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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*).
- .
- 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

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The cut-off date for the tables was 30 May 2007.

SNB website

Banks in Switzerland on the SNB website

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

Banks in Switzerland – key developments in 2006

The analysis that follows relates to the individual financial statements of banks in Switzerland as required by law. In the case of the big banks, some of the results commented on here deviate considerably from the group figures that have already been publicised.¹

1. Balance sheet business

In 2006, the aggregate balance sheet total for all banks in Switzerland rose by 12.2% to CHF 3,194.2 billion. As in previous years, foreign assets (+16.7%) and foreign liabilities (+17.7%) recorded stronger growth than domestic assets and liabilities (+3.9% and +4.5%, respectively). The fastest growth in balance sheet totals was recorded by big banks, at 15.1%, stock exchange banks, at 14.9%, and the branches of foreign banks, at 35.7%. By contrast, lower growth was recorded in the balance sheet totals of the Raiffeisen banks (+5.4%), the cantonal banks (+4.9%) and the regional and savings banks (+2.5%), all of which do mainly domestic business.

Domestic mortgage claims increased by 4.0% to CHF 643.3 billion (+5.3% in 2005). Fixed-interest mortgages took a slightly smaller share of the domestic market, at 74.4%, as compared to 74.9% in 2005. Other claims against customers were up by CHF 167.1 billion to CHF 630.9 billion (+36.0%). This increase is basically attributable to business with customers abroad (+46.4%). Claims against domestic customers rose for the first time since 2000, increasing 9.4% to CHF 142.7 billion.

The value of banks' securities trading portfolios attained CHF 488.2 billion, thereby exceeding the 2005 level by 15.7%. Banks expanded their bond portfolios, in particular. Financial investments, however, dropped by 4.9% to CHF 93.4 billion (+12.4% in 2005).

While domestic money market paper held declined by 23.8% to CHF 8.2 billion, the figure for foreign money market paper held was up 29.0% to CHF 109.3 billion. Substantial changes were recorded for claims in yen, which quadrupled in value to reach a level of CHF 26.4 billion at the end of 2006.

Liabilities towards customers in the form of savings and deposits fell back by 4.0% to CHF 357.9 billion (CHF 15.1 billion down). Other liabilities towards customers, by contrast, were up by 21.3% to CHF 1,016.4 billion (up CHF 178.4 billion). Time deposits grew by 29.8%, which was substantially faster than sight deposits (+5.1%). The shift from savings to time deposits is likely to be attributable to growing interest differentials. For the first time since 2001, liabilities arising from medium-term bank-issued notes also increased, attaining CHF 34.5 billion (+18.0%).

Balance sheet total

Assets

Liabilities

¹ 'Individual financial statements as required by law' relate to the business conducted by the banks' headquarters in Switzerland and their legally dependent domestic and foreign branches. Banks' consolidated financial statements, however, also include business conducted by their legally autonomous subsidiaries (banks and non-banks). Further information on data collection conventions followed in this yearbook may be found under *Explanatory notes on the banking statistics, Reporting entities*.

Money market paper issued grew by 12.3% to CHF 135.3 billion, while bonds and loans by central mortgage bond institutions were up CHF 18.4 billion to CHF 280.6 billion.

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

Derivative financial instruments

The contract volume of derivative financial instruments rose 40.4% to CHF 44.7 trillion in 2006, thereby more than tripling since 2002.

To an overwhelming extent, derivative financial instruments were again used as trading instruments, and this portion of the market recorded growth of 40.9% to reach a contract volume of CHF 44.4 trillion. Banks held contracts valued at CHF 355.7 billion for derivative financial instruments used for hedging purposes. The big banks remained the driving force and leading players in the derivative business; their transactions accounted for 96.4% of total contract volume.

Interest rate and foreign exchange derivatives remained the most important categories of derivative financial instruments. Credit derivatives gained ground (+86.6%), and constitute the third-largest category with a contract volume of over CHF 3 trillion.

The positive replacement values of derivative financial instruments arising from banks trading on their own account and for customers declined by 2.3% to CHF 379.9 billion, while the negative replacement values fell by 5.0% to CHF 393.6 billion. The drop in the replacement values is attributable to interest rate derivatives, where both positive and negative replacement values were down by some 20%. In view of the higher contract volume, the lower replacement values suggest lower valuations for the derivative financial instruments (smaller differences between strike and spot prices).

Fiduciary business

Fiduciary funds managed by banks rose by 15.3% to CHF 434.0 billion. Since these funds are chiefly invested in the money market, the higher short-term interest rates in the Swiss franc, euro and US dollar markets helped to increase the flow of fiduciary funds. There was a correspondingly strong rise in deposits in these three currencies (CHF +33.4%, EUR +18.2%, USD +11.8%). The appreciation in the euro also contributed to the increase in fiduciary deposits in euros. Despite the depreciation in the US dollar, it retained its position as leading investment currency, with a share of 50.9%.

Fiduciary deposits from abroad rose by a total of 14.0%, with deposits from the EU area up by 16.2% and those from North America rising by 31.3%. A decline in deposits was registered by Latin America, in particular (–6.0%). Domestic deposits recorded a strong increase (+21.9%), being invested almost exclusively abroad, as was also the case for the other fiduciary deposits.

The value of securities held in custody accounts² rose from CHF 4,412.7 billion to CHF 5,017.4 billion (+13.7%). This growth was attributable to the inflow of new funds as well as higher share prices.

Securities held by resident custody account holders increased by 14.9%, while those held by non-resident account holders were up 12.9%. Holdings by institutional investors increased by 17.8% to CHF 2,840.5 billion, those of private customers rose by 7.5% to CHF 1,638.8 billion while securities holdings of commercial customers were up by 12.6% to CHF 538.1 billion.

Looking at the different categories of securities, the above-average growth in both investments in structured products (+37.5%) and investment fund units (+19.4%) was striking. Higher money market rates made investments in money market paper more attractive and this category expanded by 14.1% to a total of CHF 78.5 billion. Holdings of shares, which remained the most important category of securities, were up by 16.4% to CHF 1,965.0 billion. This increase was largely attributable to higher share prices.

3. Profit and loss account

Of the 331 banks covered, 321 reported a profit for 2006 (314 in 2005) and 10 a loss (23). The total annual profit of all the banks fell back by 18.8% to CHF 20.1 billion (CHF 4.7 billion below the 2005 figure). The total annual loss also declined, reaching CHF 47.4 million.

**Annual profit and
annual loss**

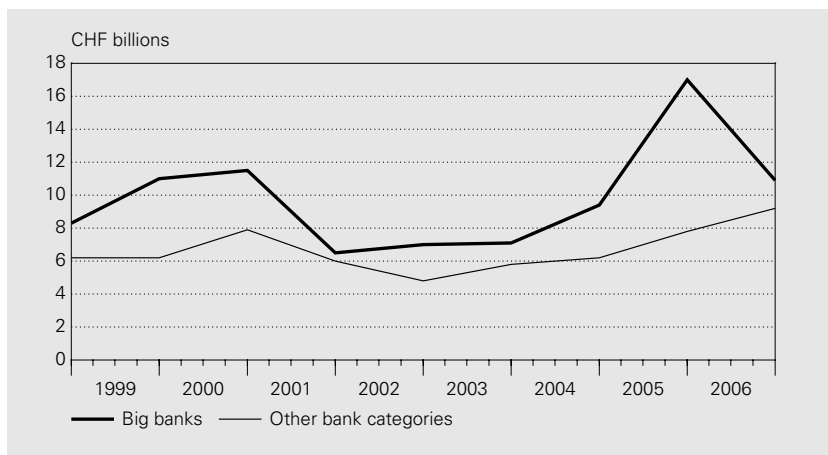
In 2006, the big banks reported a drop of 35.8% in annual profit from CHF 17.0 billion in 2005 to CHF 10.9 billion. In addition to a decline in net income from ordinary banking operations (CHF 1.5 billion down), this drop was due to a substantially lower level of extraordinary income as compared to 2005 (a CHF 4.2 billion reduction); in 2005, however, this latter item had been exceptionally high.³

All the other bank categories reported an increase in annual profits and – together – attained an annual profit of CHF 9.2 billion (+18.5%).

The graph on the next page shows the annual profits of big banks and the other bank categories since 1998. The unusual dimensions of the big banks' results in 2005 stand out clearly. If the basis of comparison for annual profits in 2006 is therefore shifted to the 2004 figure, an annual average increase of 13.6% is obtained. The annual profits of big banks grew by an average of 8.0% while the average annual growth for the other bank categories amounted to 21.5%.

² Only customer custody accounts held by offices in Switzerland.

³ In 2005, approximately half of the extraordinary income figure was derived from sales of institutions by one of the big banks.



Gross profit

Profits from ordinary banking operations rose by 0.8% to CHF 29.9 billion (up CHF 0.2 billion). Here too, the overall figures were affected by the results reported by the big banks. Gross profits at the big banks contracted by 9.3% to CHF 15.1 billion. By contrast, all the other bank categories, apart from the *Other banks* category, succeeded in increasing their profits from ordinary banking operations.

The fall in gross profits for big banks is mainly attributable to declining interest income and increased personnel expenses. In addition, lower income from participating interests also contributed to the decline.

Net income from commission business and services, as well as from dealing increased in almost all bank categories. Overall, these activities made a significant contribution to income from ordinary banking operations.

Net interest income

In 2006, net interest income amounted to CHF 22.1 billion, which represented a slight decline of 1.5% (CHF 0.3 billion down). Once again, this trend was dominated by the big banks whose net interest income dropped by 13.6% from CHF 10.5 billion to CHF 9.1 billion. All the other bank categories reported an increase, attaining a combined net income of CHF 13.1 billion (+8.9%).

For three years, big banks have been recording decreasing net interest income. In the same period, however, net interest income has been increasing for the other bank categories.

Net profit / loss from commission business and services

In total, net income from commission business and services rose by 12.9% to CHF 31.7 billion. This rise is attributable to growth in commission income from securities and investment business (+17.4%), a result which reflects large turn-overs in securities markets.

However, commission income from lending retreated (-24.3%). This decline occurred in the bank categories that are mainly active in the lending business (categories 1.00 to 5.11) and indicates greater competition in the lending market.

Net dealing income

Net dealing income is an important source of income in ordinary banking operations. In 2006, it rose by 24.1%, to CHF 13.8 billion. The big banks played a critical role in this increase – their net dealing income advanced by 31.4% to attain CHF 10.3 billion.

Other ordinary income fell by CHF 1.5 billion to CHF 5.4 billion (–21.9%). The most important factor in this decline was a 40.9% drop in income from participating interests for big banks (down CHF 1.6 billion). This figure had been exceptionally high in 2005.

Other ordinary income

All bank categories reported higher personnel expenses than in 2005. Overall, personnel expenses were up by 14.1% to some CHF 30 billion, thus rising substantially faster than the number of jobs, which was up by 7.1%. Personnel expenses grew faster than the number of jobs for all bank categories.

Personnel expenses and general overheads

Once again, banks recorded a higher level of general overheads (+4.2%), with only the cantonal banks and the Raiffeisen banks dropping back slightly (–0.5% and –0.7%, respectively). Overall, general overheads accounted for CHF 13.3 billion as against CHF 12.8 billion in 2005.

Depreciation of fixed assets rose by CHF 0.1 billion to CHF 3.4 billion (+3.2%). Value adjustments and provisions stagnated at CHF 1.6 billion (–0.7%) in total.

Depreciation, value adjustments and provisions

4. Equity and liquidity

Required equity rose from CHF 88.0 billion to CHF 92.0 billion (+4.6%), while eligible equity increased from CHF 135.7 billion to CHF 153.7 billion (+13.2%). As a result, excess equity increased by 29.0% to CHF 61.6 billion.

Equity

In the fourth quarter of 2006, required liquid funds amounted to CHF 248.1 billion (year-back quarter: CHF 213.4 billion). The available liquid funds totalled CHF 360.5 billion (year-back quarter: CHF 324.2 billion), so that there was excess cover amounting to CHF 112.4 billion (year-back quarter: CHF 110.8 billion), i.e. a liquidity ratio of 145% (year-back quarter: 152%).

Liquidity

5. Offices

In 2006, the number of banks in Switzerland (excluding institutions with a special field of business) declined from 337 to 331. The drop in the number of banks was attributable to 9 takeovers and one liquidation. Transformations of securities dealers into banks (+2) and the establishment of new banks (+2) also had an impact on the final figure.

Number of banks in Switzerland

6. Number of staff

In terms of full-time equivalents, staff numbers were up by 8,457 to 127,921 (+7.1%). Whereas new jobs had mainly been created outside Switzerland in previous years, the domestic market also benefited from the expansion in the workforce last year. Of the 8,457 new positions in 2006, 3,681 were in Switzerland and 4,777 were outside the country. Apart from the regional and savings banks, all bank categories created new jobs. The expansion in staff numbers in Switzerland was most pronounced at the big banks, where there were more than 1,300 new positions (+3.3%), and the increase outside Switzerland was almost exclusively attributable to the big banks, which created 5,350 jobs abroad.

The number of vacancies filled with woman candidates rose by 4,106 (+9.1%), while those taken by men was up by 4,352 (+5.8%). The share of female employees (in terms of full-time equivalents) rose to 38.3% (37.6% in 2005).

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

At the end of 2006, the average rate of interest on domestic mortgage claims, weighted by the holdings, was 3.0% (+11 basis points). An increase in this rate of interest occurred for all bank categories; the range of increases was between 4 and 41 basis points.

The rate of interest on liabilities in the form of savings and deposits, weighted by the holdings, rose by 9 basis points to 0.8%. By contrast, the average rate of interest on medium-term bank-issued notes declined by 7 basis points to 2.2%. The average rate of interest on bonds was also down: it fell by 35 basis points to 2.8%.

Explanatory notes on the banking statistics

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

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*).

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*).

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*.

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.

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*).

Banks

Institutions required to report data

Geographic criteria

Economic criteria

Reporting entities

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 and group companies as well as the Raiffeisen Switzerland Cooperative, to which the Raiffeisen banks' own central bank belongs.

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.

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

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 14 banks withdrew from the RBA Holding with effect from 1 January 2006. Most of them combined to form the Esprit interest group.

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.

**Raiffeisen banks
(category 4.00)**

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

Legal status: Cooperative.

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

Special features: Since 2000, data provided by the group's own central bank is reported together with data from the Raiffeisen banks and the group companies, 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).

**Other banks
(category 5.00)**

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

**Commercial banks
(category 5.11)**

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

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 31.12.2006 |
|---------------------------------------|-----------|----------|---------------------|
| 1.00 Cantonal banks | – | – | 24 |
| 2.00 Big banks | – | – | 2 |
| 3.00 Regional banks and savings banks | – | 1 | 78 |
| 4.00 Raiffeisen banks | – | – | 1 |
| 5.11 Commercial banks | – | – | 7 |
| 5.12 Stock exchange banks | – | 4 | 52 |
| 5.14 Other banking institutions | – | – | 4 |
| 5.20 Foreign-controlled banks | 4 | 6 | 120 |
| 7.00 Branches of foreign banks | 1 | – | 29 |
| 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.

Banks that record non-monetary claims and liabilities from lending and repo transactions in their balance sheets report these separately.

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

Finally, reporting includes additional data such as number of staff employed and number of offices.

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 (331 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (95 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 (60 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/.

Bank for International Settlements (BIS) definitions and terminology are used for countries and country groups.

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 (331 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 (332 banks).

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.

Frequency: Annually
Tables: 38a, 38b and 38c.
Comments: –

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 (291 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 331 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/.

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.

The liquidity requirements under banking law were revised with effect from 1 January 2006. This was necessary first, because the SNB had eliminated Lombard loans and, second, because of a modification in deposit guarantees. The SNB replaced Lombard loans by special-rate repo transactions with effect from 1 January 2006, and art. 16 para. 1c Banking Ordinance was amended accordingly. Securities that could be pledged with the SNB (those eligible for Lombard loans) are no longer eligible as liquid assets. Instead, only those debt instruments issued by domestic borrowers and traded on a representative market are now eligible. However, debt instruments issued by the bank itself as well as debt instruments issued by companies that, together with the bank, constitute one single business entity, are excluded from this group of eligible liquid assets. As a consequence, some assets (e.g. medium-term bank-issued notes) can no longer be counted towards liquid funds. This amendment hardly affected total liquid assets, however. The new provision on the deposit guarantee (art. 19 Banking Ordinance), which took effect on 1 January 2006, requires banks with preferential deposits pursuant to art. 37b Banking Act to hold additional liquid funds (additional liquidity) at their domestic offices in order to secure these preferential deposits. The figures for the additional liquidity are collected separately and stated separately in the liquidity statement.

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.

Changes to accounting procedures, legal requirements or other revisions

Changes in the liquidity requirements

Revisions to data collection procedures for the survey on securities holdings

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

The changes introduced in the new consumer credit legislation¹⁹ 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).

Introduction of minimum reserve requirements

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.²⁰

Credit Suisse and Credit Suisse First Boston switch to US-GAAP²¹

In essence, the *Other assets* and *Other liabilities* items in the balance sheet both contain the positive or negative replacement values of certain derivative 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 lending and repo transactions 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 lending and repo transactions 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').²²

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.²³

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*.

¹⁹ SR 221.214.1, Federal Act on Consumer Credit.

²⁰ Cf. Swiss Federal Statistical Office, *Statistisches Jahrbuch/Annuaire statistique 2006*, chapter 12.

²¹ Over the years, non-monetary claims and liabilities arising from lending and 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*.

²² The precise details are governed by art. 12f Ordinance on Banks and Savings Banks.

²³ Cf. Swiss National Bank, *Die Banken in der Schweiz/Les banques suisses 2001*, p. 47 (only available in a German/French edition).

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

Adjustment of balance sheet data to include lending and repo transactions²⁴

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.

New accounting procedure for repo transactions²⁴

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

²⁴ Over the years, non-monetary claims and liabilities arising from lending and 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*.

Reclassification
of Bank Sarasin & Cie

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).

Reallocation of Bank
Julius Bär & Co AG

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.

Takeover of Crédit
Agricole Indosuez

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.

Reclassification
of Banca del Gottardo

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.

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).

In 2006, the Bank for International Settlements (BIS) definitions and terminology were adopted for countries and country groups. This adjustment has affected aggregate data for country groupings as well as the figures for individual countries. The new definitions have affected the data for France, in particular. France now includes French Guiana, Guadeloupe, Martinique, Monaco and Reunion. Mayotte, St. Pierre and Miquelon, and the French Southern Territories were already included in the French data previously.

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

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.

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.

Revision of the list of countries

Adoption of BIS country definitions

Separate listing for Timor-Leste

Claims against and liabilities towards Serbia and Montenegro

Changes to the list of countries in 2001

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.

Tables in Excel and text format

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:

Longer time series

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.

Bank categories

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.

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 | | | | | | | | | |
|----------------------------------------|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1.00–8.00 Alle Banken | 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 | 3 194 197 |
| 1.00 Kantonalbanken | 268 994 | 274 323 | 296 195 | 303 385 | 304 779 | 312 804 | 310 664 | 314 331 | 326 997 | 343 080 |
| 2.00 Grossbanken | 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 | 2 198 373 |
| 3.00 Regionalbanken und Sparkassen | 70 750 | 71 719 | 74 065 | 75 808 | 77 682 | 78 820 | 80 619 | 81 492 | 83 878 | 85 942 |
| 4.00 Raiffeisenbanken | 57 296 | 61 532 | 65 556 | 77 142 | 82 409 | 92 684 | 102 140 | 106 098 | 108 187 | 113 998 |
| 5.00 Übrige Banken | 228 542 | 236 521 | 266 293 | 290 968 | 312 180 | 290 447 | 301 519 | 313 610 | 382 315 | 410 586 |
| 5.11 Handelsbanken | 64 383 | 47 496 | 53 391 | 55 199 | 53 095 | 40 623 | 41 994 | 42 948 | 44 593 | 45 936 |
| 5.12 Börsenbanken | 38 410 | 48 217 | 64 309 | 70 830 | 68 679 | 80 858 | 82 853 | 85 514 | 106 069 | 121 919 |
| 5.13 Kleinkreditbanken | 2 883 | 1 026 | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 1 691 | 1 846 | 2 915 | 3 204 | 3 439 | 3 238 | 3 139 | 3 502 | 3 426 | 3 617 |
| 5.20 Ausländisch beherrschte Banken | 121 175 | 137 936 | 145 678 | 161 734 | 186 967 | 165 728 | 173 533 | 181 645 | 228 227 | 239 114 |
| 6.00 Finanzgesellschaften | . | . | . | . | . | . | . | . | . | . |
| 7.00 Filialen ausländischer Banken | 23 906 | 27 320 | 21 534 | 18 843 | 17 010 | 16 436 | 16 013 | 14 925 | 17 427 | 23 657 |
| 8.00 Privatbankiers | 11 494 | 12 961 | 15 448 | 18 424 | 17 374 | 16 222 | 17 427 | 16 807 | 17 207 | 18 561 |
| 1.00–5.00 Total | 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 | 3 151 979 |

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

| | | | | | | | | | | |
|------------------------------------------|-------------|-------------|------------|-------------|------------|------------|-------------|-------------|-------------|-------------|
| 1.00–8.00 All banks | 19.2 | 15.5 | 9.0 | -5.3 | 4.8 | 1.1 | -0.7 | 11.3 | 14.3 | 12.2 |
| 1.00 Cantonal banks | 1.2 | 2.0 | 8.0 | 2.4 | 0.5 | 2.6 | -0.7 | 1.2 | 4.0 | 4.9 |
| 2.00 Big banks | 29.0 | 22.5 | 9.6 | -10.9 | 5.6 | 2.0 | -2.5 | 16.7 | 16.2 | 15.1 |
| 3.00 Regional banks and savings banks | -0.7 | 1.4 | 3.3 | 2.4 | 2.5 | 1.5 | 2.3 | 1.1 | 2.9 | 2.5 |
| 4.00 Raiffeisen banks | 7.4 | 7.4 | 6.5 | 17.7 | 6.8 | 12.5 | 10.2 | 3.9 | 2.0 | 5.4 |
| 5.00 Other banks | 10.1 | 3.5 | 12.6 | 9.3 | 7.3 | -7.0 | 3.8 | 4.0 | 21.9 | 7.4 |
| 5.11 Commercial banks | 9.1 | -26.2 | 12.4 | 3.4 | -3.8 | -23.5 | 3.4 | 2.3 | 3.8 | 3.0 |
| 5.12 Stock exchange banks | 14.0 | 25.5 | 33.4 | 10.1 | -3.0 | 17.7 | 2.5 | 3.2 | 24.0 | 14.9 |
| 5.13 Consumer credit banks | -40.4 | -64.4 | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 5.4 | 9.1 | 57.9 | 9.9 | 7.3 | -5.9 | -3.1 | 11.6 | -2.2 | 5.6 |
| 5.20 Foreign-controlled banks | 11.7 | 13.8 | 5.6 | 11.0 | 15.6 | -11.4 | 4.7 | 4.7 | 25.6 | 4.8 |
| 6.00 Finance companies | . | . | . | . | . | . | . | . | . | . |
| 7.00 Branches of foreign banks | 28.7 | 14.3 | -21.2 | -12.5 | -9.7 | -3.4 | -2.6 | -6.8 | 16.8 | 35.7 |
| 8.00 Private bankers | 23.6 | 12.8 | 19.2 | 19.3 | -5.7 | -6.6 | 7.4 | -3.6 | 2.4 | 7.9 |
| Total for 1.00–5.00 | 19.0 | 15.5 | 9.4 | -5.4 | 5.0 | 1.2 | -0.7 | 11.6 | 14.3 | 12.1 |

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 | 1985 | 1990 | 1995 | 2000 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 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 | 13.9 | 13.9 | 12.6 | 11.5 | 10.7 |
| 2.00 Grossbanken Big banks | 48.9 | 50.7 | 48.4 | 55.2 | 63.1 | 64.1 | 63.0 | 66.0 | 67.1 | 68.8 |
| 3.00 Regionalbanken und Sparkassen Regional banks and savings banks | 9.4 | 8.3 | 8.7 | 5.5 | 3.6 | 3.5 | 3.6 | 3.3 | 2.9 | 2.7 |
| 4.00 Raiffeisenbanken Raiffeisen banks | 2.7 | 2.7 | 3.1 | 3.8 | 3.6 | 4.1 | 4.6 | 4.3 | 3.8 | 3.6 |
| 5.00 Übrige Banken Other banks | 13.6 | 14.7 | 15.5 | 14.1 | 13.7 | 12.9 | 13.5 | 12.6 | 13.4 | 12.9 |
| 5.11 Handelsbanken Commercial banks | 2.8 | 3.1 | 4.9 | 4.1 | 2.6 | 1.8 | 1.9 | 1.7 | 1.6 | 1.4 |
| 5.12 Börsenbanken Stock exchange banks | 1.0 | 1.2 | 1.6 | 2.3 | 3.3 | 3.6 | 3.7 | 3.4 | 3.7 | 3.8 |
| 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 | 0.1 | 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 | 7.4 | 7.8 | 7.3 | 8.0 | 7.5 |
| 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 | 0.7 | 0.7 | 0.6 | 0.6 | 0.7 |
| 8.00 Privatbankiers Private bankers | 0.5 | 0.5 | 0.5 | 0.5 | 0.9 | 0.7 | 0.8 | 0.7 | 0.6 | 0.6 |
| 1.00–5.00 Total | 95.3 | 94.9 | 95.5 | 98.3 | 98.2 | 98.5 | 98.5 | 98.7 | 98.8 | 98.7 |

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

| | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|------------|
| 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 |
| 2006 | 57 | 62 | 58 | 49 | 65 | 14 | 21 | 2 | 3 | 331 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|---|---|---|---|----------|----------|-----------|----------|---|-----------|
| 2002 | — | — | — | — | 8 | 5 | 10 | 1 | — | 24 |
| 2003 | — | — | — | — | 8 | 5 | 10 | 1 | — | 24 |
| 2004 | — | — | — | — | 8 | 5 | 10 | 1 | — | 24 |
| 2005 | — | — | — | — | 8 | 5 | 10 | 1 | — | 24 |
| 2006 | — | — | — | — | 8 | 4 | 11 | 1 | — | 24 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|----------|----------|
| 2002 | — | — | — | — | — | — | — | — | 3 | 3 |
| 2003 | — | — | — | — | — | — | — | — | 3 | 3 |
| 2004 | — | — | — | — | — | — | — | — | 3 | 3 |
| 2005 | — | — | — | — | — | — | — | — | 2 | 2 |
| 2006 | — | — | — | — | — | — | — | — | 2 | 2 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|----------|-----------|-----------|-----------|-----------|----------|----------|---|---|-----------|
| 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 |
| 2006 | 7 | 16 | 22 | 18 | 12 | 1 | 2 | — | — | 78 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|----------|----------|
| 2002 | — | — | — | — | — | — | — | 1 | — | 1 |
| 2003 | — | — | — | — | — | — | — | — | 1 | 1 |
| 2004 | — | — | — | — | — | — | — | — | 1 | 1 |
| 2005 | — | — | — | — | — | — | — | — | 1 | 1 |
| 2006 | — | — | — | — | — | — | — | — | 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

| | | | | | | | | | | |
|------|--------------|---------------|---------------|---------------|----------------|----------------|----------------|----------------|------------------|------------------|
| 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 |
| 2006 | 2 958 | 10 531 | 20 527 | 34 863 | 150 973 | 103 590 | 407 449 | 150 936 | 2 312 371 | 3 194 197 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|---|---|---|---|---------------|---------------|----------------|---------------|---|----------------|
| 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 |
| 2006 | — | — | — | — | 23 269 | 33 846 | 193 333 | 92 632 | — | 343 080 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|------------------|------------------|
| 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 |
| 2006 | — | — | — | — | — | — | — | — | 2 198 373 | 2 198 373 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|------------|--------------|--------------|---------------|---------------|--------------|---------------|---|---|---------------|
| 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 |
| 2006 | 412 | 3 038 | 7 703 | 13 016 | 22 313 | 5 320 | 34 140 | — | — | 85 942 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|--------|----------------|----------------|
| 2002 | — | — | — | — | — | — | — | 92 684 | — | 92 684 |
| 2003 | — | — | — | — | — | — | — | — | 102 140 | 102 140 |
| 2004 | — | — | — | — | — | — | — | — | 106 098 | 106 098 |
| 2005 | — | — | — | — | — | — | — | — | 108 187 | 108 187 |
| 2006 | — | — | — | — | — | — | — | — | 113 998 | 113 998 |

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)

| | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|---|------------|
| 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 |
| 2006 | 35 | 40 | 28 | 26 | 39 | 6 | 8 | 1 | — | 183 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|---|----------|----------|----------|----------|---|----------|---|---|----------|
| 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 |
| 2006 | — | 1 | 1 | 2 | 1 | — | 2 | — | — | 7 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|-----------|----------|----------|----------|----------|----------|----------|---|---|-----------|
| 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 |
| 2006 | 15 | 9 | 9 | 5 | 8 | 2 | 4 | — | — | 52 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|---|----------|----------|---|----------|---|---|---|---|----------|
| 2002 | 1 | 2 | — | — | 2 | — | — | — | — | 5 |
| 2003 | — | 2 | 1 | — | 1 | — | — | — | — | 4 |
| 2004 | — | 2 | 1 | — | 1 | — | — | — | — | 4 |
| 2005 | 1 | 2 | — | — | 1 | — | — | — | — | 4 |
| 2006 | — | 2 | 1 | — | 1 | — | — | — | — | 4 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|---|------------|
| 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 |
| 2006 | 20 | 28 | 17 | 19 | 29 | 4 | 2 | 1 | — | 120 |

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)

| | | | | | | | | | | |
|------|--------------|--------------|--------------|---------------|---------------|---------------|----------------|---------------|---|----------------|
| 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 |
| 2006 | 2 228 | 6 560 | 9 729 | 18 135 | 89 947 | 45 707 | 179 975 | 58 304 | — | 410 586 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|---|------------|------------|--------------|--------------|-------|---------------|---|---|---------------|
| 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 |
| 2006 | — | 120 | 411 | 1 419 | 3 530 | — | 40 456 | — | — | 45 936 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|------------|--------------|--------------|--------------|---------------|---------------|---------------|---|---|----------------|
| 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 |
| 2006 | 894 | 1 534 | 3 054 | 2 981 | 18 725 | 17 414 | 77 316 | — | — | 121 919 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|----|------------|------------|---|--------------|---|---|---|---|--------------|
| 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 |
| 2006 | — | 339 | 269 | — | 3 009 | — | — | — | — | 3 617 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|---|----------------|
| 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 |
| 2006 | 1 334 | 4 566 | 5 995 | 13 735 | 64 683 | 28 293 | 62 203 | 58 304 | — | 239 114 |

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

| | | | | | | | | | | |
|------|-----------|----------|----------|----------|----------|----------|---|---|---|-----------|
| 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 |
| 2006 | 13 | 3 | 4 | 3 | 5 | 1 | — | — | — | 29 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------|----------|----------|----------|----------|----------|----------|---|---|---|-----------|
| 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 |
| 2006 | 2 | 3 | 4 | 2 | 1 | 2 | — | — | — | 14 |

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

| | | | | | | | | | | |
|------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|------------|
| 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 |
| 2006 | 42 | 56 | 50 | 44 | 59 | 11 | 21 | 2 | 3 | 288 |

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

| | | | | | | | | | | |
|------|------------|------------|--------------|--------------|---------------|--------------|---|---|---|---------------|
| 2002 | 108 | 686 | 1 050 | 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 |
| 2006 | 260 | 438 | 1 476 | 2 401 | 13 980 | 5 101 | — | — | — | 23 657 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------|-----------|------------|--------------|--------------|--------------|---------------|---|---|---|---------------|
| 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 |
| 2006 | 57 | 495 | 1 619 | 1 311 | 1 463 | 13 615 | — | — | — | 18 561 |

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

| | | | | | | | | | | |
|------|--------------|--------------|---------------|---------------|----------------|---------------|----------------|----------------|------------------|------------------|
| 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 |
| 2006 | 2 640 | 9 598 | 17 432 | 31 151 | 135 529 | 84 873 | 407 449 | 150 936 | 2 312 371 | 3 151 979 |

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 | 7 | 236 | 28 | 44 | 331 |
| 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 | . | 7 | 45 | 25 | 1 | 78 |
| 4.00 Raiffeisenbanken Raiffeisen banks | . | . | . | 1 | . | 1 |
| 5.00 Übrige Banken Other banks | . | . | 181 | 2 | . | 183 |
| 5.11 Handelsbanken Commercial banks | . | . | 7 | . | . | 7 |
| 5.12 Börsenbanken Stock exchange banks | . | . | 52 | . | . | 52 |
| 5.14 Andere Banken Other banking institutions | . | . | 2 | 2 | . | 4 |
| 5.20 Ausländisch beherrschte Banken Foreign-controlled banks | . | . | 120 | . | . | 120 |
| 7.00 Filialen ausländischer Banken Branches of foreign banks | . | . | . | . | 29 | 29 |
| 8.00 Privatbankiers Private bankers | . | . | . | . | 14 | 14 |
| 1.00–5.00 Total | 16 | 7 | 236 | 28 | 1 | 288 |

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

| | | | | | | | | |
|------|------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| 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 |
| 2006 | 331 | 18 229 | 117 520 | 83 593 | 797 613 | 630 927 | 309 280 | 667 378 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------|-----------|--------------|--------------|--------------|---------------|---------------|---------------|----------------|
| 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 |
| 2006 | 24 | 4 095 | 4 322 | 3 978 | 31 027 | 38 249 | 13 528 | 217 157 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------|----------|--------------|---------------|---------------|----------------|----------------|----------------|----------------|
| 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 |
| 2006 | 2 | 4 853 | 75 668 | 41 609 | 645 783 | 460 172 | 197 822 | 241 896 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|------|-----------|--------------|------------|------------|--------------|--------------|--------------|---------------|
| 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 |
| 2006 | 78 | 1 347 | 364 | 728 | 3 560 | 6 314 | 3 522 | 67 946 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------|----------|--------------|-----------|------------|---------------|--------------|--------------|---------------|
| 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 |
| 2006 | 1 | 1 138 | 11 | 829 | 10 543 | 6 957 | 2 866 | 88 153 |

| 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 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

| | | | | | | | | |
|----------------|---------------|---------------|---------------|---------------|----------------|-----------|---|------------------|
| 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 |
| 488 231 | 93 355 | 51 499 | 20 482 | 14 939 | 210 403 | 27 | . | 3 194 197 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|---------------|---------------|--------------|--------------|--------------|--------------|----------|---|----------------|
| 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 |
| 14 897 | 13 669 | 1 373 | 3 327 | 1 290 | 9 695 | — | . | 343 080 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|----------------|---------------|---------------|--------------|--------------|----------------|----------|---|------------------|
| 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 |
| 448 913 | 30 213 | 45 571 | 7 734 | 9 720 | 186 241 | — | . | 2 198 373 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|-----------|--------------|------------|------------|------------|------------|----------|---|---------------|
| 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 |
| 86 | 4 161 | 131 | 957 | 189 | 158 | — | . | 85 942 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------------|--------------|------------|--------------|------------|--------------|----------|---|----------------|
| 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 |
| 141 | 2 547 | 400 | 1 688 | 242 | 1 350 | — | . | 113 998 |

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)

| | | | | | | | | |
|------|------------|--------------|---------------|---------------|---------------|----------------|---------------|---------------|
| 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 |
| 2006 | 183 | 5 072 | 36 173 | 27 634 | 96 221 | 110 280 | 85 444 | 51 453 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|------|----------|------------|----------|--------------|--------------|--------------|--------------|---------------|
| 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 |
| 2006 | 7 | 959 | 3 | 1 047 | 1 938 | 4 578 | 1 918 | 32 039 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|------|-----------|--------------|--------------|---------------|---------------|---------------|---------------|--------------|
| 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 |
| 2006 | 52 | 1 578 | 9 130 | 11 468 | 31 654 | 26 919 | 24 750 | 7 153 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------|----------|-----------|----------|-----------|-----------|------------|------------|--------------|
| 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 |
| 2006 | 4 | 22 | — | 53 | 81 | 837 | 470 | 2 042 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------|------------|--------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 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 |
| 2006 | 120 | 2 513 | 27 041 | 15 066 | 62 548 | 77 945 | 58 305 | 10 219 |

| 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 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)

| | | | | | | | | |
|---------------|---------------|--------------|--------------|--------------|---------------|-----------|---|----------------|
| 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 |
| 18 015 | 40 983 | 3 819 | 6 186 | 3 121 | 11 601 | 27 | . | 410 586 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|--------------|--------------|------------|------------|------------|------------|----------|---|---------------|
| 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 |
| 1 073 | 3 098 | 567 | 358 | 142 | 135 | — | . | 45 936 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|---------------|---------------|--------------|--------------|------------|--------------|----------|---|----------------|
| 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 |
| 11 698 | 11 030 | 1 231 | 3 738 | 912 | 5 409 | — | . | 121 919 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------------|------------|----------|-----------|-----------|-----------|----------|---|--------------|
| 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 |
| 132 | 392 | 1 | 31 | 16 | 11 | — | . | 3 617 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|--------------|---------------|--------------|--------------|--------------|--------------|-----------|---|----------------|
| 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 |
| 5 112 | 26 464 | 2 021 | 2 060 | 2 051 | 6 047 | 27 | . | 239 114 |

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

| | | | | | | | | |
|------|-----------|------------|-----------|--------------|--------------|--------------|--------------|------------|
| 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 |
| 2006 | 29 | 669 | 94 | 5 063 | 5 161 | 5 597 | 3 079 | 569 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|------|-----------|--------------|------------|--------------|--------------|--------------|--------------|------------|
| 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 |
| 2006 | 14 | 1 055 | 888 | 3 752 | 5 317 | 3 358 | 3 019 | 205 |

| 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

| | | | | | | | | |
|--------------|------------|----------|-----------|------------|------------|----------|---|---------------|
| 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 |
| 5 416 | 486 | 0 | 37 | 165 | 400 | — | . | 23 657 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|------------|--------------|------------|------------|------------|------------|----------|---|---------------|
| 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 |
| 763 | 1 296 | 204 | 554 | 211 | 958 | — | . | 18 561 |

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

| | | | | | | | | |
|------|------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| 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 |
| 2006 | 288 | 16 505 | 116 537 | 74 778 | 787 135 | 621 973 | 303 182 | 666 605 |

| 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

| | | | | | | | | |
|----------------|---------------|---------------|---------------|---------------|----------------|-----------|-----|------------------|
| 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 |
| 482 052 | 91 573 | 51 294 | 19 892 | 14 563 | 209 045 | 27 | . | 3 151 979 |

¹ Ab 1981: Aufnahme der Edelmetallkonten in der Bilanz.

Ab 1992: inklusive bilanzierte nicht-monetäre Forderungen aus Leihgeschäften.

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

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

As of 1992, including non-monetary claims arising from lending transactions recorded in the balance sheet.

As of 1998, including non-monetary claims arising from repo transactions recorded in the balance sheet.

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

| | | | | | | | | | | | |
|------|--------------|------------|------------|-------------|-------------|-------------|-------------|------------|------------|------------|------------|
| 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 |
| 2006 | 100.0 | 0.6 | 3.7 | 27.6 | 19.8 | 20.9 | 15.3 | 2.9 | 1.6 | 0.6 | 7.1 |

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

| | | | | | | | | | | | |
|------|--------------|------------|------------|------------|-------------|-------------|------------|------------|------------|------------|------------|
| 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 |
| 2006 | 100.0 | 1.4 | 0.9 | 8.1 | 12.8 | 58.5 | 4.8 | 3.2 | 4.1 | 1.7 | 4.4 |

¹ Ab 1992: inklusive bilanzierte nicht-monetäre Forderungen aus Leihgeschäften.
Ab 1998: inklusive bilanzierte nicht-monetäre Forderungen aus den Repogeschäften.
As of 1992, including non-monetary claims arising from lending transactions recorded in the balance sheet.
As of 1998, including non-monetary claims arising from repo transactions recorded in the balance sheet.

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 | 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 | |

1.00–8.00 Alle Banken / All banks

| | | | | | | |
|------|---------------|--------------|--------------|------------|------------|----------|
| 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 |
| 2006 | 18 229 | 5 627 | 8 467 | 711 | 308 | 0 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | |
|------|--------------|--------------|--------------|------------|----|---|
| 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 | — | — |
| 2006 | 4 095 | 1 381 | 2 113 | 283 | — | — |

2.00 Grossbanken / Big banks

| | | | | | | |
|------|--------------|--------------|--------------|-----------|---|----------|
| 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 |
| 2006 | 4 853 | 2 475 | 1 052 | 61 | — | 0 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | |
|------|--------------|------------|------------|-----------|------------|---|
| 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 | — |
| 2006 | 1 347 | 433 | 463 | 86 | 301 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | |
|------|--------------|------------|-----------|-----------|---|---|
| 2002 | 997 | 711 | 88 | 98 | — | — |
| 2003 | 1 234 | 876 | 119 | 114 | — | — |
| 2004 | 1 259 | 828 | 181 | 96 | — | — |
| 2005 | 1 140 | 839 | 29 | 58 | — | — |
| 2006 | 1 138 | 912 | 13 | 53 | — | — |

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)

| | | | | | | |
|------|--------------|------------|--------------|------------|----------|----|
| 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 |
| 2006 | 5 072 | 395 | 3 204 | 198 | 5 | — |

5.11 Handelsbanken / Commercial banks

| | | | | | | |
|------|------------|------------|------------|-----------|---|---|
| 2002 | 663 | 179 | 337 | 69 | — | — |
| 2003 | 736 | 212 | 384 | 58 | — | — |
| 2004 | 910 | 193 | 538 | 74 | — | — |
| 2005 | 868 | 186 | 558 | 44 | — | — |
| 2006 | 959 | 199 | 585 | 97 | — | — |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | |
|------|--------------|-----------|--------------|-----------|----------|---|
| 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 | — |
| 2006 | 1 578 | 75 | 1 334 | 43 | 1 | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | |
|------|-----------|----------|-----------|----------|---|---|
| 2002 | 47 | 1 | 32 | 14 | — | — |
| 2003 | 37 | 2 | 28 | 7 | — | — |
| 2004 | 16 | 2 | 7 | 8 | — | — |
| 2005 | 13 | 2 | 5 | 5 | — | — |
| 2006 | 22 | 1 | 15 | 6 | — | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | |
|------|--------------|------------|--------------|-----------|----------|----|
| 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 |
| 2006 | 2 513 | 119 | 1 269 | 53 | 4 | — |

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | |
|------|------------|----------|------------|-----------|----------|----------|
| 2002 | 629 | 6 | 572 | 47 | — | — |
| 2003 | 640 | 6 | 556 | 72 | — | — |
| 2004 | 488 | 4 | 437 | 43 | — | — |
| 2005 | 620 | 5 | 575 | 34 | 1 | — |
| 2006 | 669 | 4 | 633 | 26 | 3 | — |

8.00 Privatbankiers / Private bankers

| | | | | | | |
|------|--------------|-----------|------------|----------|----------|----------|
| 2002 | 2 018 | 26 | 1 953 | 8 | — | — |
| 2003 | 1 244 | 25 | 1 171 | 10 | — | — |
| 2004 | 542 | 24 | 445 | 19 | — | — |
| 2005 | 297 | 25 | 204 | 5 | — | — |
| 2006 | 1 055 | 26 | 989 | 4 | — | — |

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

| | | | | | | |
|------|---------------|--------------|--------------|------------|------------|----------|
| 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 |
| 2006 | 16 505 | 5 596 | 6 845 | 681 | 306 | 0 |

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

| | | | | | | | |
|------|--------------|---------------|---|---|---|---------------|----------------|
| 2002 | 2 702 | 48 582 | . | . | . | 31 907 | 83 191 |
| 2003 | 2 643 | 16 033 | . | . | . | 47 217 | 65 892 |
| 2004 | 3 847 | 25 403 | . | . | . | 41 958 | 71 207 |
| 2005 | 4 637 | 22 482 | . | . | . | 68 433 | 95 551 |
| 2006 | 4 775 | 41 846 | . | . | . | 70 899 | 117 520 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|------------|--------------|--------------|-----|---|-----------|--------------|
| 2002 | 250 | 3 231 | 3 013 | 200 | — | 1 189 | 4 670 |
| 2003 | 311 | 2 759 | 2 749 | — | — | 1 079 | 4 149 |
| 2004 | 260 | 3 613 | 3 593 | — | — | 0 | 3 873 |
| 2005 | 349 | 3 869 | 3 842 | — | — | 0 | 4 218 |
| 2006 | 216 | 4 042 | 3 933 | — | — | 64 | 4 322 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|------------|---------------|------------|---|---|---------------|---------------|
| 2002 | 1 634 | 40 587 | 2 | — | — | 16 837 | 59 058 |
| 2003 | 1 254 | 9 274 | — | — | — | 29 827 | 40 355 |
| 2004 | 1 269 | 17 533 | — | — | — | 28 175 | 46 978 |
| 2005 | 468 | 13 727 | 299 | — | — | 45 852 | 60 046 |
| 2006 | 590 | 34 058 | 202 | — | — | 41 019 | 75 668 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|-----------|------------|------------|---|---|---|------------|
| 2002 | 20 | 214 | 214 | — | — | — | 234 |
| 2003 | 17 | 334 | 334 | — | — | 5 | 356 |
| 2004 | 16 | 294 | 294 | — | — | — | 310 |
| 2005 | 12 | 313 | 313 | — | — | — | 325 |
| 2006 | 11 | 353 | 353 | — | — | — | 364 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|-----------|---|---|---|---|---|-----------|
| 2002 | 18 | — | — | — | — | — | 18 |
| 2003 | 15 | — | — | — | — | — | 15 |
| 2004 | 13 | — | — | — | — | — | 13 |
| 2005 | 11 | — | — | — | — | — | 11 |
| 2006 | 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 | der Kantone Issued by cantons | | | der Gemeinden Issued by municipalities |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | |
|------|--------------|--------------|--------------|-----|---|---------------|---------------|
| 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 |
| 2006 | 3 877 | 2 870 | 1 668 | — | — | 29 427 | 36 173 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|----------|----------|---|---|---|---|----------|
| 2002 | 19 | 11 | 8 | 2 | — | 1 | 31 |
| 2003 | 4 | 7 | 7 | — | — | — | 11 |
| 2004 | 2 | 8 | 8 | — | — | 4 | 14 |
| 2005 | 2 | 8 | 8 | — | — | — | 10 |
| 2006 | 2 | 1 | — | — | — | — | 3 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|--------------|--------------|------------|---|---|--------------|--------------|
| 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 |
| 2006 | 3 247 | 1 518 | 494 | — | — | 4 365 | 9 130 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|---|---|---|---|---|---|---|
| 2002 | — | — | — | — | — | — | — |
| 2003 | — | — | — | — | — | — | — |
| 2004 | — | — | — | — | — | — | — |
| 2005 | — | — | — | — | — | — | — |
| 2006 | — | — | — | — | — | — | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|------------|--------------|--------------|-----|---|---------------|---------------|
| 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 |
| 2006 | 627 | 1 351 | 1 173 | — | — | 25 062 | 27 041 |

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

| | | | | | | | |
|------|-----------|-----------|-----------|----------|----------|----------|-----------|
| 2002 | 98 | 535 | 535 | — | — | 320 | 953 |
| 2003 | 52 | 45 | 45 | — | — | 270 | 367 |
| 2004 | 90 | — | — | — | — | 120 | 210 |
| 2005 | 100 | 11 | 11 | — | — | 120 | 231 |
| 2006 | 69 | 20 | 20 | — | — | 6 | 94 |

8.00 Privatbankiers / Private bankers

| | | | | | | | |
|------|----------|------------|---|---|---|------------|------------|
| 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 |
| 2006 | 2 | 504 | . | . | . | 382 | 888 |

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

| | | | | | | | |
|------|--------------|---------------|--------------|----------|----------|---------------|----------------|
| 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 |
| 2006 | 4 704 | 41 323 | 6 156 | — | — | 70 511 | 116 537 |

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 | 332 524 | 548 006 | 567 270 | 585 100 | 508 560 | 454 897 | 349 244 |
| 1.00 Kantonalbanken | 19 110 | 49 195 | 59 124 | 60 227 | 50 873 | 43 418 | 30 437 |
| 2.00 Grossbanken | 61 170 | 137 364 | 161 920 | 177 606 | 160 554 | 159 102 | 123 872 |
| 3.00 Regionalbanken und Sparkassen | 195 | 345 | 252 | 272 | 260 | 81 | 132 |
| 4.00 Raiffeisenbanken | 3 821 | 9 765 | 11 957 | 13 130 | 10 636 | 8 860 | 6 579 |
| 5.00 Übrige Banken | . | . | . | . | . | . | . |
| 5.11 Handelsbanken | 134 894 | 140 910 | 68 657 | 56 943 | 44 909 | 38 390 | 27 220 |
| 5.12 Börsenbanken | . | . | . | . | . | . | . |
| 5.14 Andere Banken | . | . | . | . | . | . | . |
| 5.20 Ausländisch beherrschte Banken | 100 304 | 156 997 | 166 941 | 162 857 | 133 863 | 112 775 | 83 767 |
| 7.00 Filialen ausländischer Banken | 6 247 | 32 222 | 70 464 | 82 443 | 77 416 | 61 489 | 50 891 |
| 8.00 Privatbankiers | . | . | . | . | . | . | . |
| 1.00-5.00 Total | . | . | . | . | . | . | . |

