2003	Zürich	Bayerische Hypo- und Vereinsbank Aktiengesell- schaft, München, Zweigniederlassung Zürich		—	—	1 735 093
2001	Zürich	BNP PARIBAS SECURITIES SERVICE, Paris, succursale de Zurich		100	—	339 412
1963	Zürich	Citibank, N.A., New York, Zurich Branch		—	—	966 222
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich		—	—	171 952
2002	Zürich	Dresdner Bank Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich		—	—	45 155
2005	Zürich	Fortis Bank, SA/NV, Brüssel, Zweigniederlassung Zürich		—	—	42 174
1990	Zürich	Habibsons Bank Limited, London, Zweigniederlassung Zürich		—	—	38 439

7.00 Filialen ausländischer Banken Branches of foreign banks

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1999	Zürich	Isbank GmbH, Frankfurt am Main (D), Zweigniederlassung Zürich		—	—	9 010
1984	Zürich	JPMorgan Chase Bank, New York, Zurich Branch		—	—	129 060
2004	Zürich	Mizuho International plc, London, Zweigniederlassung Zürich		—	—	791
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich		—	—	230 858
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich		30 000	—	1 432 056
2001	Zürich	State Street Bank Europe Limited, London, Zweigniederlassung Zürich		—	—	102 651
2002	Zürich	Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich		—	—	15 517

8.00 Privatbankiers Private bankers

8.10 Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who actively seek deposits from the public

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name
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Es gibt gegenwärtig keine Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen.
At present there are no private bankers actively seeking deposits from the public.

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

1920	Basel	Baumann & Cie.
1886	Basel	E. Gutzwiller & Cie. Banquiers
1787	Basel	La Roche & Co.
1844	Genève	Bordier & Cie
1845	Genève	Gonet & Cie
1798	Genève	Lombard, Odier, Darier, Hentsch & Cie
1819	Genève	Mirabaud & Cie
1869	Genève	Mourgue d'Algue & Cie
1805	Genève	Pictet et Cie
1780	Lausanne	Landolt & Cie, banquiers
1998	Luzern	Reichmuth & Co
1741	St. Gallen	Wegelin & Co. Privatbankiers, Gesellschafter Bruderer, Hummler, Tolle & Co.
1968	Zürich	Hottinger & Compagnie
1750	Zürich	Rahn & Bodmer

Weglassungen von Instituten in der Bankenstatistik

Banks removed from the banking statistics

In tausend Franken per Ende 2004 / In CHF thousands as at the end of 2004

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity Kapital Capital	Reserven Reserves	Bilanzsumme Balance sheet total	
					1	2	3

2.00 Grossbanken / Big banks

1869	Zürich	Credit Suisse Das Institut hat mit der Credit Suisse First Boston, Zürich, zur Credit Suisse, Zürich, fusioniert, wobei zuerst Credit Suisse aus dem Handelsregister gelöscht und anschliessend die Credit Suisse First Boston in Credit Suisse umfirmiert wurde. The bank has merged with Credit Suisse First Boston, Zurich, to create Credit Suisse, Zurich. (Credit Suisse was deleted from the Commercial Register, and subsequently Credit Suisse First Boston was renamed Credit Suisse).	AG	.	.	.
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3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

1882	Grosswangen	Luzerner Regiobank Das Institut wurde von der Valiant Bank, Bern, übernommen. The bank has been taken over by Valiant Bank, Berne.	AG	.	.	.
1998	Reinach AG	IRB Interregio Bank Das Institut wurde von der Valiant Bank, Bern, übernommen. The bank has been taken over by Valiant Bank, Berne.	AG	.	.	.

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

1943	Bern	SPARKASSE DER ASCOOP Tätigkeit eingestellt, aus der Unterstellung unter das Bankengesetz entlassen. No longer in operation and no longer required to conform to the provisions of the Banking Law.	Stiftg	.	.	.
1820	Yverdon-les-Bains	Caisse d'Epargne et de Prévoyance d'Yverdon-les-Bains SA (CEPY) Das Institut wurde von der Banque Cantonale Vaudoise, Lausanne, übernommen. The bank has been taken over by Banque Cantonale Vaudoise, Lausanne.	AG	.	.	.

5.00 Übrige Banken / Other banks

5.11 Handelsbanken / Commercial banks

1966	Genève	Bank of New York – Inter Maritime Bank, Geneva neu Gruppe 5.20. now in category 5.20.	AG	45 000	14 035	264 301
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Weglassungen von Instituten in der Bankenstatistik

Banks removed from the banking statistics

In tausend Franken per Ende 2004 / In CHF thousands as at the end of 2004

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

1935	Opfikon	UBS Card Center AG Entlassung aus dem Bankenstatus (erbringt weiterhin Finanzdienstleistungen im Bereich Verarbeitung und Service bei bargeldlosen Zahlungssystemen und Zahlungsmitteln). No longer has the status of a bank (however, it continues to provide financial services in the area of processing and services for cashless payment systems and payment instruments).	AG	.	.	.
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5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1989	Genève	Banque Baring Brothers (Suisse) SA neu Gruppe 5.12. now in category 5.12.	AG	20 000	7 449	179 176
2002	Genève	CaixaBank Banque Privée (Suisse) SA Das Institut wurde von der BNP PARIBAS PRIVATE BANK (SWITZERLAND) SA, Genève, übernommen. The bank has been taken over by BNP PARIBAS PRIVATE BANK (SWITZERLAND) SA, Geneva.	AG	.	.	.
1876	Genève	Crédit Lyonnais (Suisse) SA Das Institut hat mit der Crédit Agricole Indosuez (Suisse) SA, Genève, zur Crédit Agricole (Suisse) SA, Genève, fusioniert. The bank has merged with Crédit Agricole Indosuez (Suisse) SA, Geneva, to create Crédit Agricole (Suisse) SA, Geneva.	AG	.	.	.

Neuaufnahmen von Instituten in der Bankenstatistik Banks included in the banking statistics for the first time

In tausend Franken / In CHF thousands

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3

5.00 Institute mit besonderem Geschäftskreis / Institutions with a special field of business

2002	Bern	Clientis AG	AG	29 248	4 981	192 328
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5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

1989	Genève	Banque Baring Brothers Sturdza SA bisher Gruppe 5.20. formerly category 5.20.	AG	20 000	7 449	179 176
2004	Genève	Banque Bénédicte Hentsch & Cie SA	AG	30 000	—	62 267
2004	Lugano	EGOBANK SA	AG	16 500	—	37 107

5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

2004	Zürich	cashgate AG	AG	25 000	—	74 667
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5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1966	Genève	Bank of New York – Inter Maritime Bank, Geneva bisher Gruppe 5.11. formerly category 5.11.	AG	45 000	14 035	264 301
1991	Lugano	BANCA ZARATTINI & CO. SA Umwandlung in eine Bank (früher Effekthändler). Transformed into a bank (previously a securities dealer).	AG	1 500	922	49 135

7.00 Filialen ausländischer Banken / Branches of foreign banks

2005	Genève	Caja de Ahorros de Galicia, La Corogne, succursale de Genève.		10 000	—	67 901
2005	Zürich	Fortis Bank, SA/NV, Brüssel, Zweigniederlassung Zürich. Zurich branch office.		—	—	42 174
2004	Zürich	Mizuho International plc, London, Zweigniederlassung Zürich. Zurich branch office.		—	—	791