Anzahl Kredite / Number of loans

| | | | | | | | |
|---------------------------------------|----------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1.00-8.00 All banks | 125 818 | 74 859 | 45 628 | 33 465 | 22 663 | 16 572 | 10 770 |
| 1.00 Cantonal banks | 6 822 | 6 421 | 4 628 | 3 390 | 2 223 | 1 557 | 916 |
| 2.00 Big banks | 25 250 | 18 384 | 13 026 | 10 163 | 7 157 | 5 792 | 3 827 |
| 3.00 Regional banks and savings banks | 63 | 49 | 22 | 15 | 12 | 3 | 4 |
| 4.00 Raiffeisen banks | 1 432 | 1 307 | 959 | 751 | 471 | 323 | 202 |
| 5.00 Other banks | . | . | . | . | . | . | . |
| 5.11 Commercial banks | 36 670 | 20 448 | 5 655 | 3 278 | 2 013 | 1 403 | 842 |
| 5.12 Stock exchange banks | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | . | . | . | . | . | . | . |
| 5.20 Foreign-controlled banks | 48 961 | 21 274 | 13 463 | 9 337 | 5 988 | 4 121 | 2 593 |
| 7.00 Branches of foreign banks | 1 989 | 4 183 | 5 635 | 4 724 | 3 462 | 2 252 | 1 574 |
| 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 |
| 301 196 | 219 847 | 183 375 | 118 538 | 99 690 | 54 040 | 51 989 | 41 843 | 34 368 | 4 450 488 | 56 |
| 24 352 | 15 928 | 10 847 | 6 483 | 5 744 | 3 474 | 2 849 | 2 752 | 1 714 | 386 526 | 18 |
| 115 882 | 86 369 | 72 204 | 46 657 | 39 324 | 24 785 | 16 085 | 14 276 | 18 190 | 1 415 359 | 2 |
| 75 | 42 | 49 | — | 114 | 125 | 70 | 148 | — | 2 161 | 11 |
| 6 702 | 4 609 | 3 867 | 2 528 | 3 153 | 1 062 | 1 276 | 948 | 1 018 | 89 911 | 1 |
| . | . | . | . | . | . | . | . | . | . | . |
| 23 026 | 17 790 | 14 916 | 3 173 | 1 379 | 1 320 | 1 287 | 1 170 | 1 846 | 577 829 | 4 |
| . | . | . | . | . | . | . | . | . | . | . |
| 70 981 | 52 458 | 43 132 | 30 156 | 24 948 | 7 176 | 17 125 | 12 707 | 4 624 | 1 180 810 | 9 |
| 36 634 | 23 299 | 17 360 | 13 648 | 10 784 | 7 355 | 5 609 | 2 674 | 2 869 | 501 403 | 5 |
| . | . | . | . | . | . | . | . | . | . | . |
| . | . | . | . | . | . | . | . | . | . | . |
| 8 044 | 5 191 | 3 870 | 2 264 | 1 738 | 864 | 767 | 575 | 442 | 353 530 | 56 |
| 645 | 373 | 228 | 122 | 99 | 56 | 42 | 38 | 22 | 27 582 | 18 |
| 3 092 | 2 040 | 1 523 | 892 | 685 | 398 | 239 | 197 | 234 | 92 899 | 2 |
| 2 | 1 | 1 | — | 2 | 2 | 1 | 2 | — | 179 | 11 |
| 179 | 108 | 81 | 48 | 55 | 17 | 19 | 13 | 13 | 5 978 | 1 |
| . | . | . | . | . | . | . | . | . | . | . |
| 618 | 421 | 316 | 62 | 24 | 21 | 19 | 16 | 24 | 71 830 | 4 |
| . | . | . | . | . | . | . | . | . | . | . |
| 1 898 | 1 243 | 912 | 576 | 437 | 112 | 250 | 173 | 59 | 111 397 | 9 |
| 982 | 550 | 367 | 260 | 188 | 118 | 83 | 37 | 37 | 26 441 | 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

| | | | | |
|------|--------------|---------------|---|---|
| 2002 | 6 569 | 25 197 | . | . |
| 2003 | 5 482 | 25 013 | . | . |
| 2004 | 6 437 | 24 816 | . | . |
| 2005 | 7 679 | 22 078 | . | . |
| 2006 | 6 679 | 20 815 | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | |
|------|--------------|--------------|--------------|---------------|
| 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 |
| 2006 | 3 933 | 9 840 | 4 569 | 18 342 |

2.00 Grossbanken / Big banks

| | | | | |
|------|------------|--------------|------------|--------------|
| 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 |
| 2006 | 202 | 5 652 | 696 | 6 550 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | |
|------|------------|--------------|--------------|--------------|
| 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 |
| 2006 | 353 | 1 255 | 1 087 | 2 695 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | |
|------|---|--------------|--------------|--------------|
| 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 |
| 2006 | — | 3 045 | 1 493 | 4 538 |

| 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 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | |
|------|--------------|------------|--------------|--------------|
| 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 |
| 2006 | 1 668 | 828 | 2 943 | 5 439 |

5.11 Handelsbanken / Commercial banks

| | | | | |
|------|----|------------|------------|------------|
| 2002 | 10 | 347 | 409 | 766 |
| 2003 | 7 | 350 | 410 | 767 |
| 2004 | 8 | 290 | 703 | 1 000 |
| 2005 | 8 | 271 | 678 | 957 |
| 2006 | — | 259 | 509 | 768 |

5.12 Börsenbanken / Stock exchange banks

| | | | | |
|------|------------|------------|------------|--------------|
| 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 |
| 2006 | 494 | 295 | 537 | 1 326 |

5.14 Andere Banken / Other banking institutions

| | | | | |
|------|---|----------|------------|------------|
| 2002 | — | — | 73 | 73 |
| 2003 | — | — | 187 | 187 |
| 2004 | — | — | 183 | 183 |
| 2005 | — | — | 167 | 167 |
| 2006 | — | 3 | 157 | 160 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | |
|------|--------------|------------|--------------|--------------|
| 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 |
| 2006 | 1 173 | 271 | 1 740 | 3 185 |

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

| | | | | |
|------|-----------|------------|------------|------------|
| 2002 | 535 | — | 199 | 734 |
| 2003 | 45 | — | 96 | 141 |
| 2004 | — | 15 | 217 | 232 |
| 2005 | 11 | — | 230 | 241 |
| 2006 | 20 | 193 | 233 | 446 |

8.00 Privatbankiers / Private bankers

| | | | | |
|------|------------|----------|---|---|
| 2002 | 1 203 | 100 | . | . |
| 2003 | 1 119 | 50 | . | . |
| 2004 | 1 074 | 2 | . | . |
| 2005 | 1 278 | 0 | . | . |
| 2006 | 504 | 1 | . | . |

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

| | | | | |
|------|--------------|---------------|---------------|---------------|
| 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 |
| 2006 | 6 156 | 20 621 | 10 787 | 37 564 |

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

| | | | | |
|------|---|---|---|----------------|
| 2002 | . | . | . | 540 187 |
| 2003 | . | . | . | 563 018 |
| 2004 | . | . | . | 587 360 |
| 2005 | . | . | . | 618 670 |
| 2006 | . | . | . | 643 291 |

1.00 Kantonalbanken / Cantonal banks

| | | | | |
|------|----------------|---------------|---------------|----------------|
| 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 |
| 2006 | 210 471 | 35 799 | 29 305 | 216 965 |

2.00 Grossbanken / Big banks

| | | | | |
|------|----------------|---------------|---------------|----------------|
| 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 |
| 2006 | 214 018 | 50 411 | 42 296 | 222 133 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | |
|------|---------------|--------------|--------------|---------------|
| 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 |
| 2006 | 66 129 | 9 369 | 7 672 | 67 825 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | |
|------|---------------|---------------|---------------|---------------|
| 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 |
| 2006 | 83 893 | 16 602 | 12 342 | 88 153 |

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)

| | | | | |
|------|---------------|--------------|--------------|---------------|
| 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 |
| 2006 | 43 528 | 8 816 | 4 879 | 47 465 |

5.11 Handelsbanken / Commercial banks

| | | | | |
|------|---------------|--------------|--------------|---------------|
| 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 |
| 2006 | 29 881 | 5 553 | 3 413 | 32 021 |

5.12 Börsenbanken / Stock exchange banks

| | | | | |
|------|--------------|--------------|--------------|--------------|
| 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 |
| 2006 | 6 565 | 1 283 | 1 011 | 6 838 |

5.14 Andere Banken / Other banking institutions

| | | | | |
|------|--------------|------------|-----------|--------------|
| 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 |
| 2006 | 1 779 | 274 | 11 | 2 042 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | |
|------|--------------|--------------|------------|--------------|
| 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 |
| 2006 | 5 303 | 1 705 | 444 | 6 564 |

| 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

| | | | | |
|------|----------------|----------------|---------------|----------------|
| 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 | 169 983 | 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 |
| 2006 | 618 039 | 120 997 | 96 496 | 642 540 |

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

² Bis 1986 exklusive Raiffeisenbanken und Darlehenskassen.
Von 1987 bis 1992 inklusive Darlehenskassen, exklusive Raiffeisenbanken.
Ab 1993 inklusive 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

| | | | | | | | |
|------|----------------|---|---|---|---|---|---|
| 2002 | 540 187 | . | . | . | . | . | . |
| 2003 | 563 018 | . | . | . | . | . | . |
| 2004 | 587 360 | . | . | . | . | . | . |
| 2005 | 618 670 | . | . | . | . | . | . |
| 2006 | 643 291 | . | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|----------------|----------------|----------------|---------------|--------------|--------------|--------------|
| 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 | 210 471 | 191 384 | 145 988 | 16 662 | 10 383 | 2 425 | 1 388 |
| 2006 | 216 965 | 201 986 | 156 866 | 13 174 | 8 080 | 1 805 | 1 246 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|----------------|----------------|----------------|---------------|---------------|--------------|--------------|
| 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 |
| 2006 | 222 133 | 203 264 | 160 047 | 14 318 | 11 262 | 4 551 | 3 392 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|--------------|------------|
| 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 |
| 2006 | 67 825 | 61 770 | 44 995 | 4 687 | 1 515 | 1 369 | 632 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|--------------|------------|
| 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 |
| 2006 | 88 153 | 82 683 | 52 861 | 4 347 | 2 480 | 1 123 | 498 |

| 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)

| | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|------------|------------|
| 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 |
| 2006 | 47 465 | 44 382 | 32 791 | 2 545 | 1 318 | 538 | 281 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|---------------|---------------|---------------|--------------|------------|------------|-----------|
| 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 |
| 2006 | 32 021 | 30 776 | 23 141 | 1 143 | 567 | 103 | 56 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|--------------|--------------|--------------|------------|------------|------------|------------|
| 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 |
| 2006 | 6 838 | 6 151 | 5 218 | 474 | 399 | 213 | 176 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|--------------|--------------|------------|------------|----------|------------|----------|
| 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 | — |
| 2006 | 2 042 | 1 617 | 755 | 280 | — | 145 | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|--------------|--------------|--------------|------------|------------|-----------|-----------|
| 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 |
| 2006 | 6 564 | 5 839 | 3 677 | 648 | 351 | 78 | 48 |

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

| | | | | | | | |
|------|---------|---------|---------|--------|--------|--------|--------|
| 1980 | 138 988 | 129 169 | . | . | . | . | . |
| 1981 | 154 381 | 143 521 | . | . | . | . | . |
| 1982 | 166 612 | 154 959 | . | . | . | . | . |
| 1983 | 179 345 | 167 337 | . | . | . | . | . |
| 1984 | 194 603 | 182 074 | . | . | . | . | . |
| 1985 | 212 566 | 199 070 | . | . | . | . | . |
| 1986 | 234 308 | 219 953 | . | . | . | . | . |
| 1987 | 261 700 | 244 410 | . | . | . | . | . |
| 1988 | 293 953 | 273 492 | . | . | . | . | . |
| 1989 | 333 730 | 309 984 | . | . | . | . | . |
| 1990 | 363 355 | 336 741 | . | . | . | . | . |
| 1991 | 382 026 | 353 799 | . | . | . | . | . |
| 1992 | 395 360 | 366 780 | . | . | . | . | . |
| 1993 | 405 490 | 374 949 | . | . | . | . | . |
| 1994 | 425 400 | 393 986 | . | . | . | . | . |
| 1995 | 439 753 | 402 408 | . | . | . | . | . |
| 1996 | 457 154 | 379 242 | 159 381 | 43 588 | 17 278 | 34 324 | 18 363 |
| 1997 | 472 567 | 402 131 | 185 428 | 43 601 | 18 253 | 26 835 | 13 054 |
| 1998 | 484 276 | 414 299 | 204 015 | 41 301 | 17 697 | 28 676 | 13 132 |
| 1999 | 497 690 | 436 314 | 222 424 | 37 159 | 15 905 | 24 217 | 9 815 |
| 2000 | 505 053 | 454 233 | 198 986 | 39 462 | 14 890 | 11 358 | 4 301 |
| 2001 | 520 908 | 469 393 | 206 160 | 38 647 | 14 272 | 12 867 | 5 255 |
| 2002 | 539 815 | 491 796 | 271 452 | 38 446 | 17 239 | 9 574 | 4 923 |
| 2003 | 562 566 | 509 424 | 345 756 | 40 724 | 22 071 | 12 418 | 7 957 |
| 2004 | 586 867 | 533 943 | 389 352 | 41 961 | 25 315 | 10 963 | 7 100 |
| 2005 | 618 049 | 566 679 | 430 598 | 42 233 | 26 325 | 9 137 | 5 921 |
| 2006 | 642 540 | 594 085 | 447 559 | 39 071 | 24 656 | 9 385 | 6 049 |

² Die 1. Belehnungsgruppe umfasst Forderungen auf: Wohn- und landwirtschaftlichen Liegenschaften bis zu 2/3 des Verkehrswertes; Bauland, Büro- und Geschäftshäusern und multifunktionalen Gewerbeobjekten bis 1/2 des Verkehrswertes; grossgewerbliche und industrielle Objekte innerhalb 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 | 71 104 | 28 587 | 3 444 127 | 123 054 | 50 233 |
| Bern | Berne | 43 176 | 11 682 | 2 548 893 | 71 804 | 27 926 |
| Luzern | Lucerne | 14 681 | 2 866 | 1 030 435 | 29 253 | 7 242 |
| Uri | Uri | 1 354 | 213 | 99 168 | 2 809 | 513 |
| Schwyz | Schwyz | 7 378 | 1 612 | 374 173 | 14 888 | 3 305 |
| Obwalden | Obwalden | 1 486 | 229 | 98 357 | 3 272 | 502 |
| Nidwalden | Nidwalden | 2 126 | 494 | 115 796 | 3 954 | 869 |
| Glarus | Glarus | 1 658 | 249 | 98 391 | 3 065 | 612 |
| Zug | Zug | 6 234 | 1 643 | 316 863 | 12 896 | 3 029 |
| Freiburg | Fribourg | 8 933 | 2 082 | 663 183 | 19 652 | 6 482 |
| Solothurn | Solothurn | 11 319 | 2 563 | 729 994 | 23 803 | 6 694 |
| Basel-Stadt | Basel-Stadt | 14 399 | 7 356 | 477 859 | 12 424 | 4 863 |
| Baselland | Baselland | 12 247 | 3 558 | 668 280 | 25 841 | 7 963 |
| Schaffhausen | Schaffhausen | 2 810 | 675 | 167 967 | 6 491 | 1 682 |
| Appenzell AR | Appenzell Ausserrhodon | 2 164 | 857 | 121 985 | 4 147 | 1 671 |
| Appenzell IR | Appenzell Innerrhodon | 869 | 73 | 44 484 | 1 387 | 116 |
| St. Gallen | St Gallen | 19 184 | 3 528 | 1 156 343 | 39 176 | 7 724 |
| Graubünden | Graubünden | 8 514 | 1 615 | 439 048 | 20 978 | 6 833 |
| Aargau | Aargau | 26 899 | 4 555 | 1 545 122 | 57 657 | 13 045 |
| Thurgau | Thurgau | 9 300 | 1 576 | 581 858 | 23 092 | 4 738 |
| Tessin | Ticino | 12 956 | 5 196 | 685 516 | 29 390 | 12 614 |
| Waadt | Vaud | 21 330 | 7 690 | 1 257 680 | 47 638 | 21 606 |
| Wallis | Valais | 11 874 | 3 454 | 647 922 | 20 958 | 8 633 |
| Neuenburg | Neuchâtel | 4 595 | 1 764 | 323 779 | 9 476 | 4 045 |
| Genf | Geneva | 16 022 | 9 055 | 751 395 | 30 243 | 17 619 |
| Jura | Jura | 2 341 | 459 | 183 209 | 5 135 | 1 571 |
| Fürstentum Liechtenstein | Principality of Liechtenstein | 240 | 75 | 6 009 | 58 | 2 |
| Total | Total | 335 193 | 103 707 | 18 577 836 | 642 540 | 222 133 |

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 | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 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 | 610 762 | 617 800 | 637 315 | 646 805 | 663 372 | 668 042 | 677 850 | 697 677 | 721 293 | 756 667 |
| 1.00 Kantonalbanken | 209 981 | 216 777 | 222 506 | 227 196 | 231 534 | 233 311 | 234 356 | 237 991 | 243 028 | 249 402 |
| 2.00 Grossbanken | 244 677 | 241 058 | 247 702 | 236 728 | 239 390 | 232 907 | 234 694 | 240 775 | 250 518 | 269 393 |
| 3.00 Regionalbanken und Sparkassen | 60 905 | 62 638 | 64 140 | 65 583 | 66 559 | 67 629 | 68 529 | 70 332 | 72 124 | 73 944 |
| 4.00 Raiffeisenbanken | 49 939 | 53 968 | 57 360 | 66 168 | 70 749 | 75 860 | 81 280 | 86 523 | 90 742 | 95 049 |
| 5.00 Übrige Banken | 43 400 | 41 481 | 43 499 | 48 782 | 52 576 | 55 980 | 56 713 | 59 762 | 61 899 | 65 686 |
| 5.11 Handelsbanken | 29 491 | 24 558 | 25 925 | 27 704 | 29 323 | 31 172 | 31 789 | 32 861 | 33 759 | 35 810 |
| 5.12 Börsenbanken | 2 326 | 3 844 | 5 969 | 7 717 | 7 951 | 9 754 | 10 086 | 10 564 | 11 352 | 11 613 |
| 5.13 Kleinkreditbanken | 2 573 | 832 | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 1 256 | 1 271 | 2 244 | 2 523 | 2 775 | 2 613 | 1 949 | 2 189 | 2 419 | 2 879 |
| 5.20 Ausländisch beherrschte Banken | 7 754 | 10 976 | 9 360 | 10 838 | 12 527 | 12 440 | 12 890 | 14 148 | 14 369 | 15 384 |
| 7.00 Filialen ausländischer Banken | 1 082 | 1 090 | 1 199 | 1 108 | 1 287 | 1 594 | 1 538 | 1 615 | 1 946 | 2 239 |
| 8.00 Privatbankiers | 778 | 787 | 909 | 1 240 | 1 275 | 760 | 739 | 679 | 1 037 | 954 |
| 1.00–5.00 Total | 608 902 | 615 922 | 635 207 | 644 457 | 660 809 | 665 687 | 675 572 | 695 383 | 718 310 | 753 474 |

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 | 34.4 | 35.1 | 34.9 | 35.1 | 34.9 | 34.9 | 34.6 | 34.1 | 33.7 | 33.0 |
| 2.00 Big banks | 40.1 | 39.0 | 38.9 | 36.6 | 36.1 | 34.9 | 34.6 | 34.5 | 34.7 | 35.6 |
| 3.00 Regional banks and savings banks | 10.0 | 10.1 | 10.1 | 10.1 | 10.0 | 10.1 | 10.1 | 10.1 | 10.0 | 9.8 |
| 4.00 Raiffeisen banks | 8.2 | 8.7 | 9.0 | 10.2 | 10.7 | 11.4 | 12.0 | 12.4 | 12.6 | 12.6 |
| 5.00 Other banks | 7.1 | 6.7 | 6.8 | 7.5 | 7.9 | 8.4 | 8.4 | 8.6 | 8.6 | 8.7 |
| 5.11 Commercial banks | 4.8 | 4.0 | 4.1 | 4.3 | 4.4 | 4.7 | 4.7 | 4.7 | 4.7 | 4.7 |
| 5.12 Stock exchange banks | 0.4 | 0.6 | 0.9 | 1.2 | 1.2 | 1.5 | 1.5 | 1.5 | 1.6 | 1.5 |
| 5.13 Consumer credit banks | 0.4 | 0.1 | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 0.2 | 0.2 | 0.4 | 0.4 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.4 |
| 5.20 Foreign-controlled banks | 1.3 | 1.8 | 1.5 | 1.7 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 |
| 7.00 Branches of foreign banks | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.3 | 0.3 |
| 8.00 Private bankers | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Total for 1.00–5.00 | 99.7 | 99.7 | 99.7 | 99.6 | 99.6 | 99.6 | 99.7 | 99.7 | 99.6 | 99.6 |

| Gruppe Category | Jahresende End of year | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Einlagen inländischer Kunden³ / Deposits by domestic customers³

| | | | | | | | | | | |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.00–8.00 Alle Banken | 591 049 | 581 422 | 578 353 | 579 583 | 602 521 | 621 535 | 648 782 | 659 622 | 687 093 | 706 684 |
| 1.00 Kantonalbanken | 207 228 | 209 465 | 210 580 | 213 561 | 219 875 | 229 497 | 227 900 | 234 060 | 236 732 | 239 071 |
| 2.00 Grossbanken | 225 131 | 210 482 | 199 551 | 188 780 | 197 385 | 193 952 | 209 700 | 207 861 | 222 317 | 234 465 |
| 3.00 Regionalbanken und Sparkassen | 59 116 | 58 502 | 58 876 | 60 144 | 61 923 | 63 489 | 66 095 | 67 476 | 69 828 | 71 064 |
| 4.00 Raiffeisenbanken | 50 352 | 53 145 | 55 863 | 63 624 | 68 838 | 75 032 | 80 535 | 85 774 | 88 400 | 93 033 |
| 5.00 Übrige Banken | 43 687 | 43 499 | 46 816 | 46 941 | 48 540 | 53 074 | 57 463 | 58 676 | 64 240 | 63 830 |
| 5.11 Handelsbanken | 29 806 | 25 592 | 27 863 | 28 439 | 30 872 | 31 386 | 32 387 | 33 093 | 34 271 | 35 488 |
| 5.12 Börsenbanken | 4 348 | 7 307 | 8 533 | 9 107 | 9 165 | 12 567 | 13 650 | 13 444 | 17 987 | 15 928 |
| 5.13 Kleinkreditbanken | 1 439 | 181 | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 1 234 | 1 369 | 1 613 | 1 844 | 2 019 | 1 937 | 2 427 | 2 778 | 2 913 | 2 857 |
| 5.20 Ausländisch beherrschte Banken | 6 859 | 9 050 | 8 807 | 7 551 | 6 484 | 7 184 | 8 999 | 9 362 | 9 068 | 9 557 |
| 7.00 Filialen ausländischer Banken | 932 | 974 | 1 012 | 700 | 441 | 632 | 508 | 499 | 452 | 414 |
| 8.00 Privatbankiers | 4 604 | 5 354 | 5 655 | 5 832 | 5 518 | 5 859 | 6 581 | 5 277 | 5 125 | 4 807 |
| 1.00–5.00 Total | 585 514 | 575 094 | 571 686 | 573 051 | 596 562 | 615 044 | 641 693 | 653 846 | 681 516 | 701 463 |

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 | 35.1 | 36.0 | 36.4 | 36.8 | 36.5 | 36.9 | 35.1 | 35.5 | 34.5 | 33.8 |
| 2.00 Big banks | 38.1 | 36.2 | 34.5 | 32.6 | 32.8 | 31.2 | 32.3 | 31.5 | 32.4 | 33.2 |
| 3.00 Regional banks and savings banks | 10.0 | 10.1 | 10.2 | 10.4 | 10.3 | 10.2 | 10.2 | 10.2 | 10.2 | 10.1 |
| 4.00 Raiffeisen banks | 8.5 | 9.1 | 9.7 | 11.0 | 11.4 | 12.1 | 12.4 | 13.0 | 12.9 | 13.2 |
| 5.00 Other banks | 7.4 | 7.5 | 8.1 | 8.1 | 8.1 | 8.5 | 8.9 | 8.9 | 9.3 | 9.0 |
| 5.11 Commercial banks | 5.0 | 4.4 | 4.8 | 4.9 | 5.1 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 |
| 5.12 Stock exchange banks | 0.7 | 1.3 | 1.5 | 1.6 | 1.5 | 2.0 | 2.1 | 2.0 | 2.6 | 2.3 |
| 5.13 Consumer credit banks | 0.2 | 0.0 | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 0.2 | 0.2 | 0.3 | 0.3 | 0.3 | 0.3 | 0.4 | 0.4 | 0.4 | 0.4 |
| 5.20 Foreign-controlled banks | 1.2 | 1.6 | 1.5 | 1.3 | 1.1 | 1.2 | 1.4 | 1.4 | 1.3 | 1.4 |
| 7.00 Branches of foreign banks | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 8.00 Private bankers | 0.8 | 0.9 | 1.0 | 1.0 | 0.9 | 0.9 | 1.0 | 0.8 | 0.7 | 0.7 |
| Total for 1.00–5.00 | 99.1 | 98.9 | 98.8 | 98.9 | 99.0 | 99.0 | 98.9 | 99.1 | 99.2 | 99.3 |

¹ Schweizer-Franken-Positionen (ohne Edelmetallkonten, ohne bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus dem Leih- und Repo-geschäft).
Business denominated in CHF (excluding precious metal accounts, excluding non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet).

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

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2002 | . | . | . | . | . | . | . | . | . | . |
| 2003 | . | . | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . | . | . |
| 2005 | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|--------------|--------------|------------|--------------|--------------|------------|------------|------------|--------------|--------------|
| 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 |
| 2006 | 2 551 | 1 461 | 557 | 4 569 | 1 681 | 649 | 308 | 302 | 2 293 | 9 801 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|------------|-----------|-----------|------------|------------|-----------|------------|------------|------------|--------------|
| 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 |
| 2006 | 589 | 78 | 29 | 696 | 284 | 88 | 436 | 349 | 161 | 2 014 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|------------|------------|------------|--------------|------------|------------|------------|------------|--------------|--------------|
| 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 |
| 2006 | 262 | 630 | 195 | 1 087 | 544 | 108 | 104 | 129 | 1 360 | 3 332 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|--------------|------------|------------|--------------|-----------|-----------|-----------|----------|------------|--------------|
| 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 |
| 2006 | 1 048 | 331 | 114 | 1 493 | 79 | 52 | 59 | 1 | 636 | 2 319 |

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

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---------|
| . | . | . | . | . | . | . | . | . | . | . | . | 297 265 |
| . | . | . | . | . | . | . | . | . | . | . | . | 349 028 |
| . | . | . | . | . | . | . | . | . | . | . | . | 407 242 |
| . | . | . | . | . | . | . | . | . | . | . | . | 502 898 |
| . | . | . | . | . | . | . | . | . | . | . | . | 555 214 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | | | |
|------------|--------------|--------------|------------|--------------|---------------|--------------|--------------|------------|--------------|--------------|------------|---------------|
| 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 |
| 917 | 1 118 | 4 256 | 833 | 7 124 | 16 925 | 9 171 | 1 180 | 709 | 9 880 | 1 033 | 318 | 27 837 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | | |
|---------------|--------------|--------------|-----------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|----------------|
| 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 |
| 12 012 | 1 458 | 5 428 | 51 | 18 949 | 20 963 | 281 380 | 93 975 | 139 982 | 421 362 | 12 147 | 12 126 | 454 472 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | | |
|-----------|-----------|-----------|-----------|------------|--------------|------------|------------|-----------|------------|-----------|-----------|--------------|
| 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 |
| 39 | 42 | 49 | 16 | 146 | 3 478 | 622 | 155 | 20 | 642 | 43 | 12 | 4 163 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | | |
|-----------|----------|-----------|----------|-----------|--------------|------------|----------|----------|------------|----------|----------|--------------|
| 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 |
| 32 | 0 | 12 | — | 44 | 2 363 | 202 | 6 | 3 | 205 | 2 | 0 | 2 570 |

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)

| | | | | | | | | | | |
|------|--------------|------------|------------|--------------|--------------|------------|------------|------------|------------|--------------|
| 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 |
| 2006 | 2 107 | 679 | 157 | 2 943 | 1 013 | 246 | 311 | 330 | 591 | 5 433 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|------------|-----------|-----------|------------|------------|-----------|------------|------------|------------|--------------|
| 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 |
| 2006 | 384 | 83 | 41 | 509 | 173 | 35 | 108 | 123 | 289 | 1 238 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|------------|------------|-----------|------------|------------|------------|------------|-----------|------------|--------------|
| 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 |
| 2006 | 301 | 197 | 39 | 537 | 406 | 162 | 150 | 95 | 202 | 1 551 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|------------|----------|----------|------------|-----------|----------|----------|----------|----------|------------|
| 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 |
| 2006 | 148 | 9 | — | 157 | 39 | 2 | 9 | 2 | — | 208 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|--------------|------------|-----------|--------------|------------|-----------|-----------|------------|-----------|--------------|
| 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 |
| 2006 | 1 274 | 390 | 76 | 1 740 | 396 | 47 | 44 | 110 | 99 | 2 436 |

| | | | | | | 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) |
| | | | | | Total schwei- zerische Titel (10+15) | davon / of which öffentlich- rechtliche Körper- schaften Public law insti- tutions | | Total foreign securities (17+19) | Total ausländi- sche Titel (17+19) | ausländi- sche Anlage- fonds | Foreign invest- ment funds | Total securities holdings (16+20 +21) |
| Aktien Shares | | | | | | | | | | | | |
| Banken | Finanz- gesell- schaften | Indus- trielle Unter- nehmen | Andere | Total (11 bis 14) (11 to 14) | Total schwei- zerische Titel (10+15) | | | Shares | Total ausländi- sche Titel (17+19) | | | Total securities holdings (16+20 +21) |
| Banks | Finance compa- nies | Manufact- uring compa- nies | Others | | Total Swiss securities (10+15) | | | | Total foreign securities (17+19) | ausländi- sche Anlage- fonds | Foreign invest- ment funds | Total securities holdings (16+20 +21) |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | | | | |
|--------------|--------------|--------------|--------------|--------------|---------------|---------------|--------------|--------------|---------------|--------------|--------------|---------------|
| 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 |
| 1 585 | 1 221 | 3 864 | 1 632 | 8 302 | 13 735 | 38 570 | 4 262 | 4 441 | 43 012 | 1 927 | 1 321 | 58 673 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | | |
|----------|-----------|----------|-----------|-----------|--------------|--------------|------------|-----------|--------------|------------|-----------|--------------|
| 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 |
| 6 | 10 | 1 | 23 | 41 | 1 278 | 2 383 | 157 | 58 | 2 441 | 402 | 38 | 4 121 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | | | |
|------------|--------------|--------------|--------------|--------------|--------------|---------------|------------|--------------|---------------|------------|------------|---------------|
| 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 |
| 832 | 1 096 | 2 171 | 1 311 | 5 409 | 6 960 | 11 417 | 861 | 3 449 | 14 866 | 806 | 680 | 22 632 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | | |
|-----------|----------|-----------|----------|-----------|------------|------------|----------|-----------|------------|-----------|-----------|------------|
| 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 |
| 14 | 0 | 29 | 5 | 48 | 256 | 199 | — | 31 | 230 | 18 | 13 | 504 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | | |
|------------|------------|--------------|------------|--------------|--------------|---------------|--------------|------------|---------------|------------|------------|---------------|
| 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 |
| 733 | 115 | 1 663 | 293 | 2 804 | 5 240 | 24 571 | 3 244 | 904 | 25 475 | 701 | 589 | 31 416 |

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

| | | | | | | | | | | |
|------|------------|-----------|-----------|------------|------------|-----------|----------|-----------|----------|------------|
| 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 |
| 2006 | 159 | 60 | 14 | 233 | 111 | 24 | 0 | 17 | — | 385 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2002 | . | . | . | . | . | . | . | . | . | . |
| 2003 | . | . | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . | . | . |
| 2005 | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . |

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

| | | | | | | | | | | |
|------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|---------------|
| 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 |
| 2006 | 6 558 | 3 179 | 1 050 | 10 787 | 3 600 | 1 143 | 1 217 | 1 111 | 5 040 | 22 898 |

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | | | | | |
|------------|------------|--------------|------------|--------------|--------------|--------------|------------|----------|--------------|----------|----------|--------------|
| 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 |
| 443 | 273 | 1 488 | 433 | 2 637 | 3 022 | 2 879 | 362 | — | 2 879 | — | — | 5 901 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|-------|
| . | . | . | . | . | . | . | . | . | . | . | . | 1 228 |
| . | . | . | . | . | . | . | . | . | . | . | . | 1 446 |
| . | . | . | . | . | . | . | . | . | . | . | . | 1 067 |
| . | . | . | . | . | . | . | . | . | . | . | . | 1 265 |
| . | . | . | . | . | . | . | . | . | . | . | . | 1 598 |

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

| | | | | | | | | | | | | |
|---------------|--------------|---------------|--------------|---------------|---------------|----------------|---------------|----------------|----------------|---------------|---------------|----------------|
| 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 |
| 14 584 | 3 839 | 13 609 | 2 532 | 34 565 | 57 463 | 329 945 | 99 577 | 145 155 | 475 100 | 15 151 | 13 777 | 547 715 |

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

| | | | | | | | | | | | |
|------|---|---|---|---|--------|---|---|---|---|--------|--------|
| 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 |
| 2006 | . | . | . | . | 10 633 | . | . | . | . | 40 866 | 51 499 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | | |
|------|-------|-----|----|-----|-------|----|----|---|---|-----|-------|
| 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 |
| 2006 | 829 | 225 | 9 | 248 | 1 310 | 40 | 23 | — | 0 | 63 | 1 373 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | |
|------|-------|-------|-----|-------|-------|--------|--------|-----|-----|--------|--------|
| 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 | 4 698 | 27 425 | 369 | 110 | 32 601 | 40 530 |
| 2006 | 569 | 5 565 | 59 | 985 | 7 177 | 4 472 | 33 595 | 209 | 117 | 38 393 | 45 571 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | |
|------|----|----|---|----|-----|---|---|---|---|---|-----|
| 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 |
| 2006 | 83 | 33 | 1 | 14 | 131 | — | — | — | 0 | 0 | 131 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | |
|------|-----|-----|---|---|-----|---|---|---|---|---|-----|
| 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 |
| 2006 | 266 | 125 | — | 5 | 396 | 4 | — | — | 0 | 4 | 400 |

| 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)

| | | | | | | | | | | | |
|------|--------------|------------|-----------|-----------|--------------|--------------|------------|-----------|------------|--------------|--------------|
| 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 |
| 2006 | 1 037 | 355 | 35 | 37 | 1 463 | 1 497 | 702 | 11 | 147 | 2 356 | 3 819 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | |
|------|-----------|-----------|----------|----------|------------|-----------|------------|----------|----------|------------|------------|
| 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 |
| 2006 | 29 | 71 | — | 6 | 106 | 29 | 431 | — | 0 | 461 | 567 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | | |
|------|------------|------------|----------|-----------|------------|------------|------------|----------|-----------|------------|--------------|
| 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 |
| 2006 | 207 | 164 | 3 | 12 | 385 | 618 | 200 | — | 27 | 845 | 1 231 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | |
|------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 2002 | 1 | — | — | 0 | 1 | — | — | — | — | — | 1 |
| 2003 | 1 | — | — | 0 | 1 | — | — | — | — | — | 1 |
| 2004 | 1 | 0 | — | 0 | 1 | — | — | — | — | — | 1 |
| 2005 | 1 | 0 | — | 0 | 1 | — | — | — | — | — | 1 |
| 2006 | 1 | 0 | — | 0 | 1 | — | — | — | — | — | 1 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | |
|------|------------|------------|-----------|-----------|------------|------------|-----------|-----------|------------|--------------|--------------|
| 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 |
| 2006 | 800 | 120 | 32 | 19 | 970 | 849 | 70 | 11 | 120 | 1 050 | 2 021 |

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

| | | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|---|
| 2002 | — | — | 0 | 0 | 0 | — | — | — | — | — | 0 |
| 2003 | — | — | 0 | 0 | 0 | — | — | — | — | — | 0 |
| 2004 | — | — | 0 | 0 | 0 | — | — | — | — | — | 0 |
| 2005 | — | — | 0 | 0 | 0 | — | — | — | — | — | 0 |
| 2006 | — | — | 0 | 0 | 0 | — | 0 | — | — | 0 | 0 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | | |
|------|---|---|---|---|-----|---|---|---|---|----|-----|
| 2002 | . | . | . | . | 116 | . | . | . | . | 30 | 147 |
| 2003 | . | . | . | . | 114 | . | . | . | . | 31 | 145 |
| 2004 | . | . | . | . | 172 | . | . | . | . | 53 | 225 |
| 2005 | . | . | . | . | 162 | . | . | . | . | 51 | 213 |
| 2006 | . | . | . | . | 155 | . | . | . | . | 49 | 204 |

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

| | | | | | | | | | | | |
|------|-------|-------|-----|-------|--------|--------|--------|-----|-----|--------|--------|
| 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 | 5 882 | 28 040 | 379 | 199 | 34 501 | 48 782 |
| 2006 | 2 784 | 6 302 | 103 | 1 289 | 10 478 | 6 013 | 34 320 | 220 | 265 | 40 817 | 51 294 |

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 | 3 016 | 512 | 2 395 | 21 520 | 20 075 | 6 393 | 140 459 |
| Gemeindeinstitute Municipal institutions | 7 | 45 | 0 | 15 | 96 | 105 | 71 | 1 475 |
| Aktiengesellschaften Joint-stock companies | 236 | 12 027 | 116 015 | 71 397 | 754 314 | 593 798 | 293 122 | 424 482 |
| Genossenschaften Cooperatives | 28 | 1 417 | 11 | 970 | 11 203 | 7 992 | 3 596 | 100 131 |
| Übrige Institute Other institutions | 44 | 1 724 | 983 | 8 817 | 10 480 | 8 957 | 6 099 | 831 |
| Total | 331 | 18 229 | 117 520 | 83 593 | 797 613 | 630 927 | 309 280 | 667 378 |

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

| | | | | | | | | |
|-----------------------------------------------|------------|---------------|----------------|---------------|----------------|----------------|----------------|----------------|
| Staatsinstitute Cantonal institutions | 16 | 3 016 | 512 | 2 395 | 21 520 | 20 075 | 6 393 | 140 459 |
| Gemeindeinstitute Municipal institutions | 7 | 45 | 0 | 15 | 96 | 105 | 71 | 1 475 |
| Aktiengesellschaften Joint-stock companies | 236 | 12 027 | 116 015 | 71 397 | 754 314 | 593 798 | 293 122 | 424 482 |
| Genossenschaften Cooperatives | 28 | 1 417 | 11 | 970 | 11 203 | 7 992 | 3 596 | 100 131 |
| Übrige Institute Other institutions | 1 | 0 | — | 1 | 2 | 3 | 0 | 58 |
| Total | 288 | 16 505 | 116 537 | 74 778 | 787 135 | 621 973 | 303 182 | 666 605 |

| 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

| | | | | | | | |
|----------------|---------------|---------------|---------------|---------------|----------------|-----------|------------------|
| 12 814 | 7 271 | 863 | 1 833 | 818 | 4 324 | — | 215 899 |
| 0 | 89 | 4 | 10 | 3 | 2 | — | 1 844 |
| 468 951 | 80 931 | 50 010 | 16 149 | 13 461 | 203 359 | 27 | 2 804 920 |
| 287 | 3 277 | 418 | 1 900 | 280 | 1 361 | — | 129 249 |
| 6 179 | 1 786 | 204 | 591 | 376 | 1 358 | — | 42 286 |
| 488 231 | 93 355 | 51 499 | 20 482 | 14 939 | 210 403 | 27 | 3 194 197 |

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

| | | | | | | | |
|----------------|---------------|---------------|---------------|---------------|----------------|-----------|------------------|
| 12 814 | 7 271 | 863 | 1 833 | 818 | 4 324 | — | 215 899 |
| 0 | 89 | 4 | 10 | 3 | 2 | — | 1 844 |
| 468 951 | 80 931 | 50 010 | 16 149 | 13 461 | 203 359 | 27 | 2 804 920 |
| 287 | 3 277 | 418 | 1 900 | 280 | 1 361 | — | 129 249 |
| 0 | 4 | — | 0 | 0 | 0 | — | 68 |
| 482 052 | 91 573 | 51 294 | 19 892 | 14 563 | 209 045 | 27 | 3 151 979 |

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 | 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 | Total | | davon / of which nachrangig Subordi- nated |
| | | | Sight | Time | | auf Sicht | auf Zeit | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | | |
|------|------------|----------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|---------------|
| 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 |
| 2006 | 331 | 135 303 | 90 358 | 836 370 | 357 850 | 303 301 | 713 126 | 34 489 | 233 547 | 31 501 | 47 023 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | | |
|------|-----------|----------|--------------|---------------|----------------|---------------|---------------|--------------|---------------|------------|---------------|
| 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 |
| 2006 | 24 | 6 | 4 103 | 29 310 | 111 593 | 34 066 | 46 505 | 9 855 | 33 293 | 645 | 23 991 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | | |
|------|----------|----------------|---------------|----------------|----------------|----------------|----------------|--------------|----------------|---------------|------------|
| 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 |
| 2006 | 2 | 126 132 | 53 697 | 683 971 | 116 104 | 171 660 | 546 054 | 2 948 | 193 925 | 30 087 | 345 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | | |
|------|-----------|----------|------------|--------------|---------------|--------------|--------------|--------------|------------|------------|---------------|
| 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 |
| 2006 | 78 | 1 | 248 | 3 432 | 39 296 | 8 831 | 5 986 | 6 376 | 855 | 230 | 12 156 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | | |
|------|----------|----------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|----------|--------------|
| 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 |
| 2006 | 1 | — | 1 675 | 8 111 | 62 304 | 6 030 | 7 036 | 12 654 | 2 370 | — | 4 946 |

| Rechnungsabgrenzungen | Sonstige Passiven | Wertberichtigungen und Rückstellungen ¹ | Reserven für allgemeine Bankrisiken | Eigene Mittel Equity | | | | | | Bilanzsumme |
|--------------------------------------|-------------------|----------------------------------------------------|-------------------------------------|-------------------------|----------------------|--------------------------------|-----------------|-------------------|------------------------------------|-------------|
| | | | | Total | Gesellschaftskapital | Allgemeine gesetzliche Reserve | Übrige Reserven | Gewinnvortrag | Verlustvortrag | |
| 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

| | | | | | | | | | | |
|---------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|--------------|------------------|
| 18251 | 311 731 | 24 215 | 10 542 | 118 895 | 28 573 | 47 750 | 38 284 | 6 081 | - 1 793 | 2 251 874 |
| 17 891 | 192 641 | 21 356 | 11 382 | 119 761 | 28 279 | 43 316 | 39 676 | 8 707 | - 216 | 2 237 043 |
| 18 586 | 241 410 | 20 225 | 12 772 | 122 604 | 28 452 | 42 354 | 41 074 | 10 943 | - 218 | 2 490 768 |
| 24 868 | 241 564 | 20 232 | 14 329 | 134 940 | 25 348 | 52 129 | 45 567 | 12 181 | - 285 | 2 846 455 |
| 32 447 | 236 966 | 17 981 | 15 967 | 139 467 | 23 942 | 49 550 | 49 051 | 17 054 | - 132 | 3 194 197 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|--------------|---------------|--------------|---------------|---------------|--------------|--------------|--------------|-----------|----------|----------------|
| 2 271 | 12 562 | 8 707 | 7 491 | 11 908 | 7 126 | 5 340 | 625 | 37 | - 1 220 | 312 804 |
| 2 184 | 10 650 | 7 904 | 8 396 | 13 725 | 7 458 | 5 452 | 779 | 36 | — | 310 664 |
| 2 022 | 9 613 | 7 157 | 9 536 | 14 538 | 7 454 | 5 861 | 1 187 | 36 | — | 314 331 |
| 2 183 | 12 177 | 6 315 | 10 972 | 15 365 | 7 184 | 6 384 | 1 757 | 40 | — | 326 997 |
| 2 247 | 13 982 | 5 805 | 12 257 | 16 068 | 6 723 | 6 903 | 2 397 | 45 | — | 343 080 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|---------------|----------------|--------------|----------|---------------|--------------|---------------|---------------|---------------|----------|------------------|
| 11 625 | 278 687 | 5 004 | — | 68 290 | 8 519 | 27 969 | 28 751 | 3 051 | — | 1 444 462 |
| 11 099 | 159 017 | 4 273 | — | 66 492 | 8 461 | 22 880 | 29 790 | 5 362 | — | 1 408 660 |
| 11 632 | 211 338 | 4 362 | — | 66 136 | 8 416 | 23 271 | 27 263 | 7 186 | — | 1 643 506 |
| 16 781 | 210 080 | 4 732 | — | 74 197 | 5 271 | 26 985 | 34 256 | 7 685 | — | 1 910 445 |
| 22 937 | 201 951 | 2 907 | — | 75 743 | 4 610 | 27 442 | 31 973 | 11 717 | — | 2 198 373 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------------|------------|--------------|--------------|--------------|------------|--------------|--------------|----------|----------|---------------|
| 397 | 608 | 2 120 | 906 | 4 208 | 761 | 1 929 | 1 512 | 6 | — | 78 820 |
| 396 | 609 | 1 972 | 929 | 4 384 | 749 | 1 986 | 1 641 | 8 | — | 80 619 |
| 368 | 560 | 1 908 | 951 | 4 602 | 800 | 2 008 | 1 787 | 7 | — | 81 492 |
| 377 | 510 | 1 820 | 1 027 | 4 809 | 743 | 2 119 | 1 940 | 7 | — | 83 878 |
| 455 | 549 | 1 607 | 1 100 | 5 050 | 721 | 2 223 | 2 099 | 7 | — | 85 942 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------------|------------|--------------|----------|--------------|------------|--------------|--------------|----------|----------|----------------|
| 578 | 775 | 986 | — | 4 319 | 287 | 4 032 | — | — | — | 92 684 |
| 557 | 501 | 1 031 | — | 4 788 | 320 | 4 468 | — | — | — | 102 140 |
| 471 | 501 | 1 057 | — | 5 335 | 362 | 1 874 | 3 100 | — | — | 106 098 |
| 494 | 459 | 1 097 | — | 5 954 | 396 | 5 559 | — | — | — | 108 187 |
| 558 | 542 | 1 109 | — | 6 663 | 428 | 2 008 | 4 227 | — | — | 113 998 |

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)

| | | | | | | | | | | | |
|------|------------|--------------|---------------|---------------|---------------|---------------|----------------|--------------|--------------|------------|--------------|
| 2002 | 200 | 272 | 16 106 | 64 203 | 23 722 | 49 536 | 68 723 | 2 921 | 2 428 | 343 | 4 206 |
| 2003 | 190 | 335 | 11 733 | 70 761 | 26 586 | 64 294 | 58 582 | 2 612 | 1 948 | 267 | 4 516 |
| 2004 | 188 | 1 011 | 13 541 | 77 459 | 27 586 | 63 252 | 62 023 | 2 244 | 2 842 | 261 | 4 738 |
| 2005 | 189 | 5 571 | 19 670 | 99 450 | 28 566 | 74 321 | 82 511 | 2 214 | 2 890 | 185 | 5 239 |
| 2006 | 183 | 9 165 | 20 226 | 98 389 | 27 680 | 71 757 | 106 233 | 2 655 | 3 104 | 539 | 5 585 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | | |
|------|----------|----------|------------|--------------|---------------|--------------|--------------|--------------|--------------|----------|--------------|
| 2002 | 11 | 4 | 278 | 1 833 | 18 925 | 3 489 | 2 602 | 2 653 | 1 925 | 75 | 3 771 |
| 2003 | 9 | 4 | 383 | 1 852 | 20 430 | 4 399 | 1 641 | 2 390 | 1 600 | — | 4 085 |
| 2004 | 8 | 3 | 312 | 2 209 | 21 568 | 3 785 | 1 954 | 2 032 | 1 550 | — | 4 289 |
| 2005 | 7 | 5 | 381 | 2 438 | 22 430 | 3 748 | 2 003 | 1 974 | 1 560 | — | 4 738 |
| 2006 | 7 | 3 | 569 | 1 797 | 22 479 | 3 879 | 2 295 | 2 394 | 1 760 | — | 5 074 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | | |
|------|-----------|--------------|--------------|---------------|--------------|---------------|---------------|-----------|------------|------------|------------|
| 2002 | 62 | 150 | 2 980 | 11 925 | 2 449 | 18 158 | 25 517 | 18 | 489 | 254 | 75 |
| 2003 | 55 | 115 | 3 454 | 11 984 | 2 883 | 25 198 | 20 649 | 13 | 334 | 252 | 71 |
| 2004 | 53 | 858 | 3 247 | 12 386 | 2 490 | 23 478 | 21 026 | 7 | 1 264 | 234 | 69 |
| 2005 | 56 | 5 347 | 4 660 | 11 423 | 2 499 | 29 984 | 28 749 | 10 | 1 237 | 185 | 121 |
| 2006 | 52 | 9 046 | 8 689 | 12 995 | 2 010 | 26 729 | 37 297 | 14 | 936 | 246 | 126 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | | |
|------|----------|----------|----------|------------|--------------|------------|------------|-----------|----------|----------|------------|
| 2002 | 5 | — | 135 | 600 | 522 | 176 | 856 | 96 | — | — | 300 |
| 2003 | 4 | — | 51 | 10 | 1 036 | 202 | 818 | 95 | — | — | 300 |
| 2004 | 4 | — | 36 | 5 | 1 396 | 151 | 829 | 105 | — | — | 320 |
| 2005 | 4 | — | — | 70 | 1 544 | 140 | 832 | 98 | — | — | 320 |
| 2006 | 4 | — | 0 | 241 | 1 479 | 140 | 839 | 79 | — | — | 340 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | | |
|------|------------|------------|---------------|---------------|--------------|---------------|---------------|------------|------------|------------|-----------|
| 2002 | 122 | 119 | 12 713 | 49 845 | 1 826 | 27 713 | 39 748 | 155 | 15 | 15 | 60 |
| 2003 | 122 | 216 | 7 844 | 56 915 | 2 237 | 34 495 | 35 474 | 115 | 15 | 15 | 60 |
| 2004 | 123 | 149 | 9 946 | 62 859 | 2 131 | 35 839 | 38 214 | 100 | 28 | 28 | 60 |
| 2005 | 122 | 218 | 14 629 | 85 519 | 2 093 | 40 449 | 50 927 | 131 | 93 | — | 60 |
| 2006 | 120 | 116 | 10 967 | 83 356 | 1 712 | 41 009 | 65 802 | 168 | 408 | 293 | 45 |

| Rechnungsabgrenzungen | Sonstige Passiven | Wertberichtigungen und Rückstellungen ² | Reserven für allgemeine Bankrisiken | Eigene Mittel Equity | | | | | | Bilanzsumme |
|--------------------------------------|-------------------|----------------------------------------------------|-------------------------------------|-------------------------|----------------------|--------------------------------|-----------------|-------------------|------------------------------------|-------------|
| | | | | Total | Gesellschaftskapital | Allgemeine gesetzliche Reserve | Übrige Reserven | Gewinnvortrag | Verlustvortrag | |
| 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)

| | | | | | | | | | | |
|-------------|--------------|-------------|-------------|--------------|--------------|--------------|-------------|-------------|------------|---------------|
| 2838 | 17464 | 6719 | 2022 | 29286 | 11186 | 8479 | 7271 | 2895 | -545 | 290447 |
| 3051 | 20205 | 5537 | 1918 | 29442 | 10550 | 8529 | 7384 | 3182 | -203 | 301519 |
| 3355 | 17406 | 5067 | 2118 | 30968 | 10598 | 9339 | 7653 | 3582 | -203 | 313610 |
| 4145 | 16578 | 5518 | 2136 | 33507 | 10904 | 11081 | 7530 | 4251 | -259 | 382315 |
| 5084 | 17941 | 5831 | 2253 | 34681 | 10561 | 10972 | 8237 | 5008 | -97 | 410586 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------------|------------|-------------|------------|-------------|-------------|------------|-------------|-----------|----------|--------------|
| 250 | 561 | 1367 | 279 | 2686 | 1373 | 520 | 776 | 21 | -5 | 40623 |
| 252 | 514 | 1278 | 171 | 2996 | 1425 | 514 | 1039 | 18 | — | 41994 |
| 247 | 417 | 1350 | 187 | 3046 | 1407 | 492 | 1130 | 17 | — | 42948 |
| 245 | 430 | 1505 | 204 | 2933 | 1386 | 511 | 1022 | 14 | — | 44593 |
| 252 | 412 | 1672 | 236 | 3115 | 1387 | 522 | 1194 | 12 | — | 45936 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|-------------|--------------|-------------|------------|--------------|-------------|-------------|-------------|------------|-----------|---------------|
| 831 | 7496 | 2179 | 416 | 8175 | 2184 | 3838 | 2326 | 192 | -364 | 80858 |
| 1020 | 7446 | 1710 | 371 | 7606 | 1947 | 3556 | 1946 | 206 | -48 | 82853 |
| 1106 | 9317 | 1336 | 494 | 8435 | 1919 | 4243 | 2011 | 278 | -18 | 85514 |
| 1289 | 8485 | 1475 | 448 | 10341 | 2372 | 5662 | 2021 | 302 | -16 | 106069 |
| 1698 | 10360 | 1433 | 417 | 10168 | 2162 | 5372 | 2190 | 446 | -1 | 121919 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|-----------|-----------|------------|-----------|------------|------------|------------|-----------|----------|------------|-------------|
| 43 | 66 | 128 | 58 | 258 | 74 | 145 | 38 | 1 | — | 3238 |
| 47 | 69 | 112 | 30 | 370 | 59 | 157 | 28 | 125 | — | 3139 |
| 43 | 163 | 121 | 34 | 298 | 69 | 196 | 32 | 1 | — | 3502 |
| 17 | 22 | 115 | 49 | 219 | 49 | 161 | 22 | 0 | -14 | 3426 |
| 21 | 21 | 123 | 52 | 282 | 109 | 172 | 21 | 7 | -28 | 3617 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|-------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|------------|---------------|
| 1714 | 9340 | 3044 | 1269 | 18167 | 7555 | 3976 | 4131 | 2682 | -176 | 165728 |
| 1731 | 12176 | 2437 | 1347 | 18471 | 7119 | 4302 | 4371 | 2833 | -154 | 173533 |
| 1958 | 7508 | 2260 | 1402 | 19190 | 7202 | 4408 | 4479 | 3286 | -186 | 181645 |
| 2594 | 7642 | 2422 | 1435 | 20014 | 7098 | 4746 | 4464 | 3935 | -229 | 228227 |
| 3113 | 7148 | 2604 | 1548 | 21117 | 6903 | 4906 | 4832 | 4543 | -67 | 239114 |