Schweizer Banken mit Filialen im Ausland ¹

Swiss banks with branches abroad ¹

Dornizil Domicile	Firma Company name	Filialen in Branches in
Basel und Zürich	UBS AG	Beijing, Hong Kong, Jersey, Labuan, London (2), New York (4), Paris, Seoul, Singapore, Stockholm, Sydney, Taipei, Tokyo, Toronto
Genève	American Express Bank (Switzerland) SA	Monaco
Genève	Banque de Commerce et de Placements SA	Luxembourg
Genève	BNP Paribas (Suisse) SA	Guernsey
Genève	Crédit Agricole (Suisse) SA	Singapore
Genève	Fortis Banque (Suisse) SA	Dubai
Genève	HSBC Private Bank (Suisse) SA	Guernsey, Hong Kong, Nassau, Singapore
Genève	Merrill Lynch Bank (Suisse) SA	Dubai
Genève	UNION BANCAIRE PRIVEE, UBP	Jersey, London, Luxembourg, Nassau
Lausanne	Banque Cantonale Vaudoise	Guernsey
Lugano	Banca del Gottardo	Luxembourg, Nassau
Lugano	Banca Popolare di Sondrio (Suisse) SA	Monaco
Lugano	BDL Banco di Lugano	Jersey
Lugano	BGP Banca di Gestione Patrimoniale SA	Nassau
Lugano	BSI SA	London
Zürich	Bank Hapoalim (Switzerland) Ltd	Luxembourg
Zürich	Bank Julius Bär & Co AG	Guernsey, New York
Zürich	Bank Leu AG	Nassau
Zürich	Clariden Bank	Singapore
Zürich	Coutts Bank von Ernst AG	Hong Kong, Singapore
Zürich	Credit Suisse	Cairo, Cayman, Dubai, Guernsey (2), Hong Kong, Labuan, London, Luxemburg, Melbourne, Milano, Nassau, New York, Paris, Seoul, Shanghai (3), Singapore (2), Sydney, Taipei, Tokyo, Toronto
Zürich	EFG Bank	Guernsey, Hong Kong, Singapore
Zürich	Habib Bank AG Zürich	Dubai, Karachi, London, Nairobi

¹ Ohne Vertretungen.
Without representative offices.

Firmaänderungen Company name changes

Gruppe Category	Bisher Previously	Neu Now
2.00	Credit Suisse First Boston, Zürich	Credit Suisse, Zürich
3.10	Sparkasse Thalwil, Thalwil	Bank Thalwil, Thalwil
5.12	Banca Arner SA, Lugano	BANCA ARNER SA, Lugano
5.12	EFG Private Bank SA, Zürich	EFG Bank, Zürich
5.20	Banque Amas (Suisse) SA, Genève	BANQUE AMAS (SUISSE) SA, Genève
5.20	Banque Baring Brothers (Suisse) SA, Genève	Banque Baring Brothers Sturdza SA, Genève (Gruppe 5.12)
5.20	Banque MeesPierson BGL SA, Nyon	Fortis Banque (Suisse) SA, Genève
5.20	Crédit Agricole Indosuez (Suisse) SA, Genève	Crédit Agricole (Suisse) SA, Genève
5.20	GE Capital Bank, Brugg	GEFS (Suisse) AG, Zürich
5.20	Goldman, Sachs & Co Bank, Inhaber Zuckerberg & Partner von Goldman, Sachs & Co, Zürich	Goldman Sachs Bank AG, Zürich
5.20	ING BHF-BANK (Schweiz) AG, Zürich	BHF-BANK (Schweiz) AG, Zürich
5.20	Mitsubishi Tokyo Wealth Management (Suisse), SA, Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd., Genève
7.00	Reisebank Aktiengesellschaft Frankfurt, Zweigniederlassung Basel, Basel	ReiseBank Aktiengesellschaft Frankfurt, Zweigniederlassung Basel, Basel

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¹ Swiss association of credit banks and financial institutions (unofficial translation of the association's name).

Publications by the Swiss National Bank

The printed publications are available on the internet: www.snb.ch

The *Annual Report* is published in April in German, French, Italian and English. Obtainable from: Swiss National Bank, Secretariat General, Bundesplatz 1, CH-3003 Berne, Tel. +41 31 327 02 11, Fax +41 31 327 02 21.

Subscription: free of charge.

Annual Report

The statistical yearbook of the Swiss banks (*Banks in Switzerland*) provides commented source material on the structure and development of the banking sector in Switzerland. It is compiled mainly from data contained in the year-end statistics of the Swiss National Bank. The yearbook is published each year, in mid-year, in German, French and English.