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 Sight | auf Zeit Time | 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 | |
| | | | | | | auf Sicht Sight | auf Zeit Time | | | | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | | | | |
|------|-----------|----------|-------------|--------------|-----------|-------------|-----------|----------|---|---|---|
| 2002 | 25 | 2 | 3257 | 9489 | 48 | 2144 | 129 | 1 | — | — | — |
| 2003 | 26 | 0 | 5951 | 6900 | 50 | 1725 | 227 | 1 | — | — | — |
| 2004 | 25 | 0 | 3324 | 8390 | 51 | 1878 | 85 | 2 | — | — | — |
| 2005 | 28 | 0 | 5290 | 8419 | 75 | 1971 | 126 | 1 | — | — | — |
| 2006 | 29 | 0 | 6956 | 12542 | 86 | 1935 | 94 | 1 | — | — | — |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | | |
|------|-----------|----------|-------------|------------|------------|-------------|-------------|---|---|---|---|
| 2002 | 15 | 0 | 1932 | 244 | 588 | 10202 | 757 | — | — | — | — |
| 2003 | 15 | 0 | 1921 | 164 | 799 | 10975 | 754 | — | — | — | — |
| 2004 | 14 | 0 | 2360 | 311 | 905 | 8879 | 951 | — | — | — | — |
| 2005 | 14 | 0 | 2392 | 336 | 882 | 9424 | 1018 | — | — | — | — |
| 2006 | 14 | 0 | 3452 | 614 | 788 | 9020 | 1219 | — | — | — | — |

| Rechnungsabgrenzungen | Sonstige Passiven | Wertberichtigungen und Rückstellungen ³ | Reserven für allgemeine Bankrisiken | Eigene Mittel | | | | | | Bilanzsumme |
|--------------------------------------|-------------------|----------------------------------------------------|-------------------------------------|---------------|----------------------|--------------------------------|-----------------|-------------------|------------------------------------|---------------------|
| | | | | Equity | | | | | | |
| Accrued expenses and deferred income | Other liabilities | Value adjustments and provisions ³ | Reserves for general banking risks | 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 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | | | |
|------------|------------|------------|------------|------------|------------|----------|-----------|------------|-------------|---------------|
| 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 |
| 415 | 884 | 219 | 150 | 374 | 159 | — | 33 | 216 | - 35 | 23 657 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | | | |
|------------|--------------|------------|------------|------------|------------|----------|-----------|-----------|----------|---------------|
| 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 |
| 753 | 1 116 | 503 | 207 | 888 | 739 | 3 | 85 | 61 | — | 18 561 |

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 | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |

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

| | | | | | | | | | | | |
|------|------------|----------------|---------------|----------------|----------------|----------------|----------------|---------------|----------------|---------------|---------------|
| 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 |
| 2006 | 288 | 135 303 | 79 949 | 823 214 | 356 976 | 292 345 | 711 814 | 34 488 | 233 547 | 31 501 | 47 023 |

| Rechnungsabgrenzungen | Sonstige Passiven | Wertberichtigungen und Rückstellungen ⁵ | Reserven für allgemeine Bankrisiken | Eigene Mittel Equity | | | | | | Bilanzsumme |
|--------------------------------------|-------------------|----------------------------------------------------|-------------------------------------|-------------------------|----------------------|--------------------------------|-----------------|-------------------|------------------------------------|-------------|
| | | | | Total | Gesellschaftskapital | Allgemeine gesetzliche Reserve | Übrige Reserven | Gewinnvortrag | Verlustvortrag | |
| Accrued expenses and deferred income | Other liabilities | Value adjustments and provisions ⁵ | 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 |

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

| | | | | | | | | | | |
|---------------|----------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|-------------|------------------|
| . | 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 | . | 580 609 |
| . | 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 |
| 31 280 | 234 965 | 17 259 | 15 610 | 138 205 | 23 044 | 49 547 | 48 933 | 16 778 | - 97 | 3 151 979 |

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

| | | | | | | | | | | | |
|------|--------------|------------|-------------|-------------|-------------|------------|-------------|------------|------------|------------|------------|
| 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 |
| 2006 | 100.0 | 4.2 | 29.0 | 52.9 | 11.2 | 9.5 | 22.3 | 1.1 | 8.8 | 9.5 | 4.4 |

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

| | | | | | | | | | | | |
|------|--------------|------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|-------------|
| 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 |
| 2006 | 100.0 | 0.9 | 10.9 | 67.0 | 30.8 | 10.9 | 12.9 | 3.0 | 9.3 | 9.3 | 11.9 |

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 | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Anzahl Banken / Number of institutions

| | | | | | | | | | | |
|----------------------------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1.00–8.00 Alle Banken | 135 | 125 | 122 | 122 | 116 | 110 | 105 | 105 | 105 | 104 |
| 1.00 Kantonalbanken | 24 | 24 | 24 | 24 | 24 | 24 | 23 | 23 | 24 | 24 |
| 2.00 Grossbanken | 3 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 3.00 Regionalbanken und Sparkassen | 103 | 95 | 92 | 91 | 84 | 78 | 74 | 74 | 72 | 71 |
| 4.00 Raiffeisenbanken | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 5.00 Übrige Banken | 4 | 3 | 3 | 4 | 5 | 5 | 5 | 5 | 6 | 6 |
| 5.11 Handelsbanken | 4 | 3 | 3 | 3 | 3 | 2 | 2 | 2 | 2 | 2 |
| 5.12 Börsenbanken | — | — | — | — | — | 1 | 1 | 1 | 2 | 2 |
| 5.13 Kleinkreditbanken | — | — | — | — | — | — | — | — | — | — |
| 5.14 Andere Banken | — | — | — | 1 | 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 | 135 | 125 | 122 | 122 | 116 | 110 | 105 | 105 | 105 | 104 |

In Millionen Franken / In CHF millions

| | | | | | | | | | | |
|------------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 1.00–8.00 All banks | 29 503 | 33 787 | 37 962 | 44 276 | 46 564 | 47 363 | 46 488 | 43 966 | 44 922 | 46 996 |
| 1.00 Cantonal banks | 17 712 | 19 759 | 22 519 | 24 946 | 26 454 | 27 086 | 25 793 | 23 415 | 23 293 | 23 974 |
| 2.00 Big banks | 2 372 | 2 199 | 1 923 | 1 620 | 1 324 | 945 | 640 | 419 | 367 | 345 |
| 3.00 Regional banks and savings banks | 7 101 | 8 087 | 8 950 | 9 681 | 10 101 | 10 335 | 11 137 | 11 473 | 11 721 | 12 151 |
| 4.00 Raiffeisen banks | 1 368 | 1 962 | 2 408 | 4 935 | 5 053 | 4 789 | 4 401 | 3 922 | 4 304 | 4 946 |
| 5.00 Other banks | 950 | 1 781 | 2 162 | 3 095 | 3 632 | 4 206 | 4 516 | 4 738 | 5 237 | 5 581 |
| 5.11 Commercial banks | 950 | 1 781 | 2 162 | 2 965 | 3 362 | 3 771 | 4 085 | 4 289 | 4 736 | 5 070 |
| 5.12 Stock exchange banks | — | — | — | — | — | 75 | 71 | 69 | 121 | 126 |
| 5.13 Consumer credit banks | — | — | — | — | — | — | — | — | — | — |
| 5.14 Other banking institutions | — | — | — | 130 | 225 | 300 | 300 | 320 | 320 | 340 |
| 5.20 Foreign-controlled banks | — | — | — | — | 45 | 60 | 60 | 60 | 60 | 45 |
| 7.00 Branches of foreign banks | — | — | — | — | — | — | — | — | — | — |
| 8.00 Private bankers | — | — | — | — | — | — | — | — | — | — |
| Total for 1.00–5.00 | 29 503 | 33 787 | 37 962 | 44 276 | 46 564 | 47 363 | 46 488 | 43 966 | 44 922 | 46 996 |

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

In Millionen Franken / In CHF millions

| Gruppe Category | Anzahl Institute Number of institutions | Verpflich- tungen aus Geldmarkt- papieren Money market paper issued | Verpflichtungen gegenüber Banken Liabilities towards banks | | Verpflichtungen gegenüber Kunden Liabilities towards customers | | | |
|--------------------|------------------------------------------------------|----------------------------------------------------------------------------------------|------------------------------------------------------------------|------------------|-------------------------------------------------------------------|-----------------|--------------------|------------------|
| | | | auf Sicht Sight | auf Zeit Time | In Spar- und Anlageform | Übrige Other | auf Sicht Sight | auf Zeit Time |
| | | | | | 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 | 1 | 2 689 | 25 795 | 68 825 | 19 160 | 29 842 |
| Gemeindeinstitute Municipal institutions | 7 | 0 | 2 | 17 | 890 | 163 | 44 |
| Aktiengesellschaften Joint-stock companies | 236 | 135 302 | 75 573 | 789 157 | 216 845 | 265 862 | 673 765 |
| Genossenschaften Cooperatives | 28 | 0 | 1 685 | 8 244 | 70 363 | 7 158 | 8 156 |
| Übrige Institute Other institutions | 44 | 0 | 10 409 | 13 156 | 927 | 10 957 | 1 318 |
| Total | 331 | 135 303 | 90 358 | 836 370 | 357 850 | 303 301 | 713 126 |

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

| | | | | | | | |
|-----------------------------------------------|------------|----------------|---------------|----------------|----------------|----------------|----------------|
| Staatsinstitute Cantonal institutions | 16 | 1 | 2 689 | 25 795 | 68 825 | 19 160 | 29 842 |
| Gemeindeinstitute Municipal institutions | 7 | 0 | 2 | 17 | 890 | 163 | 44 |
| Aktiengesellschaften Joint-stock companies | 236 | 135 302 | 75 573 | 789 157 | 216 845 | 265 862 | 673 765 |
| Genossenschaften Cooperatives | 28 | 0 | 1 685 | 8 244 | 70 363 | 7 158 | 8 156 |
| Übrige Institute Other institutions | 1 | — | — | — | 52 | 2 | 6 |
| Total | 288 | 135 303 | 79 949 | 823 214 | 356 976 | 292 345 | 711 814 |

| 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

| | | | | | | | |
|---------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|
| 7 390 | 19 134 | — | 12 342 | 1 393 | 8 080 | 3 075 | 9 672 |
| 280 | — | — | 210 | 9 | 9 | 33 | 76 |
| 12 891 | 212 043 | 31 501 | 28 035 | 29 260 | 226 266 | 12 416 | 5 534 |
| 13 927 | 2 370 | — | 6 436 | 618 | 611 | 1 735 | 325 |
| 1 | — | — | — | 1 168 | 2 001 | 723 | 360 |
| 34 489 | 233 547 | 31 501 | 47 023 | 32 447 | 236 966 | 17 981 | 15 967 |

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

| | | | | | | | |
|---------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|
| 7 390 | 19 134 | — | 12 342 | 1 393 | 8 080 | 3 075 | 9 672 |
| 280 | — | — | 210 | 9 | 9 | 33 | 76 |
| 12 891 | 212 043 | 31 501 | 28 035 | 29 260 | 226 266 | 12 416 | 5 534 |
| 13 927 | 2 370 | — | 6 436 | 618 | 611 | 1 735 | 325 |
| — | — | — | — | 0 | 0 | 0 | 2 |
| 34 488 | 233 547 | 31 501 | 47 023 | 31 280 | 234 965 | 17 259 | 15 610 |

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 | Gesellschaftskapital | 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 | 8 501 | 3 953 | 4 380 | 136 | 31 | — | 215 899 |
| Gemeindeinstitute Municipal institutions | 110 | 18 | 63 | 29 | 0 | — | 1 844 |
| Aktiengesellschaften Joint-stock companies | 121 969 | 18 576 | 42 267 | 44 478 | 16 745 | – 97 | 2 804 920 |
| Genossenschaften Cooperatives | 7 620 | 496 | 2 833 | 4 289 | 1 | — | 129 249 |
| Übrige Institute Other institutions | 1 266 | 899 | 7 | 118 | 277 | – 35 | 42 286 |
| Total | 139 467 | 23 942 | 49 550 | 49 051 | 17 054 | – 132 | 3 194 197 |

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

| | | | | | | | |
|-----------------------------------------------|----------------|---------------|---------------|---------------|---------------|-------------|------------------|
| Staatsinstitute Cantonal institutions | 8 501 | 3 953 | 4 380 | 136 | 31 | — | 215 899 |
| Gemeindeinstitute Municipal institutions | 110 | 18 | 63 | 29 | 0 | — | 1 844 |
| Aktiengesellschaften Joint-stock companies | 121 969 | 18 576 | 42 267 | 44 478 | 16 745 | – 97 | 2 804 920 |
| Genossenschaften Cooperatives | 7 620 | 496 | 2 833 | 4 289 | 1 | — | 129 249 |
| Übrige Institute Other institutions | 4 | — | 4 | — | — | — | 68 |
| Total | 138 205 | 23 044 | 49 547 | 48 933 | 16 778 | – 97 | 3 151 979 |

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 | 15 111 | 1 370 | . | 16 481 | 1 | 1 747 | . | 1 748 | 18 229 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 8 467 | . | . | 8 467 | . | . | . | . | 8 467 |
| Forderungen aus Geldmarktpapieren Money market paper held | 7 698 | 533 | . | 8 231 | 1 983 | 107 306 | . | 109 289 | 117 520 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 6 679 | — | . | 6 679 | — | 35 167 | . | 35 167 | 41 846 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 4 912 | 8 413 | 5 211 | 18 536 | 7 349 | 54 778 | 2 930 | 65 057 | 83 593 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 30 057 | 11 947 | 2 728 | 44 733 | 47 149 | 704 334 | 1 398 | 752 881 | 797 613 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 70 617 | 14 252 | 169 | 85 037 | 3 913 | 232 553 | 143 | 236 610 | 321 647 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 43 041 | 14 474 | 110 | 57 624 | 24 241 | 227 257 | 157 | 251 656 | 309 280 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 14 884 | 381 | — | 15 265 | 197 | 1 289 | — | 1 486 | 16 751 |
| Hypothekarforderungen Mortgage claims | 643 010 | 281 | . | 643 291 | 2 932 | 21 155 | . | 24 087 | 667 378 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 40 080 | 1 142 | 17 092 | 58 314 | 13 376 | 408 996 | 7 544 | 429 917 | 488 231 |
| Finanzanlagen Financial investments | 22 785 | 74 | 677 | 23 536 | 13 066 | 56 754 | 0 | 69 820 | 93 355 |
| Beteiligungen Participating interests | 10 632 | 1 | . | 10 633 | 34 171 | 6 695 | . | 40 866 | 51 499 |
| Sachanlagen Tangible assets | 19 100 | 6 | . | 19 106 | 215 | 1 161 | . | 1 377 | 20 482 |
| davon Liegenschaften of which, real estate | 13 452 | 2 | . | 13 454 | 4 | 690 | . | 694 | 14 148 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 4 721 | 964 | . | 5 684 | 691 | 8 564 | . | 9 255 | 14 939 |
| Sonstige Aktiven Other assets | 21 403 | 2 594 | 20 500 | 44 497 | 21 828 | 144 031 | 46 | 165 906 | 210 403 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 27 | . | . | 27 | . | . | . | . | 27 |
| Bilanzsumme Balance sheet total | 933 193 | 56 050 | 46 488 | 1 035 730 | 170 916 | 1 975 333 | 12 219 | 2 158 467 | 3 194 197 |

| 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 | 874 | 2993 | . | 3867 | 9448 | 121 988 | . | 131 436 | 135 303 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 7326 | 7 029 | 5 924 | 20 278 | 9 233 | 54 004 | 6 842 | 70 079 | 90 358 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 64 209 | 46 017 | 709 | 110 935 | 43 055 | 680 691 | 1 689 | 725 435 | 836 370 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 333 160 | 2 690 | . | 335 850 | 18 660 | 3 341 | . | 22 000 | 357 850 |
| davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ² | 20 800 | 0 | . | 20 800 | 169 | — | . | 169 | 20 969 |
| davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ² | 27 817 | . | . | 27 817 | 129 | . | . | 129 | 27 945 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 113 994 | 38 426 | 3 721 | 156 141 | 10 480 | 124 666 | 12 014 | 147 160 | 303 301 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 136 587 | 87 986 | 128 | 224 701 | 11 090 | 476 866 | 469 | 488 425 | 713 126 |
| Kassenobligationen Medium-term bank-issued notes | 34 489 | . | . | 34 489 | . | . | . | . | 34 489 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 88 455 | 1 406 | . | 89 860 | 17 508 | 173 202 | . | 190 710 | 280 570 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 41 432 | 1 406 | . | 42 837 | 17 508 | 173 202 | . | 190 710 | 233 547 |
| davon nachrangig of which, subordinated | 3 682 | — | . | 3 682 | 1 888 | 25 931 | . | 27 819 | 31 501 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 14 410 | 1 652 | . | 16 061 | 2 095 | 14 292 | . | 16 387 | 32 447 |
| Sonstige Passiven Other liabilities | 40 131 | 8 288 | 20 481 | 68 900 | 17 133 | 150 866 | 67 | 168 066 | 236 966 |
| Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³ | 16 373 | 408 | . | 16 781 | 395 | 806 | . | 1 201 | 17 981 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 15 793 | — | . | 15 793 | 39 | 136 | . | 175 | 15 967 |
| Gesellschaftskapital Capital | 23 942 | . | . | 23 942 | . | . | . | . | 23 942 |
| Allgemeine gesetzliche Reserven General statutory reserve | 49 550 | . | . | 49 550 | . | . | . | . | 49 550 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 9 268 | . | . | 9 268 | . | . | . | . | 9 268 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 39 783 | . | . | 39 783 | . | . | . | . | 39 783 |
| Gewinnvortrag Retained earnings | 13 345 | 20 | . | 13 365 | 150 | 3 539 | . | 3 690 | 17 054 |
| Verlustvortrag Accumulated losses brought forward | - 132 | — | . | - 132 | — | — | . | — | - 132 |
| Bilanzsumme Balance sheet total | 1 001 556 | 1 969 915 | 30 962 | 1 229 433 | 139 284 | 1 804 398 | 21 081 | 1 964 764 | 3 194 197 |

¹ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 3 777 | 229 | . | 4 006 | — | 90 | . | 90 | 4 095 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 2 113 | . | . | 2 113 | . | . | . | . | 2 113 |
| Forderungen aus Geldmarktpapieren Money market paper held | 4 106 | 24 | . | 4 130 | 78 | 115 | . | 193 | 4 322 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 3 933 | — | . | 3 933 | — | 108 | . | 108 | 4 042 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 769 | 922 | 659 | 2 350 | 68 | 1 282 | 279 | 1 628 | 3 978 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 6 808 | 2 341 | 1 797 | 10 946 | 5 410 | 14 178 | 493 | 20 081 | 31 027 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 20 626 | 1 807 | 36 | 22 470 | 808 | 1 443 | 0 | 2 251 | 24 721 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 11 842 | 506 | 2 | 12 350 | 696 | 482 | — | 1 178 | 13 528 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 3 699 | 168 | — | 3 866 | 10 | 1 | — | 11 | 3 877 |
| Hypothekarforderungen Mortgage claims | 216 934 | 31 | . | 216 965 | 166 | 27 | . | 192 | 217 157 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 8 937 | 215 | 142 | 9 293 | 1 751 | 3 853 | — | 5 604 | 14 897 |
| Finanzanlagen Financial investments | 9 033 | 16 | 26 | 9 075 | 4 070 | 523 | — | 4 594 | 13 669 |
| Beteiligungen Participating interests | 1 310 | — | . | 1 310 | 1 | 62 | . | 63 | 1 373 |
| Sachanlagen Tangible assets | 3 327 | — | . | 3 327 | — | — | . | — | 3 327 |
| davon Liegenschaften of which, real estate | 2 944 | — | . | 2 944 | — | — | . | — | 2 944 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 1 194 | 95 | . | 1 289 | 2 | 0 | . | 2 | 1 290 |
| Sonstige Aktiven Other assets | 7 136 | 379 | 8 | 7 523 | 1 646 | 489 | 37 | 2 172 | 9 695 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 295 798 | 6 564 | 2 671 | 305 033 | 14 694 | 22 544 | 809 | 38 047 | 343 080 |

| 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 | 6 | 0 | . | 6 | — | — | . | — | 6 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 1 393 | 1 325 | 450 | 3 167 | 227 | 704 | 5 | 936 | 4 103 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 7 345 | 3 517 | 26 | 10 889 | 8 287 | 10 135 | — | 18 422 | 29 310 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 105 585 | 404 | . | 105 989 | 5 045 | 558 | . | 5 603 | 111 593 |
| davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵ | 6 987 | — | . | 6 987 | 113 | — | . | 113 | 7 100 |
| davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵ | 9 381 | . | . | 9 381 | 22 | . | . | 22 | 9 403 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 27 558 | 3 599 | 498 | 31 655 | 798 | 1 469 | 143 | 2 411 | 34 066 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 40 163 | 3 033 | — | 43 196 | 327 | 2 981 | — | 3 309 | 46 505 |
| Kassenobligationen Medium-term bank-issued notes | 9 855 | . | . | 9 855 | . | . | . | . | 9 855 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 55 910 | — | . | 55 910 | 1 065 | 309 | . | 1 374 | 57 284 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 31 919 | — | . | 31 919 | 1 065 | 309 | . | 1 374 | 33 293 |
| davon nachrangig of which, subordinated | 645 | — | . | 645 | — | — | . | — | 645 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 2 145 | 94 | . | 2 239 | 9 | — | . | 9 | 2 247 |
| Sonstige Passiven Other liabilities | 11 652 | 1 087 | 25 | 12 765 | 680 | 520 | 16 | 1 217 | 13 982 |
| Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶ | 5 801 | 4 | . | 5 805 | — | — | . | — | 5 805 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 12 257 | — | . | 12 257 | — | — | . | — | 12 257 |
| Gesellschaftskapital Capital | 6 723 | . | . | 6 723 | . | . | . | . | 6 723 |
| Allgemeine gesetzliche Reserven General statutory reserve | 6 903 | . | . | 6 903 | . | . | . | . | 6 903 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 38 | . | . | 38 | . | . | . | . | 38 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 2 359 | . | . | 2 359 | . | . | . | . | 2 359 |
| Gewinnvortrag Retained earnings | 45 | — | . | 45 | — | — | . | — | 45 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 295 739 | 13 063 | 1 000 | 309 801 | 16 437 | 16 677 | 165 | 33 279 | 343 080 |

⁴ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 9 |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 3 588 | 540 | . | 4 128 | 0 | 725 | . | 725 | 4 853 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 1 052 | . | . | 1 052 | . | . | . | . | 1 052 |
| Forderungen aus Geldmarktpapieren Money market paper held | 413 | 481 | . | 893 | 263 | 74 511 | . | 74 774 | 75 668 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 202 | — | . | 202 | — | 33 857 | . | 33 857 | 34 058 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 338 | 1 037 | 306 | 1 681 | 1 373 | 37 540 | 1 016 | 39 928 | 41 609 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 6 392 | 1 892 | — | 8 283 | 14 408 | 622 238 | 854 | 637 500 | 645 783 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 31 665 | 8 637 | 105 | 40 407 | 1 788 | 220 046 | 109 | 221 943 | 262 351 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 15 631 | 6 468 | 10 | 22 110 | 11 026 | 164 678 | 8 | 175 712 | 197 822 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 5 389 | 101 | — | 5 490 | 107 | 263 | — | 370 | 5 860 |
| Hypothekarforderungen Mortgage claims | 222 097 | 36 | . | 222 133 | 1 118 | 18 645 | . | 19 763 | 241 896 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 18 589 | 700 | 16 815 | 36 104 | 7 746 | 397 519 | 7 544 | 412 809 | 448 913 |
| Finanzanlagen Financial investments | 1 983 | — | — | 1 983 | 559 | 27 671 | — | 28 230 | 30 213 |
| Beteiligungen Participating interests | 7 177 | — | . | 7 177 | 32 743 | 5 650 | . | 38 393 | 45 571 |
| Sachanlagen Tangible assets | 6 627 | — | . | 6 627 | 1 | 1 106 | . | 1 106 | 7 734 |
| davon Liegenschaften of which, real estate | 4 920 | — | . | 4 920 | 0 | 663 | . | 663 | 5 583 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 1 622 | 110 | . | 1 732 | 425 | 7 563 | . | 7 988 | 9 720 |
| Sonstige Aktiven Other assets | 8 210 | 133 | 20 483 | 28 826 | 17 244 | 140 170 | 0 | 157 415 | 186 241 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 324 332 | 20 034 | 37 718 | 382 085 | 88 695 | 1 718 062 | 9 531 | 1 816 288 | 2 198 373 |

| 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 | 527 | 2814 | . | 3341 | 4438 | 118353 | . | 122791 | 126132 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 1575 | 2216 | 5113 | 8903 | 4150 | 34283 | 6361 | 44794 | 53697 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 38198 | 32680 | 124 | 71003 | 12118 | 599877 | 973 | 612968 | 683971 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 102061 | 1646 | . | 103707 | 10309 | 2088 | . | 12397 | 116104 |
| davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸ | 6642 | — | . | 6642 | — | — | . | — | 6642 |
| davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸ | 7901 | . | . | 7901 | 83 | . | . | 83 | 7984 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 55361 | 23639 | 1959 | 80960 | 5008 | 78255 | 7437 | 90701 | 171660 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 69550 | 73451 | 128 | 143129 | 5193 | 397390 | 342 | 402925 | 546054 |
| Kassenobligationen Medium-term bank-issued notes | 2948 | . | . | 2948 | . | . | . | . | 2948 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 4545 | 1368 | . | 5913 | 16052 | 172305 | . | 188357 | 194270 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 4200 | 1368 | . | 5568 | 16052 | 172305 | . | 188357 | 193925 |
| davon nachrangig of which, subordinated | 2767 | — | . | 2767 | 1683 | 25637 | . | 27321 | 30087 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 6590 | 857 | . | 7447 | 1771 | 13718 | . | 15489 | 22937 |
| Sonstige Passiven Other liabilities | 17437 | 3475 | 20433 | 41345 | 13768 | 146836 | 2 | 160606 | 201951 |
| Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹ | 1665 | 151 | . | 1816 | 347 | 744 | . | 1091 | 2907 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | — | — | . | — | — | — | . | — | — |
| Gesellschaftskapital Capital | 4610 | . | . | 4610 | . | . | . | . | 4610 |
| Allgemeine gesetzliche Reserven General statutory reserve | 27442 | . | . | 27442 | . | . | . | . | 27442 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 9114 | . | . | 9114 | . | . | . | . | 9114 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 22859 | . | . | 22859 | . | . | . | . | 22859 |
| Gewinnvortrag Retained earnings | 8157 | 20 | . | 8177 | —0 | 3539 | . | 3539 | 11717 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 372640 | 142318 | 27757 | 542714 | 73153 | 1567390 | 15116 | 1655659 | 2198373 |

⁷ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 1 283 | 53 | . | 1 336 | — | 11 | . | 11 | 1 347 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 463 | . | . | 463 | . | . | . | . | 463 |
| Forderungen aus Geldmarktpapieren Money market paper held | 364 | 0 | . | 364 | — | 0 | . | 0 | 364 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 353 | — | . | 353 | — | — | . | — | 353 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 246 | 249 | 150 | 646 | 5 | 77 | — | 83 | 728 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 2 918 | 325 | 116 | 3 359 | 92 | 110 | — | 202 | 3 560 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 2 750 | 28 | — | 2 778 | 10 | 4 | — | 15 | 2 792 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 3 371 | 49 | — | 3 420 | 70 | 31 | — | 102 | 3 522 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 1 798 | 28 | — | 1 826 | 1 | 6 | — | 7 | 1 833 |
| Hypothekarforderungen Mortgage claims | 67 823 | 3 | . | 67 825 | 120 | — | . | 120 | 67 946 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 74 | 0 | 1 | 76 | 2 | 8 | — | 10 | 86 |
| Finanzanlagen Financial investments | 3 514 | 2 | 2 | 3 517 | 539 | 105 | 0 | 644 | 4 161 |
| Beteiligungen Participating interests | 131 | — | . | 131 | — | 0 | . | 0 | 131 |
| Sachanlagen Tangible assets | 957 | — | . | 957 | — | — | . | — | 957 |
| davon Liegenschaften of which, real estate | 917 | — | . | 917 | — | — | . | — | 917 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 188 | 1 | . | 189 | 0 | 0 | . | 0 | 189 |
| Sonstige Aktiven Other assets | 155 | 2 | — | 157 | 1 | — | — | 1 | 158 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 83 775 | 711 | 269 | 84 755 | 840 | 347 | 0 | 1 187 | 85 942 |

| 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 | |
| | | | | | | | | | |

Passiven / Liabilities

| | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------|--------|-----|-----|--------|-------|-----|----|-------|--------|
| Verpflichtungen aus Geldmarktpapieren Money market paper issued | 1 | — | . | 1 | — | 0 | . | 0 | 1 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 172 | 62 | 0 | 234 | 8 | 6 | 1 | 14 | 248 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 3 058 | 8 | — | 3 065 | 130 | 236 | — | 367 | 3 432 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 38 200 | 60 | . | 38 261 | 941 | 94 | . | 1 035 | 39 296 |
| davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹ | 2 607 | — | . | 2 607 | — | — | . | — | 2 607 |
| davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹ | 3 173 | . | . | 3 173 | 1 | . | . | 1 | 3 174 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 7 817 | 536 | 133 | 8 487 | 102 | 226 | 16 | 344 | 8 831 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 5 658 | 235 | — | 5 893 | 63 | 31 | — | 93 | 5 986 |
| Kassenobligationen Medium-term bank-issued notes | 6 376 | . | . | 6 376 | . | . | . | . | 6 376 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 13 011 | — | . | 13 011 | — | — | . | — | 13 011 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 855 | — | . | 855 | — | — | . | — | 855 |
| davon nachrangig of which, subordinated | 230 | — | . | 230 | — | — | . | — | 230 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 452 | 0 | . | 452 | 2 | 0 | . | 2 | 455 |
| Sonstige Passiven Other liabilities | 547 | 2 | 0 | 549 | 0 | 0 | — | 0 | 549 |
| Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹² | 1 607 | — | . | 1 607 | — | — | . | — | 1 607 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 1 100 | — | . | 1 100 | — | — | . | — | 1 100 |
| Gesellschaftskapital Capital | 721 | . | . | 721 | . | . | . | . | 721 |
| Allgemeine gesetzliche Reserven General statutory reserve | 2 223 | . | . | 2 223 | . | . | . | . | 2 223 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 45 | . | . | 45 | . | . | . | . | 45 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 2 055 | . | . | 2 055 | . | . | . | . | 2 055 |
| Gewinnvortrag Retained earnings | 7 | — | . | 7 | — | — | . | — | 7 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 83 050 | 903 | 134 | 84 086 | 1 247 | 593 | 17 | 1 856 | 85 942 |

¹⁰ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 978 | 157 | . | 1 134 | — | 3 | . | 3 | 1 138 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 13 | . | . | 13 | . | . | . | . | 13 |
| 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 | 80 | 315 | — | 395 | 227 | 206 | — | 433 | 829 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 1 200 | 891 | — | 2 091 | 6 793 | 1 659 | — | 8 452 | 10 543 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 4 067 | 21 | — | 4 087 | 1 | 2 | — | 4 | 4 091 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 2 829 | 8 | — | 2 837 | 25 | 3 | — | 29 | 2 866 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 2 182 | 2 | — | 2 184 | 10 | 0 | — | 10 | 2 194 |
| Hypothekarforderungen Mortgage claims | 88 153 | — | . | 88 153 | — | — | . | — | 88 153 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 73 | — | 44 | 117 | 22 | 2 | — | 24 | 141 |
| Finanzanlagen Financial investments | 2 326 | — | 40 | 2 366 | 179 | 2 | — | 181 | 2 547 |
| Beteiligungen Participating interests | 396 | — | . | 396 | 0 | 4 | . | 4 | 400 |
| Sachanlagen Tangible assets | 1 688 | — | . | 1 688 | — | — | . | — | 1 688 |
| davon Liegenschaften of which, real estate | 1 396 | — | . | 1 396 | — | — | . | — | 1 396 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 242 | — | . | 242 | — | — | . | — | 242 |
| Sonstige Aktiven Other assets | 1 350 | — | — | 1 350 | — | — | — | — | 1 350 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 103 392 | 1 392 | 84 | 104 868 | 7 248 | 1 882 | — | 9 130 | 113 998 |

| 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 | |

Passiven / Liabilities

| | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------|-----------|----------------|--------------|--------------|-----------|--------------|----------------|
| Verpflichtungen aus Geldmarktpapieren Money market paper issued | — | — | . | — | — | — | . | — | — |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 1 137 | 485 | — | 1 622 | 4 | 49 | — | 53 | 1 675 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 2 460 | 714 | — | 3 174 | 3 909 | 1 028 | — | 4 937 | 8 111 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 60 885 | 135 | . | 61 020 | 1 161 | 122 | . | 1 284 | 62 304 |
| davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴ | 2 390 | — | . | 2 390 | 35 | — | . | 35 | 2 425 |
| davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴ | 4 729 | . | . | 4 729 | 7 | . | . | 7 | 4 736 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 5 416 | 323 | 61 | 5 799 | 63 | 156 | 12 | 231 | 6 030 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 6 763 | 230 | — | 6 993 | 25 | 19 | — | 44 | 7 036 |
| Kassenobligationen Medium-term bank-issued notes | 12 654 | . | . | 12 654 | . | . | . | . | 12 654 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 7 316 | — | . | 7 316 | — | — | . | — | 7 316 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 2 370 | — | . | 2 370 | — | — | . | — | 2 370 |
| davon nachrangig of which, subordinated | — | — | . | — | — | — | . | — | — |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 558 | — | . | 558 | — | — | . | — | 558 |
| Sonstige Passiven Other liabilities | 542 | — | — | 542 | — | — | — | — | 542 |
| Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵ | 1 109 | — | . | 1 109 | — | — | . | — | 1 109 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | — | — | . | — | — | — | . | — | — |
| Gesellschaftskapital Capital | 428 | . | . | 428 | . | . | . | . | 428 |
| Allgemeine gesetzliche Reserven General statutory reserve | 2 008 | . | . | 2 008 | . | . | . | . | 2 008 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | — | . | . | — | . | . | . | . | — |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 4 227 | . | . | 4 227 | . | . | . | . | 4 227 |
| Gewinnvortrag Retained earnings | — | — | . | — | — | — | . | — | — |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 105 502 | 1 887 | 61 | 107 450 | 5 162 | 1 374 | 12 | 6 548 | 113 998 |

¹³ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 3 800 | 362 | . | 4 162 | 1 | 909 | . | 910 | 5 072 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 3 204 | . | . | 3 204 | . | . | . | . | 3 204 |
| Forderungen aus Geldmarktpapieren Money market paper held | 2 138 | 25 | . | 2 163 | 1 525 | 32 485 | . | 34 010 | 36 173 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 1 668 | — | . | 1 668 | — | 1 202 | . | 1 202 | 2 870 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 2 643 | 3 258 | 3 285 | 9 186 | 4 019 | 12 801 | 1 628 | 18 448 | 27 634 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 11 048 | 5 570 | 433 | 17 052 | 17 897 | 61 221 | 50 | 79 169 | 96 221 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 10 036 | 3 305 | 27 | 13 369 | 1 242 | 10 191 | 34 | 11 467 | 24 836 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 8 397 | 6 320 | 97 | 14 814 | 11 956 | 58 525 | 150 | 70 630 | 85 444 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 1 766 | 83 | — | 1 849 | 69 | 1 015 | — | 1 084 | 2 933 |
| Hypothekarforderungen Mortgage claims | 47 253 | 212 | . | 47 465 | 1 526 | 2 463 | . | 3 989 | 51 453 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 8 856 | 224 | 89 | 9 170 | 1 794 | 7 052 | 0 | 8 845 | 18 015 |
| Finanzanlagen Financial investments | 5 281 | 52 | 148 | 5 481 | 7 424 | 28 078 | 0 | 35 502 | 40 983 |
| Beteiligungen Participating interests | 1 462 | 1 | . | 1 463 | 1 379 | 977 | . | 2 356 | 3 819 |
| Sachanlagen Tangible assets | 5 911 | 5 | . | 5 916 | 215 | 56 | . | 270 | 6 186 |
| davon Liegenschaften of which, real estate | 2 814 | 2 | . | 2 816 | 4 | 27 | . | 31 | 2 846 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 1 232 | 693 | . | 1 925 | 212 | 984 | . | 1 196 | 3 121 |
| Sonstige Aktiven Other assets | 4 103 | 1 827 | 9 | 5 939 | 2 488 | 3 165 | 9 | 5 662 | 11 601 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 27 | . | . | 27 | . | . | . | . | 27 |
| Bilanzsumme Balance sheet total | 112 188 | 21 853 | 4 089 | 138 131 | 51 678 | 218 906 | 1 871 | 272 455 | 410 586 |

| 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 | 341 | 179 | . | 519 | 5011 | 3635 | . | 8645 | 9 165 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 1603 | 2296 | 357 | 4257 | 931 | 14684 | 354 | 15969 | 20 226 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 12633 | 8790 | 446 | 21870 | 13582 | 62222 | 716 | 76520 | 98 389 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 25932 | 284 | . | 26216 | 1151 | 312 | . | 1463 | 27 680 |
| davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷ | 2165 | — | . | 2165 | 21 | — | . | 21 | 2 186 |
| davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷ | 2630 | . | . | 2630 | 16 | . | . | 16 | 2 645 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 14031 | 8614 | 814 | 23458 | 3708 | 41083 | 3508 | 48299 | 71 757 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 13540 | 10863 | 0 | 24403 | 5413 | 76290 | 127 | 81831 | 106 233 |
| Kassenobligationen Medium-term bank-issued notes | 2655 | . | . | 2655 | . | . | . | . | 2 655 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 7672 | 38 | . | 7710 | 391 | 588 | . | 979 | 8 688 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 2088 | 38 | . | 2125 | 391 | 588 | . | 979 | 3 104 |
| davon nachrangig of which, subordinated | 40 | — | . | 40 | 205 | 294 | . | 499 | 539 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 3650 | 614 | . | 4262 | 263 | 558 | . | 821 | 5 084 |
| Sonstige Passiven Other liabilities | 8832 | 3420 | 20 | 12271 | 2202 | 3420 | 48 | 5670 | 17 941 |
| Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸ | 5475 | 247 | . | 5721 | 48 | 62 | . | 110 | 5 831 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 2078 | — | . | 2078 | 39 | 136 | . | 175 | 2 253 |
| Gesellschaftskapital Capital | 10561 | . | . | 10561 | . | . | . | . | 10 561 |
| Allgemeine gesetzliche Reserven General statutory reserve | 10972 | . | . | 10972 | . | . | . | . | 10 972 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 71 | . | . | 71 | . | . | . | . | 71 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 8165 | . | . | 8165 | . | . | . | . | 8 165 |
| Gewinnvortrag Retained earnings | 4858 | — | . | 4858 | 150 | — | . | 150 | 5 008 |
| Verlustvortrag Accumulated losses brought forward | -97 | — | . | -97 | — | — | . | — | -97 |
| Bilanzsumme Balance sheet total | 132973 | 35344 | 1 637 | 169954 | 32891 | 202988 | 4753 | 240632 | 410 586 |

¹⁶ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 9 |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 881 | 75 | . | 955 | — | 4 | . | 4 | 959 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 585 | . | . | 585 | . | . | . | . | 585 |
| Forderungen aus Geldmarktpapieren Money market paper held | 1 | 1 | . | 2 | — | 1 | . | 1 | 3 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | — | — | . | — | — | 1 | . | 1 | 1 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 259 | 212 | 89 | 559 | 5 | 483 | — | 488 | 1 047 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 915 | 17 | — | 932 | 832 | 173 | — | 1 005 | 1 938 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 2 250 | 52 | — | 2 303 | 25 | 332 | — | 357 | 2 660 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 1 539 | 68 | — | 1 606 | 35 | 277 | — | 312 | 1 918 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 1 011 | 1 | — | 1 012 | 2 | — | — | 2 | 1 014 |
| Hypothekarforderungen Mortgage claims | 32 021 | — | . | 32 021 | 18 | — | . | 18 | 32 039 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 482 | 24 | 11 | 517 | 355 | 201 | — | 556 | 1 073 |
| Finanzanlagen Financial investments | 1 169 | — | 6 | 1 175 | 1 898 | 25 | — | 1 923 | 3 098 |
| Beteiligungen Participating interests | 106 | — | . | 106 | 320 | 141 | . | 461 | 567 |
| Sachanlagen Tangible assets | 358 | — | . | 358 | — | 0 | . | 0 | 358 |
| davon Liegenschaften of which, real estate | 317 | — | . | 317 | — | 0 | . | 0 | 317 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 129 | 10 | . | 139 | 2 | 1 | . | 3 | 142 |
| Sonstige Aktiven Other assets | 101 | 13 | — | 114 | 3 | 17 | — | 21 | 135 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 40 211 | 470 | 106 | 40 787 | 3 493 | 1 657 | — | 5 150 | 45 936 |

| 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 | |

Passiven / Liabilities

| | | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------|--------|-------|----|--------|-------|-------|----|-------|--------|
| Verpflichtungen aus Geldmarktpapieren Money market paper issued | 2 | 1 | . | 3 | — | — | . | — | 3 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 30 | 290 | 31 | 352 | 49 | 168 | 1 | 218 | 569 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 692 | 173 | — | 865 | 293 | 639 | — | 931 | 1797 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 21 314 | 237 | . | 21 550 | 814 | 115 | . | 929 | 22 479 |
| davon Freizügigkeitskonten (2. Säule) ²⁰ of which, vested benefit accounts (pillar 2) ²⁰ | 1 740 | — | . | 1 740 | 19 | — | . | 19 | 1 759 |
| davon gebundene Vorsorgegelder (Säule 3a) ²⁰ of which, tied pension provision (pillar 3a) ²⁰ | 2 250 | . | . | 2 250 | 15 | . | . | 15 | 2 265 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 2 784 | 433 | 32 | 3 249 | 102 | 487 | 41 | 630 | 3 879 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 2 162 | 94 | — | 2 256 | 21 | 18 | — | 39 | 2 295 |
| Kassenobligationen Medium-term bank-issued notes | 2 394 | . | . | 2 394 | . | . | . | . | 2 394 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 6 834 | — | . | 6 834 | — | — | . | — | 6 834 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 1 760 | — | . | 1 760 | — | — | . | — | 1 760 |
| davon nachrangig of which, subordinated | — | — | . | — | — | — | . | — | — |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 242 | 10 | . | 252 | 0 | — | . | 0 | 252 |
| Sonstige Passiven Other liabilities | 368 | 22 | — | 390 | 15 | 7 | — | 22 | 412 |
| Wertberichtigungen und Rückstellungen ²¹ Value adjustments and provisions ²¹ | 1 655 | 1 | . | 1 656 | 16 | — | . | 16 | 1 672 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 236 | — | . | 236 | — | — | . | — | 236 |
| Gesellschaftskapital Capital | 1 387 | . | . | 1 387 | . | . | . | . | 1 387 |
| Allgemeine gesetzliche Reserven General statutory reserve | 522 | . | . | 522 | . | . | . | . | 522 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | — | . | . | — | . | . | . | . | — |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 1 194 | . | . | 1 194 | . | . | . | . | 1 194 |
| Gewinnvortrag Retained earnings | 12 | — | . | 12 | — | — | . | — | 12 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 41 828 | 1 260 | 63 | 43 151 | 1 309 | 1 434 | 42 | 2 786 | 45 936 |

¹⁹ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 1 453 | 95 | . | 1 548 | 0 | 30 | . | 30 | 1 578 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 1 334 | . | . | 1 334 | . | . | . | . | 1 334 |
| Forderungen aus Geldmarktpapieren Money market paper held | 863 | 13 | . | 876 | 1 401 | 6 853 | . | 8 254 | 9 130 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 494 | — | . | 494 | — | 1 023 | . | 1 023 | 1 518 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 1 202 | 1 586 | 1 658 | 4 446 | 2 646 | 3 587 | 789 | 7 022 | 11 468 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 3 638 | 1 398 | — | 5 035 | 6 764 | 19 855 | — | 26 619 | 31 654 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 987 | 184 | 0 | 1 171 | 326 | 672 | 0 | 998 | 2 169 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 3 865 | 1 858 | 1 | 5 725 | 3 437 | 15 517 | 72 | 19 025 | 24 750 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 412 | 43 | — | 455 | 41 | 123 | — | 164 | 619 |
| Hypothekarforderungen Mortgage claims | 6 760 | 77 | . | 6 838 | 134 | 181 | . | 315 | 7 153 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 5 322 | 111 | 73 | 5 507 | 594 | 5 597 | — | 6 191 | 11 698 |
| Finanzanlagen Financial investments | 1 639 | 25 | 3 | 1 667 | 1 261 | 8 102 | 0 | 9 363 | 11 030 |
| Beteiligungen Participating interests | 385 | 1 | . | 385 | 559 | 286 | . | 845 | 1 231 |
| Sachanlagen Tangible assets | 3 527 | — | . | 3 527 | 206 | 5 | . | 211 | 3 738 |
| davon Liegenschaften of which, real estate | 987 | — | . | 987 | 1 | 4 | . | 4 | 991 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 387 | 172 | . | 559 | 113 | 241 | . | 353 | 912 |
| Sonstige Aktiven Other assets | 2 150 | 1 107 | 8 | 3 266 | 987 | 1 153 | 3 | 2 143 | 5 409 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 32 179 | 6 627 | 1 743 | 40 548 | 18 427 | 62 080 | 864 | 81 370 | 121 919 |

| 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 | 336 | 170 | . | 506 | 5011 | 3530 | . | 8540 | 9046 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 894 | 863 | 119 | 1876 | 522 | 6112 | 180 | 6814 | 8689 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 4740 | 1438 | 1 | 6179 | 911 | 5905 | — | 6816 | 12995 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 1905 | 4 | . | 1909 | 100 | 1 | . | 101 | 2010 |
| davon Freizügigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³ | 286 | — | . | 286 | 0 | — | . | 0 | 286 |
| davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³ | 88 | . | . | 88 | — | . | . | — | 88 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 7467 | 3584 | 544 | 11595 | 2084 | 11656 | 1394 | 15134 | 26729 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 6232 | 6934 | — | 13166 | 740 | 23391 | — | 24131 | 37297 |
| Kassenobligationen Medium-term bank-issued notes | 14 | . | . | 14 | . | . | . | . | 14 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 311 | 25 | . | 336 | 241 | 485 | . | 726 | 1062 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 185 | 25 | . | 210 | 241 | 485 | . | 726 | 936 |
| davon nachrangig of which, subordinated | — | — | . | — | 55 | 191 | . | 246 | 246 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 1465 | 91 | . | 1556 | 29 | 113 | . | 142 | 1698 |
| Sonstige Passiven Other liabilities | 4861 | 2315 | 19 | 7195 | 1094 | 2029 | 41 | 3165 | 10360 |
| Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴ | 1371 | 50 | . | 1421 | 10 | 2 | . | 12 | 1433 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 417 | — | . | 417 | — | — | . | — | 417 |
| Gesellschaftskapital Capital | 2162 | . | . | 2162 | . | . | . | . | 2162 |
| Allgemeine gesetzliche Reserven General statutory reserve | 5372 | . | . | 5372 | . | . | . | . | 5372 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 47 | . | . | 47 | . | . | . | . | 47 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 2143 | . | . | 2143 | . | . | . | . | 2143 |
| Gewinnvortrag Retained earnings | 446 | — | . | 446 | — | — | . | — | 446 |
| Verlustvortrag Accumulated losses brought forward | -1 | — | . | -1 | — | — | . | — | -1 |
| Bilanzsumme Balance sheet total | 40180 | 15474 | 683 | 56337 | 10741 | 53225 | 1616 | 65581 | 121919 |

²² Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 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 | 9 |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 22 | — | . | 22 | — | — | . | — | 22 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 15 | . | . | 15 | . | . | . | . | 15 |
| 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 | 50 | 3 | — | 53 | — | — | — | — | 53 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 64 | 16 | — | 81 | — | — | — | — | 81 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 367 | — | — | 367 | 0 | — | — | 0 | 367 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 470 | — | — | 470 | — | — | — | — | 470 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 209 | — | — | 209 | — | — | — | — | 209 |
| Hypothekarforderungen Mortgage claims | 2 042 | — | . | 2 042 | 1 | — | . | 1 | 2 042 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 75 | 1 | — | 75 | 12 | 44 | — | 56 | 132 |
| Finanzanlagen Financial investments | 205 | — | — | 205 | 58 | 128 | — | 187 | 392 |
| 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 | 16 | — | . | 16 | — | — | . | — | 16 |
| Sonstige Aktiven Other assets | 11 | — | — | 11 | — | — | — | — | 11 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 3 353 | 20 | — | 3 373 | 72 | 172 | — | 244 | 3 617 |

| 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 | 0 | — | — | 0 | — | — | — | — | 0 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 241 | — | — | 241 | — | — | — | — | 241 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 1461 | — | . | 1461 | 18 | — | . | 18 | 1479 |
| davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶ | 135 | — | . | 135 | 1 | — | . | 1 | 137 |
| davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶ | 276 | . | . | 276 | 1 | . | . | 1 | 276 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 140 | — | — | 140 | 0 | — | — | 0 | 140 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 837 | — | — | 837 | 2 | — | — | 2 | 839 |
| Kassenobligationen Medium-term bank-issued notes | 79 | . | . | 79 | . | . | . | . | 79 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 340 | — | . | 340 | — | — | . | — | 340 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | — | — | . | — | — | — | . | — | — |
| davon nachrangig of which, subordinated | — | — | . | — | — | — | . | — | — |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 21 | — | . | 21 | — | — | . | — | 21 |
| Sonstige Passiven Other liabilities | 21 | 0 | — | 21 | — | — | — | — | 21 |
| Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷ | 123 | — | . | 123 | — | — | . | — | 123 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 52 | — | . | 52 | — | — | . | — | 52 |
| Gesellschaftskapital Capital | 109 | . | . | 109 | . | . | . | . | 109 |
| Allgemeine gesetzliche Reserven General statutory reserve | 172 | . | . | 172 | . | . | . | . | 172 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 2 | . | . | 2 | . | . | . | . | 2 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 19 | . | . | 19 | . | . | . | . | 19 |
| Gewinnvortrag Retained earnings | 7 | — | . | 7 | — | — | . | — | 7 |
| Verlustvortrag Accumulated losses brought forward | -28 | — | . | -28 | — | — | . | — | -28 |
| Bilanzsumme Balance sheet total | 3597 | 0 | — | 3597 | 20 | — | — | 20 | 3617 |

²⁵ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 1 444 | 193 | . | 1 637 | 1 | 875 | . | 876 | 2 513 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 1 269 | . | . | 1 269 | . | . | . | . | 1 269 |
| Forderungen aus Geldmarktpapieren Money market paper held | 1 273 | 12 | . | 1 286 | 124 | 25 631 | . | 25 755 | 27 041 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 1 173 | — | . | 1 173 | — | 178 | . | 178 | 1 351 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 1 132 | 1 457 | 1 538 | 4 128 | 1 367 | 8 730 | 840 | 10 938 | 15 066 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 6 431 | 4 139 | 433 | 11 004 | 10 302 | 41 193 | 50 | 51 544 | 62 548 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 6 432 | 3 069 | 27 | 9 528 | 891 | 9 187 | 34 | 10 112 | 19 640 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 2 522 | 4 394 | 96 | 7 012 | 8 485 | 42 731 | 78 | 51 293 | 58 305 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 133 | 38 | — | 172 | 26 | 892 | — | 918 | 1 089 |
| Hypothekarforderungen Mortgage claims | 6 430 | 134 | . | 6 564 | 1 373 | 2 282 | . | 3 655 | 10 219 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 2 977 | 89 | 5 | 3 071 | 833 | 1 209 | 0 | 2 042 | 5 112 |
| Finanzanlagen Financial investments | 2 268 | 27 | 140 | 2 434 | 4 206 | 19 823 | — | 24 029 | 26 464 |
| Beteiligungen Participating interests | 970 | 0 | . | 970 | 501 | 550 | . | 1 050 | 2 021 |
| Sachanlagen Tangible assets | 1 996 | 5 | . | 2 001 | 8 | 50 | . | 59 | 2 060 |
| davon Liegenschaften of which, real estate | 1 482 | 2 | . | 1 483 | 3 | 23 | . | 26 | 1 510 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 700 | 511 | . | 1 212 | 98 | 742 | . | 840 | 2 051 |
| Sonstige Aktiven Other assets | 1 841 | 706 | 1 | 2 548 | 1 498 | 1 994 | 6 | 3 498 | 6 047 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 27 | . | . | 27 | . | . | . | . | 27 |
| Bilanzsumme Balance sheet total | 36 445 | 14 736 | 2 241 | 53 422 | 29 687 | 154 997 | 1 008 | 185 691 | 239 114 |

| 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 | 3 | 8 | . | 11 | 0 | 105 | . | 105 | 116 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 679 | 1 143 | 208 | 2 030 | 361 | 8 403 | 174 | 8 938 | 10 967 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 6 960 | 7 179 | 445 | 14 584 | 12 379 | 55 677 | 716 | 68 772 | 83 356 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 1 253 | 44 | . | 1 296 | 219 | 196 | . | 416 | 1 712 |
| 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 | 16 | . | . | 16 | 0 | . | . | 0 | 16 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 3 641 | 4 597 | 237 | 8 475 | 1 522 | 28 940 | 2 073 | 32 534 | 41 009 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 4 308 | 3 836 | 0 | 8 144 | 4 651 | 52 880 | 127 | 57 658 | 65 802 |
| Kassenobligationen Medium-term bank-issued notes | 168 | . | . | 168 | . | . | . | . | 168 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 188 | 13 | . | 201 | 150 | 103 | . | 253 | 453 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 143 | 13 | . | 156 | 150 | 103 | . | 253 | 408 |
| davon nachrangig of which, subordinated | 40 | — | . | 40 | 150 | 103 | . | 253 | 293 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 1 922 | 513 | . | 2 433 | 234 | 445 | . | 679 | 3 113 |
| Sonstige Passiven Other liabilities | 3 581 | 1 083 | 1 | 4 665 | 1 093 | 1 383 | 7 | 2 483 | 7 148 |
| Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰ | 2 325 | 196 | . | 2 522 | 22 | 60 | . | 82 | 2 604 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 1 373 | — | . | 1 373 | 39 | 136 | . | 175 | 1 548 |
| Gesellschaftskapital Capital | 6 903 | . | . | 6 903 | . | . | . | . | 6 903 |
| Allgemeine gesetzliche Reserven General statutory reserve | 4 906 | . | . | 4 906 | . | . | . | . | 4 906 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 23 | . | . | 23 | . | . | . | . | 23 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 4 809 | . | . | 4 809 | . | . | . | . | 4 809 |
| Gewinnvortrag Retained earnings | 4 393 | — | . | 4 393 | 150 | — | . | 150 | 4 543 |
| Verlustvortrag Accumulated losses brought forward | - 67 | — | . | - 67 | — | — | . | — | - 67 |
| Bilanzsumme Balance sheet total | 47 368 | 18 610 | 891 | 66 869 | 20 820 | 148 329 | 3 096 | 172 245 | 239 114 |

²⁸ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 9 |
| Aktiven / Assets | | | | | | | | | |
| Flüssige Mittel Liquid assets | 666 | 3 | . | 669 | 0 | 0 | . | 0 | 669 |
| davon Giro Guthaben bei der SNB of which, sight deposits with the SNB | 633 | . | . | 633 | . | . | . | . | 633 |
| Forderungen aus Geldmarktpapieren Money market paper held | 21 | — | . | 21 | — | 74 | . | 74 | 94 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 20 | — | . | 20 | — | — | . | — | 20 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 630 | 1 721 | 42 | 2 393 | 1 569 | 1 101 | — | 2 670 | 5 063 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 354 | 421 | 22 | 796 | 818 | 3 548 | — | 4 365 | 5 161 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 1 315 | 427 | — | 1 742 | 40 | 735 | — | 775 | 2 517 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 376 | 779 | — | 1 155 | 188 | 1 736 | — | 1 924 | 3 079 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 44 | — | — | 44 | — | 4 | — | 4 | 49 |
| Hypothekarforderungen Mortgage claims | 548 | — | . | 548 | 0 | 21 | . | 21 | 569 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 2 907 | — | — | 2 907 | 2 044 | 465 | — | 2 509 | 5 416 |
| Finanzanlagen Financial investments | 116 | — | — | 116 | 186 | 184 | — | 370 | 486 |
| Beteiligungen Participating interests | 0 | — | . | 0 | 0 | — | . | 0 | 0 |
| Sachanlagen Tangible assets | 36 | 1 | . | 37 | — | — | . | — | 37 |
| davon Liegenschaften of which, real estate | 19 | 0 | . | 19 | — | — | . | — | 19 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 58 | 41 | . | 99 | 50 | 17 | . | 66 | 165 |
| Sonstige Aktiven Other assets | 77 | 82 | 1 | 160 | 116 | 124 | — | 240 | 400 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 7 104 | 3 474 | 64 | 10 642 | 5 012 | 8 003 | — | 13 015 | 23 657 |

| 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 | 613 | 140 | — | 753 | 3 453 | 2 748 | 2 | 6 203 | 6 956 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 469 | 204 | 112 | 785 | 5 025 | 6 731 | — | 11 757 | 12 542 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 51 | 18 | . | 69 | 1 | 15 | . | 17 | 86 |
| 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 | 3 | . | . | 3 | — | . | . | — | 3 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 355 | 628 | 3 | 986 | 262 | 651 | 36 | 949 | 1 935 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 8 | 72 | — | 80 | 0 | 13 | — | 13 | 94 |
| 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 | 276 | 74 | . | 349 | 50 | 15 | . | 65 | 415 |
| Sonstige Passiven Other liabilities | 562 | 169 | 2 | 733 | 140 | 12 | — | 151 | 884 |
| Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³ | 214 | 5 | . | 219 | — | — | . | — | 219 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 150 | — | . | 150 | — | — | . | — | 150 |
| Gesellschaftskapital Capital | 159 | . | . | 159 | . | . | . | . | 159 |
| Allgemeine gesetzliche Reserven General statutory reserve | — | . | . | — | . | . | . | . | — |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | — | . | . | — | . | . | . | . | — |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 33 | . | . | 33 | . | . | . | . | 33 |
| Gewinnvortrag Retained earnings | 216 | — | . | 216 | — | 0 | . | 0 | 216 |
| Verlustvortrag Accumulated losses brought forward | – 35 | — | . | – 35 | — | — | . | — | – 35 |
| Bilanzsumme Balance sheet total | 3 073 | 1 310 | 117 | 4 501 | 8 932 | 10 186 | 38 | 19 156 | 23 657 |

³¹ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 1 019 | 27 | . | 1 046 | — | 9 | . | 9 | 1 055 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 989 | . | . | 989 | . | . | . | . | 989 |
| Forderungen aus Geldmarktpapieren Money market paper held | 648 | 2 | . | 650 | 117 | 121 | . | 238 | 888 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 504 | — | . | 504 | — | — | . | — | 504 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 206 | 910 | 771 | 1 886 | 88 | 1 772 | 7 | 1 866 | 3 752 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 1 337 | 509 | 360 | 2 206 | 1 731 | 1 380 | — | 3 111 | 5 317 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 157 | 27 | — | 184 | 24 | 131 | — | 155 | 338 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 595 | 344 | — | 938 | 280 | 1 801 | — | 2 081 | 3 019 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 6 | — | — | 6 | — | — | — | — | 6 |
| Hypothekarforderungen Mortgage claims | 203 | — | . | 203 | 2 | — | . | 2 | 205 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 644 | 3 | 0 | 647 | 18 | 98 | — | 115 | 763 |
| Finanzanlagen Financial investments | 532 | 5 | 461 | 997 | 108 | 191 | — | 299 | 1 296 |
| Beteiligungen Participating interests | 155 | — | . | 155 | 47 | 2 | . | 49 | 204 |
| Sachanlagen Tangible assets | 554 | — | . | 554 | — | — | . | — | 554 |
| davon Liegenschaften of which, real estate | 443 | — | . | 443 | — | — | . | — | 443 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 185 | 24 | . | 209 | 1 | 1 | . | 2 | 211 |
| Sonstige Aktiven Other assets | 371 | 171 | 0 | 542 | 332 | 83 | 0 | 416 | 958 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | — | . | . | — | . | . | . | . | — |
| Bilanzsumme Balance sheet total | 6 605 | 2 020 | 1 592 | 10 217 | 2 748 | 5 589 | 7 | 8 344 | 18 561 |

| 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 | 834 | 505 | 4 | 1 342 | 460 | 1 530 | 119 | 2 110 | 3 452 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 44 | 104 | — | 148 | 3 | 462 | — | 466 | 614 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 445 | 142 | . | 588 | 51 | 150 | . | 201 | 788 |
| davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵ | 9 | 0 | . | 9 | 0 | — | . | 0 | 9 |
| 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 | 3 455 | 1 088 | 253 | 4 796 | 537 | 2 827 | 861 | 4 225 | 9 020 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 906 | 101 | — | 1 008 | 69 | 142 | — | 211 | 1 219 |
| 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 | 739 | 13 | . | 753 | 0 | 0 | . | 0 | 753 |
| Sonstige Passiven Other liabilities | 559 | 136 | 0 | 695 | 343 | 78 | 0 | 421 | 1 116 |
| Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶ | 502 | 1 | . | 503 | — | — | . | — | 503 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 207 | — | . | 207 | — | — | . | — | 207 |
| Gesellschaftskapital Capital | 739 | . | . | 739 | . | . | . | . | 739 |
| Allgemeine gesetzliche Reserven General statutory reserve | 3 | . | . | 3 | . | . | . | . | 3 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | — | . | . | — | . | . | . | . | — |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 85 | . | . | 85 | . | . | . | . | 85 |
| Gewinnvortrag Retained earnings | 61 | — | . | 61 | — | — | . | — | 61 |
| Verlustvortrag Accumulated losses brought forward | — | — | . | — | — | — | . | — | — |
| Bilanzsumme Balance sheet total | 8 580 | 2 091 | 257 | 10 928 | 1 464 | 5 189 | 980 | 7 633 | 18 561 |

³⁴ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | 13 426 | 1 340 | . | 14 767 | 1 | 1 738 | . | 1 739 | 16 505 |
| davon Giroguthaben bei der SNB of which, sight deposits with the SNB | 6 845 | . | . | 6 845 | . | . | . | . | 6 845 |
| Forderungen aus Geldmarktpapieren Money market paper held | 7 030 | 531 | . | 7 560 | 1 866 | 107 111 | . | 108 977 | 116 537 |
| davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills | 6 156 | — | . | 6 156 | — | 35 167 | . | 35 167 | 41 323 |
| Forderungen gegenüber Banken, auf Sicht Claims against banks, sight | 4 076 | 5 782 | 4 399 | 14 257 | 5 692 | 51 906 | 2 923 | 60 521 | 74 778 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 28 367 | 11 018 | 2 346 | 41 731 | 44 600 | 699 406 | 1 398 | 745 404 | 787 135 |
| Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured | 69 144 | 13 798 | 169 | 83 111 | 3 849 | 231 687 | 143 | 235 680 | 318 791 |
| Forderungen gegenüber Kunden mit Deckung Claims against customers, secured | 42 070 | 13 351 | 110 | 55 531 | 23 773 | 223 720 | 157 | 247 650 | 303 182 |
| davon hypothekarisch gedeckt of which, secured by mortgages | 14 834 | 381 | — | 15 215 | 197 | 1 285 | — | 1 481 | 16 697 |
| Hypothekarforderungen Mortgage claims | 642 259 | 281 | . | 642 540 | 2 930 | 21 134 | . | 24 064 | 666 605 |
| Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios | 36 529 | 1 139 | 17 092 | 54 759 | 11 314 | 408 434 | 7 544 | 427 292 | 482 052 |
| Finanzanlagen Financial investments | 22 137 | 69 | 216 | 22 422 | 12 772 | 56 379 | 0 | 69 151 | 91 573 |
| Beteiligungen Participating interests | 10 477 | 1 | . | 10 478 | 34 124 | 6 693 | . | 40 817 | 51 294 |
| Sachanlagen Tangible assets | 18 510 | 5 | . | 18 515 | 215 | 1 161 | . | 1 377 | 19 892 |
| davon Liegenschaften of which, real estate | 12 991 | 2 | . | 12 993 | 4 | 690 | . | 694 | 13 686 |
| Rechnungsabgrenzungen Accrued income and prepaid expenses | 4 478 | 899 | . | 5 376 | 640 | 8 547 | . | 9 186 | 14 563 |
| Sonstige Aktiven Other assets | 20 955 | 2 341 | 20 500 | 43 795 | 21 380 | 143 824 | 46 | 165 250 | 209 045 |
| Nicht einbezahltes Gesellschaftskapital Non-paid-up capital | 27 | . | . | 27 | . | . | . | . | 27 |
| Bilanzsumme Balance sheet total | 919 484 | 50 555 | 44 831 | 1 014 871 | 163 156 | 1 961 740 | 12 212 | 2 137 108 | 3 151 979 |

| 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 | 874 | 2 993 | . | 3 867 | 9 448 | 121 988 | . | 131 436 | 135 303 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 5 879 | 6 384 | 5 920 | 18 183 | 5 320 | 49 726 | 6 720 | 61 766 | 79 949 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 63 695 | 45 709 | 597 | 110 001 | 38 026 | 673 498 | 1 689 | 713 213 | 823 214 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 332 664 | 2 530 | . | 335 193 | 18 607 | 3 175 | . | 21 783 | 356 976 |
| davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸ | 20 791 | — | . | 20 791 | 169 | — | . | 169 | 20 960 |
| davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸ | 27 814 | . | . | 27 814 | 129 | . | . | 129 | 27 942 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 110 184 | 36 710 | 3 465 | 150 359 | 9 680 | 121 189 | 11 117 | 141 986 | 292 345 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 135 673 | 87 813 | 128 | 223 613 | 11 021 | 476 711 | 469 | 488 201 | 711 814 |
| Kassenobligationen Medium-term bank-issued notes | 34 488 | . | . | 34 488 | . | . | . | . | 34 488 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 88 455 | 1 406 | . | 89 860 | 17 508 | 173 202 | . | 190 710 | 280 570 |
| davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds | 41 432 | 1 406 | . | 42 837 | 17 508 | 173 202 | . | 190 710 | 233 547 |
| davon nachrangig of which, subordinated | 3 682 | — | . | 3 682 | 1 888 | 25 931 | . | 27 819 | 31 501 |
| Rechnungsabgrenzungen Accrued expenses and deferred income | 13 395 | 1 565 | . | 14 958 | 2 045 | 14 277 | . | 16 321 | 31 280 |
| Sonstige Passiven Other liabilities | 39 010 | 7 984 | 20 478 | 67 472 | 16 650 | 150 776 | 67 | 167 493 | 234 965 |
| Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹ | 15 657 | 402 | . | 16 058 | 395 | 806 | . | 1 201 | 17 259 |
| Reserven für allgemeine Bankrisiken Reserves for general banking risks | 15 435 | — | . | 15 435 | 39 | 136 | . | 175 | 15 610 |
| Gesellschaftskapital Capital | 23 044 | . | . | 23 044 | . | . | . | . | 23 044 |
| Allgemeine gesetzliche Reserven General statutory reserve | 49 547 | . | . | 49 547 | . | . | . | . | 49 547 |
| Reserve für eigene Beteiligungstitel Reserve for treasury shares | 9 268 | . | . | 9 268 | . | . | . | . | 9 268 |
| Aufwertungsreserve Revaluation reserve | — | . | . | — | . | . | . | . | — |
| Andere Reserven Other reserves | 39 665 | . | . | 39 665 | . | . | . | . | 39 665 |
| Gewinnvortrag Retained earnings | 13 068 | 20 | . | 13 088 | 150 | 3 539 | . | 3 689 | 16 778 |
| Verlustvortrag Accumulated losses brought forward | - 97 | — | . | - 97 | — | — | . | — | - 97 |
| Bilanzsumme Balance sheet total | 989 903 | 193 514 | 30 588 | 1 214 005 | 128 889 | 1 789 022 | 20 063 | 1 937 974 | 3 151 979 |

³⁷ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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 | Leih- und Repo- geschäfte ¹ Lending and repo trans- actions ¹ | Edel- metalle Precious metals | Total |
|-----------------------------------------|---------------------------------------|-----|-----|-----|--------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|--------------------------------------------|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Aktiven / Assets

| | | | | | | | | |
|---------------------------------------------|------|------------------|------------------|----------------|----------------|---------------|---------------|------------------|
| Flüssige Mittel | 2004 | 14 188 | 175 | 1 253 | 2 008 | . | . | 17 625 |
| Liquid assets | 2005 | 13 583 | 279 | 1 720 | 1 696 | . | . | 17 278 |
| | 2006 | 15 112 | 141 | 1 819 | 1 157 | . | . | 18 229 |
| Forderungen aus Geldmarktpapieren | 2004 | 9 855 | 21 270 | 16 457 | 23 626 | . | . | 71 207 |
| Money market paper held | 2005 | 12 122 | 36 026 | 22 766 | 24 638 | . | . | 95 551 |
| | 2006 | 9 681 | 38 435 | 25 840 | 43 564 | . | . | 117 520 |
| Forderungen gegenüber Banken, auf Sicht | 2004 | 12 006 | 21 422 | 20 873 | 14 019 | — | 3 746 | 72 067 |
| Claims against banks, sight | 2005 | 10 248 | 23 709 | 26 143 | 10 573 | — | 6 111 | 76 785 |
| | 2006 | 12 261 | 23 151 | 28 782 | 11 259 | — | 8 141 | 83 593 |
| Forderungen gegenüber Banken, auf Zeit | 2004 | 93 248 | 332 528 | 107 431 | 105 043 | 1 723 | 823 | 640 795 |
| Claims against banks, time | 2005 | 87 607 | 396 022 | 142 105 | 110 335 | 2 038 | 1 096 | 739 203 |
| | 2006 | 77 206 | 472 535 | 134 804 | 108 942 | 3 272 | 854 | 797 613 |
| Forderungen gegenüber Kunden | 2004 | 131 864 | 180 164 | 41 930 | 37 419 | 49 | 681 | 392 107 |
| Claims against customers | 2005 | 125 695 | 234 286 | 57 486 | 45 747 | 37 | 597 | 463 847 |
| | 2006 | 141 812 | 339 125 | 81 863 | 67 548 | 2 | 578 | 630 927 |
| Hypothekarforderungen | 2004 | 590 092 | 6 908 | 2 605 | 2 013 | . | . | 601 618 |
| Mortgage claims | 2005 | 621 312 | 19 764 | 3 057 | 2 714 | . | . | 646 846 |
| | 2006 | 645 942 | 15 570 | 2 060 | 3 806 | . | . | 667 378 |
| Wertschriften ² und Edelmetalle | 2004 | 77 438 | 128 486 | 116 503 | 86 499 | . | 12 966 | 421 892 |
| Securities ² and precious metals | 2005 | 83 732 | 187 575 | 124 317 | 108 523 | . | 16 055 | 520 202 |
| | 2006 | 89 307 | 203 678 | 146 923 | 116 365 | . | 25 314 | 581 586 |
| Beteiligungen | 2004 | 38 744 | 2 627 | 1 425 | 1 968 | . | . | 44 764 |
| Participating interests | 2005 | 45 562 | 310 | 606 | 2 517 | . | . | 48 995 |
| | 2006 | 44 803 | 2 635 | 715 | 3 345 | . | . | 51 499 |
| Sachanlagen | 2004 | 18 161 | 376 | 41 | 287 | . | . | 18 865 |
| Tangible assets | 2005 | 17 252 | 543 | 40 | 368 | . | . | 18 203 |
| | 2006 | 19 315 | 651 | 38 | 478 | . | . | 20 482 |
| Übrige Positionen ³ | 2004 | 38 999 | 23 643 | 5 706 | 118 926 | 22 429 | 125 | 209 829 |
| Sundry items ³ | 2005 | 38 424 | 20 279 | 5 819 | 133 896 | 20 728 | 399 | 219 544 |
| | 2006 | 48 669 | 7 778 | 8 051 | 140 324 | 20 411 | 136 | 225 369 |
| Bilanzsumme | 2004 | 1 024 596 | 717 600 | 314 222 | 391 808 | 24 201 | 18 341 | 2 490 768 |
| Balance sheet total | 2005 | 1 055 536 | 918 794 | 384 058 | 441 006 | 22 802 | 24 258 | 2 846 455 |
| | 2006 | 1 104 108 | 1 103 698 | 430 896 | 496 788 | 23 685 | 35 022 | 3 194 197 |

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

Passiven / Liabilities

| | | | | | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------|------|------------------|----------------|----------------|----------------|---------------|---------------|------------------|
| Verpflichtungen aus Geldmarktpapieren Money market paper issued | 2004 | 2 733 | 75 160 | 3 202 | 8 474 | . | . | 89 568 |
| | 2005 | 5 804 | 96 628 | 11 270 | 6 824 | . | . | 120 526 |
| | 2006 | 10 323 | 95 662 | 12 778 | 16 541 | . | . | 135 303 |
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 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 |
| | 2006 | 16 559 | 26 355 | 24 389 | 10 289 | — | 12 766 | 90 358 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 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 |
| | 2006 | 107 264 | 303 828 | 181 057 | 155 486 | 582 | 1 816 | 836 370 |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits | 2004 | 357 347 | 372 | 4 350 | 179 | . | . | 362 247 |
| | 2005 | 366 999 | 323 | 5 368 | 219 | . | . | 372 909 |
| | 2006 | 351 820 | 187 | 5 714 | 130 | . | . | 357 850 |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight | 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 |
| | 2006 | 124 473 | 80 735 | 52 573 | 29 784 | — | 15 735 | 303 301 |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time | 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 |
| | 2006 | 147 677 | 361 658 | 106 804 | 96 390 | 0 | 597 | 713 126 |
| Kassenobligationen Medium-term bank-issued notes | 2004 | 29 794 | . | — | . | . | . | 29 794 |
| | 2005 | 29 227 | . | — | . | . | . | 29 227 |
| | 2006 | 34 489 | . | — | . | . | . | 34 489 |
| Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions | 2004 | 103 583 | 35 859 | 25 993 | 16 789 | . | . | 182 224 |
| | 2005 | 104 713 | 56 682 | 52 014 | 23 496 | . | . | 236 905 |
| | 2006 | 105 962 | 64 123 | 59 168 | 51 316 | . | . | 280 570 |
| Übrige Positionen ⁴ Sundry items ⁴ | 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 |
| | 2006 | 106 367 | 3 658 | 11 964 | 160 826 | 20 411 | 137 | 303 362 |
| Eigene Mittel Equity | 2004 | 120 786 | 1 907 | 21 | – 109 | . | . | 122 604 |
| | 2005 | 132 479 | 2 537 | 8 | – 84 | . | . | 134 940 |
| | 2006 | 135 907 | 3 175 | 375 | 11 | . | . | 139 467 |
| Bilanzsumme Balance sheet total | 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 |
| | 2006 | 1 140 841 | 939 382 | 541 159 | 520 772 | 20 993 | 31 050 | 3 194 197 |

¹ Bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus dem Leih- und Repogeschäft.
Non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

² Handelsbestände und Finanzanlagen.
Trading portfolios and financial investments.

³ Rechnungsabgrenzungen, sonstige Aktiven, nicht einbezahltes Gesellschaftskapital.
Accrued income and prepaid expenses, other assets, non-paid-up capital.

⁴ 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 |
| 1977 | 243 740 | 125 886 | 273 688 | 95 938 | 369 626 | 65.9 | 34.1 | 74.0 | 26.0 |
| 1978 | 263 820 | 134 720 | 294 217 | 104 323 | 398 540 | 66.2 | 33.8 | 73.8 | 26.2 |
| 1979 | 278 962 | 159 209 | 320 861 | 117 310 | 438 171 | 63.7 | 36.3 | 73.2 | 26.8 |
| 1980 | 306 695 | 182 545 | 347 350 | 141 890 | 489 240 | 62.7 | 37.3 | 71.0 | 29.0 |
| 1981 | 356 017 | 203 866 | 387 179 | 172 704 | 559 883 | 63.6 | 36.4 | 69.2 | 30.8 |
| 1982 | 382 059 | 229 437 | 416 190 | 195 306 | 611 496 | 62.5 | 37.5 | 68.1 | 31.9 |
| 1983 | 406 174 | 250 454 | 445 758 | 210 870 | 656 628 | 61.9 | 38.1 | 67.9 | 32.1 |
| 1984 | 433 839 | 289 005 | 492 505 | 230 339 | 722 844 | 60.0 | 40.0 | 68.1 | 31.9 |
| 1985 | 469 060 | 308 687 | 539 130 | 238 617 | 777 747 | 60.3 | 39.7 | 69.3 | 30.7 |
| 1986 | 510 472 | 337 299 | 588 089 | 259 682 | 847 771 | 60.2 | 39.8 | 69.4 | 30.6 |
| 1987 | 552 548 | 349 700 | 641 831 | 260 418 | 902 248 | 61.2 | 38.8 | 71.1 | 28.9 |
| 1988 | 591 700 | 375 880 | 678 470 | 289 110 | 967 580 | 61.2 | 38.8 | 70.1 | 29.9 |
| 1989 | 654 306 | 382 177 | 727 396 | 309 087 | 1 036 483 | 63.1 | 36.9 | 70.2 | 29.8 |
| 1990 | 692 518 | 389 130 | 759 267 | 322 382 | 1 081 649 | 64.0 | 36.0 | 70.2 | 29.8 |
| 1991 | 712 825 | 401 960 | 775 653 | 339 132 | 1 114 785 | 63.9 | 36.1 | 69.6 | 30.4 |
| 1992 | 730 793 | 418 082 | 801 401 | 347 474 | 1 148 875 | 63.6 | 36.4 | 69.8 | 30.2 |
| 1993 | 760 541 | 458 794 | 840 039 | 379 296 | 1 219 335 | 62.4 | 37.6 | 68.9 | 31.1 |
| 1994 | 778 319 | 446 783 | 846 224 | 378 877 | 1 225 101 | 63.5 | 36.5 | 69.1 | 30.9 |
| 1995 | 809 693 | 513 740 | 880 442 | 442 985 | 1 323 427 | 61.2 | 38.8 | 66.5 | 33.5 |
| 1996 | 830 961 | 664 371 | 920 975 | 574 358 | 1 495 332 | 55.6 | 44.4 | 61.6 | 38.4 |
| 1997 | 880 470 | 901 743 | 980 300 | 801 914 | 1 782 213 | 49.4 | 50.6 | 55.0 | 45.0 |
| 1998 | 903 874 | 1 154 050 | 1 019 024 | 1 038 900 | 2 057 924 | 43.9 | 56.1 | 49.5 | 50.5 |
| 1999 | 962 404 | 1 281 445 | 1 087 490 | 1 156 359 | 2 243 849 | 42.9 | 57.1 | 48.5 | 51.5 |
| 2000 | 928 691 | 1 196 189 | 1 013 500 | 1 111 380 | 2 124 880 | 43.7 | 56.3 | 47.7 | 52.3 |
| 2001 | 922 407 | 1 305 009 | 1 009 123 | 1 218 293 | 2 227 416 | 41.4 | 58.6 | 45.3 | 54.7 |
| 2002 | 903 501 | 1 348 373 | 1 024 296 | 1 227 579 | 2 251 874 | 40.1 | 59.9 | 45.5 | 54.5 |
| 2003 | 921 319 | 1 315 724 | 1 061 327 | 1 175 716 | 2 237 043 | 41.2 | 58.8 | 47.4 | 52.6 |
| 2004 | 961 647 | 1 529 122 | 1 101 707 | 1 389 061 | 2 490 768 | 38.6 | 61.4 | 44.2 | 55.8 |
| 2005 | 997 008 | 1 849 447 | 1 176 674 | 1 669 781 | 2 846 455 | 35.0 | 65.0 | 41.3 | 58.7 |
| 2006 | 1 035 730 | 2 158 467 | 1 229 433 | 1 964 764 | 3 194 197 | 32.4 | 67.6 | 38.5 | 61.5 |

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 | 2002 | 851 249 | 21 265 | 12 300 | 10 884 | 7 803 | 903 501 |
| Domestic | 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 |
| | 2006 | 933 193 | 29 401 | 18 180 | 8 469 | 46 488 | 1 035 730 |
| Ausland | 2002 | 140 796 | 526 962 | 253 883 | 418 123 | 8 609 | 1 348 373 |
| Foreign | 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 |
| | 2006 | 170 916 | 1 074 297 | 412 716 | 488 320 | 12 219 | 2 158 467 |
| Total | 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 |
| | 2006 | 1 104 108 | 1 103 698 | 430 896 | 496 788 | 58 706 | 3 194 197 |

Passiven / Liabilities

| | | | | | | | |
|----------|------|------------------|----------------|----------------|----------------|---------------|------------------|
| Inland | 2002 | 910 732 | 52 241 | 38 262 | 17 027 | 6 034 | 1 024 296 |
| Domestic | 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 |
| | 2006 | 1 001 556 | 105 512 | 67 596 | 23 807 | 30 962 | 1 229 433 |
| Ausland | 2002 | 121 729 | 509 542 | 223 334 | 364 078 | 8 896 | 1 227 579 |
| Foreign | 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 |
| | 2006 | 139 284 | 833 869 | 473 563 | 496 966 | 21 081 | 1 964 764 |
| Total | 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 |
| | 2006 | 1 140 841 | 939 382 | 541 159 | 520 772 | 52 044 | 3 194 197 |

¹ Inklusive bilanzierte nicht-monetäre Forderungen bzw. Verpflichtungen aus den Leih- und Repogeschäften.
Including non-monetary claims or liabilities arising from lending and repo transactions recorded in the balance sheet.

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

| | | | | | | |
|------|---------------|---------------|---------------|--------------|---------------|---------------|
| 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 |
| 2006 | 23 348 | 11 674 | 35 022 | 9 969 | 21 081 | 31 050 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | |
|------|------------|------------|--------------|------------|------------|--------------|
| 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 |
| 2006 | 874 | 316 | 1 190 | 976 | 165 | 1 140 |

2.00 Grossbanken / Big banks

| | | | | | | |
|------|---------------|--------------|---------------|--------------|---------------|---------------|
| 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 |
| 2006 | 17 314 | 9 531 | 26 845 | 7 352 | 15 116 | 22 468 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | |
|------|------------|----------|------------|------------|-----------|------------|
| 2002 | 73 | — | 73 | 62 | 7 | 69 |
| 2003 | 73 | — | 73 | 62 | 8 | 70 |
| 2004 | 70 | — | 70 | 60 | 7 | 67 |
| 2005 | 101 | — | 101 | 83 | 14 | 98 |
| 2006 | 153 | 0 | 153 | 134 | 17 | 151 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | |
|------|-----------|----------|-----------|-----------|-----------|-----------|
| 2002 | 38 | — | 38 | 69 | 3 | 73 |
| 2003 | 42 | — | 42 | 70 | 4 | 74 |
| 2004 | 40 | — | 40 | 32 | 4 | 36 |
| 2005 | 67 | — | 67 | 46 | 7 | 52 |
| 2006 | 84 | — | 84 | 61 | 12 | 73 |

| 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)

| | | | | | | |
|------|--------------|--------------|--------------|--------------|--------------|--------------|
| 2002 | 801 | 839 | 1 640 | 433 | 939 | 1 372 |
| 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 |
| 2006 | 3 650 | 1 820 | 5 469 | 1 185 | 4 753 | 5 938 |

5.11 Handelsbanken / Commercial banks

| | | | | | | |
|------|------------|----------|------------|-----------|-----------|------------|
| 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 |
| 2006 | 106 | — | 106 | 63 | 42 | 105 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | |
|------|--------------|------------|--------------|------------|--------------|--------------|
| 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 |
| 2006 | 1 736 | 864 | 2 600 | 676 | 1 616 | 2 291 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | |
|------|--------------|------------|--------------|------------|--------------|--------------|
| 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 |
| 2006 | 1 808 | 956 | 2 764 | 446 | 3 096 | 3 542 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | |
|------|-----------|----------|-----------|----------|-----------|-----------|
| 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 |
| 2006 | 42 | — | 42 | 5 | 38 | 43 |

8.00 Privatbankiers / Private bankers

| | | | | | | |
|------|--------------|----------|--------------|------------|------------|--------------|
| 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 |
| 2006 | 1 232 | 7 | 1 239 | 257 | 980 | 1 238 |

28a Bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus den Leih- und Repogeschäften Non-monetary claims and liabilities arising from lending and repo transactions recorded 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

| | | | | | | |
|------|---------------|------------|---------------|---------------|----------|---------------|
| 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 |
| 2006 | 23 140 | 545 | 23 685 | 20 993 | 0 | 20 993 |

2.00 Grossbanken / Big banks

| | | | | | | |
|------|---------------|----|---------------|---------------|----|---------------|
| 2002 | — | — | — | — | — | — |
| 2003 | — | — | — | — | — | — |
| 2004 | 22 423 | 7 | 22 429 | 22 423 | 7 | 22 429 |
| 2005 | 20 653 | 74 | 20 728 | 20 653 | 74 | 20 728 |
| 2006 | 20 405 | — | 20 405 | 20 405 | — | 20 405 |

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 | 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 |
| | 2006 | 4 912 | 8 413 | 13 325 | 7 349 | 54 778 | 62 127 | 75 453 |
| Forderungen gegenüber Banken, auf Zeit Claims against banks, time | 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 |
| | 2006 | 30 057 | 11 947 | 42 004 | 47 149 | 704 334 | 751 483 | 793 487 |
| Forderungen gegenüber Banken, Total Claims against banks, total | 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 |
| | 2006 | 34 969 | 20 360 | 55 329 | 54 498 | 759 112 | 813 610 | 868 940 |

Verpflichtungen / Liabilities

| | | | | | | | | |
|---------------------------------------------------------------------------------|------|---------------|---------------|----------------|---------------|----------------|----------------|----------------|
| Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight | 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 |
| | 2006 | 7 326 | 7 029 | 14 354 | 9 233 | 54 004 | 63 238 | 77 592 |
| Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time | 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 |
| | 2006 | 64 209 | 46 017 | 110 226 | 43 055 | 680 691 | 723 746 | 833 972 |
| Verpflichtungen gegenüber Banken, Total Liabilities towards banks, total | 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 |
| | 2006 | 71 534 | 53 046 | 124 580 | 52 288 | 734 696 | 786 984 | 911 564 |

Aktiv- bzw. Passivüberschuss / Net position

| | | | | | | | | |
|------------------------------------------------------------|------|-----------------|-----------------|-----------------|--------------|---------------|---------------|-----------------|
| Aktiv- (+) bzw. Passivüberschuss (-) | 2002 | - 40 931 | - 18 120 | - 59 051 | 9 712 | 21 450 | 31 161 | - 27 889 |
| Total Bankengelder | 2003 | - 30 209 | - 30 502 | - 60 711 | 17 358 | 27 730 | 45 088 | - 15 623 |
| Net position (surplus claims (+), surplus liabilities (-)) | 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 |
| | 2006 | - 36 565 | - 32 686 | - 69 251 | 2 210 | 24 417 | 26 626 | - 42 624 |

¹ Ohne Edelmetalle und bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus den Leih- und Repogeschäften.
Excluding precious metals and non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet.

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 |
| 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 |
| 2006 | 193 703 | . | . | 193 703 | 69 797 | 263 500 |

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 Aktiven und Passiven auf Erhebungsstufe Bankstelle¹ Assets and liabilities for the bank office reporting entity¹

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 |
| 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 |
| 2006 | 1 997 922 | 1 030 767 | 50 453 | 967 155 | 770 656 | 1 128 858 | 102 373 | 869 064 | 698 583 |

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 bilanzierte nicht-monetäre Forderungen und Verpflichtungen aus den Leih- und Repogeschäften.
Excluding precious metals and non-monetary claims and liabilities arising from lending and repo transactions recorded in the balance sheet.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen¹ Geographical breakdown of assets and liabilities shown in the balance sheet¹

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | Guthaben ² / Assets ² | | | | |
|-------------------------------------------|----------------------------|---------------------------------------------|-----------------------|----------------------|----------------------------|----------------|
| | | davon / of which | | | | |
| | | Forderungen gegenüber Banken | Geldmarkt- papiere | Kredite ³ | Wertschriften ⁴ | |
| | | Claims against banks | Money market paper | Loans ³ | Securities ⁴ | |
| | | 1 | 2 | 3 | 4 | 5 |
| Alle Länder | All countries | 2 103 217 | 792 536 | 108 990 | 498 989 | 525 127 |
| Fortgeschrittene Volkswirtschaften | Developed countries | 1 770 464 | 733 254 | 104 109 | 340 270 | 438 112 |
| Europa | Europe | 949 078 | 485 827 | 49 879 | 91 156 | 199 428 |
| Andorra | Andorra | 23 | . | — | 17 | . |
| Belgien | Belgium | 13 334 | 7 816 | 1 637 | 738 | 2 916 |
| Dänemark | Denmark | 4 442 | 1 059 | 1 497 | . | 1 110 |
| Deutschland | Germany | 96 261 | 23 666 | 5 917 | 17 074 | 45 610 |
| Färöer | Faeroe Islands | . | . | — | . | — |
| Finnland | Finland | 2 424 | 177 | . | . | 1 705 |
| Frankreich | France | 78 916 | 25 969 | 18 345 | 12 108 | 19 904 |
| Griechenland | Greece | 4 438 | 657 | — | . | . |
| Grönland | Greenland | . | — | — | . | — |
| Irland | Ireland | 19 465 | 1 749 | 2 090 | . | . |
| Island | Iceland | 640 | 166 | — | 93 | 361 |
| Italien | Italy | 30 980 | 4 797 | 264 | 3 457 | 17 291 |
| Luxemburg | Luxembourg | 24 431 | 9 447 | 1 536 | 4 240 | 7 497 |
| Niederlande | Netherlands | 36 596 | 9 269 | 2 148 | 10 634 | . |
| Norwegen | Norway | 3 167 | 265 | 216 | 233 | 2 420 |
| Österreich | Austria | 12 731 | 5 636 | 356 | . | 5 798 |
| Portugal | Portugal | 2 114 | 273 | . | . | . |
| San Marino | San Marino | 3 | . | — | 2 | — |
| Schweden | Sweden | 6 241 | 1 908 | . | . | 2 732 |
| Spanien | Spain | 17 910 | 2 747 | 313 | . | 12 097 |
| Vatikanstadt | Vatican | 3 | — | — | 3 | — |
| Vereinigtes Königreich | United Kingdom | 594 943 | 390 206 | 14 417 | 34 723 | 52 832 |
| Übrige | Other | 821 386 | 247 427 | 54 230 | 249 114 | 238 684 |
| Australien | Australia | 28 790 | 4 186 | . | . | . |
| Japan | Japan | 94 330 | 26 333 | . | 2 399 | . |
| Kanada | Canada | 13 784 | 3 059 | 1 274 | . | 3 992 |
| Neuseeland | New Zealand | 1 506 | 161 | . | . | . |
| Vereinigte Staaten | United States | 682 976 | 213 688 | 22 290 | 234 929 | 189 435 |
| Offshore-Finanzplätze | Offshore centres | 227 505 | 48 942 | 2 907 | 116 885 | 41 999 |
| Aruba | Aruba | 107 | — | — | 96 | . |
| Bahamas | Bahamas | 16 967 | 3 802 | — | . | 4 248 |
| Bahrain | Bahrain | 900 | 270 | — | . | . |
| Barbados | Barbados | 448 | — | — | 28 | — |
| Bermuda | Bermuda | 4 665 | 13 | . | 3 599 | 849 |
| Gibraltar | Gibraltar | 9 897 | 7 268 | — | 960 | . |
| Guernsey | Guernsey | 6 819 | 432 | . | 1 531 | 2 601 |
| Hongkong | Hong Kong SAR | 36 241 | 21 484 | 715 | 6 227 | 3 855 |

¹ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

² Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

| Länder Countries | | davon / of which | | | | davon / of which | |
|-------------------------------------------|----------------------------|------------------------------|---------------------|-------------------------------------------------------------------|----------------------------------------------------|--------------------------|----------------------|
| | | Verpflichtungen ⁵ | davon / of which | | | Grossbanken Big banks | |
| | | | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Ver- pflichtungen gegenüber Kunden | Guthaben | Verpflich- tungen |
| | | Liabilities ⁵ | Towards banks | Towards customers in the form of savings and deposits | Other liabilities towards customers | Assets | Liabilities |
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| Alle Länder | All countries | 1 900 268 | 760 438 | 17 968 | 610 861 | 1 806 757 | 1 640 543 |
| Fortgeschrittene Volkswirtschaften | Developed countries | 1 289 889 | 616 456 | 15 986 | 301 626 | 1 558 403 | 1 165 046 |
| Europa | Europe | 810 681 | 486 232 | 14 478 | 126 741 | 772 077 | 697 339 |
| Andorra | Andorra | 438 | 65 | 4 | 353 | 17 | 378 |
| Belgien | Belgium | 8 410 | 6 141 | 223 | 1 521 | 6 671 | 4 718 |
| Dänemark | Denmark | 2 806 | 1 923 | 75 | 597 | 2 884 | 2 146 |
| Deutschland | Germany | 148 081 | 122 924 | 4 941 | 12 574 | 65 464 | 127 161 |
| Färöer | Faeroe Islands | 1 | . | . | 0 | 0 | 1 |
| Finnland | Finland | 527 | . | 46 | 113 | 2 016 | 442 |
| Frankreich | France | 64 712 | 49 045 | 3 803 | 9 962 | 38 395 | 37 417 |
| Griechenland | Greece | 2 824 | 1 222 | 140 | 1 418 | 2 379 | 2 144 |
| Grönland | Greenland | 0 | . | . | . | — | 0 |
| Irland | Ireland | 15 929 | 5 897 | 35 | 7 888 | 16 483 | 14 055 |
| Island | Iceland | 95 | 65 | 4 | 17 | 343 | 77 |
| Italien | Italy | 26 056 | 11 613 | 2 471 | 11 085 | 25 485 | 20 452 |
| Luxemburg | Luxembourg | 50 253 | 33 881 | 36 | 14 179 | 12 668 | 36 938 |
| Niederlande | Netherlands | 20 133 | 11 750 | 337 | 4 976 | 22 850 | 11 442 |
| Norwegen | Norway | 2 462 | 382 | 51 | 1 935 | 2 282 | 2 310 |
| Österreich | Austria | 5 717 | 2 243 | 700 | 2 231 | 7 177 | 4 215 |
| Portugal | Portugal | 2 300 | 1 376 | 81 | 726 | 915 | 1 959 |
| San Marino | San Marino | 129 | 104 | 0 | 24 | 1 | 15 |
| Schweden | Sweden | 2 638 | 1 138 | 270 | 970 | 3 931 | 2 097 |
| Spanien | Spain | 9 412 | 5 044 | 526 | 3 451 | 15 509 | 7 235 |
| Vatikanstadt | Vatican | 58 | . | . | 44 | 1 | 31 |
| Vereinigtes Königreich | United Kingdom | 447 699 | 231 090 | 734 | 52 677 | 546 607 | 422 107 |
| Übrige | Other | 479 208 | 130 225 | 1 508 | 174 885 | 786 326 | 467 707 |
| Australien | Australia | 29 276 | 15 180 | 148 | 4 753 | 23 977 | 28 834 |
| Japan | Japan | 44 164 | 36 173 | 127 | 6 299 | 92 574 | 42 393 |
| Kanada | Canada | 8 476 | 3 125 | 217 | 2 982 | 10 888 | 7 301 |
| Neuseeland | New Zealand | 1 703 | 627 | 38 | 577 | 1 053 | 1 434 |
| Vereinigte Staaten | United States | 395 589 | 75 120 | 978 | 160 274 | 657 834 | 387 745 |
| Offshore-Finanzplätze | Offshore centres | 427 820 | 58 412 | 248 | 219 736 | 171 285 | 347 937 |
| Aruba | Aruba | 55 | . | 0 | 54 | 55 | 14 |
| Bahamas | Bahamas | 56 877 | 7 332 | 14 | 22 948 | 14 091 | 45 913 |
| Bahrain | Bahrain | 1 688 | 1 040 | 3 | 525 | 400 | 1 317 |
| Barbados | Barbados | 155 | . | 1 | 114 | 431 | 102 |
| Bermuda | Bermuda | 12 907 | 944 | 2 | 11 639 | 4 028 | 11 846 |
| Gibraltar | Gibraltar | 13 844 | 10 060 | 6 | 2 450 | 9 219 | 12 697 |
| Guernsey | Guernsey | 27 353 | 3 486 | 5 | 9 398 | 2 884 | 19 004 |
| Hongkong | Hong Kong SAR | 43 238 | 15 090 | 65 | 24 828 | 31 020 | 33 178 |

³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

⁴ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

⁵ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen⁶ Geographical breakdown of assets and liabilities shown in the balance sheet⁶

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | | Banken Banks | | | | |
|------------------------------------------------|-----------------------------------------|--------------------------------------------------|------------------------------------|-----------------------|-------------------------|----------------------------|
| | | Guthaben ⁷ Assets ⁷ | davon / of which | | | |
| | | | Forderungen gegenüber Banken | Geldmarkt- papiere | Kredite ⁸ | Wertschriften ⁹ |
| | | Claims against banks | Money market paper | Loans ⁸ | Securities ⁹ | |
| | | 1 | 2 | 3 | 4 | 5 |
| Offshore-Finanzplätze (Fortsetzung) | Offshore centres (continued) | | | | | |
| Insel Man | Isle of Man | 825 | . | — | . | . |
| Jersey | Jersey | 8 370 | 742 | . | . | 3 721 |
| Kaimaninseln | Cayman Islands | 80 307 | 1 213 | . | . | 21 438 |
| Libanon | Lebanon | 1 542 | 60 | — | 1 455 | . |
| Macau | Macau SAR | 35 | . | — | 34 | — |
| Mauritius | Mauritius | 1 001 | 2 | . | . | . |
| Niederländische Antillen | Netherlands Antilles | 1 751 | 329 | . | 549 | . |
| Panama | Panama | 7 681 | 170 | . | 7 298 | 64 |
| Samoa | Samoa | 166 | — | . | 163 | — |
| Singapur | Singapore | 21 131 | 13 146 | 425 | 4 191 | 3 026 |
| Vanuatu | Vanuatu | 3 | — | — | 3 | — |
| Westindien (GB) | West Indies UK | 28 648 | 3 | . | 26 658 | 1 042 |
| Aufstrebende Volkswirtschaften | Developing countries | 105 248 | 10 340 | 1 973 | 41 834 | 45 016 |
| Europa | Europe | 16 529 | 3 369 | 203 | 8 609 | 3 937 |
| Albanien | Albania | 7 | . | — | 4 | — |
| Belarus | Belarus | 182 | 89 | — | 93 | — |
| Bosnien und Herzegowina | Bosnia and Herzegovina | 26 | . | — | 2 | . |
| Bulgarien | Bulgaria | 426 | 42 | — | . | . |
| Estland | Estonia | 54 | 10 | — | 33 | . |
| Kroatien | Croatia | 409 | . | — | . | . |
| Lettland | Lithuania | 51 | 31 | — | 12 | . |
| Litauen | Latvia | 79 | 47 | — | . | . |
| Malta | Malta | 493 | 60 | — | . | . |
| Mazedonien | Macedonia | 23 | . | — | 11 | . |
| Moldova | Moldova | 1 | — | — | 1 | — |
| Polen | Poland | 934 | 50 | — | 262 | 594 |
| Rumänien | Romania | 283 | 51 | — | . | 64 |
| Russische Föderation | Russia | 4 638 | 1 400 | . | 1 195 | . |
| Serbien und Montenegro | Serbia and Montenegro | 160 | 2 | — | 100 | . |
| Slowakei | Slovakia | 102 | 5 | — | . | . |
| Slowenien | Slovenia | 124 | 107 | — | 13 | . |
| Tschechische Republik | Czech Republic | 419 | 37 | — | . | 149 |
| Türkei | Turkey | 4 071 | 558 | 37 | . | . |
| Ukraine | Ukraine | 1 000 | 389 | — | . | . |
| Ungarn | Hungary | 934 | 395 | — | . | 172 |
| Zypern | Cyprus | 2 113 | 66 | . | . | 36 |
| Residual Europa | Residual Europe | — | — | — | — | — |