Subscription: CHF 20 per year, including 2.4% VAT.

Statistical yearbook of the Swiss banks

The *Swiss Balance of Payments* provides comments on the development of trade and capital flows between Switzerland and other countries and is published in September in German, French and English; it is also issued as a supplement to the *Monthly Statistical Bulletin*.

Subscription: free of charge.

Swiss balance of payments

The *Quarterly Bulletin* includes the monetary policy assessment, the report on the economic and monetary situation, economic studies and selected papers on monetary policy issues by staff members of the Swiss National Bank. The *Quarterly Bulletin* is published four times a year in German and French. In addition, an English version of the *Quarterly Bulletin* is posted on the SNB website.

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Keyword index

Figures indicated below refer to the relevant table numbers.

A

Account, vested benefit 24
Accrued expenses and deferred income 18, 23, 24, 64
Accrued income and prepaid expenses 4, 17, 24, 63
Adjustments (*cf.* Value adjustments)
Administrative expenses 40, 41, 65
Appropriation / Distribution of profit 40, 41, 42, 65
Assets
 Bank office reporting entity 31
 By business sector 33
 By country 32
 By currency 25, 27
 By legal status of institution 17
 Domestic and foreign 24, 26, 27
 Listed in the balance sheet 4, 5
 Of institutions with a special field of business 63
 Tangible assets 4, 5, 17, 24, 25, 63

B

Balance sheet (*cf.* Assets or Liabilities)
Balance sheet total 1, 2, 5, 19
Banking operations (income, expenses) 40, 41, 65
Banknotes (*cf.* Liquid assets)
Bank office reporting entity, balance sheet 31
Banks
 By canton 49, 50
 Institutions with a special field of business 63, 64, 65, 66
 Number of institutions
 By balance sheet total 2
 By legal status of institution 3
 Offices 48, 49, 50
Benefit accounts, vested 24
Bills of exchange (*see also* Guarantee liabilities) 7
Bills, treasury bills 7, 9, 24
Bonds (*see also* Medium-term bank-issued notes)
 By business sector 33
 By interest rate 54, 61
 By legal status of institution 23
 Convertible bonds 18, 23, 24, 64
 Listed as asset 9, 15, 45
 Listed as liability 18, 19, 24, 25, 64
 Off-balance-sheet item 38b, 38c
Branches, bank 48, 49, 50
Business sectors 33

C

Calls on equity instruments, liabilities for 47
Cantons (*see also* Public law institutions) 13, 49, 50
Cantonal institutions 3, 17, 23, 41
Capital 18, 23, 24, 64
 Core capital 44a
 Dotation capital 42
 Eligible supplementary capital 44a
 Non-paid-up capital 4, 17, 24, 63
Central Bank (*cf.* Swiss National Bank)
Central government (*cf.* General government)

Central mortgage bond institute 63, 64, 65, 66
Cheques 7
Claims
 Against banks
 By business sector 33
 By country 32
 By currency 25
 By legal status of institution 17
 Domestic and foreign 24
 Interbank claims 29
 Listed in the balance sheet 4, 5, 63
 Against customers
 By business sector 33
 By canton 13
 By country 32
 By currency 25
 By legal status of institution 17
 By location of property 13
 Domestic and foreign 24
 Domestic customers 14
 Listed in the balance sheet 4, 5, 63
 Against foreign countries 24, 26, 27, 32, 38
 From fiduciary business 33, 36, 38
 From money market paper (*cf.* Money market paper)
 From repo transactions 28a
 From securities lending 28a
 Mortgages (*cf.* Mortgage claims)
Clearing houses, credit balances with 6
Coins (*cf.* Liquid assets)
Commercial banks (for categorisation of Swiss banks, *cf. Explanatory notes, section 4 Bank categories*)
Commission business 40, 41, 65
Commitment credits 44a
Companies
 Financial 15, 16, 33, 38a, 38c
 Insurance 33, 38a, 38c
 Joint-stock 3, 17, 23, 41
 Manufacturing 15, 16
 Non-financial 33
Comprehensive liquidity statement 45
Confederation, Swiss (*cf.* Public law institutions)
Consumer credit lending 8
Contingent liabilities 39, 44a
Contracts, fixed forward 39, 44a
Convertible bonds 18, 23, 24, 64
Core capital 44a
Cooperatives 3, 17, 23, 41, 42
Corporations (*cf.* Companies)
Country (*cf.* Geographical breakdown)
Credit (*see also* Lending) 8
Credit balances on Swiss postal accounts 6
Currency
 Fiduciary business 36
 Listed in the balance sheet 24, 25, 27, 29, 31
 Securities holdings 38a, 38b
Currency forward contracts (*cf.* Forward contracts)