⁶ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

⁷ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

| Länder Countries | | davon / of which | | | davon / of which | | |
|------------------------------------------------|-----------------------------------------|-------------------------------|------------------|-------------------------------------------------------|-----------------------------------------|--------------------------|--------------------------------|
| | | Verpflichtungen ¹⁰ | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Verpflichtungen gegenüber Kunden | Grossbanken Big banks | |
| | | Liabilities ¹⁰ | 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 |
| Offshore-Finanzplätze (Fortsetzung) | Offshore centres (continued) | | | | | | |
| Insel Man | Isle of Man | 1 810 | 350 | 1 | 1 388 | 486 | 1 148 |
| Jersey | Jersey | 103 051 | 2 925 | 7 | 7 829 | 5 246 | 99 345 |
| Kaimaninseln | Cayman Islands | 59 758 | 6 360 | 2 | 46 334 | 71 533 | 55 854 |
| Libanon | Lebanon | 4 474 | 2 011 | 8 | 2 433 | 466 | 2 570 |
| Macau | Macau SAR | 339 | . | . | 171 | 24 | 308 |
| Mauritius | Mauritius | 793 | 67 | 6 | 714 | 442 | 569 |
| Niederländische Antillen | Netherlands Antilles | 1 968 | 373 | 6 | 894 | 685 | 1 266 |
| Panama | Panama | 17 139 | 167 | 27 | 16 817 | 3 237 | 8 895 |
| Samoa | Samoa | 799 | — | . | 797 | 136 | 683 |
| Singapur | Singapore | 20 815 | 7 696 | 65 | 10 877 | 13 361 | 15 272 |
| Vanuatu | Vanuatu | 74 | — | 1 | 74 | 3 | 70 |
| Westindien (GB) | West Indies UK | 60 682 | 339 | 29 | 59 454 | 13 536 | 37 887 |
| Aufstrebende Volkswirtschaften | Developing countries | 182 558 | 85 569 | 1 733 | 89 499 | 77 069 | 127 560 |
| Europa | Europe | 30 624 | 14 872 | 559 | 14 590 | 9 812 | 21 726 |
| Albanien | Albania | 36 | 30 | 2 | 4 | 4 | 32 |
| Belarus | Belarus | 62 | . | 2 | 54 | 58 | 34 |
| Bosnien und Herzegowina | Bosnia and Herzegovina | 57 | . | 13 | 8 | 26 | 48 |
| Bulgarien | Bulgaria | 300 | 110 | 10 | 174 | 257 | 163 |
| Estland | Estonia | 112 | . | 3 | 54 | 36 | 75 |
| Kroatien | Croatia | 1 236 | 951 | 52 | 230 | 62 | 958 |
| Lettland | Lithuania | 469 | . | 3 | 38 | 8 | 421 |
| Litauen | Latvia | 145 | 101 | 3 | 40 | 4 | 103 |
| Malta | Malta | 426 | 147 | 10 | 238 | 194 | 313 |
| Mazedonien | Macedonia | 208 | 177 | 13 | 18 | 19 | 157 |
| Moldova | Moldova | 55 | . | 0 | 14 | 1 | 45 |
| Polen | Poland | 2 540 | 2 132 | 47 | 183 | 683 | 2 452 |
| Rumänien | Romania | 621 | 493 | 12 | 113 | 179 | 569 |
| Russische Föderation | Russia | 7 525 | 2 625 | 51 | 4 792 | 3 747 | 4 603 |
| Serbien und Montenegro | Serbia and Montenegro | 1 454 | 1 207 | 70 | 164 | 151 | 1 073 |
| Slowakei | Slovakia | 173 | 7 | 16 | 42 | 63 | 153 |
| Slowenien | Slovenia | 111 | . | 28 | 33 | 15 | 78 |
| Tschechische Republik | Czech Republic | 2 422 | 2 010 | 88 | 251 | 336 | 2 195 |
| Türkei | Turkey | 5 757 | 1 804 | 41 | 3 895 | 2 121 | 3 771 |
| Ukraine | Ukraine | 1 953 | 1 341 | 8 | 599 | 447 | 1 640 |
| Ungarn | Hungary | 703 | 385 | 66 | 162 | 368 | 606 |
| Zypern | Cyprus | 4 259 | 749 | 21 | 3 483 | 1 033 | 2 236 |
| Residual Europa | Residual Europe | — | — | — | — | — | — |

⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

⁹ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

¹⁰ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen¹¹ Geographical breakdown of assets and liabilities shown in the balance sheet¹¹

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | | Banken Banks | | | | |
|---------------------------------------|-----------------------------------------|----------------------------------------------------|-------------------------------------------------------------------|----------------------------------------------------|--------------------------------------------------|-------------------------------------------------------------|
| | | Guthaben ¹² Assets ¹² | davon / of which | | | |
| | | | Forderungen gegenüber Banken Claims against banks | Geldmarkt- papiere Money market paper | Kredite ¹³ Loans ¹³ | Wertschriften ¹⁴ Securities ¹⁴ |
| | | 1 | 2 | 3 | 4 | 5 |
| Lateinamerika und Karibik | Latin America and Caribbean | 15 490 | 534 | 390 | 7 759 | 6 032 |
| Argentinien | Argentina | 731 | 4 | . | . | 201 |
| Belize | Belize | 795 | — | — | 789 | — |
| Bolivien | Bolivia | 20 | — | — | 20 | — |
| Brasilien | Brazil | 5 846 | 259 | 83 | . | 3 990 |
| Chile | Chile | 259 | . | — | 145 | . |
| Costa Rica | Costa Rica | 119 | . | — | . | . |
| Dominica | Dominica | 1 | — | — | 1 | — |
| Dominikanische Republik | Dominican Republic | 57 | — | — | 32 | . |
| Ecuador | Ecuador | 53 | . | — | . | . |
| El Salvador | El Salvador | 38 | — | . | 13 | . |
| Falklandinseln | Falkland Islands | — | — | — | — | — |
| Grenada | Grenada | 3 | — | — | 3 | — |
| Guatemala | Guatemala | 45 | . | . | 33 | . |
| Guyana | Guyana | . | — | — | . | — |
| Haiti | Haiti | 3 | . | — | 3 | — |
| Honduras | Honduras | 37 | . | — | 9 | . |
| Jamaika | Jamaica | 9 | — | — | 4 | . |
| Kolumbien | Colombia | 263 | . | — | . | . |
| Kuba | Cuba | 5 | . | — | 2 | — |
| Mexiko | Mexico | 4 588 | 125 | . | . | . |
| Nicaragua | Nicaragua | 0 | — | — | 0 | — |
| Paraguay | Paraguay | 113 | — | — | . | — |
| Peru | Peru | 261 | 2 | — | 243 | 14 |
| St. Lucia | St. Lucia | 40 | — | — | 36 | — |
| St. Vincent und die Grenadinen | St. Vincent and the Grenadines | 554 | — | — | . | . |
| Suriname | Suriname | . | — | — | . | — |
| Trinidad und Tobago | Trinidad and Tobago | 408 | . | . | 98 | . |
| Turks- und Caicosinseln | Turks and Caicos | 140 | . | — | 94 | — |
| Uruguay | Uruguay | 208 | 0 | — | . | . |
| Venezuela | Venezuela | 894 | . | — | . | . |
| Residual Lateinamerika und Karibik | Residual Latin America and Caribbean | — | — | — | — | — |
| Afrika und Mittlerer Osten | Africa and Middle East | 20 289 | 2 209 | 470 | 14 002 | . |
| Ägypten | Egypt | 934 | 10 | . | . | . |
| Algerien | Algeria | 111 | . | — | 90 | . |
| Angola | Angola | 70 | — | . | 4 | — |
| Äquatorialguinea | Equatorial Guinea | 3 | — | — | 2 | — |
| Äthiopien | Ethiopia | 0 | . | — | 0 | — |

¹¹ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

¹² Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

| Länder Countries | | Verpflichtungen ¹⁵ | | | | davon / of which | |
|------------------------------------|--------------------------------------|-------------------------------|-------------------------------------------------------|-----------------------------------------|--------------------------|------------------|-----------------|
| | | davon / of which | | Übrige Verpflichtungen gegenüber Kunden | Grossbanken Big banks | | |
| | | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | | | Guthaben | Verpflichtungen |
| | | Towards banks | Towards customers in the form of savings and deposits | Other liabilities towards customers | Assets | Liabilities | |
| | | 1 | 2 | 3 | 4 | 5 | 6 |
| Lateinamerika und Karibik | Latin America and Caribbean | 24 752 | 8 598 | 336 | 15 422 | 10 902 | 13 804 |
| Argentinien | Argentina | 3 196 | 63 | 62 | 3 062 | 368 | 1 903 |
| Belize | Belize | 971 | . | 3 | 956 | 183 | 449 |
| Bolivien | Bolivia | 82 | . | 4 | 77 | 15 | 64 |
| Brasilien | Brazil | 4 905 | 1 116 | 101 | 3 644 | 5 032 | 2 493 |
| Chile | Chile | 1 006 | . | 16 | 300 | 151 | 245 |
| Costa Rica | Costa Rica | 273 | . | 15 | 253 | 53 | 141 |
| Dominica | Dominica | 34 | — | 0 | 34 | 1 | 26 |
| Dominikanische Republik | Dominican Republic | 313 | . | 8 | 92 | 40 | 273 |
| Ecuador | Ecuador | 185 | 17 | 7 | 160 | 17 | 149 |
| El Salvador | El Salvador | 48 | . | 1 | 40 | 31 | 44 |
| Falklandinseln | Falkland Islands | . | — | . | . | — | 0 |
| Grenada | Grenada | 11 | — | 0 | 11 | 1 | 9 |
| Guatemala | Guatemala | 36 | . | 5 | 28 | 26 | 24 |
| Guyana | Guyana | 2 | — | . | 2 | — | 1 |
| Haiti | Haiti | 14 | . | 0 | 7 | 3 | 11 |
| Honduras | Honduras | 201 | . | 1 | 17 | 33 | 200 |
| Jamaika | Jamaica | 201 | . | 1 | 6 | 6 | 199 |
| Kolumbien | Colombia | 438 | . | 15 | 412 | 207 | 385 |
| Kuba | Cuba | 77 | . | 0 | 28 | 0 | 24 |
| Mexiko | Mexico | 3 755 | 1 796 | 42 | 1 627 | 3 328 | 2 983 |
| Nicaragua | Nicaragua | 6 | . | 2 | 4 | 0 | 5 |
| Paraguay | Paraguay | 119 | 15 | 5 | 99 | 37 | 54 |
| Peru | Peru | 970 | . | 11 | 411 | 201 | 887 |
| St. Lucia | St. Lucia | 40 | — | . | 39 | 8 | 8 |
| St. Vincent und die Grenadinen | St. Vincent and the Grenadines | 590 | . | 2 | 579 | 137 | 206 |
| Suriname | Suriname | 1 | — | 1 | 1 | 0 | 1 |
| Trinidad und Tobago | Trinidad and Tobago | 496 | . | 1 | 102 | 401 | 494 |
| Turks- und Caicosinseln | Turks and Caicos | 677 | . | . | 622 | 20 | 377 |
| Uruguay | Uruguay | 1 001 | 157 | 7 | 836 | 75 | 646 |
| Venezuela | Venezuela | 5 103 | 3 100 | 21 | 1 971 | 528 | 1 504 |
| Residual Lateinamerika und Karibik | Residual Latin America and Caribbean | — | — | — | — | — | — |
| Afrika und Mittlerer Osten | Africa and Middle East | 64 738 | 35 657 | 505 | 27 389 | 9 920 | 41 310 |
| Ägypten | Egypt | 3 817 | 2 411 | 19 | 1 400 | 549 | 2 768 |
| Algerien | Algeria | 308 | 101 | 17 | 159 | 29 | 117 |
| Angola | Angola | 620 | . | 1 | 608 | 2 | 22 |
| Äquatorialguinea | Equatorial Guinea | 21 | — | — | 21 | 2 | 16 |
| Äthiopien | Ethiopia | 22 | . | 3 | 13 | 0 | 18 |

¹³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

¹⁴ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

¹⁵ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen¹⁶ Geographical breakdown of assets and liabilities shown in the balance sheet¹⁶

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | davon / of which | | | | |
|---------------------------------------------|---------------------------------------|------------------------------------------------|---------------------------------------------------------------|------------------------------------------------|----------------------------------------------|---------------------------------------------------------|
| | | Guthaben ¹⁷ Assets ¹⁷ | Forderungen gegenüber Banken Claims against banks | Geldmarkt- papiere Money market paper | Kredite ¹⁸ Loans ¹⁸ | Wertschriften ¹⁹ Securities ¹⁹ |
| | | 1 | 2 | 3 | 4 | 5 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | |
| Benin | Benin | 9 | — | — | 9 | — |
| Botsuana | Botswana | 2 | . | — | 2 | — |
| Burkina Faso | Burkina Faso | 6 | — | . | 2 | — |
| Burundi | Burundi | 0 | — | — | 0 | — |
| Côte d'Ivoire | Côte d'Ivoire | 469 | . | — | 32 | 61 |
| Dschibuti | Djibouti | 0 | — | — | 0 | — |
| Eritrea | Eritrea | . | — | — | . | — |
| Gabun | Gabon | 4 | — | — | 4 | . |
| Gambia | Gambia | 3 | — | — | 3 | — |
| Ghana | Ghana | 36 | . | — | 8 | . |
| Guinea | Guinea | 26 | . | — | 9 | — |
| Guinea-Bissau | Guinea-Bissau | . | — | — | . | — |
| Irak | Iraq | 24 | — | — | 3 | . |
| Iran | Iran | 788 | 583 | . | 191 | — |
| Israel | Israel | 2 504 | 121 | — | 1 360 | 928 |
| Jemen | Yemen | 58 | — | . | 58 | — |
| Jordanien | Jordan | 141 | 14 | — | . | . |
| Kamerun | Cameroon | 8 | — | . | 4 | — |
| Kap Verde | Cape Verde | 12 | — | — | 12 | — |
| Katar | Qatar | 120 | 24 | — | 79 | . |
| Kenia | Kenya | 231 | . | . | 155 | . |
| Komoren | Comoros Islands | . | — | — | . | — |
| Kongo (Brazzaville) | Congo | 6 | — | — | 6 | — |
| Kongo (Demokratische Republik (Zaire)) | Congo Democratic Republic (Zaire) | 16 | — | — | 16 | — |
| Kuwait | Kuwait | 1 080 | 41 | — | . | . |
| Lesotho | Lesotho | . | — | — | . | — |
| Liberia | Liberia | 1 776 | — | — | . | — |
| Libyen | Libya | 109 | . | — | 63 | — |
| Madagaskar | Madagascar | 8 | . | — | 7 | — |
| Malawi | Malawi | 7 | — | — | 7 | — |
| Mali | Mali | 2 | — | — | 2 | — |
| Marokko | Morocco | 412 | 50 | . | . | . |
| Mauretanien | Mauritania | 23 | . | — | 20 | — |
| Mosambik | Mozambique | 7 | . | — | 7 | — |
| Namibia | Namibia | 2 | — | — | . | — |
| Niger | Niger | 1 | — | — | 1 | — |
| Nigeria | Nigeria | 284 | 32 | . | . | . |
| Oman | Oman | 184 | 17 | — | 165 | — |

¹⁶ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

¹⁷ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

| 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 und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | | |
| Benin | Benin | 16 | 2 | 1 | 13 | 6 | 7 |
| Botsuana | Botswana | 90 | . | 1 | 13 | 2 | 80 |
| Burkina Faso | Burkina Faso | 18 | 1 | 2 | 15 | 0 | 8 |
| Burundi | Burundi | 8 | . | 1 | 7 | 0 | 2 |
| Côte d'Ivoire | Côte d'Ivoire | 216 | 2 | 7 | 178 | 411 | 112 |
| Dschibuti | Djibouti | 56 | . | . | 56 | 0 | 36 |
| Eritrea | Eritrea | 28 | . | 0 | 25 | . | 6 |
| Gabun | Gabon | 63 | . | 1 | 62 | 3 | 4 |
| Gambia | Gambia | 19 | . | . | 15 | 1 | 16 |
| Ghana | Ghana | 79 | . | 3 | 39 | 29 | 65 |
| Guinea | Guinea | 57 | 33 | 1 | 23 | 26 | 39 |
| Guinea-Bissau | Guinea-Bissau | 0 | — | . | . | . | 0 |
| Irak | Iraq | 84 | . | 1 | 83 | 21 | 32 |
| Iran | Iran | 911 | 523 | 10 | 377 | 543 | 61 |
| Israel | Israel | 6 716 | 2 281 | 84 | 4 251 | 1 360 | 4 261 |
| Jemen | Yemen | 718 | 614 | . | 94 | 3 | 656 |
| Jordanien | Jordan | 2 917 | 2 540 | 3 | 372 | 50 | 829 |
| Kamerun | Cameroon | 42 | 1 | 4 | 37 | 1 | 13 |
| Kap Verde | Cape Verde | 21 | . | 0 | 4 | 0 | 18 |
| Katar | Qatar | 1 118 | 841 | 1 | 275 | 66 | 791 |
| Kenia | Kenya | 1 123 | 277 | 34 | 800 | 25 | 565 |
| Komoren | Comoros Islands | 4 | — | . | 4 | . | 3 |
| Kongo (Brazzaville) | Congo | 52 | — | 2 | 50 | 1 | 39 |
| Kongo (Demokratische Republik (Zaire)) | Congo Democratic Republic (Zaire) | 70 | . | 1 | 68 | 0 | 8 |
| Kuwait | Kuwait | 2 421 | . | 9 | 1 196 | 576 | 2 059 |
| Lesotho | Lesotho | 4 | . | 0 | 4 | 0 | 4 |
| Liberia | Liberia | 3 124 | . | 0 | 3 084 | 1 347 | 2 220 |
| Libyen | Libya | 5 221 | 4 711 | 7 | 481 | 98 | 3 591 |
| Madagaskar | Madagascar | 189 | 87 | 2 | 94 | 2 | 73 |
| Malawi | Malawi | 12 | . | 1 | 11 | 0 | 3 |
| Mali | Mali | 13 | . | 1 | 11 | . | . |
| Marokko | Morocco | 1 865 | 1 194 | 24 | 632 | 82 | 1 385 |
| Mauretanien | Mauritania | 119 | . | 1 | 12 | 3 | 107 |
| Mosambik | Mozambique | 172 | . | 1 | 13 | 3 | 161 |
| Namibia | Namibia | 9 | . | 4 | 5 | 0 | 5 |
| Niger | Niger | 4 | . | 1 | 3 | 0 | 1 |
| Nigeria | Nigeria | 3 433 | 3 096 | 3 | 321 | 231 | 3 189 |
| Oman | Oman | 716 | 218 | 3 | 494 | 39 | 542 |

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 Verpflichtungen²¹ Geographical breakdown of assets and liabilities shown in the balance sheet²¹

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | davon / of which | | | | Wertschriften ²⁴ Securities ²⁴ |
|---------------------------------------------|---------------------------------------|------------------------------------------------|---------------------------------------------------------------|------------------------------------------------|----------------------------------------------|---------------------------------------------------------|
| | | Guthaben ²² Assets ²² | Forderungen gegenüber Banken Claims against banks | Geldmarkt- papiere Money market paper | Kredite ²³ Loans ²³ | |
| | | 1 | 2 | 3 | 4 | 5 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | |
| Palästina | Palestinian Territory | 18 | . | — | 18 | — |
| Ruanda | Rwanda | 2 | — | — | 2 | — |
| Sambia | Zambia | 11 | — | — | 10 | — |
| São Tomé und Príncipe | Sao Tome and Principe | . | — | — | . | — |
| Saudi-Arabien | Saudi Arabia | 3 558 | 110 | . | 2 933 | . |
| Senegal | Senegal | 52 | — | . | 48 | — |
| Seychellen | Seychelles | 318 | . | — | 315 | — |
| Sierra Leone | Sierra Leone | 3 | — | — | . | — |
| Simbabwe | Zimbabwe | 14 | . | — | 13 | — |
| Somalia | Somalia | . | — | — | . | — |
| St. Helena | St. Helena | — | — | — | — | — |
| Südafrika | South Africa | 1 015 | 406 | — | . | . |
| Sudan | Sudan | 197 | 163 | . | . | — |
| Swasiland | Swaziland | 4 | — | — | 4 | — |
| Syrien | Syria | 123 | . | — | . | — |
| Tansania | Tanzania | 46 | — | . | 44 | — |
| Togo | Togo | 11 | . | — | 10 | — |
| Tschad | Chad | 0 | — | — | 0 | — |
| Tunesien | Tunisia | 154 | 23 | . | 105 | . |
| Uganda | Uganda | 2 | — | — | 2 | — |
| Vereinigte Arabische Emirate | United Arab Emirates | 5 283 | 235 | . | . | . |
| Zentralafrikanische Republik | Central African Republic | 0 | — | — | . | — |
| Residual Afrika und Mittlerer Osten | Residual Africa and Middle East | — | — | — | — | — |
| Asien und Pazifik | Asia and Pacific | 52 940 | 4 227 | 911 | 11 464 | . |
| Afghanistan | Afghanistan | . | — | — | . | — |
| Armenien | Armenia | 13 | . | — | 7 | — |
| Aserbaidzhan | Azerbaijan | 55 | 36 | — | 19 | — |
| Bangladesch | Bangladesh | 22 | 9 | — | . | — |
| Bhutan | Bhutan | 1 | — | — | 1 | — |
| Britisches Übersee- Territorium | British Overseas Territories | 68 | . | — | 67 | . |
| Brunei Darussalam | Brunei | 35 | — | — | 32 | — |
| China | China | 6 237 | 936 | . | . | . |
| Fidschi | Fiji | 25 | . | — | 7 | . |
| Französisch-Polynesien | French Polynesia | 11 | — | — | 11 | — |
| Georgien | Georgia | 10 | . | — | . | . |
| Indien | India | 2 999 | 631 | . | . | . |

²¹ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

²² Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

| Länder Countries | | davon / of which | | | | davon / of which | |
|---------------------------------------------|---------------------------------------|-------------------------------|-------------------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------------|--------|
| | | Verpflichtungen ²⁵ | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Verpflichtungen gegenüber Kunden | Grossbanken Big banks | |
| | Liabilities ²⁵ | 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 und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | | | |
| Palästina | Palestinian Territory | 26 | . | — | 20 | — | — |
| Ruanda | Rwanda | 5 | . | 1 | 3 | 1 | 2 |
| Sambia | Zambia | 30 | . | 1 | 28 | 5 | 20 |
| São Tomé und Príncipe | Sao Tome and Principe | . | — | . | . | . | . |
| Saudi-Arabien | Saudi Arabia | 10 314 | 6 325 | 15 | 3 408 | 1 468 | 8 757 |
| Senegal | Senegal | 144 | 2 | 4 | 137 | 9 | 24 |
| Seychellen | Seychelles | 437 | . | 1 | 434 | 178 | 261 |
| Sierra Leone | Sierra Leone | 2 | — | 0 | 2 | 0 | 2 |
| Simbabwe | Zimbabwe | 108 | . | 6 | 101 | 5 | 34 |
| Somalia | Somalia | 1 | . | 0 | 0 | 0 | 0 |
| St. Helena | St. Helena | — | — | — | — | — | — |
| Südafrika | South Africa | 3 198 | 2 279 | 134 | 731 | 760 | 2 232 |
| Sudan | Sudan | 397 | 215 | 0 | 181 | 2 | 4 |
| Swasiland | Swaziland | 13 | . | 0 | 13 | 0 | 6 |
| Syrien | Syria | 3 071 | 2 714 | 2 | 355 | 8 | 118 |
| Tansania | Tanzania | 416 | . | 4 | 166 | 9 | 353 |
| Togo | Togo | 54 | . | 2 | 52 | 2 | 4 |
| Tschad | Chad | 5 | . | 1 | 4 | . | 2 |
| Tunesien | Tunisia | 468 | 121 | 19 | 327 | 72 | 357 |
| Uganda | Uganda | 90 | . | 1 | 27 | 1 | 82 |
| Vereinigte Arabische Emirate | United Arab Emirates | 9 436 | 3 172 | 58 | 5 972 | 1 884 | 5 113 |
| Zentralafrikanische Republik | Central African Republic | 4 | . | 0 | 4 | 0 | 4 |
| Residual Afrika und Mittlerer Osten | Residual Africa and Middle East | . | — | . | . | — | — |
| Asien und Pazifik | Asia and Pacific | 62 443 | 26 443 | 334 | 32 098 | 46 434 | 50 720 |
| Afghanistan | Afghanistan | 11 | . | 0 | 1 | 0 | 11 |
| Armenien | Armenia | 151 | 128 | 2 | 18 | 12 | 149 |
| Aserbaidshjan | Azerbaijan | 463 | 306 | 1 | 155 | 17 | 240 |
| Bangladesch | Bangladesh | 124 | 71 | 2 | 52 | 5 | 18 |
| Bhutan | Bhutan | 1 | . | . | 0 | . | 1 |
| Britisches Übersee- Territorium | British Overseas Territories | 67 | — | . | 66 | — | — |
| Brunei Darussalam | Brunei | 653 | . | 0 | 214 | 12 | 626 |
| China | China | 5 971 | 3 206 | 53 | 2 538 | 5 803 | 5 325 |
| Fidschi | Fiji | 18 | . | 0 | 18 | 19 | 4 |
| Französisch-Polynesien | French Polynesia | 24 | . | 2 | 22 | 2 | 16 |
| Georgien | Georgia | 25 | . | . | 24 | 2 | 8 |
| Indien | India | 4 988 | 2 949 | 47 | 1 859 | 2 022 | 4 380 |

²³ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

²⁴ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

²⁵ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

32 Länderweise Gliederung der bilanzierten Guthaben und Verpflichtungen²⁶ Geographical breakdown of assets and liabilities shown in the balance sheet²⁶

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | davon / of which | | | | |
|------------------------------------|---------------------------------|------------------------------------------------|---------------------------------------------------------------|------------------------------------------------|----------------------------------------------|---------------------------------------------------------|
| | | Guthaben ²⁷ Assets ²⁷ | Forderungen gegenüber Banken Claims against banks | Geldmarkt- papiere Money market paper | Kredite ²⁸ Loans ²⁸ | Wertschriften ²⁹ Securities ²⁹ |
| | | 1 | 2 | 3 | 4 | 5 |
| Asien und Pazifik (Fortsetzung) | Asia and Pacific (continued) | | | | | |
| Indonesien | Indonesia | 4 176 | 59 | . | . | . |
| Kambodscha | Cambodia | 0 | — | — | 0 | — |
| Kasachstan | Kazakhstan | 1 203 | 644 | — | . | . |
| Kirgisien | Kyrgyz Republic | 6 | — | — | 6 | — |
| Kiribati | Kiribati | . | — | — | . | — |
| Laos | Laos | 1 | — | — | 1 | — |
| Malaysia | Malaysia | 4 607 | 445 | . | . | . |
| Malediven | Maldives | 1 | — | — | 1 | — |
| Marshallinseln | Marshall Islands | 958 | — | — | 948 | — |
| Mongolei | Mongolia | 8 | — | — | 8 | — |
| Myanmar | Myanmar | 3 | — | — | 3 | — |
| Nauru | Nauru | . | — | — | — | — |
| Nepal | Nepal | 29 | — | — | 29 | — |
| Neukaledonien | New Caledonia | 7 | — | — | 7 | — |
| Nordkorea | North Korea | . | . | — | . | — |
| Pakistan | Pakistan | 396 | 52 | . | 170 | . |
| Palau | Palau | — | — | — | — | — |
| Papua-Neuginea | Papua New Guinea | 13 | — | — | . | . |
| Philippinen | Philippines | 1 258 | 114 | — | . | . |
| Salomonen | Solomon Islands | . | — | — | . | — |
| Sri Lanka | Sri Lanka | 57 | . | — | 40 | . |
| Südkorea | South Korea | 22 586 | 314 | . | 125 | 20 425 |
| Tadschikistan | Tajikistan | 0 | — | — | 0 | — |
| Taiwan (China) | Taiwan, China | 6 390 | 857 | — | . | . |
| Thailand | Thailand | 1 716 | 114 | . | . | . |
| Timor-Leste | Timor Leste | . | — | — | . | — |
| Tonga | Tonga | . | — | — | . | — |
| Turkmenistan | Turkmenistan | 0 | — | — | 0 | — |
| Tuvalu | Tuvalu | — | — | — | — | — |
| US Pazifische Inseln | US Pacific Islands | . | — | — | . | — |
| Usbekistan | Uzbekistan | 14 | . | — | 6 | — |
| Vietnam | Vietnam | 34 | . | — | . | . |
| Wallis und Futuna | Wallis and Futuna | . | — | — | . | — |
| Residual Asien und Pazifik | Residual Asia and Pacific | . | — | — | . | — |
| Nicht aufgliederbar | Unallocated | 0 | . | — | . | . |

²⁶ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

²⁷ Alle Bilanzpositionen, ohne Edelmetalle.
All balance sheet items, excluding precious metals.

| Länder Countries | | davon / of which | | | davon / of which | |
|------------------------------------|---------------------------------|-------------------------------|-------------------------------------------------------|------------------------------------------|-----------------------------------------|--------------------------------|
| | | Verpflichtungen ³⁰ | gegenüber Banken | gegenüber Kunden in Spar- und Anlageform | Übrige Verpflichtungen gegenüber Kunden | Grossbanken Big banks |
| | Liabilities ³⁰ | 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 und Pazifik (Fortsetzung) | Asia and Pacific (continued) | | | | | |
| Indonesien | Indonesia | 6 886 | 346 | 17 | 6 436 | 4 651 |
| Kambodscha | Cambodia | 126 | . | 1 | 6 | 0 |
| Kasachstan | Kazakhstan | 536 | . | 3 | 233 | 426 |
| Kirgisien | Kyrgyz Republic | 101 | . | 1 | 16 | 99 |
| Kiribati | Kiribati | . | — | . | . | . |
| Laos | Laos | 1 | . | 0 | 0 | 1 |
| Malaysia | Malaysia | 2 986 | 516 | 18 | 2 318 | 1 971 |
| Malediven | Maldives | 26 | — | 0 | 26 | 2 |
| Marshallinseln | Marshall Islands | 674 | . | 10 | 657 | 422 |
| Mongolei | Mongolia | 49 | . | 0 | 5 | 49 |
| Myanmar | Myanmar | 8 | — | . | 7 | 3 |
| Nauru | Nauru | 1 | — | — | 1 | 1 |
| Nepal | Nepal | 90 | . | 5 | 31 | 69 |
| Neukaledonien | New Caledonia | 8 | . | 1 | 8 | 2 |
| Nordkorea | North Korea | . | — | . | . | . |
| Pakistan | Pakistan | 1 609 | 781 | 18 | 805 | 712 |
| Palau | Palau | . | — | — | . | . |
| Papua-Neuginea | Papua New Guinea | 68 | . | 0 | 4 | 64 |
| Philippinen | Philippines | 3 907 | 2 046 | 19 | 1 642 | 2 900 |
| Salomonen | Solomon Islands | . | — | . | . | 0 |
| Sri Lanka | Sri Lanka | 219 | 118 | 8 | 93 | 167 |
| Südkorea | South Korea | 14 885 | 9 278 | 14 | 3 348 | 14 679 |
| Tadschikistan | Tajikistan | 14 | . | . | 12 | 11 |
| Taiwan (China) | Taiwan, China | 11 085 | 984 | 16 | 9 557 | 8 563 |
| Thailand | Thailand | 3 671 | 1 687 | 90 | 1 861 | 2 461 |
| Timor-Leste | Timor Leste | . | — | . | . | . |
| Tonga | Tonga | . | . | . | . | 0 |
| Turkmenistan | Turkmenistan | 37 | . | . | 8 | 30 |
| Tuvalu | Tuvalu | . | — | . | . | . |
| US Pazifische Inseln | US Pacific Islands | . | — | — | . | — |
| Usbekistan | Uzbekistan | 1 978 | 1 947 | 0 | 28 | 1 962 |
| Vietnam | Vietnam | 977 | 944 | 5 | 26 | 575 |
| Wallis und Futuna | Wallis and Futuna | . | — | . | . | — |
| Residual Asien und Pazifik | Residual Asia and Pacific | 0 | — | . | 0 | 0 |
| Nicht aufgliederbar | Unallocated | 1 | . | . | 0 | 0 |

²⁸ Forderungen gegenüber Kunden und Hypothekarforderungen.
Claims against customers and mortgage claims.

²⁹ Handelsbestände, Finanzanlagen und Beteiligungen.
Trading portfolios, financial investments and participating interests.

³⁰ 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

60 Banken / 60 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 | | |
| | | | | | National Bank | Banks | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | | |

Aktiven / Assets

| | | | | | | | |
|------------------------------------------------------------------|---------------|-------------|---------------|-------------|-------------|--------------|------------|
| Flüssige Mittel | . | . | . | . | 5762 | 97 | 560 |
| Forderungen aus Geldmarktpapieren | 323 | 19 | 471 | 3 | 171 | 180 | . |
| Forderungen gegenüber Banken, auf Sicht | . | . | . | . | . | 12044 | . |
| Forderungen gegenüber Banken, auf Zeit | . | . | . | . | — | 33032 | . |
| Forderungen gegenüber Kunden | 31855 | 1425 | 47254 | 2168 | . | . | . |
| Hypothekarforderungen | 473109 | 5670 | 104353 | 923 | . | 40 | . |
| Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen | . | 16 | 14209 | 218 | 3 | 21491 | . |
| davon Obligationen und Notes | . | 9 | 1234 | 48 | . | 7050 | . |
| Aktien- und andere Beteiligungspapiere | . | 7 | 12975 | 170 | 3 | 14441 | . |
| Anteile von Anlagefonds | . | . | . | . | . | . | . |
| Beteiligungen | . | 0 | 250 | 0 | . | 2319 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 505288 | 7130 | 166537 | 3312 | 5936 | 69204 | 560 |
| Treuhandgeschäfte | 115 | — | 131 | — | . | 169 | . |

Passiven / Liabilities

| | | | | | | | |
|----------------------------------------------------------|---------------|--------------|---------------|--------------|--------------|---------------|---|
| Verpflichtungen aus Geldmarktpapieren | . | . | . | . | . | . | . |
| Verpflichtungen gegenüber Banken, auf Sicht | . | . | . | . | 224 | 18540 | . |
| Verpflichtungen gegenüber Banken, auf Zeit | . | . | . | . | 11055 | 87992 | . |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform | 279004 | 3590 | 8520 | 325 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht | 31267 | 3700 | 60860 | 1401 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit | 44943 | 3869 | 79081 | 9434 | . | . | . |
| Kassenobligationen | . | . | . | . | . | . | . |
| Anleihen und Pfandbriefdarlehen | . | . | . | . | . | 43025 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 355213 | 11159 | 148461 | 11161 | 11278 | 149558 | . |
| Treuhandgeschäfte | 21938 | 1028 | 9714 | 72 | . | 1755 | . |

| 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 | . | . | . | . | 6 498 | 12 917 |
| Money market paper held | 0 | — | 2 | 5 348 | 406 | 6 923 |
| Claims against banks, sight | . | . | . | . | . | 12 044 |
| Claims against banks, time | . | . | . | . | . | 33 032 |
| Claims against customers | 551 | 738 | 19 222 | 17 962 | 9 518 | 130 693 |
| Mortgage claims | 1 246 | 335 | 20 033 | 742 | 5 864 | 612 316 |
| Securities and precious metals trading portfolios plus financial investments | . | 2 023 | 5 992 | 9 486 | 20 289 | 73 726 |
| of which, Bonds and notes | . | 182 | 1 003 | 9 486 | 795 | 19 806 |
| Shares and other equities | . | 1 841 | 3 754 | . | 860 | 34 052 |
| Investment fund units | . | . | 1 234 | . | . | 1 234 |
| Participating interests | . | 96 | 6 057 | . | 1 003 | 9 725 |
| Sundry items | . | . | . | . | 63 621 | 63 621 |
| Total | 1 797 | 3 192 | 51 305 | 33 538 | 107 199 | 954 997 |
| Fiduciary assets | 2 | — | 14 | 990 | — | 1 421 |

Passiven / Liabilities

| | | | | | | |
|----------------------------------------------------------------------|---------------|---------------|---------------|---------------|----------------|------------------|
| Money market paper issued | . | . | . | . | 3 857 | 3 857 |
| Liabilities towards banks, sight | . | . | . | . | . | 18 764 |
| Liabilities towards banks, time | . | . | . | . | . | 99 047 |
| Liabilities towards customers in the form of savings and deposits | 19 752 | 2 311 | 3 819 | 1 130 | 360 | 318 811 |
| Other liabilities towards customers, sight | 9 207 | 8 605 | 19 730 | 6 447 | 2 949 | 144 167 |
| Other liabilities towards customers, time | 23 828 | 15 926 | 19 318 | 16 015 | 5 229 | 217 642 |
| Medium-term bank-issued notes | . | . | . | . | 31 025 | 31 025 |
| Bonds and loans by central mortgage bond institutions | . | . | . | . | 42 605 | 85 630 |
| Sundry items | . | . | . | . | 220 878 | 220 878 |
| Total | 52 787 | 26 842 | 42 868 | 23 592 | 306 904 | 1 139 822 |
| Fiduciary liabilities | 1 078 | 1 389 | 8 964 | 74 | 1 038 | 47 050 |

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

60 Banken / 60 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 | . | . | . | . | 44.6 | 0.8 | 4.3 |
| Forderungen aus Geldmarktpapieren | 4.7 | 0.3 | 6.8 | 0.0 | 2.5 | 2.6 | . |
| Forderungen gegenüber Banken, auf Sicht | . | . | . | . | . | 100.0 | . |
| Forderungen gegenüber Banken, auf Zeit | . | . | . | . | — | 100.0 | . |
| Forderungen gegenüber Kunden | 24.4 | 1.1 | 36.2 | 1.7 | . | . | . |
| Hypothekarforderungen | 77.3 | 0.9 | 17.0 | 0.2 | . | 0.0 | . |
| Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen | . | 0.0 | 19.3 | 0.3 | 0.0 | 29.1 | . |
| davon Obligationen und Notes | . | 0.0 | 6.2 | 0.2 | . | 35.6 | . |
| Aktien- und andere Beteiligungspapiere | . | 0.0 | 38.1 | 0.5 | 0.0 | 42.4 | . |
| Anteile von Anlagefonds | . | . | . | . | . | . | . |
| Beteiligungen | . | 0.0 | 2.6 | 0.0 | . | 23.8 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 52.9 | 0.7 | 17.4 | 0.3 | 0.6 | 7.2 | 0.1 |
| Treuhandgeschäfte | 8.1 | — | 9.2 | — | . | 11.9 | . |

Passiven / Liabilities

| | | | | | | | |
|----------------------------------------------------------|-------------|------------|-------------|------------|------------|-------------|---|
| Verpflichtungen aus Geldmarktpapieren | . | . | . | . | . | . | . |
| Verpflichtungen gegenüber Banken, auf Sicht | . | . | . | . | 1.2 | 98.8 | . |
| Verpflichtungen gegenüber Banken, auf Zeit | . | . | . | . | 11.2 | 88.8 | . |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform | 87.5 | 1.1 | 2.7 | 0.1 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht | 21.7 | 2.6 | 42.2 | 1.0 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit | 20.6 | 1.8 | 36.3 | 4.3 | . | . | . |
| Kassenobligationen | . | . | . | . | . | . | . |
| Anleihen und Pfandbriefdarlehen | . | . | . | . | . | 50.2 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 31.2 | 1.0 | 13.0 | 1.0 | 1.0 | 13.1 | . |
| Treuhandgeschäfte | 46.6 | 2.2 | 20.6 | 0.2 | . | 3.7 | . |

| 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 | . | . | . | . | 50.3 | 100.0 |
| Money market paper held | 0.0 | — | 0.0 | 77.3 | 5.9 | 100.0 |
| Claims against banks, sight | . | . | . | . | . | 100.0 |
| Claims against banks, time | . | . | . | . | . | 100.0 |
| Claims against customers | 0.4 | 0.6 | 14.7 | 13.7 | 7.3 | 100.0 |
| Mortgage claims | 0.2 | 0.1 | 3.3 | 0.1 | 1.0 | 100.0 |
| Securities and precious metals trading portfolios plus financial investments | . | 2.7 | 8.1 | 12.9 | 27.5 | 100.0 |
| of which, Bonds and notes | . | 0.9 | 5.1 | 47.9 | 4.0 | 100.0 |
| Shares and other equities | . | 5.4 | 11.0 | . | 2.5 | 100.0 |
| Investment fund units | . | . | 100.0 | . | . | 100.0 |
| Participating interests | . | 1.0 | 62.3 | . | 10.3 | 100.0 |
| Sundry items | . | . | . | . | 100.0 | 100.0 |
| Total | 0.2 | 0.3 | 5.4 | 3.5 | 11.2 | 100.0 |
| Fiduciary assets | 0.1 | — | 1.0 | 69.7 | — | 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 | 6.2 | 0.7 | 1.2 | 0.4 | 0.1 | 100.0 |
| Other liabilities towards customers, sight | 6.4 | 6.0 | 13.7 | 4.5 | 2.0 | 100.0 |
| Other liabilities towards customers, time | 10.9 | 7.3 | 8.9 | 7.4 | 2.4 | 100.0 |
| Medium-term bank-issued notes | . | . | . | . | 100.0 | 100.0 |
| Bonds and loans by central mortgage bond institutions | . | . | . | . | 49.8 | 100.0 |
| Sundry items | . | . | . | . | 100.0 | 100.0 |
| Total | 4.6 | 2.4 | 3.8 | 2.1 | 26.9 | 100.0 |
| Fiduciary liabilities | 2.3 | 3.0 | 19.1 | 0.2 | 2.2 | 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 | . | . | . | . | 2 113 | 0 | 283 |
| Forderungen aus Geldmarktpapieren | 301 | 16 | 157 | 3 | — | 5 | . |
| Forderungen gegenüber Banken, auf Sicht | . | . | . | . | . | 2 350 | . |
| Forderungen gegenüber Banken, auf Zeit | . | . | . | . | — | 10 946 | . |
| Forderungen gegenüber Kunden | 6 626 | 301 | 15 601 | 1 140 | . | . | . |
| Hypothekarforderungen | 159 494 | 1 786 | 51 441 | 480 | . | 35 | . |
| Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen | . | 10 | 4 525 | 53 | 1 | 4 889 | . |
| davon Obligationen und Notes | . | 9 | 413 | 47 | . | 3 973 | . |
| Aktien- und andere Beteiligungspapiere | . | 2 | 4 112 | 6 | 1 | 916 | . |
| Anteile von Anlagefonds | . | . | . | . | . | . | . |
| Beteiligungen | . | 0 | 172 | — | . | 829 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 166 422 | 2 113 | 71 895 | 1 676 | 2 114 | 19 054 | 283 |
| Treuhandgeschäfte | 96 | — | — | — | . | 16 | . |

Passiven / Liabilities

| | | | | | | | |
|----------------------------------------------------------|----------------|--------------|---------------|--------------|------------|---------------|---|
| Verpflichtungen aus Geldmarktpapieren | . | . | . | . | . | . | . |
| Verpflichtungen gegenüber Banken, auf Sicht | . | . | . | . | 144 | 3 023 | . |
| Verpflichtungen gegenüber Banken, auf Zeit | . | . | . | . | — | 10 889 | . |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform | 94 674 | 1 058 | 3 209 | 147 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht | 7 105 | 1 188 | 14 595 | 486 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit | 7 668 | 843 | 10 272 | 2 260 | . | . | . |
| Kassenobligationen | . | . | . | . | . | . | . |
| Anleihen und Pfandbriefdarlehen | . | . | . | . | . | 23 991 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 109 447 | 3 088 | 28 076 | 2 892 | 144 | 37 903 | . |
| Treuhandgeschäfte | 1 937 | 129 | 575 | 31 | . | 1 136 | . |

| 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 | . | . | . | . | 1 609 | 4 006 |
| Money market paper held | — | — | 0 | 3 635 | 12 | 4 130 |
| Claims against banks, sight | . | . | . | . | . | 2 350 |
| Claims against banks, time | . | . | . | . | . | 10 946 |
| Claims against customers | 53 | 203 | 2 211 | 8 672 | 15 | 34 821 |
| Mortgage claims | 410 | 252 | 2 435 | 538 | 93 | 216 965 |
| Securities and precious metals trading portfolios plus financial investments | . | 1 055 | 2 482 | 4 569 | 783 | 18 368 |
| of which, Bonds and notes | . | 98 | 649 | 4 569 | 43 | 9 801 |
| Shares and other equities | . | 958 | 1 118 | . | 12 | 7 124 |
| Investment fund units | . | . | 715 | . | . | 715 |
| Participating interests | . | 61 | 225 | . | 23 | 1 310 |
| Sundry items | . | . | . | . | 12 138 | 12 138 |
| Total | 463 | 1 571 | 7 353 | 17 414 | 14 673 | 305 033 |
| Fiduciary assets | — | — | — | 990 | — | 1 102 |

Passiven / Liabilities

| | | | | | | |
|----------------------------------------------------------------------|---------------|--------------|--------------|---------------|---------------|----------------|
| Money market paper issued | . | . | . | . | 6 | 6 |
| Liabilities towards banks, sight | . | . | . | . | . | 3 167 |
| Liabilities towards banks, time | . | . | . | . | . | 10 889 |
| Liabilities towards customers in the form of savings and deposits | 6 083 | 149 | 144 | 495 | 30 | 105 989 |
| Other liabilities towards customers, sight | 2 207 | 1 049 | 1 810 | 3 077 | 137 | 31 655 |
| Other liabilities towards customers, time | 6 574 | 5 492 | 2 087 | 7 975 | 25 | 43 196 |
| Medium-term bank-issued notes | . | . | . | . | 9 855 | 9 855 |
| Bonds and loans by central mortgage bond institutions | . | . | . | . | 31 919 | 55 910 |
| Sundry items | . | . | . | . | 49 134 | 49 134 |
| Total | 14 864 | 6 691 | 4 042 | 11 548 | 91 106 | 309 801 |
| Fiduciary liabilities | 200 | 1 | 192 | 16 | 440 | 4 657 |

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 | . | . | . | . | 52.8 | 0.0 | 7.1 |
| Forderungen aus Geldmarktpapieren | 7.3 | 0.4 | 3.8 | 0.1 | — | 0.1 | . |
| Forderungen gegenüber Banken, auf Sicht | . | . | . | . | . | 100.0 | . |
| Forderungen gegenüber Banken, auf Zeit | . | . | . | . | — | 100.0 | . |
| Forderungen gegenüber Kunden | 19.0 | 0.9 | 44.8 | 3.3 | . | . | . |
| Hypothekarforderungen | 73.5 | 0.8 | 23.7 | 0.2 | . | 0.0 | . |
| Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen | . | 0.1 | 24.6 | 0.3 | 0.0 | 26.6 | . |
| davon Obligationen und Notes | . | 0.1 | 4.2 | 0.5 | . | 40.5 | . |
| Aktien- und andere Beteiligungspapiere | . | 0.0 | 57.7 | 0.1 | 0.0 | 12.9 | . |
| Anteile von Anlagefonds | . | . | . | . | . | . | . |
| Beteiligungen | . | 0.0 | 13.1 | — | . | 63.3 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 54.6 | 0.7 | 23.6 | 0.5 | 0.7 | 6.2 | 0.1 |
| Treuhandgeschäfte | 8.7 | — | — | — | . | 1.5 | . |

Passiven / Liabilities

| | | | | | | | |
|----------------------------------------------------------|-------------|------------|------------|------------|------------|-------------|---|
| Verpflichtungen aus Geldmarktpapieren | . | . | . | . | . | . | . |
| Verpflichtungen gegenüber Banken, auf Sicht | . | . | . | . | 4.6 | 95.4 | . |
| Verpflichtungen gegenüber Banken, auf Zeit | . | . | . | . | — | 100.0 | . |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform | 89.3 | 1.0 | 3.0 | 0.1 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht | 22.4 | 3.8 | 46.1 | 1.5 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit | 17.8 | 2.0 | 23.8 | 5.2 | . | . | . |
| Kassenobligationen | . | . | . | . | . | . | . |
| Anleihen und Pfandbriefdarlehen | . | . | . | . | . | 42.9 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 35.3 | 1.0 | 9.1 | 0.9 | 0.0 | 12.2 | . |
| Treuhandgeschäfte | 41.6 | 2.8 | 12.3 | 0.7 | . | 24.4 | . |

| 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 | . | . | . | . | 40.2 | 100.0 |
| Money market paper held | — | — | 0.0 | 88.0 | 0.3 | 100.0 |
| Claims against banks, sight | . | . | . | . | . | 100.0 |
| Claims against banks, time | . | . | . | . | . | 100.0 |
| Claims against customers | 0.2 | 0.6 | 6.3 | 24.9 | 0.0 | 100.0 |
| Mortgage claims | 0.2 | 0.1 | 1.1 | 0.2 | 0.0 | 100.0 |
| Securities and precious metals trading portfolios plus financial investments | . | 5.7 | 13.5 | 24.9 | 4.3 | 100.0 |
| of which, Bonds and notes | . | 1.0 | 6.6 | 46.6 | 0.4 | 100.0 |
| Shares and other equities | . | 13.4 | 15.7 | . | 0.2 | 100.0 |
| Investment fund units | . | . | 100.0 | . | . | 100.0 |
| Participating interests | . | 4.7 | 17.1 | . | 1.8 | 100.0 |
| Sundry items | . | . | . | . | 100.0 | 100.0 |
| Total | 0.2 | 0.5 | 2.4 | 5.7 | 4.8 | 100.0 |
| Fiduciary assets | — | — | — | 89.8 | — | 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 | 5.7 | 0.1 | 0.1 | 0.5 | 0.0 | 100.0 |
| Other liabilities towards customers, sight | 7.0 | 3.3 | 5.7 | 9.7 | 0.4 | 100.0 |
| Other liabilities towards customers, time | 15.2 | 12.7 | 4.8 | 18.5 | 0.1 | 100.0 |
| Medium-term bank-issued notes | . | . | . | . | 100.0 | 100.0 |
| Bonds and loans by central mortgage bond institutions | . | . | . | . | 57.1 | 100.0 |
| Sundry items | . | . | . | . | 100.0 | 100.0 |
| Total | 4.8 | 2.2 | 1.3 | 3.7 | 29.4 | 100.0 |
| Fiduciary liabilities | 4.3 | 0.0 | 4.1 | 0.3 | 9.4 | 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 | Öffentliche ²⁴ | Nationalbank | Banken | Post-Finance |
| | | Private legal entities ²³ | Public ²⁴ | National Bank | Banks | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

Aktiven / Assets

| | | | | | | | |
|------------------------------------------------------------------|----------------|--------------|---------------|------------|--------------|---------------|-----------|
| Flüssige Mittel | . | . | . | . | 1 052 | — | 61 |
| Forderungen aus Geldmarktpapieren | 0 | — | 299 | — | — | 1 | . |
| Forderungen gegenüber Banken, auf Sicht | . | . | . | . | . | 1 681 | . |
| Forderungen gegenüber Banken, auf Zeit | . | . | . | . | — | 8 283 | . |
| Forderungen gegenüber Kunden | 12 805 | 755 | 19 546 | 642 | . | . | . |
| Hypothekarforderungen | 173 324 | 2 246 | 25 637 | 272 | . | — | . |
| Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen | . | 6 | 5 494 | 0 | — | 12 457 | . |
| davon Obligationen und Notes | . | — | 358 | 0 | . | 445 | . |
| Aktien- und andere Beteiligungspapiere | . | 6 | 5 137 | — | — | 12 012 | . |
| Anteile von Anlagefonds | . | . | . | . | . | . | . |
| Beteiligungen | . | 0 | 57 | — | . | 569 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 186 128 | 3 007 | 51 034 | 914 | 1 052 | 22 991 | 61 |
| Treuhandgeschäfte | — | — | — | — | . | — | . |