Figures indicated below refer to the relevant table numbers.

Currency swaps 30, 34
Custody accounts 38a, 38b, 38c
Customer deposits (*see also* Liabilities towards customers, Fiduciary business, Custody accounts) 14, 19, 54

D

Dealing, net dealing income 40, 41, 65
Deferred income and accrued expenses 18, 23, 24, 64
Deposits
 By customers (*cf.* Customer deposits)
 With the SNB, sight 6, 24
Depreciation 40, 41, 65
Derivatives 34
Directors' fees (*cf.* Emoluments)
Distribution / Appropriation of profit 40, 41, 42, 65
Dividends 40, 41, 42, 65
Domestic business
 Fiduciary business 33, 36
 Interbank claims and liabilities 29
 Listed in the balance sheet 24, 26, 27, 28, 28a
 Mortgages (*cf.* Mortgage claims)
 Participating interest 16
 Securities 15

E

Earnings, retained 18, 23, 24, 40, 41, 64
Emoluments 40, 41, 65
Endorsement liabilities 39
Equity
 Listed in the balance sheet 18, 19, 23, 25, 64
 Required 44a
Equity instruments, liabilities for calls on 39, 47
Exchange, bills of (*see also* Guarantee liabilities) 7
Expenses 40, 41, 65
Extraordinary income and expenses 40, 41, 65

F

Federal money market debt register claims 45
Fees, directors' (*cf.* Emoluments)
Fiduciary business 30, 33, 36, 37, 38
Financial corporations 15, 16, 33, 38a, 38c
Financial investments 4, 5, 17, 24, 33, 63
Fixed forward contracts 39, 44a
Foreign banks (*cf.* Categories 5.20 and 7.00 in section B and in most section A tables)
Foreign business
 By country 32, 38
 Fiduciary business 30, 36, 38
 Interbank claims and liabilities 29
 Listed in the balance sheet 24, 26, 27, 28, 28a
 Mortgages (*cf.* Mortgage claims)
 Net foreign position 30
 Participating interest 16
 Securities 15
Foreign currency (*cf.* Currency)
Foreign position, net 30

Forward contracts, fixed 39, 44a
Funds, investment 15, 33, 38b, 38c
Funds, liquid 45
Futures (*cf.* Forward contracts)

G

General government (*see also* Public law institutions) 33
Geographical breakdown
 Assets and liabilities shown in the balance sheet 32
 Fiduciary business 38
Government (*cf.* General government, Cantons, Public law institutions)
Gross profit 40, 41, 65
Guarantee liabilities (bills of exchange, third parties) 39, 47

H

Health insurance companies 33
Households 33

I

Income 40, 41, 65
Income, net 40, 41, 45
Income statement (*cf.* Profit and loss account)
Investment fund units 15, 33, 38b, 38c
Investments, financial 4, 5, 17, 24, 33, 63
Institutions
 Cantonal 3, 17, 23, 41
 Municipal 3, 17, 23, 41, 42
 With a special field of business 63, 64, 65, 66
Insurance companies 33, 38a, 38c
Interbank claims and liabilities (*see also* Claims against or Liabilities towards banks) 29
Interest business 40, 41, 65
Interest rates
 Bonds 54, 61
 Customer deposits 54, 57
 Medium-term bank-issued notes 54, 59, 60
 Mortgage bond issues 62
 Mortgage claims 53, 56

J

Joint-stock companies 3, 17, 23, 41

L

Legal status of institution
 Balance sheet, by legal status 17, 23
 Number of institutions, by legal status 3
 Profit and loss account, by legal status 41
Lending
 Abroad 32
 Commitment credit 44a
 Consumer credit lending 8
 Mortgages (*cf.* Mortgage claims)
 To domestic public law institutions 9
Lending transactions, securities 25, 28a
Letters of credit (*cf.* Guarantee liabilities)

Figures indicated below refer to the relevant table numbers.

Liabilities

- Balance sheet 18, 19
 - Bank office reporting entity 31
 - By business sector 33
 - By currency 25, 27
 - By legal status of institution 23
 - Domestic and foreign 24, 26, 27
 - For calls on equity instruments 47
 - From money market paper (*cf.* Money market paper)
 - From fiduciary business 33, 36, 38
 - From repo transactions 28a
 - From securities lending 28a
 - Geographical breakdown 32
 - Of institutions with a special field of business 64
 - Towards banks
 - By business sector 33
 - By country 32
 - By currency 25
 - By legal status of institution 23
 - Domestic and foreign 24
 - Interbank liabilities 29
 - Listed in the balance sheet 18, 19, 64
 - Towards customers
 - By business sector 33
 - By canton 13
 - By country 32
 - By currency 25
 - By domicile 13
 - By interest rate 54, 57
 - By legal status of institution 23
 - Domestic and foreign 24
 - Domestic customers 14
 - Listed in the balance sheet 18, 19, 64
 - Towards foreign countries 24, 26, 27, 32, 38
 - Liechtenstein, Principality of 13
 - Liquid assets 4, 5, 6, 17, 24, 25, 33, 45, 63
 - Liquid funds 45
 - Liquidity ratio 45
 - Liquidity statement 45
 - Loans (*see also* Lending)
 - By central mortgage bond institutions
 - By business sector 33
 - By legal status of institution 23
 - Listed in the balance sheet 18, 19, 22, 24, 25, 64
 - Local authorities (*cf.* Cantons or Public law institutions)
 - Loss
 - In the profit and loss account 40, 41, 65
 - Listed in the balance sheet 18, 23, 24, 64
- ## M
- Manufacturing companies 15, 16
 - Maturity (medium-term bank-issued notes) 60
 - Medium-term bank-issued notes
 - By interest rate 54, 59, 60

- By maturity 60
- Listed in the balance sheet 18, 19, 23, 24, 25, 33, 45, 64
- Money market debt register claims 45
- Money market paper
 - Assets 4, 5, 7, 17, 24, 25, 32, 33, 63
 - Liabilities 18, 19, 23, 24, 25, 33, 64
- Mortgage bond bank 63, 64, 65, 66
- Mortgage bonds 15
 - By interest rate 62
- Mortgage claims
 - Annual increases and decreases, domestic 10
 - By business sector 33
 - By canton 13
 - By legal status of institution 17
 - By location of property 13
 - By rate of interest 53, 56
 - Domestic 10
 - Domestic and foreign 24
 - First, second and third mortgages 11a
 - Listed in the balance sheet 4, 5, 17, 25, 63
- Municipalities (*cf.* Public law institutions)
- Municipal institutions 3, 17, 23, 41, 42

N

- National Bank (*cf.* Swiss National Bank)
- Net income 40, 41, 65
- Net foreign position 30
- Non-balance-sheet business (*cf.* Off-balance-sheet business)
- Non-financial corporations 33
- Non-profit institutions serving households 33

O

- Off-balance-sheet business
 - Contingent liabilities 39, 44a
 - Fiduciary business 30, 33, 36, 37, 38
 - Open transactions 39
 - Securities holdings in bank custody accounts 38a, 38b, 38c
- Offices, bank 48, 49, 50
 - Reporting entity 31, 38a, 38b, 38c
- Open transactions 39
- Options 34, 44a
- Overseas banks (*cf.* Foreign banks)

P

- Participating interests
 - By domestic and foreign securities 16
 - Income from 40, 41, 65
 - Listed in the balance sheet 4, 5, 17, 24, 25, 33, 63
- Pension funds 33, 38a, 38c
- Pension provision, tied 24, 45
- Portfolio, securities (*cf.* Securities)
- Postal accounts, credit balances on 6
- PostFinance 33

Figures indicated below refer to the relevant table numbers.