Passiven / Liabilities

| | | | | | | | |
|----------------------------------------------------------|----------------|--------------|---------------|--------------|---------------|---------------|---|
| Verpflichtungen aus Geldmarktpapieren | . | . | . | . | . | . | . |
| Verpflichtungen gegenüber Banken, auf Sicht | . | . | . | . | 1 | 8 902 | . |
| Verpflichtungen gegenüber Banken, auf Zeit | . | . | . | . | 11 054 | 59 949 | . |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform | 87 572 | 933 | 1 782 | 93 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht | 12 702 | 1 510 | 35 462 | 661 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit | 27 923 | 2 167 | 60 075 | 6 092 | . | . | . |
| Kassenobligationen | . | . | . | . | . | . | . |
| Anleihen und Pfandbriefdarlehen | . | . | . | . | . | 345 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 128 198 | 4 610 | 97 319 | 6 846 | 11 054 | 69 197 | . |
| Treuhandgeschäfte | 8 417 | 127 | 3 005 | 9 | . | 397 | . |

| 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 | . | . | . | . | 3 015 | 4 128 |
| Money market paper held | 0 | — | 2 | 202 | 390 | 893 |
| Claims against banks, sight | . | . | . | . | . | 1 681 |
| Claims against banks, time | . | . | . | . | . | 8 283 |
| Claims against customers | 327 | 326 | 15 217 | 4 893 | 8 007 | 62 517 |
| Mortgage claims | 623 | 14 | 14 152 | 119 | 5 746 | 222 133 |
| Securities and precious metals trading portfolios plus financial investments | . | 75 | 1 567 | 696 | 17 792 | 38 087 |
| of which, Bonds and notes | . | 48 | 88 | 696 | 378 | 2 014 |
| Shares and other equities | . | 26 | 1 458 | . | 310 | 18 949 |
| Investment fund units | . | . | 20 | . | . | 20 |
| Participating interests | . | 35 | 5 565 | . | 951 | 7 177 |
| Sundry items | . | . | . | . | 37 185 | 37 185 |
| Total | 950 | 449 | 36 502 | 5 909 | 73 088 | 382 085 |
| Fiduciary assets | — | — | — | — | — | — |

Passiven / Liabilities

| | | | | | | |
|----------------------------------------------------------------------|---------------|---------------|---------------|--------------|----------------|----------------|
| Money market paper issued | . | . | . | . | 3 341 | 3 341 |
| Liabilities towards banks, sight | . | . | . | . | . | 8 903 |
| Liabilities towards banks, time | . | . | . | . | . | 71 003 |
| Liabilities towards customers in the form of savings and deposits | 9 699 | 166 | 3 009 | 158 | 293 | 103 707 |
| Other liabilities towards customers, sight | 5 168 | 6 828 | 13 907 | 2 233 | 2 487 | 80 960 |
| Other liabilities towards customers, time | 15 005 | 7 438 | 15 086 | 4 368 | 4 975 | 143 129 |
| Medium-term bank-issued notes | . | . | . | . | 2 948 | 2 948 |
| Bonds and loans by central mortgage bond institutions | . | . | . | . | 5 568 | 5 913 |
| Sundry items | . | . | . | . | 122 812 | 122 812 |
| Total | 29 873 | 14 433 | 32 002 | 6 760 | 142 423 | 542 714 |
| Fiduciary liabilities | 96 | 553 | 5 343 | 57 | 87 | 18 092 |

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 | . | . | . | . | 25.5 | — | 1.5 |
| Forderungen aus Geldmarktpapieren | 0.0 | — | 33.4 | — | — | 0.1 | . |
| Forderungen gegenüber Banken, auf Sicht | . | . | . | . | . | 100.0 | . |
| Forderungen gegenüber Banken, auf Zeit | . | . | . | . | — | 100.0 | . |
| Forderungen gegenüber Kunden | 20.5 | 1.2 | 31.3 | 1.0 | . | . | . |
| Hypothekarforderungen | 78.0 | 1.0 | 11.5 | 0.1 | . | — | . |
| Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen | . | 0.0 | 14.4 | 0.0 | — | 32.7 | . |
| davon Obligationen und Notes | . | — | 17.8 | 0.0 | . | 22.1 | . |
| Aktien- und andere Beteiligungspapiere | . | 0.0 | 27.1 | — | — | 63.4 | . |
| Anteile von Anlagefonds | . | . | . | . | . | . | . |
| Beteiligungen | . | 0.0 | 0.8 | — | . | 7.9 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 49.7 | 0.8 | 13.4 | 0.2 | 0.3 | 6.0 | 0.0 |
| Treuhandgeschäfte | . | . | . | . | . | . | . |

Passiven / Liabilities

| | | | | | | | |
|----------------------------------------------------------|-------------|------------|-------------|------------|------------|-------------|---|
| Verpflichtungen aus Geldmarktpapieren | . | . | . | . | . | . | . |
| Verpflichtungen gegenüber Banken, auf Sicht | . | . | . | . | 0.0 | 100.0 | . |
| Verpflichtungen gegenüber Banken, auf Zeit | . | . | . | . | 15.6 | 84.4 | . |
| Verpflichtungen gegenüber Kunden in Spar- und Anlageform | 84.4 | 0.9 | 1.7 | 0.1 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Sicht | 15.7 | 1.9 | 43.8 | 0.8 | . | . | . |
| Übrige Verpflichtungen gegenüber Kunden, auf Zeit | 19.5 | 1.5 | 42.0 | 4.3 | . | . | . |
| Kassenobligationen | . | . | . | . | . | . | . |
| Anleihen und Pfandbriefdarlehen | . | . | . | . | . | 5.8 | . |
| Übrige Positionen | . | . | . | . | . | . | . |
| Total | 23.6 | 0.8 | 17.9 | 1.3 | 2.0 | 12.8 | . |
| Treuhandgeschäfte | 46.5 | 0.7 | 16.6 | 0.1 | . | 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 | . | . | . | . | 73.0 | 100.0 |
| Money market paper held | 0.0 | — | 0.2 | 22.6 | 43.7 | 100.0 |
| Claims against banks, sight | . | . | . | . | . | 100.0 |
| Claims against banks, time | . | . | . | . | . | 100.0 |
| Claims against customers | 0.5 | 0.5 | 24.3 | 7.8 | 12.8 | 100.0 |
| Mortgage claims | 0.3 | 0.0 | 6.4 | 0.1 | 2.6 | 100.0 |
| Securities and precious metals trading portfolios plus financial investments | . | 0.2 | 4.1 | 1.8 | 46.7 | 100.0 |
| of which, Bonds and notes | . | 2.4 | 4.4 | 34.6 | 18.8 | 100.0 |
| Shares and other equities | . | 0.1 | 7.7 | . | 1.6 | 100.0 |
| Investment fund units | . | . | 100.0 | . | . | 100.0 |
| Participating interests | . | 0.5 | 77.5 | . | 13.3 | 100.0 |
| Sundry items | . | . | . | . | 100.0 | 100.0 |
| Total | 0.2 | 0.1 | 9.6 | 1.5 | 19.1 | 100.0 |
| Fiduciary assets | . | . | . | . | . | . |

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 | 9.4 | 0.2 | 2.9 | 0.2 | 0.3 | 100.0 |
| Other liabilities towards customers, sight | 6.4 | 8.4 | 17.2 | 2.8 | 3.1 | 100.0 |
| Other liabilities towards customers, time | 10.5 | 5.2 | 10.5 | 3.1 | 3.5 | 100.0 |
| Medium-term bank-issued notes | . | . | . | . | 100.0 | 100.0 |
| Bonds and loans by central mortgage bond institutions | . | . | . | . | 94.2 | 100.0 |
| Sundry items | . | . | . | . | 100.0 | 100.0 |
| Total | 5.5 | 2.7 | 5.9 | 1.2 | 26.2 | 100.0 |
| Fiduciary liabilities | 0.5 | 3.1 | 29.5 | 0.3 | 0.5 | 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 | |
| | | | | Positive replacement value | Negative replacement value | |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| Zinsinstrumente | | | | | | |
| Interest rate instruments | 185 852 | 183 530 | 31 348 411 | 182 084 | 180 564 | 30 764 111 |
| davon / of which | | | | | | |
| Terminkontrakte inklusive FRAs Futures contracts including FRAs | 700 | 461 | 1 898 487 | 674 | 431 | 1 848 403 |
| Swaps | 168 616 | 161 417 | 24 787 117 | 165 045 | 158 661 | 24 384 630 |
| Optionen (OTC) Options (OTC) | 16 498 | 21 617 | 1 552 563 | 16 340 | 21 449 | 1 456 298 |
| Devisen | | | | | | |
| Foreign exchange | 100 089 | 94 139 | 8 542 246 | 93 730 | 88 304 | 7 800 032 |
| davon / of which | | | | | | |
| Terminkontrakte Future contracts | 22 224 | 21 741 | 2 342 516 | 17 915 | 17 595 | 1 795 085 |
| Swaps | 65 484 | 61 258 | 4 188 652 | 64 837 | 60 701 | 4 143 385 |
| Optionen (OTC) Options (OTC) | 12 378 | 11 139 | 1 988 210 | 10 978 | 10 006 | 1 840 669 |
| Edelmetalle | | | | | | |
| Precious metals | 5 526 | 5 028 | 150 877 | 5 059 | 4 597 | 134 975 |
| davon / of which | | | | | | |
| Terminkontrakte Future contracts | 1 953 | 1 275 | 33 773 | 1 859 | 1 172 | 27 837 |
| Optionen (OTC) Options (OTC) | 3 414 | 3 587 | 90 822 | 3 070 | 3 266 | 82 230 |
| Beteiligungstitel / Indizes | | | | | | |
| Equity / index-related products | 44 033 | 63 047 | 1 075 643 | 29 019 | 43 938 | 826 268 |
| davon / of which | | | | | | |
| Terminkontrakte Future contracts | 1 285 | 5 156 | 173 418 | 1 188 | 5 001 | 165 874 |
| Optionen (OTC) Options (OTC) | 27 247 | 36 160 | 449 364 | 16 618 | 28 348 | 327 405 |
| Kreditderivate | | | | | | |
| Credit derivatives | 32 329 | 35 947 | 3 222 447 | 32 316 | 35 901 | 3 220 538 |
| davon / of which | | | | | | |
| Credit Default Swaps | 15 014 | 11 572 | 1 611 402 | 15 009 | 11 567 | 1 609 557 |
| Total Return Swaps | 6 347 | 6 686 | 1 196 777 | 6 347 | 6 645 | 1 196 638 |
| First to Default Swaps | 1 385 | 2 278 | 36 475 | 1 378 | 2 278 | 36 467 |
| Übrige | | | | | | |
| Other | 12 070 | 11 909 | 374 988 | 11 588 | 11 282 | 363 622 |
| davon / of which | | | | | | |
| Terminkontrakte Future contracts | 8 397 | 8 082 | 83 374 | 8 397 | 8 081 | 82 937 |
| Optionen (OTC) Options (OTC) | 1 395 | 1 804 | 20 060 | 1 334 | 1 602 | 14 386 |
| Total | 379 900 | 393 601 | 44 714 613 | 353 796 | 364 586 | 43 109 546 |

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 Fremd- währungen Other foreign currencies | Edelmetalle Precious metals | Total |
|--------------------------------------------------------|-----------------------------------|-----|-----|-----|-----------------------------------------------------------------|-----------------------------------|-------|
| | | 1 | 2 | 3 | 4 | 5 | 6 |

Treuhandguthaben / Fiduciary assets

| | | | | | | | |
|----------|------|---------------|----------------|----------------|---------------|-----------|----------------|
| Inland | 2002 | 1 643 | 222 | 196 | 24 | 59 | 2 142 |
| Domestic | 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 |
| | 2006 | 1 688 | 795 | 1 119 | 84 | 72 | 3 759 |
| Ausland | 2002 | 25 597 | 179 626 | 100 779 | 31 228 | 4 | 337 235 |
| Foreign | 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 |
| | 2006 | 26 994 | 219 826 | 127 686 | 55 748 | 8 | 430 261 |
| Total | 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 |
| | 2006 | 28 682 | 220 621 | 128 805 | 55 832 | 80 | 434 020 |

Treuhandverpflichtungen / Fiduciary liabilities

| | | | | | | | |
|----------|------|---------------|----------------|----------------|---------------|------------|----------------|
| Inland | 2002 | 16 524 | 15 492 | 18 292 | 3 845 | 4 | 54 156 |
| Domestic | 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 |
| | 2006 | 18 719 | 20 015 | 26 697 | 8 060 | 64 | 73 556 |
| Ausland | 2002 | 10 716 | 164 356 | 82 683 | 27 407 | 59 | 285 221 |
| Foreign | 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 |
| | 2006 | 9 962 | 200 687 | 101 969 | 47 772 | 75 | 360 465 |
| Total | 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 |
| | 2006 | 28 682 | 220 702 | 128 666 | 55 832 | 138 | 434 020 |

37 Treuhandgeschäfte – Bankengruppen Fiduciary business, by bank category

In Millionen Franken / In CHF millions

| Gruppe Category | Jahresende End of year | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.00–8.00 Alle Banken | 338 697 | 331 384 | 367 358 | 411 641 | 407 162 | 339 377 | 309 989 | 314 604 | 376 478 | 434 020 |
| 1.00 Kantonalbanken | 8 132 | 7 303 | 7 533 | 8 975 | 10 014 | 8 313 | 6 962 | 7 651 | 7 480 | 8 205 |
| 2.00 Grossbanken | 79 968 | 76 567 | 71 705 | 74 656 | 62 891 | 52 220 | 50 237 | 50 442 | 58 679 | 76 309 |
| 3.00 Regionalbanken und Sparkassen | 434 | 403 | 339 | 486 | 539 | 408 | 350 | 334 | 444 | 496 |
| 4.00 Raiffeisenbanken | — | — | — | 260 | 230 | 170 | 153 | 147 | 163 | 230 |
| 5.00 Übrige Banken | 188 791 | 189 084 | 231 216 | 274 001 | 280 350 | 239 314 | 216 754 | 217 450 | 265 508 | 294 087 |
| 5.11 Handelsbanken | 21 108 | 14 599 | 15 079 | 18 097 | 16 031 | 6 366 | 5 700 | 4 537 | 3 045 | 3 205 |
| 5.12 Börsenbanken | 29 932 | 32 262 | 41 402 | 48 545 | 50 147 | 55 401 | 48 474 | 50 343 | 61 113 | 75 852 |
| 5.13 Kleinkreditbanken | — | — | — | — | — | — | — | — | — | — |
| 5.14 Andere Banken | 44 | 50 | 55 | 56 | 51 | 46 | 44 | 44 | 53 | 55 |
| 5.20 Ausländisch beherrschte Banken | 137 706 | 142 174 | 174 680 | 207 302 | 214 120 | 177 501 | 162 536 | 162 526 | 201 298 | 214 975 |
| 7.00 Filialen ausländischer Banken | 27 920 | 28 488 | 21 247 | 9 056 | 9 730 | 8 139 | 9 200 | 11 068 | 7 165 | 8 911 |
| 8.00 Privatbankiers | 33 452 | 29 539 | 35 318 | 44 207 | 43 409 | 30 814 | 26 333 | 27 512 | 37 038 | 45 782 |
| 1.00–5.00 Total | 277 324 | 273 356 | 310 793 | 358 378 | 354 024 | 300 424 | 274 456 | 276 024 | 332 275 | 379 327 |

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

| | | | | | | | | | | |
|------------------------------------------|-------------|--------------|-------------|-------------|--------------|---------------|--------------|------------|-------------|-------------|
| 1.00–8.00 All banks | 14.0 | – 2.2 | 10.9 | 12.1 | – 1.1 | – 16.6 | – 8.7 | 1.5 | 19.7 | 15.3 |
| 1.00 Cantonal banks | 19.7 | – 10.2 | 3.2 | 19.1 | 11.6 | – 17.0 | – 16.2 | 9.9 | – 2.2 | 9.7 |
| 2.00 Big banks | 22.2 | – 4.3 | – 6.3 | 4.1 | – 15.8 | – 17.0 | – 3.8 | 0.4 | 16.3 | 30.0 |
| 3.00 Regional banks and savings banks | – 10.0 | – 7.0 | – 16.0 | 43.4 | 11.0 | – 24.3 | – 14.4 | – 4.4 | 32.9 | 11.6 |
| 4.00 Raiffeisen banks | . | . | . | . | – 11.8 | – 26.1 | – 10.0 | – 4.1 | 11.5 | 40.9 |
| 5.00 Other banks | 10.4 | 0.2 | 22.3 | 18.5 | 2.3 | – 14.6 | – 9.4 | 0.3 | 22.1 | 10.8 |
| 5.11 Commercial banks | 9.7 | – 30.8 | 3.3 | 20.0 | – 11.4 | – 60.3 | – 10.5 | – 20.4 | – 32.9 | 5.3 |
| 5.12 Stock exchange banks | 17.2 | 7.8 | 28.3 | 17.3 | 3.3 | 10.5 | – 12.5 | 3.9 | 21.4 | 24.1 |
| 5.13 Consumer credit banks | . | . | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | – 4.6 | 13.2 | 11.3 | 1.6 | – 8.8 | – 11.0 | – 3.8 | – 0.7 | 22.0 | 4.0 |
| 5.20 Foreign-controlled banks | 9.1 | 3.2 | 22.9 | 18.7 | 3.3 | – 17.1 | – 8.4 | – 0.0 | 23.9 | 6.8 |
| 7.00 Branches of foreign banks | 15.7 | 2.0 | – 25.4 | – 57.4 | 7.4 | – 16.4 | 13.0 | 20.3 | – 35.3 | 24.4 |
| 8.00 Private bankers | 13.9 | – 11.7 | 19.6 | 25.2 | – 1.8 | – 29.0 | – 14.5 | 4.5 | 34.6 | 23.6 |
| Total for 1.00–5.00 | 13.8 | – 1.4 | 13.7 | 15.3 | – 1.2 | – 15.1 | – 8.6 | 0.6 | 20.4 | 14.2 |

38 Treuhandgeschäfte – Länderweise Gliederung ^{1,2} Fiduciary business, by country ^{1,2}

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | | Banken Banks | Verpflichtungen Liabilities |
|-------------------------------------------|----------------------------|--------------------|--------------------------------|
| | | Guthaben Assets | |
| | | 1 | 2 |
| Alle Länder | All countries | 393 137 | 328 263 |
| Fortgeschrittene Volkswirtschaften | Developed countries | 320 743 | 70 729 |
| Europa | Europe | 314 150 | 57 403 |
| Andorra | Andorra | — | 275 |
| Belgien | Belgium | 29 747 | 2 148 |
| Dänemark | Denmark | 579 | 57 |
| Deutschland | Germany | 24 112 | 8 010 |
| Färöer | Faeroe Islands | — | — |
| Finnland | Finland | . | 91 |
| Frankreich | France | 39 668 | 7 738 |
| Griechenland | Greece | . | 1 784 |
| Grönland | Greenland | — | — |
| Irland | Ireland | 4 071 | 666 |
| Island | Iceland | . | 12 |
| Italien | Italy | 545 | 6 321 |
| Luxemburg | Luxembourg | 82 377 | 4 678 |
| Niederlande | Netherlands | 64 179 | 3 115 |
| Norwegen | Norway | 290 | 570 |
| Österreich | Austria | 171 | 928 |
| Portugal | Portugal | . | 1 010 |
| San Marino | San Marino | — | 75 |
| Schweden | Sweden | 666 | 686 |
| Spanien | Spain | 243 | 3 454 |
| Vatikanstadt | Vatican | — | 70 |
| Vereinigtes Königreich | United Kingdom | 66 990 | 15 715 |
| Andere | Other | 6 593 | 13 326 |
| Australien | Australia | 9 | 941 |
| Japan | Japan | . | 961 |
| Kanada | Canada | 649 | 2 171 |
| Neuseeland | New Zealand | . | 871 |
| Vereinigte Staaten | United States | 5 860 | 8 382 |
| Offshore-Finanzplätze | Offshore centres | 68 597 | 149 310 |
| Aruba | Aruba | — | 165 |
| Bahamas | Bahamas | 4 834 | 13 583 |
| Bahrain | Bahrain | — | 1 009 |
| Barbados | Barbados | — | 126 |
| Bermuda | Bermuda | . | 2 915 |
| Gibraltar | Gibraltar | — | 2 462 |
| Guernsey | Guernsey | 24 963 | 3 672 |
| Hongkong | Hong Kong SAR | 111 | 4 370 |

| Länder Countries | Banken Banks | | |
|--------------------------------------------|-------------------------------------|--------------------|--------------------------------|
| | | Guthaben Assets | Verpflichtungen Liabilities |
| | | 1 | 2 |
| Offshore-Finanzplätze (Fortsetzung) | Offshore centres (continued) | | |
| Insel Man | Isle of Man | 10 091 | 10 963 |
| Jersey | Jersey | 21 409 | 4 108 |
| Kaimaninseln | Cayman Islands | 1 899 | 11 363 |
| Libanon | Lebanon | 312 | 6 142 |
| Macau | Macau SAR | — | 9 |
| Mauritius | Mauritius | — | 735 |
| Niederländische Antillen | Netherlands Antilles | 221 | 2 771 |
| Panama | Panama | 12 | 32 390 |
| Samoa | Samoa | — | 111 |
| Singapur | Singapore | 4 297 | 2 971 |
| Vanuatu | Vanuatu | — | 29 |
| Westindien (GB) | West Indies UK | 437 | 49 415 |
| Aufstrebende Volkswirtschaften | Developing countries | 3 798 | 108 225 |
| Europa | Europe | 2 363 | 17 469 |
| Albanien | Albania | — | . |
| Belarus | Belarus | — | 32 |
| Bosnien und Herzegowina | Bosnia and Herzegovina | — | 14 |
| Bulgarien | Bulgaria | . | 158 |
| Estland | Estonia | — | 48 |
| Kroatien | Croatia | . | 125 |
| Lettland | Lithuania | — | 70 |
| Litauen | Latvia | . | 63 |
| Malta | Malta | 1 389 | 327 |
| Mazedonien | Macedonia | — | 42 |
| Moldova | Moldova | . | 3 |
| Polen | Poland | . | 378 |
| Rumänien | Romania | . | 154 |
| Russische Föderation | Russia | 248 | 5 092 |
| Serbien und Montenegro | Serbia and Montenegro | . | 119 |
| Slowakei | Slovakia | — | 62 |
| Slowenien | Slovenia | — | 17 |
| Tschechische Republik | Czech Republic | . | 816 |
| Türkei | Turkey | 484 | 7 086 |
| Ukraine | Ukraine | 15 | 366 |
| Ungarn | Hungary | 23 | 289 |
| Zypern | Cyprus | 161 | 2 209 |
| Residual Europa | Residual Europe | — | — |

¹ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

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

38 Treuhandgeschäfte – Länderweise Gliederung^{3, 4} Fiduciary business, by country^{3, 4}

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | Guthaben Assets | | Verpflichtungen Liabilities | |
|------------------------------------|--------------------------------------|--------------------|---|--------------------------------|---|
| | | 1 | 2 | 1 | 2 |
| Lateinamerika und Karibik | Latin America and Caribbean | 181 | | 31 741 | |
| Argentinien | Argentina | 37 | | 5 778 | |
| Belize | Belize | — | | 2 998 | |
| Bolivien | Bolivia | — | | 28 | |
| Brasilien | Brazil | 37 | | 4 257 | |
| Chile | Chile | . | | 598 | |
| Costa Rica | Costa Rica | — | | 706 | |
| Dominica | Dominica | — | | 61 | |
| Dominikanische Republik | Dominican Republic | — | | 118 | |
| Ecuador | Ecuador | . | | 164 | |
| El Salvador | El Salvador | — | | 14 | |
| Falklandinseln | Falkland Islands | — | | — | |
| Grenada | Grenada | — | | 17 | |
| Guatemala | Guatemala | — | | 62 | |
| Guyana | Guyana | — | | . | |
| Haiti | Haiti | — | | 7 | |
| Honduras | Honduras | — | | 13 | |
| Jamaika | Jamaica | . | | 26 | |
| Kolumbien | Colombia | . | | 510 | |
| Kuba | Cuba | — | | 24 | |
| Mexiko | Mexico | 11 | | 3 967 | |
| Nicaragua | Nicaragua | — | | 2 | |
| Paraguay | Paraguay | — | | 253 | |
| Peru | Peru | . | | 486 | |
| St. Lucia | St. Lucia | — | | 91 | |
| St. Vincent und die Grenadinen | St. Vincent and the Grenadines | — | | 3 153 | |
| Suriname | Suriname | — | | 4 | |
| Trinidad und Tobago | Trinidad and Tobago | — | | 40 | |
| Turks- und Caicosinseln | Turks and Caicos | — | | 714 | |
| Uruguay | Uruguay | — | | 1 483 | |
| Venezuela | Venezuela | . | | 6 154 | |
| Residual Lateinamerika und Karibik | Residual Latin America and Caribbean | — | | — | |
| Afrika und Mittlerer Osten | Africa and Middle East | 1 137 | | 49 942 | |
| Ägypten | Egypt | — | | 2 546 | |
| Algerien | Algeria | . | | 483 | |
| Angola | Angola | — | | 101 | |
| Äquatorialguinea | Equatorial Guinea | — | | 12 | |
| Äthiopien | Ethiopia | — | | 7 | |

| Länder Countries | Banken Banks | Guthaben | Verpflichtungen |
|---------------------------------------------|---------------------------------------|----------|-----------------|
| | | Assets | Liabilities |
| | | 1 | 2 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | |
| Benin | Benin | — | 24 |
| Botsuana | Botswana | — | . |
| Burkina Faso | Burkina Faso | — | 5 |
| Burundi | Burundi | — | 17 |
| Côte d'Ivoire | Côte d'Ivoire | — | 237 |
| Dschibuti | Djibouti | . | 32 |
| Eritrea | Eritrea | — | 5 |
| Gabun | Gabon | . | 36 |
| Gambia | Gambia | — | 7 |
| Ghana | Ghana | — | 41 |
| Guinea | Guinea | — | 43 |
| Guinea-Bissau | Guinea-Bissau | — | . |
| Irak | Iraq | — | 236 |
| Iran | Iran | — | 607 |
| Israel | Israel | 108 | 5076 |
| Jemen | Yemen | — | 448 |
| Jordanien | Jordan | — | 1 939 |
| Kamerun | Cameroon | — | 53 |
| Kap Verde | Cape Verde | — | . |
| Katar | Qatar | — | 230 |
| Kenia | Kenya | . | 780 |
| Komoren | Comoros Islands | — | . |
| Kongo (Brazzaville) | Congo | — | 38 |
| Kongo (Demokratische Republik (Zaire)) | Congo Democratic Republic (Zaire) | — | 247 |
| Kuwait | Kuwait | . | 1 053 |
| Lesotho | Lesotho | — | . |
| Liberia | Liberia | — | 6 747 |
| Libyen | Libya | — | 353 |
| Madagaskar | Madagascar | — | 73 |
| Malawi | Malawi | — | 5 |
| Mali | Mali | — | 9 |
| Marokko | Morocco | — | 1 107 |
| Mauretanien | Mauritania | — | 8 |
| Mosambik | Mozambique | — | 2 |
| Namibia | Namibia | — | 10 |
| Niger | Niger | — | 6 |
| Nigeria | Nigeria | — | 560 |
| Oman | Oman | — | 306 |

³ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

⁴ Länderpositionen ohne Edelmetalle.
Figures for individual countries excluding precious metals.

38 Treuhandgeschäfte – Länderweise Gliederung ^{5, 6} Fiduciary business, by country ^{5, 6}

95 Banken / 95 banks

In Millionen Franken / In CHF millions

| Länder Countries | Banken Banks | Guthaben Assets | | Verpflichtungen Liabilities | |
|---------------------------------------------|---------------------------------------|--------------------|---|--------------------------------|--------|
| | | | 1 | | 2 |
| Afrika und Mittlerer Osten (Fortsetzung) | Africa and Middle East (continued) | | | | |
| Palästina | Palestinian Territory | — | | — | 72 |
| Ruanda | Rwanda | — | | — | 16 |
| Sambia | Zambia | — | | — | 52 |
| São Tomé und Príncipe | Sao Tome and Principe | — | | — | . |
| Saudi-Arabien | Saudi Arabia | . | | — | 11 392 |
| Senegal | Senegal | — | | — | 250 |
| Seychellen | Seychelles | — | | — | 826 |
| Sierra Leone | Sierra Leone | — | | — | . |
| Simbabwe | Zimbabwe | — | | — | 132 |
| Somalia | Somalia | — | | — | . |
| St. Helena | St. Helena | — | | — | — |
| Südafrika | South Africa | . | | — | 869 |
| Sudan | Sudan | — | | — | 35 |
| Swasiland | Swaziland | — | | — | . |
| Syrien | Syria | — | | — | 837 |
| Tansania | Tanzania | — | | — | 179 |
| Togo | Togo | — | | — | 37 |
| Tschad | Chad | — | | — | 10 |
| Tunesien | Tunisia | . | | — | 338 |
| Uganda | Uganda | — | | — | 23 |
| Vereinigte Arabische Emirate | United Arab Emirates | . | | — | 11 342 |
| Zentralafrikanische Republik | Central African Republic | — | | — | 8 |
| Residual Afrika und Mittlerer Osten | Residual Africa and Middle East | — | | — | . |
| Asien und Pazifik | Asia and Pacific | 116 | | — | 9 072 |
| Afghanistan | Afghanistan | — | | — | 3 |
| Armenien | Armenia | — | | — | 43 |
| Aserbaidshan | Azerbaijan | . | | — | 179 |
| Bangladesch | Bangladesh | — | | — | 36 |
| Bhutan | Bhutan | — | | — | — |
| Britisches Übersee-Territorium | British Overseas Territories | — | | — | 577 |
| Brunei Darussalam | Brunei | — | | — | 38 |
| China | China | . | | — | 518 |
| Fidschi | Fiji | — | | — | . |
| Französisch-Polynesien | French Polynesia | — | | — | 36 |
| Georgien | Georgia | — | | — | 15 |
| Indien | India | — | | — | 1 474 |

| Länder Countries | Banken Banks | Guthaben Assets | Verpflichtungen Liabilities |
|---------------------------------|------------------------------|--------------------|--------------------------------|
| | | 1 | 2 |
| Asien und Pazifik (Fortsetzung) | Asia and Pacific (continued) | | |
| Indonesien | Indonesia | — | 525 |
| Kambodscha | Cambodia | — | . |
| Kasachstan | Kazakhstan | . | 221 |
| Kirgisien | Kyrgyz Republic | — | 8 |
| Kiribati | Kiribati | — | — |
| Laos | Laos | — | . |
| Malaysia | Malaysia | — | 375 |
| Maldiven | Maldives | — | . |
| Marshallinseln | Marshall Islands | — | 1 616 |
| Mongolei | Mongolia | — | . |
| Myanmar | Myanmar | — | 10 |
| Nauru | Nauru | — | . |
| Nepal | Nepal | — | 12 |
| Neukaledonien | New Caledonia | — | 19 |
| Nordkorea | North Korea | — | — |
| Pakistan | Pakistan | — | 882 |
| Palau | Palau | — | — |
| Papua-Neuginea | Papua New Guinea | — | . |
| Philippinen | Philippines | — | 370 |
| Salomonen | Solomon Islands | — | — |
| Sri Lanka | Sri Lanka | — | 60 |
| Südkorea | South Korea | . | 139 |
| Tadschikistan | Tajikistan | — | 4 |
| Taiwan (China) | Taiwan, China | — | 1 090 |
| Thailand | Thailand | . | 650 |
| Timor-Leste | Timor Leste | — | . |
| Tonga | Tonga | — | . |
| Turkmenistan | Turkmenistan | — | 5 |
| Tuvalu | Tuvalu | — | — |
| US Pazifische Inseln | US Pacific Islands | — | 20 |
| Usbekistan | Uzbekistan | — | 100 |
| Vietnam | Vietnam | — | 14 |
| Wallis und Futuna | Wallis and Futuna | — | . |
| Residual Asien und Pazifik | Residual Asia and Pacific | — | . |
| Nicht aufgliederbar | Unallocated | — | — |

⁵ Ländergliederung gemäss der Bank für Internationalen Zahlungsausgleich (BIZ).
Country breakdowns as per the Bank for International Settlements (BIS).

⁶ 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 | 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 | 4 413 | 1 524 | 478 | 2 410 | 2 602 | 995 | 204 | 1 403 |
| | 2006 | 5 017 | 1 639 | 538 | 2 841 | 2 936 | 1 045 | 224 | 1 667 |
| CHF | 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 |
| | 2006 | 2 359 | 516 | 264 | 1 579 | 1 032 | 140 | 27 | 866 |
| EUR | 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 | 1 083 | 508 | 105 | 469 | 758 | 405 | 70 | 283 |
| | 2006 | 1 207 | 553 | 118 | 536 | 838 | 436 | 80 | 322 |
| USD | 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 | 106 | 453 | 762 | 369 | 82 | 311 |
| | 2006 | 1 069 | 445 | 118 | 505 | 814 | 380 | 92 | 342 |
| Übrige Währungen Other currencies | 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 |
| | 2006 | 383 | 124 | 38 | 220 | 252 | 90 | 26 | 137 |

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 | |
| | 9 | 10 | 11 | 12 | 13 | 14 | 15 | |
| Alle Währungen All currencies | 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 |
| | 2006 | 2 081 | 594 | 314 | 1 174 | 491 | 631 | 429 |
| CHF | 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 |
| | 2006 | 1 327 | 377 | 237 | 713 | 238 | 450 | 310 |
| EUR | 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 |
| | 2006 | 369 | 117 | 38 | 214 | 115 | 89 | 50 |
| USD | 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 |
| | 2006 | 255 | 65 | 27 | 163 | 86 | 66 | 49 |
| Übrige Währungen Other currencies | 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 |
| | 2006 | 130 | 34 | 13 | 83 | 53 | 25 | 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 | 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 | 4 413 | 1 811 | 2 602 | 1 995 | 1 138 | 856 | 1 083 | 325 | 758 |
| | 2006 | 5 017 | 2 081 | 2 936 | 2 359 | 1 327 | 1 032 | 1 207 | 369 | 838 |
| Obligationen ⁴ Bonds ⁴ | 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 |
| | 2006 | 1 265 | 629 | 636 | 524 | 373 | 151 | 379 | 151 | 228 |
| Aktien ⁵ Shares ⁵ | 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 |
| | 2006 | 1 965 | 755 | 1 210 | 1 283 | 519 | 764 | 265 | 91 | 173 |
| Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ⁶ Units in collective investment schemes with an open-ended structure ⁶ | 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 | 1 175 | 483 | 692 | 365 | 299 | 66 | 372 | 87 | 285 |
| | 2006 | 1 402 | 592 | 810 | 444 | 376 | 68 | 438 | 101 | 337 |
| Übrige ⁷ Others ⁷ | 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 |
| | 2006 | 385 | 105 | 280 | 108 | 58 | 49 | 126 | 26 | 100 |

| 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 | 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 |
| | 2006 | 1 069 | 255 | 814 | 383 | 130 | 252 |
| Obligationen ⁴ Bonds ⁴ | 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 |
| | 2006 | 255 | 60 | 196 | 107 | 44 | 63 |
| Aktien ⁵ Shares ⁵ | 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 |
| | 2006 | 227 | 82 | 145 | 190 | 63 | 127 |
| Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ⁶ Units in collective investment schemes with an open-ended structure ⁶ | 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 |
| | 2006 | 460 | 97 | 362 | 61 | 18 | 42 |
| Übrige ⁷ Others ⁷ | 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 |
| | 2006 | 127 | 17 | 110 | 25 | 5 | 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 | 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 | 4 413 | 1 524 | 478 | 2 410 | 2 602 | 995 | 204 | 1 403 |
| | 2006 | 5 017 | 1 639 | 538 | 2 841 | 2 936 | 1 045 | 224 | 1 667 |
| Obligationen ⁸ Bonds ⁸ | 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 |
| | 2006 | 1 265 | 319 | 115 | 831 | 636 | 219 | 51 | 367 |
| Aktien ⁹ Shares ⁹ | 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 |
| | 2006 | 1 965 | 485 | 264 | 1 216 | 1 210 | 237 | 75 | 898 |
| Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ¹⁰ Units in collective investment schemes with an open-ended structure ¹⁰ | 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 | 1 175 | 614 | 99 | 462 | 692 | 439 | 59 | 194 |
| | 2006 | 1 402 | 679 | 119 | 604 | 810 | 481 | 74 | 255 |
| Übrige ¹¹ Other ¹¹ | 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 |
| | 2006 | 385 | 155 | 40 | 190 | 280 | 109 | 25 | 146 |

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 Erwerbzzweck 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 | 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 |
| | 2006 | 2 081 | 594 | 314 | 1 174 | 491 | 631 | 429 |
| Obligationen ⁸ Bonds ⁸ | 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 |
| | 2006 | 629 | 101 | 64 | 463 | 191 | 248 | 141 |
| Aktien ⁹ Shares ⁹ | 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 |
| | 2006 | 755 | 248 | 189 | 318 | 193 | 107 | 90 |
| Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur ¹⁰ Units in collective investment schemes with an open-ended structure ¹⁰ | 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 | 207 | 155 |
| 2006 | 592 | 199 | 45 | 348 | 83 | 258 | 187 | |
| Übrige ¹¹ Other ¹¹ | 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 |
| | 2006 | 105 | 46 | 15 | 44 | 17 | 17 | 11 |

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

| | | | | | |
|------|---|---|---|---|---|
| 2002 | . | . | . | . | . |
| 2003 | . | . | . | . | . |
| 2004 | . | . | . | . | . |
| 2005 | . | . | . | . | . |
| 2006 | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | |
|------|--------------|----------|------------|------------|------------|
| 2002 | 5 079 | — | 709 | 80 | 82 |
| 2003 | 5 145 | — | 703 | 206 | 200 |
| 2004 | 5 534 | — | 691 | 241 | 236 |
| 2005 | 6 209 | — | 658 | 147 | 141 |
| 2006 | 6 990 | — | 714 | 127 | 143 |

2.00 Grossbanken / Big banks

| | | | | | |
|------|----------------|----------|------------|---------------|---------------|
| 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 |
| 2006 | 344 303 | — | 143 | 55 214 | 55 469 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | |
|------|--------------|----------|-----------|----------|----------|
| 2002 | 1 225 | 5 | 95 | 1 | 1 |
| 2003 | 995 | — | 89 | 2 | 1 |
| 2004 | 1 540 | — | 85 | 2 | 4 |
| 2005 | 1 641 | — | 89 | 0 | 1 |
| 2006 | 1 677 | — | 89 | 5 | 5 |

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

| | | | | | |
|------|------------|----------|-----------|------------|------------|
| 2002 | 739 | — | 47 | 866 | 866 |
| 2003 | 698 | — | 37 | 331 | 331 |
| 2004 | 648 | — | 35 | 368 | 368 |
| 2005 | 671 | — | 35 | 535 | 535 |
| 2006 | 346 | — | 39 | 733 | 733 |

| 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)

| | | | | | |
|------|---------------|--------------|------------|---------------|---------------|
| 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 |
| 2006 | 41 159 | 1 459 | 103 | 22 307 | 22 621 |

5.11 Handelsbanken / Commercial banks

| | | | | | |
|------|--------------|-----------|-----------|-----------|-----------|
| 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 |
| 2006 | 1 057 | 16 | 22 | 87 | 87 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | |
|------|--------------|-----------|-----------|---------------|---------------|
| 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 |
| 2006 | 3 764 | 32 | 61 | 14 145 | 14 212 |

5.14 Andere Banken / Other banking institutions

| | | | | | |
|------|-----------|----------|----------|----------|----------|
| 2002 | 7 | — | 1 | — | — |
| 2003 | 0 | — | 1 | — | — |
| 2004 | 1 | — | 1 | — | — |
| 2005 | 5 | — | 1 | — | — |
| 2006 | 14 | — | 1 | — | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | |
|------|---------------|--------------|-----------|--------------|--------------|
| 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 |
| 2006 | 36 324 | 1 411 | 20 | 8 075 | 8 322 |

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

| | | | | | |
|------|--------------|-----------|----------|--------------|--------------|
| 2002 | 2 633 | 54 | — | 55 | 56 |
| 2003 | 2 588 | — | — | 27 | 27 |
| 2004 | 3 217 | 28 | — | 185 | 186 |
| 2005 | 4 359 | 151 | — | 130 | 132 |
| 2006 | 5 808 | 30 | — | 1 403 | 1 403 |

8.00 Privatbankiers / Private bankers

| | | | | | |
|------|---|---|---|---|---|
| 2002 | . | . | . | . | . |
| 2003 | . | . | . | . | . |
| 2004 | . | . | . | . | . |
| 2005 | . | . | . | . | . |
| 2006 | . | . | . | . | . |

| 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

| | | | | | |
|------|----------------|--------------|--------------|---------------|---------------|
| 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 |
| 2006 | 394 476 | 1 459 | 1 088 | 78 386 | 78 971 |

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

| | | | | | | | | |
|------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|
| 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 |
| 2006 | 91 538 542 | 20 698 862 | 90 092 794 | 22 144 611 | 36 114 928 | 31 662 832 | 1 538 910 | 2 913 186 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------|------------------|----------------|------------------|------------------|------------------|------------------|----------------|----------------|
| 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 |
| 2006 | 8 996 975 | 344 497 | 4 505 882 | 4 835 590 | 2 116 482 | 1 658 013 | 130 576 | 327 893 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------|-------------------|-------------------|-------------------|------------------|-------------------|-------------------|----------------|------------------|
| 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 |
| 2006 | 64 352 478 | 18 175 262 | 73 477 019 | 9 050 721 | 18 651 113 | 16 487 400 | 785 276 | 1 378 437 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|------|------------------|----------------|------------------|------------------|----------------|----------------|--------------|---------------|
| 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 |
| 2006 | 2 347 949 | 111 847 | 1 067 868 | 1 391 928 | 350 064 | 269 426 | 6 831 | 73 807 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------|------------------|---------------|------------------|------------------|----------------|----------------|--------------|----------------|
| 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 |
| 2006 | 3 117 898 | 69 031 | 1 385 426 | 1 801 503 | 321 391 | 187 448 | 5 461 | 128 482 |

| 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

| | | | | | | | | |
|------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| 3 116 392 | 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 |
| 4 463 003 | 31 651 925 | 13 839 414 | 5 404 976 | 3 735 856 | 29 842 334 | 13 286 535 | 43 128 869 | 29 912 054 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|----------------|------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|
| 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 |
| 241 408 | 1 875 074 | 843 604 | 456 976 | 118 420 | 2 382 030 | 1 363 893 | 3 745 923 | 4 265 321 |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------------------|-------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|-------------------|
| 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 |
| 2 286 967 | 16 364 146 | 10 334 928 | 3 704 525 | 2 906 211 | 17 586 545 | 6 799 017 | 24 385 562 | 15 068 758 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|---------------|----------------|---------------|---------------|--------------|----------------|----------------|----------------|----------------|
| 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 |
| 38 751 | 311 313 | 85 779 | 47 212 | 5 500 | 519 684 | 408 462 | 928 146 | 908 087 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|---------------|----------------|---------------|---------------|---------------|----------------|----------------|------------------|----------------|
| 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 |
| 71 333 | 250 058 | 84 264 | 47 467 | 23 905 | 796 029 | 406 096 | 1 202 125 | 981 167 |

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 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

| | | | | | | | | |
|------|------------------|------------------|-------------------|------------------|------------------|------------------|-------------------|---------------|
| 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 |
| 2006 | 3 374 442 | 1 618 742 | 24 918 870 | 2 586 233 | 2 356 057 | 5 057 064 | 20 139 430 | 47 448 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------|----------------|----------------|------------------|----------------|------------------|----------------|------------------|-----------|
| 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 | — |
| 2006 | 518 318 | 188 468 | 3 558 533 | 440 157 | 1 423 962 | 158 554 | 2 416 175 | — |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------|------------------|----------------|-------------------|------------------|----------------|------------------|-------------------|---------|
| 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 | — |
| 2006 | 1 721 247 | 301 162 | 13 046 349 | 1 106 489 | 241 655 | 2 999 762 | 10 911 421 | — |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|------|---------------|---------------|----------------|---------------|---------------|----------------|----------------|-------|
| 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 | — |
| 2006 | 86 906 | 84 309 | 736 871 | 18 734 | 92 311 | 157 903 | 505 391 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|------|----------------|---------------|----------------|--------------|--------------|----------------|----------------|---|
| 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 | — |
| 2006 | 146 869 | 11 407 | 822 891 | 7 063 | 6 445 | 168 766 | 654 743 | — |

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

| | | | | | | | | |
|------------------|------------------|-----------------|--------------|--------------|---------------|----------------|-------------------|------------------|
| 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 |
| 9 290 636 | 5 170 198 | - 80 664 | 4 621 | 2 460 | 43 757 | - 5 794 | 17 054 419 | - 131 710 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | |
|------------------|------------------|----------|----------|----------|--------------|----------|---------------|-------------|
| 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 | — |
| 1 028 607 | 1 376 516 | — | — | — | 5 960 | — | 45 170 | — |

2.00 Grossbanken / Big banks

| | | | | | | | | |
|------------------|------------------|----------|----------|----------|----------|----------|-------------------|----------|
| 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 | — |
| 4 591 881 | 1 976 480 | — | — | — | — | — | 11 716 578 | — |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | |
|----------------|----------------|----------|----------|------------|--------------|----------|--------------|----------|
| 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 | — |
| 228 218 | 272 836 | — | — | 560 | 3 380 | — | 7 469 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | |
|---------------|----------------|----------|----------|----------|----------|----------|----------|----------|
| 15 590 | 413 757 | — | — | — | — | — | — | — |
| 17 456 | 435 795 | — | — | — | — | — | — | — |
| 19 300 | 486 562 | — | — | — | — | — | — | — |
| 21 428 | 586 823 | — | — | — | — | — | — | — |
| 23 501 | 631 242 | — | — | — | — | — | — | — |

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 | | | Übriges Dienstleis- tungsgeschäft Other services |
| Zins- und Diskontertrag Interest and discount income | Zins- und Dividenden- ertrag ³ Interest and dividend income ³ | Total | | | Wertschriften und Anlage- geschäft Securities trading and investment business | Kreditgeschäft Lending business | 8 | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |

5.00 Übrige Banken / Other banks (5.11-5.20)

| | | | | | | | | |
|------|-------------------|------------------|------------------|------------------|-------------------|-------------------|----------------|----------------|
| 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 |
| 2006 | 11 845 969 | 1 740 066 | 8 900 900 | 4 685 135 | 11 936 260 | 10 641 725 | 529 629 | 764 906 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|------|------------------|---------------|----------------|----------------|----------------|----------------|--------------|----------------|
| 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 |
| 2006 | 1 247 606 | 88 944 | 608 037 | 728 513 | 340 522 | 196 276 | 8 195 | 136 051 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|------|------------------|----------------|------------------|------------------|------------------|------------------|---------------|----------------|
| 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 |
| 2006 | 2 660 161 | 420 264 | 1 822 646 | 1 257 779 | 4 649 547 | 4 451 767 | 25 653 | 172 127 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------|---------------|---------------|---------------|---------------|---------------|------------|--------------|---------------|
| 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 |
| 2006 | 98 657 | 16 269 | 41 337 | 73 589 | 28 807 | 290 | 3 245 | 25 272 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------|------------------|------------------|------------------|------------------|------------------|------------------|----------------|----------------|
| 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 |
| 2006 | 7 839 545 | 1 214 589 | 6 428 880 | 2 625 254 | 6 917 385 | 5 993 393 | 492 536 | 431 456 |

| 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)

| | | | | | | | | |
|------------------|-------------------|------------------|------------------|----------------|------------------|------------------|-------------------|------------------|
| 1 095 219 | 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 |
| 1 504 361 | 10 431 899 | 2 118 890 | 1 082 257 | 659 395 | 6 986 565 | 3 640 404 | 10 626 969 | 7 691 214 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|---------------|----------------|----------------|---------------|---------------|----------------|----------------|----------------|----------------|
| 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 |
| 42 717 | 297 805 | 112 564 | 28 401 | 15 533 | 346 483 | 265 100 | 611 583 | 555 699 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|----------------|------------------|----------------|----------------|----------------|------------------|------------------|------------------|------------------|
| 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 |
| 541 167 | 4 108 380 | 965 956 | 563 193 | 469 522 | 2 571 834 | 1 227 617 | 3 799 451 | 3 095 857 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|--------------|---------------|--------------|--------------|-----------|---------------|---------------|---------------|---------------|
| 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 |
| 3 288 | 25 519 | 2 167 | 5 430 | 22 | 34 324 | 25 524 | 59 848 | 46 858 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|----------------|------------------|------------------|----------------|----------------|------------------|------------------|------------------|------------------|
| 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 |
| 917 189 | 6 000 196 | 1 038 203 | 485 232 | 174 319 | 4 033 923 | 2 122 162 | 6 156 085 | 3 992 801 |

³ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

⁴ 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 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | |
|------|----------------|----------------|------------------|----------------|----------------|------------------|------------------|---------------|
| 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 |
| 2006 | 823 437 | 908 540 | 5 959 237 | 954 700 | 516 840 | 1 281 342 | 5 130 652 | 14 899 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|------|---------------|----------------|----------------|---------------|---------------|---------------|----------------|-------|
| 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 | — |
| 2006 | 53 341 | 207 969 | 294 388 | 25 622 | 47 410 | 68 953 | 203 649 | — |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|------|----------------|----------------|------------------|----------------|---------------|----------------|------------------|-----------|
| 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 |
| 2006 | 360 250 | 141 780 | 2 593 826 | 221 463 | 41 107 | 501 069 | 2 273 182 | 68 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|------|--------------|---------------|---------------|------------|---------------|--------------|---------------|---------------|
| 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 | 5 211 | 8 303 | 12 000 | 37 097 | — |
| 2005 | 1 898 | 14 677 | 44 952 | 304 | 27 437 | 9 084 | 17 695 | 8 961 |
| 2006 | 1 534 | 14 014 | 31 310 | 115 | 16 414 | 9 202 | 19 993 | 14 185 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------|----------------|----------------|------------------|----------------|----------------|----------------|------------------|------------|
| 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 |
| 2006 | 408 312 | 544 778 | 3 039 711 | 707 500 | 411 910 | 702 119 | 2 633 828 | 645 |

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)

| | | | | | | | | |
|------------------|----------------|-----------------|--------------|------------|--------------|----------|------------------|-----------------|
| 2 059 945 | 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 |
| 3 083 984 | 911 472 | - 80 664 | 4 621 | 900 | 3 841 | — | 5 008 349 | - 96 801 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | |
|---------------|----------------|----------|----------|----------|------------|----------|---------------|----------|
| 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 | — |
| 91 198 | 114 150 | — | — | — | 100 | — | 11 834 | — |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | |
|------------------|----------------|-----------------|--------------|----------|-----------|----------|----------------|----------------|
| 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 |
| 1 760 855 | 336 535 | - 29 875 | 4 621 | — | 80 | — | 445 824 | - 1 451 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | |
|--------------|--------------|----------|----------|----------|----------|----------|--------------|-----------------|
| 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 |
| 5 392 | 7 588 | — | — | — | — | — | 7 472 | - 28 271 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | |
|------------------|----------------|-----------------|----------|------------|--------------|----------|------------------|-----------------|
| 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 |
| 1 226 539 | 453 199 | - 50 789 | — | 900 | 3 661 | — | 4 543 218 | - 67 079 |

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

| | | | | | | | | |
|------|----------------|----------------|----------------|----------------|----------------|----------------|---------------|----------------|
| 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 |
| 2006 | 587 323 | 223 077 | 614 983 | 195 417 | 525 185 | 328 939 | 75 860 | 120 386 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|------|----------------|---------------|----------------|----------------|------------------|------------------|--------------|----------------|
| 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 |
| 2006 | 289 950 | 35 081 | 140 716 | 184 315 | 2 214 432 | 2 089 880 | 5 277 | 119 275 |

| 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

| | | | | | | | | |
|---------------|----------------|---------------|---------------|----------|----------------|----------------|----------------|----------------|
| 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 |
| 40 733 | 484 452 | 48 832 | 33 725 | — | 326 997 | 219 774 | 546 771 | 215 655 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|----------------|------------------|----------------|---------------|---------------|------------------|----------------|------------------|----------------|
| 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 |
| 279 451 | 1 934 981 | 323 117 | 32 815 | 22 425 | 1 244 484 | 448 889 | 1 693 373 | 781 856 |

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 |
| | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | | |
|------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|
| 2002 | 18274 | 72427 | 62905 | 67251 | 7643 | 26263 | 116534 | 20282 |
| 2003 | 17528 | 25110 | 108737 | 21900 | 11242 | 30419 | 108679 | 19702 |
| 2004 | 13871 | 20058 | 91245 | 28590 | 13500 | 21926 | 108143 | 23735 |
| 2005 | 14340 | 12241 | 146429 | 25123 | 21368 | 30764 | 145646 | 26226 |
| 2006 | 13497 | 24152 | 178007 | 29545 | 22615 | 56649 | 160838 | 32550 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|------|--------------|---------------|---------------|--------------|--------------|---------------|---------------|-----|
| 2002 | 54571 | 92330 | 309180 | 63166 | 71207 | 127713 | 173733 | 308 |
| 2003 | 57330 | 53673 | 346563 | 142484 | 157951 | 140105 | 190990 | — |
| 2004 | 50947 | 52786 | 408561 | 42791 | 75536 | 158650 | 217167 | — |
| 2005 | 77140 | 83831 | 467021 | 36038 | 62882 | 175755 | 264422 | — |
| 2006 | 64167 | 100705 | 616983 | 29545 | 52229 | 234088 | 360211 | — |

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

| | | | | | | | | |
|---|---|---|---|---|---------------|----------------|----------------|-----------------|
| — | — | — | — | — | 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 |
| — | — | — | — | — | 29 922 | - 5 794 | 216 151 | - 34 910 |

8.00 Privatbankiers / Private bankers

| | | | | | | | | |
|----------------|--------------|---|---|--------------|------------|---|---------------|-------|
| 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 | — |
| 334 444 | 1 652 | — | — | 1 000 | 654 | — | 60 701 | — |

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 ⁷ Interest and dividend income ⁷ | 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 |

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

| | | | | | | | | |
|------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|
| 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 |
| 2006 | 90 661 269 | 20 440 703 | 89 337 095 | 21 764 879 | 33 375 310 | 29 244 012 | 1 457 773 | 2 673 525 |

| Kommissionsaufwand Commission expenses | Erfolg (5-9) Net income (5-9) | Erfolg aus dem Handelsgeschäft ⁸ 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

| | | | | | | | | |
|------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| . | 2 430 305 | 755 161 | 753 678 | 416 905 | 3 296 143 | 1 516 062 | 4 812 205 | 3 676 044 |
| . | 2 418 893 | 907 598 | 534 127 | 140 128 | 3 525 425 | 1 553 403 | 5 078 828 | 3 157 079 |
| . | 2 588 341 | 1 171 041 | 541 327 | 169 042 | 3 782 221 | 1 698 556 | 5 480 777 | 3 477 306 |
| . | 2 907 000 | 1 675 462 | 602 385 | 178 744 | 4 248 416 | 1 985 610 | 6 234 026 | 4 197 344 |
| . | 3 425 597 | 1 582 082 | 878 992 | 193 700 | 4 775 253 | 2 162 400 | 6 937 653 | 5 000 973 |
| . | 3 919 991 | 1 583 447 | 765 230 | 191 130 | 5 317 439 | 2 469 866 | 7 787 305 | 5 958 798 |
| 195 263 | 4 791 408 | 1 501 918 | 912 803 | 186 849 | 5 670 985 | 2 649 598 | 8 320 583 | 6 778 242 |
| 255 232 | 5 445 296 | 1 471 314 | 884 285 | 255 493 | 6 110 771 | 2 956 333 | 9 067 104 | 7 477 002 |
| 322 843 | 6 517 812 | 1 752 500 | 1 012 018 | 297 719 | 6 738 452 | 3 344 887 | 10 083 339 | 8 896 963 |
| 410 329 | 7 522 483 | 1 974 765 | 1 077 589 | 267 851 | 7 481 020 | 3 821 048 | 11 302 068 | 9 592 491 |
| 474 464 | 8 192 023 | 2 145 622 | 1 423 382 | 349 846 | 8 188 878 | 4 181 500 | 12 370 378 | 9 799 853 |
| 472 594 | 7 630 355 | 2 254 828 | 1 461 972 | 446 746 | 8 867 792 | 4 517 796 | 13 385 588 | 9 788 094 |
| 657 683 | 9 116 468 | 2 564 968 | 2 454 760 | 418 415 | 9 827 527 | 5 106 180 | 14 933 707 | 12 052 119 |
| 631 148 | 8 567 326 | 2 607 504 | 2 792 260 | 918 110 | 10 450 749 | 5 488 573 | 15 939 322 | 10 797 252 |
| 607 328 | 9 408 987 | 3 382 542 | 4 456 488 | 546 492 | 11 419 092 | 5 930 256 | 17 349 348 | 15 824 409 |
| 631 615 | 10 219 347 | 3 992 226 | 4 501 041 | 1 411 265 | 11 947 122 | 6 461 289 | 18 408 411 | 16 901 268 |
| 760 485 | 12 905 649 | 4 661 871 | 3 456 653 | 781 840 | 13 184 434 | 6 998 597 | 20 183 031 | 21 312 082 |
| 756 000 | 12 784 890 | 3 169 485 | 4 904 867 | 1 331 031 | 12 861 299 | 7 262 988 | 20 124 287 | 16 050 301 |
| 891 307 | 11 953 367 | 5 574 595 | 5 153 945 | 1 071 344 | 13 401 156 | 8 111 229 | 21 512 385 | 16 602 446 |
| 1 262 614 | 14 144 029 | 6 832 261 | 3 026 583 | 1 363 600 | 14 653 289 | 8 695 679 | 23 348 968 | 16 624 153 |
| 1 734 312 | 18 179 250 | 7 679 162 | 3 485 699 | 2 050 156 | 16 269 035 | 10 190 270 | 26 459 305 | 20 520 096 |
| 1 904 246 | 19 932 686 | 4 434 494 | 5 798 923 | 3 343 350 | 15 432 080 | 10 924 925 | 26 357 005 | 22 170 793 |
| 2 362 015 | 21 777 618 | 10 258 671 | 5 980 137 | 3 880 575 | 19 806 453 | 11 711 397 | 31 517 850 | 25 337 002 |
| 3 313 104 | 26 404 606 | 11 945 514 | 3 596 393 | 2 022 649 | 22 680 100 | 12 823 331 | 35 503 431 | 29 684 177 |
| 3 018 926 | 22 991 840 | 8 477 620 | 4 315 678 | 2 629 193 | 22 139 306 | 12 953 256 | 35 092 562 | 23 141 874 |
| 2 926 064 | 21 130 577 | 7 152 580 | 6 617 713 | 4 629 002 | 21 339 026 | 11 789 833 | 33 128 859 | 23 859 212 |
| 2 795 432 | 20 827 943 | 3 752 041 | 4 677 411 | 2 833 380 | 21 058 167 | 10 789 542 | 31 847 709 | 20 785 651 |
| 2 996 519 | 22 905 400 | 6 589 156 | 4 182 783 | 1 631 950 | 22 349 672 | 11 214 145 | 33 563 817 | 22 465 598 |
| 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 |
| 4 142 820 | 29 232 491 | 13 467 465 | 5 338 437 | 3 713 431 | 28 270 853 | 12 617 872 | 40 888 725 | 28 914 543 |

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

| | | | | | | | | |
|------|------------------|------------------|-------------------|------------------|------------------|------------------|-------------------|---------------|
| 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 |
| 2006 | 3 296 778 | 1 493 886 | 24 123 879 | 2 527 143 | 2 281 213 | 4 766 327 | 19 618 381 | 14 899 |

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

| | | | | | | | | |
|------------------|------------------|-----------------|--------------|--------------|---------------|----------|-------------------|-----------------|
| 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 |
| 8 956 191 | 5 168 546 | - 80 664 | 4 621 | 1 460 | 13 181 | — | 16 777 567 | - 96 801 |

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 | 5 675 454 | 188 507 | 2 815 962 | 3 048 000 | 1 227 342 | 976 935 | 52 183 | 198 224 |
| Gemeindeinstitute Municipal institutions | 49 172 | 2 886 | 21 352 | 30 706 | 5 305 | 4 207 | 49 | 1 049 |
| Aktiengesellschaften Joint-stock companies | 81 420 407 | 20 153 234 | 84 946 566 | 16 627 077 | 31 770 727 | 28 059 013 | 1 399 026 | 2 312 688 |
| Genossenschaften Cooperatives | 3 514 844 | 95 866 | 1 552 560 | 2 058 150 | 371 928 | 203 857 | 6 514 | 161 557 |
| Übrige Institute Other institutions | 878 664 | 258 368 | 756 354 | 380 677 | 2 739 623 | 2 418 819 | 81 137 | 239 667 |
| Total | 91 538 542 | 20 698 862 | 90 092 794 | 22 144 611 | 36 114 928 | 31 662 832 | 1 538 910 | 2 913 186 |

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

| | | | | | | | | |
|-----------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|------------------|------------------|
| Staatsinstitute Cantonal institutions | 5 675 454 | 188 507 | 2 815 962 | 3 048 000 | 1 227 342 | 976 935 | 52 183 | 198 224 |
| Gemeindeinstitute Municipal institutions | 49 172 | 2 886 | 21 352 | 30 706 | 5 305 | 4 207 | 49 | 1 049 |
| Aktiengesellschaften Joint-stock companies | 81 420 407 | 20 153 234 | 84 946 566 | 16 627 077 | 31 770 727 | 28 059 013 | 1 399 026 | 2 312 688 |
| Genossenschaften Cooperatives | 3 514 844 | 95 866 | 1 552 560 | 2 058 150 | 371 928 | 203 857 | 6 514 | 161 557 |
| Übrige Institute Other institutions | 1 391 | 209 | 655 | 945 | 6 | — | — | 6 |
| Total | 90 661 269 | 20 440 703 | 89 337 095 | 21 764 879 | 33 375 310 | 29 244 012 | 1 457 773 | 2 673 525 |

| 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 | Personalaufwand Personnel expenses | Sachaufwand General overheads | Total | |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |

1.00-8.00 Alle Banken / All banks

| | | | | | | | | |
|------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| 109 163 | 1 118 178 | 627 929 | 245 063 | 49 733 | 1 500 396 | 825 535 | 2 325 931 | 2 713 239 |
| 683 | 4 622 | 1 378 | 3 040 | 116 | 10 259 | 10 108 | 20 367 | 19 379 |
| 3 957 219 | 27 813 510 | 12 742 926 | 5 029 678 | 3 638 987 | 25 869 412 | 11 308 906 | 37 178 318 | 25 034 871 |
| 75 754 | 296 175 | 95 221 | 60 639 | 24 594 | 890 509 | 473 081 | 1 363 590 | 1 146 596 |
| 320 184 | 2 419 440 | 371 960 | 66 556 | 22 426 | 1 571 758 | 668 905 | 2 240 663 | 997 970 |
| 4 463 003 | 31 651 925 | 13 839 414 | 5 404 976 | 3 735 856 | 29 842 334 | 13 286 535 | 43 128 869 | 29 912 054 |

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

| | | | | | | | | |
|------------------|-------------------|-------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| 109 163 | 1 118 178 | 627 929 | 245 063 | 49 733 | 1 500 396 | 825 535 | 2 325 931 | 2 713 239 |
| 683 | 4 622 | 1 378 | 3 040 | 116 | 10 259 | 10 108 | 20 367 | 19 379 |
| 3 957 219 | 27 813 510 | 12 742 926 | 5 029 678 | 3 638 987 | 25 869 412 | 11 308 906 | 37 178 318 | 25 034 871 |
| 75 754 | 296 175 | 95 221 | 60 639 | 24 594 | 890 509 | 473 081 | 1 363 590 | 1 146 596 |
| — | 6 | 11 | 16 | 1 | 277 | 242 | 519 | 459 |
| 4 142 820 | 29 232 491 | 13 467 465 | 5 338 437 | 3 713 431 | 28 270 853 | 12 617 872 | 40 888 725 | 28 914 543 |

¹ Aus Handelsbeständen und Finanzanlagen.
From trading portfolios and financial investments.

² 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 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 | 291 318 | 127 612 | 2 294 309 | 98 557 | 1 057 485 | 15 690 | 1 319 692 | — |
| Gemeindeinstitute Municipal institutions | 828 | 3 847 | 14 704 | 537 | 6 278 | 204 | 8 759 | — |
| Aktiengesellschaften Joint-stock companies | 2 837 921 | 1 309 211 | 20 887 739 | 2 417 038 | 1 178 138 | 4 558 740 | 17 582 797 | 14 899 |
| Genossenschaften Cooperatives | 166 680 | 53 176 | 926 740 | 11 011 | 39 218 | 191 608 | 706 925 | — |
| Übrige Institute Other institutions | 77 695 | 124 897 | 795 378 | 59 090 | 74 939 | 290 822 | 521 257 | 32 550 |
| Total | 3 374 442 | 1 618 742 | 24 918 870 | 2 586 233 | 2 356 057 | 5 057 064 | 20 139 430 | 47 448 |

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

| | | | | | | | | |
|-----------------------------------------------|------------------|------------------|-------------------|------------------|------------------|------------------|-------------------|---------------|
| Staatsinstitute Cantonal institutions | 291 318 | 127 612 | 2 294 309 | 98 557 | 1 057 485 | 15 690 | 1 319 692 | — |
| Gemeindeinstitute Municipal institutions | 828 | 3 847 | 14 704 | 537 | 6 278 | 204 | 8 759 | — |
| Aktiengesellschaften Joint-stock companies | 2 837 921 | 1 309 211 | 20 887 739 | 2 417 038 | 1 178 138 | 4 558 740 | 17 582 797 | 14 899 |
| Genossenschaften Cooperatives | 166 680 | 53 176 | 926 740 | 11 011 | 39 218 | 191 608 | 706 925 | — |
| Übrige Institute Other institutions | 31 | 40 | 388 | — | 95 | 85 | 208 | — |
| Total | 3 296 778 | 1 493 886 | 24 123 879 | 2 527 143 | 2 281 213 | 4 766 327 | 19 618 381 | 14 899 |

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

| | | | | | | | | |
|------------------|------------------|-----------------|--------------|--------------|---------------|----------------|-------------------|------------------|
| 770 520 | 546 494 | — | — | — | 1 810 | — | 30 990 | — |
| 4 558 | 4 206 | — | — | 15 | 12 | — | 213 | — |
| 8 147 237 | 3 946 066 | - 80 664 | 4 621 | 940 | 10 685 | — | 16 744 878 | - 96 801 |
| 33 876 | 671 572 | — | — | 505 | 674 | — | 1 485 | — |
| 334 444 | 1 860 | — | — | 1 000 | 30 576 | - 5 794 | 276 850 | - 34 910 |
| 9 290 636 | 5 170 198 | - 80 664 | 4 621 | 2 460 | 43 757 | - 5 794 | 17 054 419 | - 131 710 |

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

| | | | | | | | | |
|------------------|------------------|-----------------|--------------|--------------|---------------|----------|-------------------|-----------------|
| 770 520 | 546 494 | — | — | — | 1 810 | — | 30 990 | — |
| 4 558 | 4 206 | — | — | 15 | 12 | — | 213 | — |
| 8 147 237 | 3 946 066 | - 80 664 | 4 621 | 940 | 10 685 | — | 16 744 878 | - 96 801 |
| 33 876 | 671 572 | — | — | 505 | 674 | — | 1 485 | — |
| — | 208 | — | — | — | — | — | — | — |
| 8 956 191 | 5 168 546 | - 80 664 | 4 621 | 1 460 | 13 181 | — | 16 777 567 | - 96 801 |

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

| | | | | | | | |
|------|----------------|----------------|----------------|------------------|---------------|----------------|------------------|
| 2002 | 158 689 | 225 096 | 383 785 | 5 940 368 | 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 |
| 2006 | 116 387 | 640 892 | 757 279 | 8 165 036 | 33 876 | 334 444 | 9 290 636 |

1.00 Kantonalbanken² / Cantonal banks²

| | | | | | | | |
|------|----------------|----------------|----------------|----------------|---|---|------------------|
| 2002 | 157 144 | 223 657 | 380 801 | 188 399 | — | . | 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 |
| 2006 | 109 832 | 609 889 | 719 721 | 308 886 | — | . | 1 028 607 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|---|---|---|------------------|---|---|------------------|
| 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 |
| 2006 | — | — | — | 4 591 881 | — | . | 4 591 881 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|--------------|--------------|--------------|----------------|--------------|---|----------------|
| 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 |
| 2006 | 3 555 | 1 003 | 4 558 | 218 677 | 4 983 | . | 228 218 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|---|---|---|---|---------------|---|---------------|
| 2002 | — | — | — | — | 15 590 | . | 15 590 |
| 2003 | — | — | — | — | 17 456 | . | 17 456 |
| 2004 | — | — | — | — | 19 300 | . | 19 300 |
| 2005 | — | — | — | — | 21 428 | . | 21 428 |
| 2006 | — | — | — | — | 23 501 | . | 23 501 |

| Jahr Year | Gewinnausschüttung von Dotations- und Gemeindeinstituten Distribution of profit by dotation ¹ institutions and municipal institutions | | | Aktiendividende Share dividends | Dividende auf Genossen- schaftsanteile Dividends on shares of cooperatives | Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter Drawings by company owners and distribution of profits to partners | Total |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|-------|------------------------------------|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| | Verzinsung des Dotationskapitals Interest on dotation capital | Weitere Ausschüttung an Staat bzw. Gemeinde Additional distribution to cantons or municipalities | Total | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | |
|------|--------------|---------------|---------------|------------------|--------------|---|------------------|
| 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 |
| 2006 | 3 000 | 30 000 | 33 000 | 3 045 593 | 5 392 | . | 3 083 984 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|--------------|---------------|---------------|---------------|---|---|---------------|
| 2002 | — | — | — | 70 979 | — | . | 70 979 |
| 2003 | — | — | — | 77 625 | — | . | 77 625 |
| 2004 | — | — | — | 71 067 | — | . | 71 067 |
| 2005 | — | — | — | 92 077 | — | . | 92 077 |
| 2006 | 3 000 | 30 000 | 33 000 | 58 198 | — | . | 91 198 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|---|---|---|------------------|---|---|------------------|
| 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 |
| 2006 | — | — | — | 1 760 855 | — | . | 1 760 855 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|---|---|---|---------|--------------|---|--------------|
| 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 |
| 2006 | — | — | — | — | 5 392 | . | 5 392 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|---|---|---|------------------|---|---|------------------|
| 2002 | — | — | — | 819 876 | — | . | 819 876 |
| 2003 | — | — | — | 1 088 264 | — | . | 1 088 264 |
| 2004 | — | — | — | 730 990 | — | . | 730 990 |
| 2005 | — | — | — | 732 987 | — | . | 732 987 |
| 2006 | — | — | — | 1 226 539 | — | . | 1 226 539 |

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 Genossen- schaftsanteile | 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

| | | | | | | | |
|------|---|---|---|---|---|---|---|
| 2002 | — | — | — | — | — | . | — |
| 2003 | — | — | — | — | — | . | — |
| 2004 | — | — | — | — | — | . | — |
| 2005 | — | — | — | — | — | . | — |
| 2006 | — | — | — | — | — | . | — |

8.00 Privatbankiers / Private bankers

| | | | | | | | |
|------|---|---|---|---|---|----------------|----------------|
| 2002 | — | — | — | — | — | 169 026 | 169 026 |
| 2003 | — | — | — | — | — | 184 110 | 184 110 |
| 2004 | — | — | — | — | — | 204 016 | 204 016 |
| 2005 | — | — | — | — | — | 243 894 | 243 894 |
| 2006 | — | — | — | — | — | 334 444 | 334 444 |

| 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

| | | | | | | | |
|------|----------------|----------------|----------------|------------------|---------------|---|------------------|
| 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 | 5 940 368 | 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 |
| 2006 | 116 387 | 640 892 | 757 279 | 8 165 036 | 33 876 | . | 8 956 191 |

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 | | | | |
| | | | | | 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 | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

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

| | | | | | | | | | | |
|------|----------------|---------------|----------------|---------------|----------------|----------------|--------------|----------------|---------------|----------------|
| 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 | 142 498 | 33 526 | 176 023 | 40 285 | 135 739 | 973 199 | 1 105 | 125 814 | 35 577 | 68 987 |
| 2006 | 153 300 | 43 361 | 196 660 | 43 005 | 153 656 | 980 980 | 1 047 | 120 647 | 54 513 | 104 151 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|---------------|------------|---------------|--------------|---------------|----------------|-----------|--------------|--------------|--------------|
| 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 |
| 2006 | 28 273 | 502 | 28 775 | 1 278 | 27 497 | 179 938 | 74 | 3 065 | 2 823 | 1 161 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---------------|---------------|----------------|---------------|---------------|----------------|------------|----------------|---------------|----------------|
| 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 |
| 2006 | 78 064 | 31 700 | 109 764 | 37 767 | 71 997 | 536 017 | 333 | 100 182 | 49 939 | 100 506 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|--------------|------------|--------------|-----------|--------------|---------------|----------|------------|------------|-----------|
| 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 | 296 | 43 |
| 2006 | 6 101 | 781 | 6 882 | 79 | 6 802 | 47 682 | 0 | 405 | 308 | 47 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|--------------|--------------|--------------|------------|--------------|---------------|----------|------------|------------|-----------|
| 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 |
| 2006 | 6 663 | 3 331 | 9 994 | 395 | 9 599 | 56 692 | — | 299 | 133 | 77 |

| 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

| | | | | | | | |
|---------------|---------------|---------------|--------------|------------------|----------------|---------------|---------------|
| 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 |
| 61 081 | 24 648 | 20 809 | 7 175 | 1 304 044 | 104 324 | 87 972 | 47 766 |
| 67 239 | 22 636 | 23 280 | 6 362 | 1 368 131 | 109 450 | 92 045 | 61 611 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|--------------|--------------|------------|--------------|----------------|---------------|---------------|---------------|
| 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 |
| 8 194 | 9 282 | 263 | 3 917 | 200 882 | 16 071 | 14 539 | 12 958 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|---------------|--------------|---------------|------------|----------------|---------------|---------------|---------------|
| 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 |
| 17 920 | 2 544 | 21 909 | 155 | 829 195 | 66 336 | 50 452 | 21 545 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|--------------|------------|----------|------------|---------------|--------------|--------------|--------------|
| 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 |
| 2 090 | 224 | — | 790 | 49 966 | 3 997 | 3 998 | 2 804 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------------|------------|----------|------------|---------------|--------------|--------------|--------------|
| 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 |
| 756 | 471 | — | 356 | 58 073 | 4 646 | 4 646 | 4 953 |

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 purch- ased options | 10 |

5.00 Übrige Banken / Other banks (5.11-5.20)

| | | | | | | | | | | |
|------|---------------|--------------|---------------|--------------|---------------|----------------|------------|---------------|--------------|--------------|
| 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 | 34 696 | 6 294 | 40 990 | 6 182 | 34 808 | 154 581 | 973 | 16 398 | 1 493 | 3 219 |
| 2006 | 34 199 | 7 047 | 41 246 | 3 486 | 37 760 | 160 651 | 639 | 16 697 | 1 310 | 2 360 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|--------------|--------------|--------------|------------|--------------|---------------|----------|------------|------------|------------|
| 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 | 3 137 | 1 145 | 4 282 | 568 | 3 714 | 22 901 | 1 | 617 | 79 | 266 |
| 2006 | 3 349 | 1 300 | 4 650 | 561 | 4 088 | 23 761 | 1 | 528 | 102 | 66 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|---------------|--------------|---------------|------------|--------------|---------------|----------|--------------|------------|------------|
| 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 | 10 366 | 1 436 | 11 802 | 3 734 | 8 069 | 36 091 | 16 | 1 872 | 78 | 788 |
| 2006 | 8 175 | 1 709 | 9 884 | 974 | 8 910 | 37 178 | 4 | 1 978 | 136 | 695 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|------------|-----------|------------|----------|------------|--------------|----------|----------|-----------|----------|
| 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 | — |
| 2006 | 331 | 19 | 350 | 1 | 349 | 2 236 | — | 7 | 12 | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|---------------|--------------|---------------|--------------|---------------|---------------|------------|---------------|--------------|--------------|
| 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 | 20 922 | 3 693 | 24 615 | 1 879 | 22 736 | 93 746 | 956 | 13 907 | 1 331 | 2 165 |
| 2006 | 22 344 | 4 019 | 26 363 | 1 950 | 24 413 | 97 475 | 634 | 14 183 | 1 060 | 1 599 |

| 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)

| | | | | | | | |
|---------------|---------------|--------------|--------------|----------------|---------------|---------------|---------------|
| 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 |
| 35 560 | 9 970 | 813 | 1 225 | 221 782 | 17 743 | 17 753 | 17 055 |
| 38 280 | 10 115 | 1 108 | 1 144 | 230 014 | 18 401 | 18 409 | 19 350 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|--------------|------------|----------|------------|---------------|--------------|--------------|--------------|
| 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 |
| 1 991 | 818 | — | 282 | 26 391 | 2 111 | 2 111 | 1 603 |
| 1 796 | 841 | — | 287 | 26 808 | 2 145 | 2 145 | 1 944 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|--------------|--------------|------------|------------|---------------|--------------|--------------|--------------|
| 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 | 5 209 | 700 | 189 | 52 025 | 4 162 | 4 162 | 3 907 |
| 9 336 | 5 791 | 890 | 168 | 55 841 | 4 467 | 4 467 | 4 443 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------------|------------|----------|-----------|--------------|------------|------------|------------|
| 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 |
| 168 | 393 | — | 79 | 2 738 | 219 | 219 | 130 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|---------------|--------------|------------|------------|----------------|---------------|---------------|---------------|
| 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 | 3 430 | 113 | 677 | 140 997 | 11 280 | 11 290 | 11 445 |
| 26 979 | 3 090 | 218 | 611 | 144 628 | 11 570 | 11 579 | 12 834 |

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 BankV (Pos. 1.1.1 bis 1.1.3) Short-term liabilities, pursuant to art. 17 Banking Ordinance (cf. items 1.1.1. to 1.1.3) | 2004 | 550 402 | 40 409 | 398 379 | 11 213 | 11 914 |
| | 2005 | 646 608 | 42 551 | 469 497 | 11 541 | 13 518 |
| | 2006 | 745 722 | 44 890 | 556 074 | 11 941 | 13 892 |
| 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) | 2004 | 378 874 | 7 558 | 320 029 | 1 324 | 970 |
| | 2005 | 457 405 | 9 215 | 380 080 | 1 339 | 2 227 |
| | 2006 | 554 808 | 13 372 | 459 720 | 2 290 | 2 600 |
| 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 | 2004 | 123 759 | 18 075 | 62 253 | 4 866 | 2 784 |
| | 2005 | 140 442 | 18 347 | 72 917 | 5 016 | 2 956 |
| | 2006 | 144 791 | 17 333 | 81 132 | 4 702 | 3 020 |
| 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) | 2004 | 47 768 | 14 776 | 16 097 | 5 023 | 8 160 |
| | 2005 | 48 761 | 14 988 | 16 500 | 5 186 | 8 335 |
| | 2006 | 46 123 | 14 185 | 15 222 | 4 950 | 8 271 |
| 1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2) | 2004 | 181 633 | 13 335 | 131 465 | 3 700 | 3 931 |
| | 2005 | 213 381 | 14 042 | 154 934 | 3 808 | 4 461 |
| | 2006 | 248 086 | 15 339 | 184 275 | 4 100 | 4 810 |
| 1.2.1 33% der kurzfristigen Verbindlichkeiten (Pos. 1.1) nach Art. 18 BankV 33% of short-term liabilities (item 1.1), pursuant to art. 18 Banking Ordinance | 2004 | 181 633 | 13 335 | 131 465 | 3 700 | 3 931 |
| | 2005 | 213 381 | 14 042 | 154 934 | 3 808 | 4 461 |
| | 2006 | 246 088 | 14 814 | 183 504 | 3 941 | 4 584 |
| 1.2.2 Zusatzliquidität nach Art. 19 BankV im Umfang der Sicher- stellungspflicht nach Art. 37h, Abs. 3 BankG (ab 2006) Additional liquidity, pursuant to art. 19 Banking Ordinance, to the extent that it ensures the repayment of secured deposits as per art. 37h para. 3 Banking Act (as of 2006) | 2004 | . | . | . | . | . |
| | 2005 | . | . | . | . | . |
| | 2006 | 1 997 | 525 | 771 | 159 | 225 |
| 1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3) | 2004 | 279 171 | 22 101 | 185 135 | 5 969 | 4 272 |
| | 2005 | 324 151 | 24 364 | 218 200 | 6 108 | 6 184 |
| | 2006 | 360 524 | 28 198 | 246 213 | 6 521 | 7 155 |
| 1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2) | 2004 | 97 539 | 8 766 | 53 669 | 2 269 | 341 |
| | 2005 | 110 771 | 10 322 | 63 265 | 2 300 | 1 723 |
| | 2006 | 112 439 | 12 859 | 61 938 | 2 421 | 2 345 |
| 1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2) | 2004 | 154 | 166 | 141 | 161 | 109 |
| | 2005 | 152 | 174 | 141 | 160 | 139 |
| | 2006 | 145 | 184 | 134 | 159 | 149 |

| 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 BankV (Pos. 1.1.1 bis 1.1.3) Short-term liabilities, pursuant to art. 17 Banking Ordinance (cf. items 1.1.1. to 1.1.3) | 2004 | 5 350 | 20 740 | 54 046 | 3 720 | 4 378 |
| | 2005 | 5 752 | 24 857 | 69 439 | 4 803 | 4 396 |
| | 2006 | 5 428 | 30 233 | 74 137 | 4 853 | 4 043 |
| 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) | 2004 | 670 | 9 117 | 36 406 | 2 789 | — |
| | 2005 | 1 095 | 10 060 | 49 503 | 3 875 | — |
| | 2006 | 756 | 17 684 | 54 458 | 3 926 | — |
| 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 | 2004 | 1 956 | 11 247 | 17 331 | 924 | 4 248 |
| | 2005 | 1 857 | 14 466 | 19 624 | 917 | 4 272 |
| | 2006 | 1 904 | 12 352 | 19 425 | 915 | 3 938 |
| 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 tier pension provision accounts) | 2004 | 2 724 | 376 | 309 | 7 | 131 |
| | 2005 | 2 800 | 331 | 312 | 11 | 124 |
| | 2006 | 2 768 | 197 | 253 | 12 | 105 |
| 1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2) | 2004 | 1 766 | 6 844 | 17 835 | 1 228 | 1 445 |
| | 2005 | 1 898 | 8 203 | 22 915 | 1 585 | 1 451 |
| | 2006 | 1 872 | 10 058 | 24 575 | 1 611 | 1 364 |
| 1.2.1 33% der kurzfristigen Verbindlichkeiten (Pos. 1.1) nach Art. 18 BankV 33% of short-term liabilities (item 1.1), pursuant to art. 18 Banking Ordinance | 2004 | 1 766 | 6 844 | 17 835 | 1 228 | 1 445 |
| | 2005 | 1 898 | 8 203 | 22 915 | 1 585 | 1 451 |
| | 2006 | 1 791 | 9 977 | 24 465 | 1 601 | 1 334 |
| 1.2.2 Zusatzliquidität nach Art. 19 BankV im Umfang der Sicher- stellungspflicht nach Art. 37h, Abs. 3 BankG (ab 2006) Additional liquidity, pursuant to art. 19 Banking Ordinance, to the extent that it ensures the repayment of secured deposits as per art. 37h para. 3 Banking Act (as of 2006) | 2004 | . | . | . | . | . |
| | 2005 | . | . | . | . | . |
| | 2006 | 81 | 81 | 109 | 9 | 30 |
| 1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3) | 2004 | 3 883 | 15 214 | 32 289 | 3 553 | 5 671 |
| | 2005 | 3 745 | 18 139 | 38 536 | 3 592 | 4 540 |
| | 2006 | 3 639 | 18 949 | 41 940 | 3 420 | 3 996 |
| 1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2) | 2004 | 2 117 | 8 370 | 14 454 | 2 326 | 4 226 |
| | 2005 | 1 847 | 9 936 | 15 622 | 2 007 | 3 090 |
| | 2006 | 1 767 | 8 891 | 17 366 | 1 810 | 2 632 |
| 1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2) | 2004 | 220 | 222 | 181 | 289 | 392 |
| | 2005 | 197 | 221 | 168 | 227 | 313 |
| | 2006 | 194 | 188 | 171 | 212 | 293 |

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 BankV (Pos. 2.1.1 bis 2.1.4) Liquid funds to be offset, pursuant to art 16a Banking Ordinance (cf. items 2.1.1 to 2.1.4) | 2004 | 368 819 | 19 037 | 270 675 | 1 892 | 1 922 |
| | 2005 | 396 119 | 21 395 | 279 553 | 2 338 | 1 488 |
| | 2006 | 462 420 | 20 715 | 338 485 | 2 474 | 2 295 |
| 2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month | 2004 | 342 200 | 17 663 | 251 392 | 1 790 | 1 906 |
| | 2005 | 367 335 | 19 090 | 258 961 | 2 248 | 1 468 |
| | 2006 | 432 219 | 19 491 | 314 381 | 2 359 | 2 277 |
| 2.1.2 Schuldverschreibungen, fällig innerhalb eines Monats, ausser den in Art. 16 BankV aufgeführten Debt certificates, due within one month, other than those listed in art. 16 Banking Ordinance | 2004 | 5 379 | 164 | 3 800 | 26 | — |
| | 2005 | 6 927 | 118 | 5 251 | 22 | — |
| | 2006 | 6 262 | 80 | 5 527 | 12 | — |
| 2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month | 2004 | 7 891 | 600 | 6 883 | 0 | — |
| | 2005 | 9 045 | 861 | 7 500 | 0 | — |
| | 2006 | 9 369 | 233 | 8 389 | 4 | — |
| 2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month | 2004 | 13 349 | 610 | 8 600 | 76 | 16 |
| | 2005 | 12 812 | 1 326 | 7 841 | 68 | 20 |
| | 2006 | 14 569 | 910 | 10 188 | 99 | 18 |
| 2.2 Zu verrechnende kurzfristige Verbindlichkeiten nach Art. 17a BankV (Pos. 2.2.1 bis 2.2.6 abzüglich 2.2.7) Short-term liabilities to be offset, pursuant to art. 17a Banking Ordinance (cf. items 2.2.1 to 2.2.6 less 2.2.7) | 2004 | 710 863 | 24 892 | 573 847 | 2 253 | 2 893 |
| | 2005 | 834 908 | 29 750 | 659 633 | 2 651 | 3 715 |
| | 2006 | 1 002 099 | 33 141 | 798 205 | 3 707 | 4 895 |
| 2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month | 2004 | 360 472 | 8 133 | 287 857 | 1 034 | 5 784 |
| | 2005 | 401 559 | 11 997 | 306 939 | 1 143 | 4 732 |
| | 2006 | 471 095 | 13 365 | 371 321 | 1 074 | 5 399 |
| 2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month | 2004 | 341 959 | 13 367 | 281 824 | 689 | 2 465 |
| | 2005 | 429 161 | 13 629 | 355 362 | 1 060 | 1 251 |
| | 2006 | 516 258 | 16 711 | 417 812 | 2 129 | 2 065 |
| 2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month | 2004 | 2 537 | 1 055 | 1 408 | 20 | 1 |
| | 2005 | 2 740 | 1 148 | 1 516 | 28 | 2 |
| | 2006 | 3 200 | 1 211 | 1 512 | 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 | 2004 | 1 660 | 758 | 239 | 255 | 328 |
| | 2005 | 5 864 | 1 084 | 3 780 | 169 | 471 |
| | 2006 | 4 728 | 486 | 3 150 | 197 | 325 |
| 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 | 2004 | 1 712 | 6 | 664 | — | — |
| | 2005 | 539 | 4 | 438 | — | — |
| | 2006 | 2 572 | 4 | 1 608 | — | — |
| 2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month | 2004 | 21 175 | 1 574 | 13 807 | 255 | 386 |
| | 2005 | 12 688 | 1 888 | 5 423 | 253 | 315 |
| | 2006 | 17 039 | 1 364 | 10 618 | 279 | 392 |
| 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 | 2004 | 18 651 | — | 11 952 | 0 | 6 072 |
| | 2005 | 17 644 | — | 13 826 | 1 | 3 056 |
| | 2006 | 12 792 | 0 | 7 816 | — | 3 289 |

| 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 BankV (Pos. 2.1.1 bis 2.1.4) Liquid funds to be offset, pursuant to art 16a Banking Ordinance (cf. items 2.1.1 to 2.1.4) | 2004 | 1 456 | 20 797 | 41 166 | 5 089 | 6 467 |
| | 2005 | 1 345 | 24 926 | 53 056 | 6 244 | 5 756 |
| | 2006 | 1 465 | 26 235 | 55 469 | 8 833 | 6 361 |
| 2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month | 2004 | 1 435 | 18 914 | 37 808 | 4 801 | 6 177 |
| | 2005 | 1 282 | 23 005 | 49 727 | 6 132 | 5 404 |
| | 2006 | 1 434 | 25 349 | 52 316 | 8 559 | 5 966 |
| 2.1.2 Schuldverschreibungen, fällig innerhalb eines Monats, ausser den in Art. 16 BankV aufgeführten Debt certificates, due within one month, other than those listed in art. 16 Banking Ordinance | 2004 | 8 | 1 117 | 121 | 114 | 26 |
| | 2005 | 53 | 1 199 | 225 | 17 | 41 |
| | 2006 | 16 | 16 | 552 | 60 | — |
| 2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month | 2004 | 1 | 180 | 226 | — | — |
| | 2005 | — | 339 | 177 | 0 | 168 |
| | 2006 | — | 141 | 435 | — | 167 |
| 2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month | 2004 | 12 | 585 | 3 011 | 174 | 263 |
| | 2005 | 10 | 382 | 2 926 | 95 | 143 |
| | 2006 | 15 | 729 | 2 166 | 215 | 228 |
| 2.2 Zu verrechnende kurzfristige Verbindlichkeiten nach Art. 17a BankV (Pos. 2.2.1 bis 2.2.6 abzüglich 2.2.7) Short-term liabilities to be offset, pursuant to art. 17a Banking Ordinance (cf. items 2.2.1 to 2.2.6 less 2.2.7) | 2004 | 1 891 | 25 191 | 69 698 | 6 969 | 3 164 |
| | 2005 | 2 267 | 29 778 | 94 899 | 9 153 | 3 036 |
| | 2006 | 2 034 | 40 516 | 102 832 | 12 027 | 4 717 |
| 2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month | 2004 | 997 | 8 811 | 38 713 | 6 683 | 2 423 |
| | 2005 | 1 313 | 9 419 | 55 003 | 8 640 | 2 374 |
| | 2006 | 1 232 | 12 984 | 50 421 | 11 638 | 3 660 |
| 2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month | 2004 | 780 | 15 227 | 27 133 | 154 | 316 |
| | 2005 | 733 | 19 335 | 37 249 | 201 | 339 |
| | 2006 | 650 | 25 888 | 50 295 | 114 | 592 |
| 2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month | 2004 | 12 | — | 20 | — | 19 |
| | 2005 | 16 | — | 1 | — | 25 |
| | 2006 | 22 | 395 | — | — | 23 |
| 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 | 2004 | 69 | 2 | 8 | — | — |
| | 2005 | 124 | 229 | 3 | 0 | — |
| | 2006 | 47 | 520 | 2 | 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 | 2004 | — | 30 | 1 012 | 0 | 0 |
| | 2005 | — | 78 | 19 | 0 | 0 |
| | 2006 | — | 9 | 948 | — | 2 |
| 2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month | 2004 | 106 | 1 169 | 3 292 | 157 | 406 |
| | 2005 | 122 | 728 | 3 336 | 313 | 299 |
| | 2006 | 138 | 959 | 2 561 | 275 | 441 |
| 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 | 2004 | 74 | 47 | 480 | 26 | — |
| | 2005 | 40 | 10 | 710 | — | 1 |
| | 2006 | 54 | 239 | 1 394 | — | 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 BankV (Pos. 3.1 bis 3.10) Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10) | 2004 | 279 171 | 22 101 | 185 135 | 5 969 | 4 272 |
| | | 2005 | 324 151 | 24 364 | 218 200 | 6 108 | 6 184 |
| | | 2006 | 360 524 | 28 198 | 246 213 | 6 521 | 7 155 |
| 3.1 | Flüssige Mittel nach RRV-EBK, Randziffer 45 Liquid assets according to BAG-SFBC, margin figure 45 | 2004 | 17 514 | 3 481 | 5 870 | 1 257 | 1 239 |
| | | 2005 | 16 967 | 3 374 | 4 767 | 1 306 | 1 137 |
| | | 2006 | 18 117 | 4 039 | 4 853 | 1 345 | 1 109 |
| 3.2 | Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions | 2004 | 11 185 | 3 327 | 866 | 421 | 1 |
| | | 2005 | 48 990 | 9 555 | 13 977 | 2 471 | 9 034 |
| | | 2006 | 64 877 | 19 777 | 17 332 | 3 237 | 9 279 |
| 3.3 | Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ⁴ Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ⁴ | 2004 | 45 204 | 12 104 | 10 837 | 3 315 | 10 814 |
| | | 2005 | 16 525 | 9 933 | — | 1 292 | 373 |
| | | 2006 | 7 723 | 3 065 | — | 860 | 171 |
| 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 | 2004 | 122 917 | — | 122 136 | 5 | — |
| | | 2005 | 175 531 | 10 | 174 280 | 1 | — |
| | | 2006 | 208 545 | — | 207 303 | 2 | — |
| 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 | 2004 | 42 039 | 1 068 | 30 901 | 32 | — |
| | | 2005 | 43 017 | 816 | 35 175 | 27 | — |
| | | 2006 | 41 233 | 522 | 34 319 | 22 | — |
| 3.6 | Schuldverschreibungen und Akzepte erstklassiger aus- ländischer 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 | 2004 | 27 577 | 52 | 13 092 | — | — |
| | | 2005 | 31 818 | 37 | 10 513 | 6 | — |
| | | 2006 | 29 749 | 129 | 1 159 | 0 | — |
| 3.7 | Edelmetalle (Gold, Silber, Platin, Palladium) und die inner- halb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegen- überstehen 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 | 2004 | 1 612 | 50 | 1 183 | 3 | 1 |
| | | 2005 | 3 371 | 22 | 2 988 | 3 | 11 |
| | | 2006 | 1 371 | 45 | 769 | 3 | 7 |
| 3.8 | Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch Werte gemäss Pos. 3.2 und 3.3 gedeckt sind Balances on current accounts and fixed-term advances due within one month, secured by assets as per items 3.2 and 3.3 | 2004 | 1 565 | 1 473 | — | 1 | — |
| | | 2005 | 1 114 | 1 072 | — | 1 | — |
| | | 2006 | 1 190 | 925 | — | 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) | 2004 | 36 830 | 1 703 | 16 857 | 963 | — |
| | | 2005 | 18 615 | 860 | — | 1 025 | — |
| | | 2006 | 15 129 | 946 | — | 1 058 | — |
| 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 | 2004 | 27 271 | 1 157 | 16 608 | 27 | 7 783 |
| | | 2005 | 31 797 | 1 315 | 23 501 | 24 | 4 371 |
| | | 2006 | 27 410 | 1 251 | 19 524 | 7 | 3 411 |

| 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 | |

3 Liquide Aktiven / Liquid funds

| | | | | | | | |
|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|--------------|---------------|---------------|--------------|--------------|
| 3 | Liquide Aktiven nach Art. 16 BankV (Pos. 3.1 bis 3.10) Liquid funds, pursuant to art. 16 Banking Ordinance (items 3.1 to 3.10) | 2004 | 3 883 | 15 214 | 32 289 | 3 553 | 5 671 |
| | | 2005 | 3 745 | 18 139 | 38 536 | 3 592 | 4 540 |
| | | 2006 | 3 639 | 18 949 | 41 940 | 3 420 | 3 996 |
| 3.1 | Flüssige Mittel nach RRV-EBK, Randziffer 45 Liquid assets according to BAG-SFBC, margin figure 45 | 2004 | 918 | 1 836 | 1 894 | 459 | 542 |
| | | 2005 | 868 | 2 267 | 2 326 | 612 | 297 |
| | | 2006 | 959 | 1 555 | 2 514 | 665 | 1 054 |
| 3.2 | Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions | 2004 | 932 | 770 | 2 626 | 1 207 | 773 |
| | | 2005 | 1 680 | 5 233 | 4 865 | 882 | 1 110 |
| | | 2006 | 2 107 | 3 780 | 7 377 | 1 129 | 771 |
| 3.3 | Schuldverschreibungen inländischer Schuldner, die an einem repräsentativen Markt gehandelt werden (ab 2006) ⁴ Debt instruments issued by domestic borrowers and traded on a representative market (as of 2006) ⁴ | 2004 | 1 729 | 2 382 | 2 439 | 346 | 915 |
| | | 2005 | 986 | 1 309 | 1 302 | 360 | 637 |
| | | 2006 | 472 | 944 | 571 | 631 | 826 |
| 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 | 2004 | 2 | 636 | 139 | — | — |
| | | 2005 | — | 958 | 269 | 13 | — |
| | | 2006 | — | 991 | 199 | 1 | 50 |
| 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 | 2004 | 77 | 2 919 | 5 864 | 657 | 295 |
| | | 2005 | 266 | 1 005 | 4 736 | 761 | 13 |
| | | 2006 | 116 | 1 723 | 4 015 | 370 | 8 |
| 3.6 | Schuldverschreibungen und Akzepte erstklassiger aus- ländischer 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 | 2004 | — | 1 791 | 12 303 | — | 339 |
| | | 2005 | — | 2 594 | 18 433 | — | 235 |
| | | 2006 | 6 | 6 477 | 21 754 | 8 | 215 |
| 3.7 | Edelmetalle (Gold, Silber, Platin, Palladium) und die inner- halb eines Monats fälligen Edelmetallguthaben, soweit ihnen nicht je entsprechende Verpflichtungen gegen- überstehen 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 | 2004 | 1 | 227 | 141 | — | 6 |
| | | 2005 | 1 | 162 | 177 | — | 7 |
| | | 2006 | 1 | 377 | 160 | 0 | 9 |
| 3.8 | Kontokorrent-Debitoren und die innerhalb eines Monats fälligen festen Vorschüsse, die durch Werte gemäss Pos. 3.2 und 3.3 gedeckt sind Balances on current accounts and fixed-term advances due within one month, secured by assets as per items 3.2 and 3.3 | 2004 | — | 91 | 0 | — | — |
| | | 2005 | — | 41 | 1 | — | — |
| | | 2006 | — | 208 | 56 | — | — |
| 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) | 2004 | 236 | 4 723 | 7 874 | 910 | 3 302 |
| | | 2005 | 173 | 5 208 | 7 660 | 965 | 2 720 |
| | | 2006 | 187 | 3 403 | 7 095 | 732 | 1 644 |
| 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 | 2004 | 12 | 159 | 991 | 26 | 502 |
| | | 2005 | 229 | 640 | 1 233 | — | 480 |
| | | 2006 | 209 | 509 | 1 799 | 116 | 581 |

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.

⁴ Bis 2005: Assets that can be pledged with the SNB (those eligible for Lombard advances).
Until 2005: Assets that can be pledged with the SNB (those eligible for Lombard advances).

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 | | | | | | | | | |
|------------------------------------------------------------------------|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1.00 Kantonalbanken Cantonal banks | — | — | — | — | 5 | 5 | 5 | 5 | 5 | 5 |
| 2.00 Grossbanken Big banks | — | — | — | — | — | — | — | — | — | — |
| 3.00 Regionalbanken und Sparkassen Regional banks and savings banks | 48 | 40 | 40 | 29 | 27 | 27 | 20 | 40 | 41 | 28 |
| 4.00 Raiffeisenbanken Raiffeisen banks | 2 839 | 3 083 | 3 385 | 3 681 | 4 030 | 4 429 | 4 723 | 5 007 | 5 238 | 5 484 |
| 5.00 Übrige Banken Other banks | — | 22 | 13 | 16 | 70 | 20 | 11 | 14 | 15 | 25 |
| 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 | 25 |
| 1.00–5.00 Total | 2 886 | 3 145 | 3 438 | 3 726 | 4 133 | 4 482 | 4 760 | 5 067 | 5 300 | 5 543 |

¹ Gegenüber der Bank.
Towards the bank.

48 Geschäftsstellen im Inland 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

| | | | | | | | |
|------|------------|--------------|------------|--------------|------------|--------------|------------|
| 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 | 3 497 | 298 | 1 117 | 227 | 3 835 | 298 |
| 2006 | 332 | 3 457 | 294 | 1 096 | 222 | 3 789 | 294 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | |
|------|-----------|------------|----------|-----------|----------|------------|----------|
| 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 | 86 | 3 | 819 | 4 |
| 2006 | 24 | 788 | 4 | 80 | 3 | 812 | 4 |

2.00 Grossbanken / Big banks

| | | | | | | | |
|------|----------|------------|------------|------------|------------|------------|------------|
| 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 | 653 | 132 | 96 | 96 | 656 | 132 |
| 2006 | 3 | 665 | 141 | 103 | 103 | 668 | 141 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | |
|------|-----------|------------|---|-----------|---|------------|---|
| 2002 | 88 | 352 | — | 51 | — | 440 | — |
| 2003 | 83 | 346 | — | 48 | — | 429 | — |
| 2004 | 83 | 346 | — | 49 | — | 429 | — |
| 2005 | 79 | 346 | — | 9 | — | 425 | — |
| 2006 | 78 | 348 | — | 10 | — | 426 | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | |
|------|----------|--------------|---|------------|---|--------------|---|
| 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 | — |
| 2006 | 1 | 1 148 | — | 736 | — | 1 149 | — |

| 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 | 3 | Vertretungen ³ Representative offices ³ | 4 | davon / of which | im Ausland (3) In foreign countries (3) | 5 | 6 | 7 | | | |
| | | | | | | | | | | | | | im Ausland In foreign countries | Vertretungen ³ Representative offices ³ | im Ausland In foreign countries |
| | | | | | | | | | | | | | | | |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | |
|------|------------|------------|------------|------------|------------|------------|------------|
| 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 | 485 | 158 | 165 | 124 | 674 | 158 |
| 2006 | 183 | 469 | 144 | 150 | 111 | 652 | 144 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | |
|------|----------|------------|---|-----------|---|------------|---|
| 2002 | 11 | 91 | 4 | 7 | 4 | 102 | 4 |
| 2003 | 9 | 82 | — | 2 | — | 91 | — |
| 2004 | 8 | 83 | 3 | 5 | 3 | 91 | 3 |
| 2005 | 7 | 111 | — | 28 | — | 118 | — |
| 2006 | 7 | 111 | — | 27 | — | 118 | — |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | |
|------|-----------|------------|-----------|-----------|-----------|------------|-----------|
| 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 |
| 2006 | 52 | 100 | 44 | 39 | 30 | 152 | 44 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | |
|------|----------|----------|---|---|---|-----------|---|
| 2002 | 5 | 8 | — | — | — | 13 | — |
| 2003 | 4 | 8 | — | — | — | 12 | — |
| 2004 | 4 | 8 | — | — | — | 12 | — |
| 2005 | 4 | 8 | — | — | — | 12 | — |
| 2006 | 4 | 8 | — | — | — | 12 | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | |
|------|------------|------------|------------|------------|-----------|------------|------------|
| 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 | 269 | 117 | 103 | 98 | 391 | 117 |
| 2006 | 120 | 250 | 100 | 84 | 81 | 370 | 100 |

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 405 Mitgliedsbanken (Bankengruppe 4.00) in den Filialen erfasst sind. Excluding subsidiaries. No registered offices abroad are included under the *parent company* reporting entity. The Raiffeisen Switzerland Cooperative is shown as the registered office, while the member banks (405, 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 Abschiessen 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 full-time employee were included under representative offices.