- Precious metals
By legal status of institution 17
Contingent liabilities 39
Domestic and foreign 24, 28, 38
Fiduciary business 36, 38
Liquidity statement 45
Listed in the balance sheet 4, 24, 25, 27, 28, 33, 63
- Prepaid expenses and accrued income 4, 17, 24, 63
- Principality of Liechtenstein 13
- Private bankers (*cf.* Category 8.00 in section B and in most section A tables)
- Private households 33
- Private non-profit institutions serving households 33
- Profit (*see also* Net income) 40, 41, 42, 65
Appropriation / Distribution of 40, 41, 42, 65
- Profit and loss account 40, 41, 65
- Provision, tied pension 24, 45
- Provisions
Listed in the balance sheet 18, 23, 24, 44a, 64
In the profit and loss account 40, 41, 65
- Public corporations 33
- Public law institutions
Cantonal institutions 3, 17, 23, 41
Lending to domestic public law institutions 9
Liquidity statement 45
Money market paper held of 7
Municipal institutions 3, 17, 23, 41, 42
Securities 15
- Public sector (*cf.* Public law institutions)
- R**
- Ratio, liquidity ratio 45
- RBA Central Bank 63, 64, 65, 66
- Remuneration, directors' (*cf.* Emoluments)
- Reporting entity, bank office 31, 38a, 38b, 38c
- Repo transactions 25, 28a, 45
- Repurchase agreement (*cf.* Repo transactions)
- Rescriptions 7, 9, 24
- Reserves
In the profit and loss account 40, 41, 65
Listed in the balance sheet 18, 23, 24, 64
- Retained earnings 18, 23, 24, 40, 41, 64, 65
- Return (*cf.* Interest rate)
- Revenue (*cf.* Income)
- S**
- Savings (*cf.* Liabilities towards customers)
- Sectoral breakdown of domestic assets and liabilities 33
- Securities
By business sector 33
By country 32
By currency 25
Domestic and Foreign securities 24
Fixed forward contracts 39
Holdings in bank custody accounts 38a, 38b, 38c
In the liquidity statement 45
In the profit and loss account 40, 41, 65
- Listed in the balance sheet 4, 5, 9, 15, 17, 63
Off-balance-sheet 38a, 38b, 38c
Participating interests 16
Securities lending transactions 25, 28a
Services, net profit / loss from 40, 41, 65
Shares 15, 16, 33, 38b, 38c
Sight deposits with the SNB 6, 24
SIS SegalInterSettle AG 63, 64, 65, 66
Staff, number of 51, 52, 66
Swaps 30, 34
Swiss National Bank 6, 24, 30, 33, 45, 63, 64, 65, 66
- T**
- Tangible assets 4, 5, 17, 24, 25, 40, 63
- Taxes 40, 41, 65
- T-bills (*cf.* Treasury bills)
- Term deposits (*cf.* Fiduciary business or liabilities towards customers)
- Third parties, guarantee liabilities (*cf.* Guarantee liabilities)
- Tied pension provision 24, 45
- Total assets (*cf.* Balance sheet total)
- Total liquidity (*cf.* Liquidity statement)
- Trading (*cf.* Dealing)
- Transactions, open 39
- Treasury bills 7, 9, 24
- U**
- Units, investment fund 15, 33, 38b, 38c
- V**
- Value adjustments
In the profit and loss account 40, 41, 44a, 65
Listed in the balance sheet 18, 23, 24, 64
- Vested benefit accounts 24
- W**
- Warrant issues 18, 23, 24, 64
- Y**
- Yield (*cf.* Interest rate)