48 Geschäftsstellen im Inland 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) | | |
| | | | | | | | | |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | | |
|------|-----------|-----------|----------|----------|----------|-----------|----------|
| 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 |
| 2006 | 29 | 16 | 1 | 5 | 1 | 45 | 1 |

8.00 Privatbankiers / Private bankers

| | | | | | | | |
|------|-----------|-----------|----------|-----------|----------|-----------|----------|
| 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 |
| 2006 | 14 | 23 | 4 | 12 | 4 | 37 | 4 |

| 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 | 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) |
| | | | | | | | | |

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

| | | | | | | | |
|------|------------|--------------|------------|--------------|------------|--------------|------------|
| 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 | 3 453 | 294 | 1 101 | 223 | 3 749 | 294 |
| 2006 | 289 | 3 418 | 289 | 1 079 | 217 | 3 707 | 289 |

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 405 Mitgliedsbanken (Bankengruppe 4.00) in den Filialen erfasst sind.

Excluding subsidiaries. No registered offices abroad are included under the *parent company* reporting entity. The Raiffeisen Switzerland Cooperative is shown as the registered office, while the member banks (405, 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 | 405 | 106 | 97 | 44 | 10 |
| Bern | Berne | 333 | 87 | 69 | 134 | 28 |
| Luzern | Lucerne | 105 | 26 | 17 | 29 | 25 |
| Uri | Uri | 16 | 10 | 2 | — | 4 |
| Schwyz | Schwyz | 60 | 28 | 10 | 10 | 8 |
| Obwalden | Obwalden | 13 | 8 | 2 | 1 | 2 |
| Nidwalden | Nidwalden | 14 | 8 | 4 | — | 2 |
| Glarus | Glarus | 17 | 8 | 2 | 6 | 1 |
| Zug | Zug | 33 | 14 | 5 | — | 9 |
| Freiburg | Fribourg | 82 | 25 | 17 | 13 | 22 |
| Solothurn | Solothurn | 88 | 11 | 11 | 25 | 34 |
| Basel-Stadt | Basel-Stadt | 79 | 20 | 20 | 1 | 1 |
| Baselland | Baselland | 65 | 29 | 20 | 4 | 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 | 167 | 36 | 25 | 40 | 51 |
| Graubünden | Graubünden | 127 | 78 | 24 | — | 15 |
| Aargau | Aargau | 176 | 28 | 19 | 84 | 36 |
| Thurgau | Thurgau | 64 | 31 | 10 | — | 21 |
| Tessin | Ticino | 207 | 23 | 44 | — | 42 |
| Waadt | Vaud | 164 | 66 | 33 | 6 | 23 |
| Wallis | Valais | 106 | 21 | 33 | 2 | 38 |
| Neuenburg | Neuchâtel | 40 | 16 | 10 | — | 6 |
| Genf | Geneva | 175 | 25 | 36 | — | 6 |
| Jura | Jura | 39 | 15 | 5 | 5 | 13 |
| Total Schweiz | Total for Switzerland | 2 621 | 731 | 527 | 416 | 413 |
| Total Ausland | Total abroad | 72 | 1 | 38 | — | — |
| Total Schweiz und Ausland | Total for Switzerland and abroad | 2 693 | 732 | 565 | 416 | 413 |

| 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 |
| Zürich | Zurich | 121 | 13 | 29 | 3 | 76 | 21 | 6 | 378 | | |
| Bern | Berne | 14 | 7 | 2 | 1 | 4 | — | 1 | 332 | | |
| Luzern | Lucerne | 7 | 3 | 1 | 1 | 2 | — | 1 | 104 | | |
| Uri | Uri | — | — | — | — | — | — | — | 16 | | |
| Schwyz | Schwyz | 4 | — | 3 | — | 1 | — | — | 60 | | |
| Obwalden | Obwalden | — | — | — | — | — | — | — | 13 | | |
| Nidwalden | Nidwalden | — | — | — | — | — | — | — | 14 | | |
| Glarus | Glarus | — | — | — | — | — | — | — | 17 | | |
| Zug | Zug | 5 | 2 | 2 | — | 1 | — | — | 33 | | |
| Freiburg | Fribourg | 5 | 2 | 1 | — | 2 | — | — | 82 | | |
| Solothurn | Solothurn | 7 | 4 | — | — | 3 | — | — | 88 | | |
| Basel-Stadt | Basel-Stadt | 29 | 7 | 7 | 3 | 12 | 4 | 4 | 71 | | |
| Baselland | Baselland | 2 | 2 | — | — | — | — | — | 65 | | |
| Schaffhausen | Schaffhausen | 2 | 2 | — | — | — | — | 1 | 24 | | |
| Appenzell AR | Appenzell Ausserrhoden | 1 | — | — | — | 1 | — | — | 14 | | |
| Appenzell IR | Appenzell Innerrhoden | — | — | — | — | — | — | — | 7 | | |
| St. Gallen | St. Gallen | 11 | 5 | — | 1 | 5 | 3 | 1 | 163 | | |
| Graubünden | Graubünden | 10 | 2 | — | — | 8 | — | — | 127 | | |
| Aargau | Aargau | 9 | 5 | — | 1 | 3 | — | — | 176 | | |
| Thurgau | Thurgau | 2 | 1 | — | — | 1 | — | — | 64 | | |
| Tessin | Ticino | 95 | 17 | 20 | 1 | 57 | 2 | 1 | 204 | | |
| Waadt | Vaud | 32 | 7 | 8 | 1 | 16 | 1 | 3 | 160 | | |
| Wallis | Valais | 12 | 3 | 6 | — | 3 | — | — | 106 | | |
| Neuenburg | Neuchâtel | 8 | 3 | 1 | — | 4 | — | — | 40 | | |
| Genf | Geneva | 92 | 5 | 19 | — | 68 | 9 | 7 | 159 | | |
| Jura | Jura | 1 | 1 | — | — | — | — | — | 39 | | |
| Total Schweiz | Total for Switzerland | 469 | 91 | 99 | 12 | 267 | 40 | 25 | 2556 | | |
| Total Ausland | Total abroad | 33 | — | 14 | — | 19 | — | — | 72 | | |
| Total Schweiz und Ausland | Total for Switzerland and abroad | 502 | 91 | 113 | 12 | 286 | 40 | 25 | 2628 | | |

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 | 115 | 321 | 31 | 436 |
| Bern | Berne | 24 | 398 | 89 | 422 |
| Luzern | Lucerne | 4 | 131 | 30 | 135 |
| Uri | Uri | 1 | 32 | 17 | 33 |
| Schwyz | Schwyz | 6 | 59 | 5 | 65 |
| Obwalden | Obwalden | 2 | 15 | 4 | 17 |
| Nidwalden | Nidwalden | 1 | 20 | 7 | 21 |
| Glarus | Glarus | 2 | 16 | 1 | 18 |
| Zug | Zug | 3 | 36 | 6 | 39 |
| Freiburg | Fribourg | 6 | 114 | 38 | 120 |
| Solothurn | Solothurn | 5 | 123 | 40 | 128 |
| 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 | 18 | 195 | 46 | 213 |
| Graubünden | Graubünden | 1 | 194 | 68 | 195 |
| Aargau | Aargau | 7 | 240 | 71 | 247 |
| Thurgau | Thurgau | 1 | 92 | 29 | 93 |
| Tessin | Ticino | 27 | 253 | 73 | 280 |
| Waadt | Vaud | 11 | 208 | 55 | 219 |
| Wallis | Valais | 3 | 268 | 165 | 271 |
| Neuenburg | Neuchâtel | 2 | 57 | 19 | 59 |
| Genf | Geneva | 66 | 130 | 21 | 196 |
| Jura | Jura | 2 | 71 | 34 | 73 |
| Total Schweiz | Total for Switzerland | 332 | 3 163 | 874 | 3 495 |
| Total Ausland | Total abroad | . | 294 | 222 | 294 |
| Total Schweiz und Ausland | Total for Switzerland and abroad | 332 | 3 457 | 1 096 | 3 789 |

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 405 Mitgliedsbanken (Bankengruppe 4.00) in den Filialen erfasst sind.
Excluding subsidiaries. No registered offices abroad are included under the *parent company* reporting entity. The Raiffeisen Switzerland Cooperative is shown as the registered office, while the member banks (405, 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 Personalbestand ¹

Number of staff ¹

| Gruppe Category | Jahresende End of year | | | | | | | | | |
|--------------------|---------------------------|------|------|------|------|------|------|------|------|------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |

Anzahl Personen / Number of persons

| | | | | | | | | | | |
|----------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1.00–8.00 Alle Banken | 119 691 | 118 687 | 119 597 | 124 998 | 121 065 | 118 325 | 112 915 | 115 628 | 119 464 | 127 921 |
| 1.00 Kantonalbanken | 17 842 | 18 135 | 18 404 | 19 190 | 17 677 | 17 107 | 16 711 | 16 486 | 16 326 | 16 536 |
| 2.00 Grossbanken | 63 090 | 60 818 | 59 362 | 59 114 | 55 991 | 54 630 | 51 383 | 53 072 | 56 211 | 62 931 |
| 3.00 Regionalbanken und Sparkassen | 5 228 | 5 131 | 5 178 | 5 451 | 4 697 | 4 642 | 4 424 | 4 320 | 4 141 | 4 135 |
| 4.00 Raiffeisenbanken | 3 154 | 3 356 | 3 574 | 4 999 | 5 466 | 5 805 | 6 058 | 6 304 | 6 549 | 6 764 |
| 5.00 Übrige Banken | 26 100 | 26 601 | 28 557 | 30 912 | 31 412 | 30 902 | 29 459 | 30 582 | 31 210 | 32 413 |
| 5.11 Handelsbanken | 5 699 | 4 309 | 4 736 | 4 872 | 4 659 | 2 973 | 2 799 | 2 695 | 2 542 | 2 612 |
| 5.12 Börsenbanken | 4 797 | 5 723 | 7 053 | 8 043 | 8 260 | 10 693 | 9 593 | 9 814 | 9 897 | 10 301 |
| 5.13 Kleinkreditbanken | 859 | 452 | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken | 205 | 217 | 699 | 714 | 645 | 606 | 566 | 561 | 245 | 255 |
| 5.20 Ausländisch beherrschte Banken | 14 540 | 15 900 | 16 069 | 17 283 | 17 848 | 16 629 | 16 501 | 17 511 | 18 527 | 19 244 |
| 7.00 Filialen ausländischer Banken | 1 529 | 1 609 | 1 124 | 1 243 | 1 320 | 1 358 | 1 282 | 1 234 | 1 229 | 1 266 |
| 8.00 Privatbankiers | 2 748 | 3 037 | 3 398 | 4 089 | 4 503 | 3 881 | 3 596 | 3 630 | 3 798 | 3 877 |
| 1.00–5.00 Total | 115 414 | 114 041 | 115 075 | 119 666 | 115 243 | 113 086 | 108 036 | 110 764 | 114 437 | 122 779 |

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

| | | | | | | | | | | |
|------------------------------------------|-------------|-------------|------------|------------|---|-------------|-------------|------------|------------|-------------|
| 1.00–8.00 All banks | -0.1 | -0.8 | 0.8 | 4.5 | . | -2.3 | -4.6 | 2.4 | 3.3 | 7.1 |
| 1.00 Cantonal banks | -0.8 | 1.6 | 1.5 | 4.3 | . | -3.2 | -2.3 | -1.3 | -1.0 | 1.3 |
| 2.00 Big banks | -0.9 | -3.6 | -2.4 | -0.4 | . | -2.4 | -5.9 | 3.3 | 5.9 | 12.0 |
| 3.00 Regional banks and savings banks | -2.4 | -1.9 | 0.9 | 5.3 | . | -1.2 | -4.7 | -2.4 | -4.1 | -0.1 |
| 4.00 Raiffeisen banks | 7.9 | 6.4 | 6.5 | 39.9 | . | 6.2 | 4.4 | 4.1 | 3.9 | 3.3 |
| 5.00 Other banks | 1.4 | 1.9 | 7.4 | 8.2 | . | -1.6 | -4.7 | 3.8 | 2.1 | 3.9 |
| 5.11 Commercial banks | -3.0 | -24.4 | 9.9 | 2.9 | . | -36.2 | -5.9 | -3.7 | -5.7 | 2.8 |
| 5.12 Stock exchange banks | 4.5 | 19.3 | 23.2 | 14.0 | . | 29.5 | -10.3 | 2.3 | 0.8 | 4.1 |
| 5.13 Consumer credit banks | -31.1 | -47.4 | . | . | . | . | . | . | . | . |
| 5.14 Other banking institutions | 7.3 | 5.9 | 222.1 | 2.1 | . | -6.0 | -6.6 | -0.9 | -56.3 | 4.1 |
| 5.20 Foreign-controlled banks | 5.0 | 9.4 | 1.1 | 7.6 | . | -6.8 | -0.8 | 6.1 | 5.8 | 3.9 |
| 7.00 Branches of foreign banks | 3.3 | 5.2 | -30.1 | 10.6 | . | 2.9 | -5.6 | -3.7 | -0.4 | 3.0 |
| 8.00 Private bankers | 4.8 | 10.5 | 11.9 | 20.3 | . | -13.8 | -7.3 | 0.9 | 4.6 | 2.1 |
| Total for 1.00–5.00 | -0.2 | -1.2 | 0.9 | 4.0 | . | -1.9 | -4.5 | 2.5 | 3.3 | 7.3 |

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 Inland 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

| | | | | | | | | | |
|------|---------------|---------------|----------------|---------------|--------------|---------------|---------------|---------------|----------------|
| 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 |
| 2006 | 65 010 | 39 234 | 104 245 | 13 919 | 9 758 | 23 677 | 78 930 | 48 992 | 127 921 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | |
|------|--------------|--------------|---------------|----------|----------|----------|--------------|--------------|---------------|
| 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 |
| 2006 | 9 895 | 6 639 | 16 534 | 2 | — | 2 | 9 897 | 6 639 | 16 536 |

2.00 Grossbanken / Big banks

| | | | | | | | | | |
|------|---------------|---------------|---------------|---------------|--------------|---------------|---------------|---------------|---------------|
| 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 |
| 2006 | 28 285 | 14 201 | 42 486 | 12 396 | 8 049 | 20 445 | 40 681 | 22 250 | 62 931 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | |
|------|--------------|--------------|--------------|----------|----------|----------|--------------|--------------|--------------|
| 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 |
| 2006 | 2 214 | 1 920 | 4 135 | — | — | — | 2 214 | 1 920 | 4 135 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | |
|------|--------------|--------------|--------------|----------|----------|----------|--------------|--------------|--------------|
| 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 |
| 2006 | 3 430 | 3 334 | 6 764 | — | — | — | 3 430 | 3 334 | 6 764 |

| 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)

| | | | | | | | | | |
|------|---------------|---------------|---------------|--------------|--------------|--------------|---------------|---------------|---------------|
| 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 |
| 2006 | 17 783 | 11 419 | 29 202 | 1 505 | 1 706 | 3 211 | 19 288 | 13 125 | 32 413 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | |
|------|--------------|--------------|--------------|----|----|----|--------------|--------------|--------------|
| 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 |
| 2006 | 1 367 | 1 246 | 2 612 | — | — | — | 1 367 | 1 246 | 2 612 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | |
|------|--------------|--------------|--------------|------------|------------|------------|--------------|--------------|---------------|
| 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 |
| 2006 | 6 358 | 3 387 | 9 746 | 288 | 267 | 555 | 6 647 | 3 654 | 10 301 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | |
|------|------------|------------|------------|---|---|---|------------|------------|------------|
| 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 |
| 2006 | 136 | 120 | 255 | — | — | — | 136 | 120 | 255 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | |
|------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|---------------|
| 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 |
| 2006 | 9 922 | 6 667 | 16 589 | 1 217 | 1 438 | 2 655 | 11 139 | 8 105 | 19 244 |

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 Inland 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

| 2002 | 839 | 517 | 1356 | 1 | 1 | 2 | 840 | 518 | 1358 |
|------|------------|------------|-------------|----------|----------|----------|------------|------------|-------------|
| 2003 | 815 | 463 | 1278 | 2 | 2 | 4 | 817 | 465 | 1282 |
| 2004 | 777 | 454 | 1231 | 2 | 1 | 3 | 779 | 455 | 1234 |
| 2005 | 771 | 456 | 1227 | 1 | 1 | 2 | 772 | 457 | 1229 |
| 2006 | 780 | 483 | 1264 | 1 | 1 | 2 | 781 | 484 | 1266 |

8.00 Privatbankiers / Private bankers

| 2002 | 2545 | 1306 | 3851 | 27 | 3 | 30 | 2572 | 1309 | 3881 |
|------|-------------|-------------|-------------|-----------|----------|-----------|-------------|-------------|-------------|
| 2003 | 2397 | 1173 | 3570 | 26 | — | 26 | 2423 | 1173 | 3596 |
| 2004 | 2443 | 1158 | 3602 | 26 | 2 | 28 | 2469 | 1160 | 3630 |
| 2005 | 2589 | 1187 | 3776 | 22 | — | 22 | 2611 | 1187 | 3798 |
| 2006 | 2623 | 1236 | 3860 | 15 | 2 | 17 | 2638 | 1238 | 3877 |

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

| 2002 | 60524 | 38796 | 99320 | 8571 | 5195 | 13766 | 69095 | 43991 | 113086 |
|------|--------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|---------------|
| 2003 | 58459 | 36152 | 94611 | 8382 | 5043 | 13425 | 66841 | 41196 | 108036 |
| 2004 | 58998 | 35717 | 94714 | 9937 | 6113 | 16050 | 68934 | 41830 | 110764 |
| 2005 | 59729 | 35832 | 95561 | 11467 | 7410 | 18876 | 71196 | 43242 | 114437 |
| 2006 | 61607 | 37514 | 99121 | 13903 | 9755 | 23658 | 75510 | 47269 | 122779 |

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 | | | | | | | | | |
|------------------------------------------------------------------------|---------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1.00 Kantonalbanken Cantonal banks | 4.51 | 4.23 | 3.96 | 4.34 | 4.20 | 3.75 | 3.30 | 3.14 | 2.97 | 3.05 |
| 2.00 Grossbanken Big banks | 4.59 | 4.32 | 4.03 | 4.30 | 4.25 | 3.89 | 3.37 | 3.04 | 2.87 | 3.03 |
| 3.00 Regionalbanken und Sparkassen Regional banks and savings banks | 4.48 | 4.22 | 3.95 | 4.43 | 4.26 | 3.81 | 3.29 | 3.13 | 2.97 | 3.05 |
| 4.00 Raiffeisenbanken Raiffeisen banks | 4.33 | 4.07 | 3.80 | 4.29 | 4.20 | 3.74 | 3.17 | 3.08 | 2.99 | 3.05 |
| 5.00 Übrige Banken Other banks | 4.17 | 3.85 | 3.60 | 4.11 | 3.92 | 3.43 | 2.89 | 2.80 | 2.71 | 2.91 |
| 5.11 Handelsbanken Commercial banks | 4.26 | 3.92 | 3.67 | 4.18 | 4.01 | 3.54 | 2.94 | 2.87 | 2.78 | 2.93 |
| 5.12 Börsenbanken Stock exchange banks | 3.78 | 3.94 | 3.61 | 4.07 | 3.77 | 3.16 | 2.80 | 2.64 | 2.59 | 2.92 |
| 5.13 Kleinkreditbanken Consumer credit banks | 6.86 | 6.37 | . | . | . | . | . | . | . | . |
| 5.14 Andere Banken Other banking institutions | 2.52 | 2.58 | 2.78 | 3.24 | 3.31 | 2.94 | 2.88 | 2.93 | 2.73 | 2.77 |
| 5.20 Ausländisch beherrschte Banken Foreign-controlled banks | 3.93 | 3.70 | 3.33 | 3.92 | 3.69 | 3.13 | 2.63 | 2.56 | 2.44 | 2.85 |
| 1.00–5.00 Total | 4.50 | 4.23 | 3.95 | 4.32 | 4.21 | 3.78 | 3.28 | 3.07 | 2.92 | 3.04 |

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

| | | | |
|------|---|---|---|
| 2002 | . | . | . |
| 2003 | . | . | . |
| 2004 | . | . | . |
| 2005 | . | . | . |
| 2006 | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.73 | 2.04 | 2.99 |

2.00 Grossbanken / Big banks

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.69 | 1.82 | 2.76 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.90 | 2.27 | 3.28 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.75 | 2.33 | 3.39 |

| 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)

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.83 | 2.18 | 3.54 |

5.11 Handelsbanken / Commercial banks

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.77 | 2.19 | 3.11 |

5.12 Börsenbanken / Stock exchange banks

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 1.04 | 1.76 | 4.30 |

5.14 Andere Banken / Other banking institutions

| | | | |
|------|-------------|-------------|---|
| 2002 | 2.69 | 3.70 | . |
| 2003 | 2.00 | 3.35 | . |
| 2004 | 1.78 | 2.91 | . |
| 2005 | 1.40 | 2.51 | . |
| 2006 | 1.45 | 2.33 | . |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.81 | 2.02 | 3.65 |

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

| | | | |
|------|-------------|---|---|
| 2002 | 1.30 | . | . |
| 2003 | 0.70 | . | . |
| 2004 | 0.74 | . | . |
| 2005 | 0.55 | . | . |
| 2006 | 0.97 | . | . |

8.00 Privatbankiers / Private bankers

| | | | |
|------|---|---|---|
| 2002 | . | . | . |
| 2003 | . | . | . |
| 2004 | . | . | . |
| 2005 | . | . | . |
| 2006 | . | . | . |

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

| | | | |
|------|-------------|-------------|-------------|
| 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 |
| 2006 | 0.75 | 2.18 | 2.81 |

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 |
| 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 |
| 2006 | 19 794 | 27 087 | 66 652 | 123 002 | 174 370 | 96 926 | 63 968 | 33 404 | 17 700 | 7 974 |

| 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 |
| 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 |
| 2006 | 5 480 | 2 385 | 1 608 | 640 | 416 | 230 | 174 | 95 | 137 | 34 |

¹ Vor 2002 auf alle Wahrungen 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 6¹/₂% und mehr.
Until 1986, 6¹/₂% 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 |
| 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 |
| 2006 | 56 | 13 | 33 | 6 | 15 | 2 | 4 | 3 | 12 | 38 | 642 259 |

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

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2002 | . | . | . | . | . | . | . | . | . | . |
| 2003 | . | . | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . | . | . |
| 2005 | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|---------------|--------------|--------------|--------------|--------------|------------|------------|----------|------------|----------|
| 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 |
| 2006 | 83 499 | 7 538 | 8 876 | 3 983 | 1 044 | 247 | 180 | 1 | 217 | — |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---------------|---------------|--------------|-----------|----------|----------|-----------|-----------|----------|----------|
| 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 |
| 2006 | 81 945 | 10 225 | 9 804 | 38 | 0 | 0 | 25 | 23 | 0 | 0 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|---------------|--------------|--------------|--------------|------------|-----------|--------------|-----------|------------|-----------|
| 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 |
| 2006 | 25 375 | 3 952 | 5 314 | 1 155 | 458 | 57 | 1 204 | 44 | 364 | 23 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|---------------|--------------|--------------|--------------|------------|-----------|-----------|------------|-----------|----------|
| 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 |
| 2006 | 47 374 | 3 864 | 3 876 | 5 075 | 397 | 19 | 81 | 160 | 35 | 3 |

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

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2002 | . | . | . | . | . | . | . | . | . | . |
| 2003 | . | . | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . | . | . |
| 2005 | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|-----|-----|---|---|---|---|---|---|---|---|
| 2002 | 50 | 226 | 3 | — | — | — | — | — | — | — |
| 2003 | 50 | — | 0 | — | — | — | — | — | — | — |
| 2004 | 50 | — | 0 | — | — | — | — | — | — | — |
| 2005 | 489 | — | — | — | — | — | — | — | — | — |
| 2006 | — | — | — | — | — | — | — | — | — | — |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---|----------|---|---|---|---|---|---|---|---|
| 2002 | 5 | — | 1 | — | 0 | 0 | — | — | — | — |
| 2003 | 0 | 0 | — | — | — | — | — | — | — | — |
| 2004 | — | 0 | — | — | — | — | — | — | — | — |
| 2005 | 0 | — | — | — | — | — | — | — | — | — |
| 2006 | — | 0 | — | — | — | — | — | — | — | — |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|------------|-----------|-----------|----------|----------|----------|----------|---|---|---|
| 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 | — | — | — |
| 2006 | 177 | 55 | 12 | 0 | 8 | 2 | 2 | — | — | — |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|----------|----------|----------|---|---|---|---|---|---|---|
| 2002 | 117 | 139 | 7 | 0 | 0 | — | — | — | — | — |
| 2003 | 1 | 2 | 1 | 0 | — | — | — | — | — | — |
| 2004 | 1 | 0 | 1 | 0 | — | — | — | — | — | — |
| 2005 | 0 | 0 | 1 | — | — | — | — | — | — | — |
| 2006 | 1 | 0 | 0 | — | — | — | — | — | — | — |

| Jahres- ende | 6% | 6¼% | 6½% | 6¾% | 7% | 7¼% | 7½% | 7¾% | 8% und mehr | Total |
|-----------------|----|-----|-----|-----|----|-----|-----|-----|-------------------|-------|
| End of year | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 |

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---------|
| 2002 | . | . | . | . | . | . | . | . | . | 304 213 |
| 2003 | . | . | . | . | . | . | . | . | . | 333 407 |
| 2004 | . | . | . | . | . | . | . | . | . | 338 036 |
| 2005 | . | . | . | . | . | . | . | . | . | 347 390 |
| 2006 | . | . | . | . | . | . | . | . | . | 333 160 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---------|
| 2002 | — | — | — | — | — | — | — | — | — | 97 897 |
| 2003 | — | — | — | — | — | — | — | — | — | 107 090 |
| 2004 | — | — | — | — | — | — | — | — | — | 108 123 |
| 2005 | — | — | — | — | — | — | — | — | — | 110 479 |
| 2006 | — | — | — | — | — | — | — | — | — | 105 585 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---------|
| 2002 | — | — | — | — | — | — | — | — | — | 98 459 |
| 2003 | — | — | — | — | — | — | — | — | — | 107 642 |
| 2004 | — | — | — | — | — | — | — | — | — | 107 067 |
| 2005 | — | — | — | — | — | — | — | — | — | 109 915 |
| 2006 | — | — | — | — | — | — | — | — | — | 102 061 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|--------|
| 2002 | 4 | — | — | — | — | — | — | — | — | 34 470 |
| 2003 | 1 | — | — | — | — | — | — | — | — | 37 002 |
| 2004 | 1 | — | — | — | — | — | — | — | 0 | 37 868 |
| 2005 | 1 | — | — | — | — | — | — | — | 0 | 39 229 |
| 2006 | — | — | — | — | — | — | — | — | — | 38 200 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|--------|
| 2002 | — | — | — | — | — | — | — | — | — | 50 667 |
| 2003 | — | — | — | — | — | — | — | — | — | 56 247 |
| 2004 | — | — | — | — | — | — | — | — | — | 58 635 |
| 2005 | — | — | — | — | — | — | — | — | — | 60 569 |
| 2006 | — | — | — | — | — | — | — | — | — | 60 885 |

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 % | 10 |
|---------------------------------------|-------------------------------------------|---------------------------------|---------------------------------|---------------------------------|----|---------------------------------|---------------------------------|---------------------------------|----|---------------------------------|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | | |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | | |
|------|---------------|--------------|--------------|--------------|-----------|------------|------------|-----------|----------|-----|
| 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 |
| 2006 | 18 670 | 1 688 | 2 634 | 2 183 | 61 | 287 | 323 | 58 | 4 | — |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|---------------|------------|--------------|--------------|----------|----------|-----|-----------|---|---|
| 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 | — | — | — |
| 2006 | 16 356 | 824 | 1 903 | 2 171 | 1 | 0 | — | 58 | — | — |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|--------------|------------|-----------|----------|----------|---|------------|---|----------|---|
| 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 | — |
| 2006 | 1 150 | 340 | 83 | 1 | 5 | — | 322 | — | 3 | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|------------|------------|------------|-----|-----|------------|-----|-----|-----|-----|
| 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 | — | — | — | — |
| 2006 | 158 | 451 | 585 | — | — | 267 | — | — | — | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|--------------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|---|
| 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 |
| 2006 | 1 006 | 73 | 64 | 10 | 55 | 20 | 0 | 0 | 1 | — |

| 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 |

5.00 Übrige Banken / Other banks (5.11–5.20)

| | | | | | | | | | | |
|------|----------|----------|---|---|---|---|---|---|-----------|---|
| 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 | — |
| 2006 | 0 | 1 | — | — | — | — | — | — | 23 | — |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|----|---|---|---|---|---|---|---|---|---|
| 2002 | 62 | 0 | — | — | — | — | — | — | — | — |
| 2003 | — | — | — | — | — | — | — | — | — | — |
| 2004 | — | — | — | — | — | — | — | — | — | — |
| 2005 | — | — | — | — | — | — | — | — | — | — |
| 2006 | — | — | — | — | — | — | — | — | — | — |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|----------|----------|---|---|---|---|---|---|---|---|
| 2002 | 42 | — | 3 | 0 | — | — | 1 | — | — | — |
| 2003 | 9 | — | — | 2 | — | — | 2 | — | — | — |
| 2004 | 38 | — | — | 0 | — | — | 0 | — | — | — |
| 2005 | 25 | 6 | — | 0 | — | — | 2 | — | — | — |
| 2006 | 0 | 1 | — | — | — | — | — | — | — | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2002 | — | — | 0 | — | — | — | — | — | — | — |
| 2003 | — | — | 0 | — | — | — | — | — | — | — |
| 2004 | — | — | — | — | — | — | — | — | — | — |
| 2005 | — | — | — | — | — | — | — | — | — | — |
| 2006 | — | — | — | — | — | — | — | — | — | — |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|-----------|---|
| 2002 | — | — | 6 | — | — | — | — | — | 14 | — |
| 2003 | — | — | 7 | — | — | — | — | — | 16 | — |
| 2004 | 0 | 0 | 1 | — | — | — | — | — | 17 | — |
| 2005 | — | — | — | — | — | — | — | — | 20 | — |
| 2006 | — | — | — | — | — | — | — | — | 23 | — |

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)

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---------------|
| 2002 | — | — | — | — | — | — | — | — | — | 22 260 |
| 2003 | — | — | — | — | — | — | — | — | — | 24 860 |
| 2004 | — | — | — | — | — | — | — | — | — | 25 801 |
| 2005 | — | — | — | — | — | — | — | — | — | 26 655 |
| 2006 | — | — | — | — | — | — | — | — | — | 25 932 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---------------|
| 2002 | — | — | — | — | — | — | — | — | — | 18 244 |
| 2003 | — | — | — | — | — | — | — | — | — | 19 565 |
| 2004 | — | — | — | — | — | — | — | — | — | 20 606 |
| 2005 | — | — | — | — | — | — | — | — | — | 21 342 |
| 2006 | — | — | — | — | — | — | — | — | — | 21 314 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|--------------|
| 2002 | — | — | — | — | — | — | — | — | — | 2 263 |
| 2003 | — | — | — | — | — | — | — | — | — | 2 687 |
| 2004 | — | — | — | — | — | — | — | — | — | 2 319 |
| 2005 | — | — | — | — | — | — | — | — | — | 2 347 |
| 2006 | — | — | — | — | — | — | — | — | — | 1 905 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|--------------|
| 2002 | — | — | — | — | — | — | — | — | — | 514 |
| 2003 | — | — | — | — | — | — | — | — | — | 1 022 |
| 2004 | — | — | — | — | — | — | — | — | — | 1 378 |
| 2005 | — | — | — | — | — | — | — | — | — | 1 526 |
| 2006 | — | — | — | — | — | — | — | — | — | 1 461 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|--------------|
| 2002 | — | — | — | — | — | — | — | — | — | 1 239 |
| 2003 | — | — | — | — | — | — | — | — | — | 1 586 |
| 2004 | — | — | — | — | — | — | — | — | — | 1 498 |
| 2005 | — | — | — | — | — | — | — | — | — | 1 440 |
| 2006 | — | — | — | — | — | — | — | — | — | 1 253 |

| 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

| | | | | | | | | | | |
|------|----------------|---------------|---------------|---------------|--------------|------------|--------------|------------|------------|-----------|
| 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 |
| 2006 | 256 863 | 27 266 | 30 505 | 12 435 | 1 960 | 610 | 1 813 | 287 | 620 | 26 |

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

| | | | | | | | | | | |
|------|------------|-----------|-----------|----------|----------|----------|----------|----------|-----------|----------|
| 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 | — |
| 2006 | 178 | 57 | 12 | 0 | 8 | 2 | 2 | — | 23 | — |

| 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

| | | | | | | | | | | |
|------|--------|-------|-------|-------|--------|-------|-----|-----|-----|---------|
| 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 |
| 2006 | — | — | — | — | — | — | — | — | — | 332 664 |

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

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---|
| 2002 | . | . | . | . | . | . | . | . | . | . |
| 2003 | . | . | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . | . | . |
| 2005 | . | . | . | . | . | . | . | . | . | . |
| 2006 | . | . | . | . | . | . | . | . | . | . |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|--------------|--------------|------------|------------|------------|------------|------------|-----------|------------|------------|
| 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 |
| 2006 | 6 468 | 1 351 | 717 | 288 | 354 | 201 | 131 | 79 | 131 | 119 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|--------------|------------|-----------|-----------|------------|-----------|-----------|----------|-----------|----------|
| 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 |
| 2006 | 2 354 | 253 | 86 | 57 | 100 | 46 | 21 | 7 | 24 | 0 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|--------------|------------|------------|------------|------------|------------|------------|-----------|------------|-----------|
| 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 |
| 2006 | 3 324 | 973 | 854 | 233 | 345 | 142 | 128 | 56 | 141 | 75 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|--------------|--------------|--------------|------------|--------------|------------|------------|------------|------------|------------|
| 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 |
| 2006 | 5 611 | 2 295 | 1 858 | 748 | 1 028 | 275 | 232 | 104 | 235 | 113 |

| 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 |

1.00–8.00 Alle Banken / All banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|---------------|
| 2002 | . | . | . | . | . | . | . | . | . | 38 792 |
| 2003 | . | . | . | . | . | . | . | . | . | 32 370 |
| 2004 | . | . | . | . | . | . | . | . | . | 29 794 |
| 2005 | . | . | . | . | . | . | . | . | . | 29 227 |
| 2006 | . | . | . | . | . | . | . | . | . | 34 489 |

1.00 Kantonalbanken / Cantonal banks

| | | | | | | | | | | |
|------|-----------|----------|----|----|----|---|----|---|---|--------------|
| 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 |
| 2006 | 17 | 1 | — | — | — | — | — | — | — | 9 855 |

2.00 Grossbanken / Big banks

| | | | | | | | | | | |
|------|---|---|----|---|----|----|---|---|---|--------------|
| 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 |
| 2006 | — | — | — | — | — | — | — | — | — | 2 948 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

| | | | | | | | | | | |
|------|-----------|----------|----------|----|----|----|----------|---|---|--------------|
| 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 |
| 2006 | 97 | 9 | 0 | — | — | — | 0 | — | — | 6 376 |

4.00 Raiffeisenbanken / Raiffeisen banks

| | | | | | | | | | | |
|------|------------|-----------|-----------|----------|----------|---|---|---|---|---------------|
| 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 |
| 2006 | 106 | 30 | 19 | 0 | 0 | — | — | — | — | 12 654 |

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)

| | | | | | | | | | | |
|------|--------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| 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 |
| 2006 | 1 529 | 428 | 241 | 106 | 95 | 38 | 74 | 24 | 72 | 36 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|--------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|
| 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 |
| 2006 | 1 376 | 375 | 214 | 102 | 88 | 36 | 72 | 23 | 69 | 35 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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 | — |
| 2006 | 11 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | — |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|
| 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 |
| 2006 | 44 | 14 | 6 | 1 | 2 | 2 | 1 | 1 | 0 | 1 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|-----------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|
| 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 |
| 2006 | 98 | 38 | 20 | 3 | 4 | 1 | 1 | 0 | 3 | 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)

| | | | | | | | | | | |
|------|----------|----------|----|----|----|---|---|---|---|-------------|
| 2002 | 48 | 22 | 36 | 16 | 41 | — | 0 | — | — | 2921 |
| 2003 | 41 | 7 | — | 0 | 0 | — | — | — | — | 2612 |
| 2004 | 20 | 7 | — | — | — | — | — | — | — | 2244 |
| 2005 | 6 | 7 | — | — | — | — | — | — | — | 2214 |
| 2006 | 5 | 7 | — | — | — | — | — | — | — | 2655 |

5.11 Handelsbanken / Commercial banks

| | | | | | | | | | | |
|------|----------|----------|----|----|----|---|---|---|---|-------------|
| 2002 | 27 | 14 | 32 | 15 | 35 | — | — | — | — | 2653 |
| 2003 | 24 | 0 | — | — | — | — | — | — | — | 2390 |
| 2004 | 6 | 0 | — | — | — | — | — | — | — | 2032 |
| 2005 | 5 | 0 | — | — | — | — | — | — | — | 1974 |
| 2006 | 5 | 0 | — | — | — | — | — | — | — | 2394 |

5.12 Börsenbanken / Stock exchange banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|-----------|
| 2002 | 3 | 0 | 0 | 0 | 0 | — | 0 | — | — | 18 |
| 2003 | 0 | — | — | 0 | 0 | — | — | — | — | 13 |
| 2004 | — | — | — | — | — | — | — | — | — | 7 |
| 2005 | — | — | — | — | — | — | — | — | — | 10 |
| 2006 | — | — | — | — | — | — | — | — | — | 14 |

5.14 Andere Banken / Other banking institutions

| | | | | | | | | | | |
|------|----------|----------|---|---|---|---|---|---|---|-----------|
| 2002 | 15 | 7 | 0 | 0 | — | — | — | — | — | 96 |
| 2003 | 15 | 7 | — | — | — | — | — | — | — | 95 |
| 2004 | 14 | 7 | — | — | — | — | — | — | — | 105 |
| 2005 | 1 | 7 | — | — | — | — | — | — | — | 98 |
| 2006 | 0 | 7 | — | — | — | — | — | — | — | 79 |

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | | | | | |
|------|---|---|---|---|---|---|---|---|---|------------|
| 2002 | 4 | 1 | 4 | 1 | 6 | — | — | — | — | 155 |
| 2003 | 2 | — | — | — | — | — | — | — | — | 115 |
| 2004 | — | — | — | — | — | — | — | — | — | 100 |
| 2005 | — | — | — | — | — | — | — | — | — | 131 |
| 2006 | — | — | — | — | — | — | — | — | — | 168 |

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

| | | | | | | | | | | |
|------|---------------|--------------|--------------|--------------|--------------|------------|------------|------------|------------|------------|
| 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 |
| 2006 | 19 286 | 5 300 | 3 756 | 1 432 | 1 921 | 702 | 585 | 270 | 603 | 344 |

| 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

| | | | | | | | | | | |
|------|------------|-----------|-----------|----------|----------|----------|----------|----------|----------|---------------|
| 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 |
| 2006 | 225 | 46 | 19 | 0 | 0 | — | 0 | — | — | 34 488 |

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 |
|--------------------|------------------------|------|------|------|------|------|------|------|------|-----------------------------------|-------|
| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 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 | 2 331 | 2 957 | 2 197 | 1 111 | 766 | 262 | 161 | 69 | 0 | 1 | 9 855 |
| 2.00 Grossbanken Big banks | 773 | 1 044 | 660 | 186 | 154 | 51 | 41 | 23 | 10 | 6 | 2 948 |
| 3.00 Regionalbanken und Sparkassen Regional banks and savings banks | 1 430 | 1 876 | 1 422 | 838 | 420 | 192 | 117 | 69 | 11 | 0 | 6 376 |
| 4.00 Raiffeisenbanken Raiffeisen banks | 2 660 | 3 638 | 2 960 | 1 684 | 934 | 399 | 227 | 140 | 8 | 4 | 12 654 |
| 5.00 Übrige Banken Other banks | 513 | 842 | 581 | 347 | 214 | 75 | 52 | 30 | 0 | — | 2 655 |
| 5.11 Handelsbanken Commercial banks | 454 | 744 | 531 | 322 | 195 | 70 | 49 | 28 | 0 | — | 2 394 |
| 5.12 Börsenbanken Stock exchange banks | 5 | 4 | 2 | 2 | 1 | 0 | 0 | — | — | — | 14 |
| 5.14 Andere Banken Other banking institutions | 24 | 30 | 13 | 7 | 3 | 1 | 0 | 0 | — | — | 79 |
| 5.20 Ausländisch beherrschte Banken Foreign-controlled banks | 29 | 63 | 35 | 17 | 15 | 5 | 2 | 2 | — | — | 168 |
| 1.00–5.00 Total | 7 707 | 10 357 | 7 820 | 4 166 | 2 489 | 979 | 598 | 331 | 30 | 11 | 34 488 |

| Zinssätze Rate of interest | Fälligkeit Maturity | | | | | | | | | | Total |
|-------------------------------|------------------------|------|------|------|------|------|------|------|------|--------------------------------------|-------|
| | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 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 | 5 189 | 7 585 | 4 087 | 1 671 | 506 | 129 | 98 | 14 | 7 | 1 | 19 286 |
| 2 ¹ / ₄ % | 367 | 1 089 | 2 011 | 1 002 | 543 | 144 | 99 | 41 | 4 | 1 | 5 300 |
| 2 ¹ / ₂ % | 247 | 555 | 897 | 809 | 816 | 217 | 165 | 48 | 1 | 1 | 3 756 |
| 2 ³ / ₄ % | 142 | 93 | 188 | 226 | 368 | 213 | 103 | 87 | 7 | 4 | 1 432 |
| 3% | 609 | 192 | 202 | 210 | 214 | 239 | 122 | 121 | 10 | 2 | 1 921 |
| 3 ¹ / ₄ % | 327 | 110 | 95 | 88 | 26 | 30 | 10 | 13 | 1 | 2 | 702 |
| 3 ¹ / ₂ % | 240 | 106 | 112 | 105 | 11 | 7 | 1 | 3 | — | — | 585 |
| 3 ³ / ₄ % | 108 | 67 | 73 | 17 | 1 | 0 | — | 4 | — | — | 270 |
| 4% | 245 | 223 | 106 | 27 | 1 | 0 | — | — | — | — | 603 |
| 4 ¹ / ₄ % | 121 | 187 | 30 | 5 | 1 | — | — | — | — | — | 344 |
| 4 ¹ / ₂ % | 83 | 119 | 18 | 5 | 0 | — | — | — | — | — | 225 |
| 4 ³ / ₄ % | 23 | 21 | 1 | 0 | — | — | — | — | — | — | 46 |
| 5% | 7 | 10 | 0 | 0 | 2 | — | — | — | — | — | 19 |
| 5 ¹ / ₄ % | 0 | 0 | — | — | — | — | — | — | — | — | 0 |
| 5 ¹ / ₂ % | — | 0 | — | — | — | — | — | — | — | — | 0 |
| 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 | 7 707 | 10 357 | 7 820 | 4 166 | 2 489 | 979 | 598 | 331 | 30 | 11 | 34 488 |
| Durchschnittlicher Zinssatz Average rate of interest | 2.08 | 2.06 | 2.19 | 2.30 | 2.43 | 2.60 | 2.53 | 2.75 | 2.59 | 2.78 | 2.18 |

61 Anleihen nach dem Zinssatz Bonds, by rate of interest

In Millionen Franken / In CHF millions

| Gruppe Category | 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 |
| 1.00–8.00 Alle Banken All banks | . | . | . | . | . | . | . | . | . | . |
| 1.00 Kantonalbanken Cantonal banks | 7 226 | 2 087 | 2 921 | 3 656 | 2 243 | 2 852 | 3 634 | 1 798 | 3 427 | 2 045 |
| 2.00 Grossbanken Big banks | 109 720 | 1 245 | 3 056 | 865 | 1 431 | 9 123 | 8 659 | 2 317 | 2 255 | 2 194 |
| 3.00 Regionalbanken und Sparkassen Regional banks and savings banks | 296 | 2 | — | 2 | 1 | 14 | 233 | — | 3 | 175 |
| 4.00 Raiffeisenbanken Raiffeisen banks | 70 | — | — | — | 950 | 450 | — | — | 800 | 100 |
| 5.00 Übrige Banken Other banks | 331 | 68 | 218 | 543 | 403 | 67 | 283 | 460 | 156 | 4 |
| 5.11 Handelsbanken Commercial banks | — | 50 | 200 | 460 | 400 | — | 250 | 300 | 100 | — |
| 5.12 Börsenbanken Stock exchange banks | 272 | 5 | 1 | 59 | 3 | 67 | 3 | 10 | 56 | 4 |
| 5.14 Andere Banken Other banking institutions | — | — | — | — | — | — | — | — | — | — |
| 5.20 Ausländisch beherrschte Banken Foreign-controlled banks | 58 | 13 | 18 | 24 | — | — | 30 | 150 | — | — |
| 7.00 Filialen ausländischer Banken Branches of foreign banks | — | — | — | — | — | — | — | — | — | — |
| 8.00 Privatbankiers Private bankers | . | . | . | . | . | . | . | . | . | . |
| 1.00–5.00 Total | 117 642 | 3 403 | 6 195 | 5 066 | 5 028 | 12 505 | 12 808 | 4 574 | 6 641 | 4 518 |

| 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 |
| . | . | . | . | . | . | . | . | . | . |
| 1 185 | 10 | 200 | 9 | — | — | — | — | — | 33 293 |
| 1 958 | 1 045 | 2 329 | 24 533 | 4 084 | 2 295 | 3 964 | 4 571 | 8 281 | 193 925 |
| 1 | — | 130 | — | — | — | — | — | — | 855 |
| — | — | — | — | — | — | — | — | — | 2 370 |
| 171 | 1 | 4 | 108 | 29 | 23 | 34 | 23 | 178 | 3 104 |
| — | — | — | — | — | — | — | — | — | 1 760 |
| 165 | 1 | 4 | 5 | 29 | 23 | 28 | 23 | 178 | 936 |
| — | — | — | — | — | — | — | — | — | — |
| 6 | — | — | 103 | — | — | 6 | — | — | 408 |
| — | — | — | — | — | — | — | — | — | — |
| 3 315 | 1 057 | 2 662 | 24 650 | 4 113 | 2 318 | 3 999 | 4 593 | 8 459 | 233 547 |

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 End of year | 1.99% und weniger 1.99% or less | 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% |
|---------------------------------------|----------------------------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 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 |
| 2006 | 3168 | 4437 | 4802 | 5024 | 5207 | 2324 | 2419 | 7443 | 1049 | 5977 | 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 |
| 1976 | 1 478 | 729 | 658 | 603 | 1 651 | . | . | . | . | . | . | 7 387 | 5.27 |
| 1977 | 1 428 | 669 | 658 | 603 | 1 651 | . | . | . | . | . | . | 7 625 | 5.26 |
| 1978 | 857 | 604 | 703 | 558 | 1 651 | . | . | . | . | . | . | 7 676 | 5.06 |
| 1979 | 619 | 534 | 529 | 558 | 1 651 | . | . | . | . | . | . | 7 693 | 4.92 |
| 1980 | 1 059 | 1 006 | 713 | 466 | 1 359 | . | . | . | . | . | . | 8 205 | 4.92 |
| 1981 | 1 134 | 1 006 | 895 | 466 | 2 033 | . | . | . | . | . | . | 9 080 | 5.06 |
| 1982 | 1 293 | 1 156 | 895 | 550 | 2 170 | . | . | . | . | . | . | 10 181 | 5.06 |
| 1983 | 1 383 | 1 156 | 699 | 200 | 2 120 | . | . | . | . | . | . | 11 250 | 4.95 |
| 1984 | 2 339 | 1 111 | 699 | 200 | 1 617 | . | . | . | . | . | . | 12 058 | 4.84 |
| 1985 | 3 752 | 1 111 | 699 | 200 | 1 183 | . | . | . | . | . | . | 13 037 | 4.77 |
| 1986 | 3 752 | 1 010 | 556 | 200 | 1 102 | . | . | . | . | . | . | 14 457 | 4.74 |
| 1987 | 3 708 | 700 | 488 | 200 | 1 102 | . | . | . | . | . | . | 15 881 | 4.70 |
| 1988 | 3 708 | 622 | 488 | 200 | 1 102 | . | . | . | . | . | . | 17 398 | 4.67 |
| 1989 | 4 158 | 772 | 992 | 350 | 1 722 | . | . | . | . | . | . | 19 452 | 4.76 |
| 1990 | 4 158 | 772 | 992 | 350 | 1 247 | 230 | — | 445 | 1 460 | 695 | — | 21 804 | 5.00 |
| 1991 | 4 049 | 772 | 992 | 350 | 1 247 | 230 | 1 016 | 1 415 | 2 200 | 870 | — | 24 525 | 5.21 |
| 1992 | 4 022 | 772 | 985 | 350 | 1 246 | 826 | 1 586 | 1 713 | 3 616 | 1 360 | — | 26 991 | 5.45 |
| 1993 | 4 848 | 1 107 | 973 | 710 | 1 242 | 756 | 1 586 | 1 270 | 3 608 | 1 357 | — | 28 808 | 5.45 |
| 1994 | 5 547 | 1 611 | 742 | 920 | 816 | 756 | 1 586 | 1 270 | 3 608 | 1 357 | — | 29 827 | 5.45 |
| 1995 | 5 555 | 1 640 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 3 607 | 1 357 | — | 30 726 | 5.45 |
| 1996 | 3 044 | 1 490 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 3 607 | 1 357 | — | 29 816 | 5.39 |
| 1997 | 2 581 | 1 490 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 3 606 | 1 357 | — | 31 044 | 5.22 |
| 1998 | 2 581 | 1 490 | 1 553 | 920 | 816 | 756 | 1 586 | 1 270 | 3 600 | 1 357 | — | 35 895 | 4.88 |
| 1999 | 2 138 | 1 340 | 1 065 | 770 | 196 | 756 | 1 586 | 1 270 | 3 606 | 1 357 | — | 40 150 | 4.57 |
| 2000 | 2 138 | 1 340 | 1 065 | 770 | — | 756 | 1 586 | 1 270 | 2 159 | 665 | — | 44 383 | 4.37 |
| 2001 | 2 138 | 1 340 | 1 065 | 770 | — | 756 | 575 | 300 | 1 419 | 490 | — | 46 677 | 4.14 |
| 2002 | 2 138 | 1 340 | 1 065 | 770 | — | 160 | — | — | — | — | — | 47 390 | 3.87 |
| 2003 | 1 308 | 1 005 | 1 065 | 410 | — | — | — | — | — | — | — | 47 008 | 3.65 |
| 2004 | 608 | 325 | 965 | — | — | — | — | — | — | — | — | 44 544 | 3.40 |
| 2005 | 508 | 325 | 300 | — | — | — | — | — | — | — | — | 44 953 | 3.21 |
| 2006 | 508 | 325 | 300 | — | — | — | — | — | — | — | — | 47 063 | 3.11 |

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

| | | | | | | | | |
|------|----------|------------|--------------|--------------|---------------|-----------|-----------|---|
| 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 | — |
| 2006 | 1 | 439 | 1 104 | 1 661 | 31 369 | 23 | 23 | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2006) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2006)

| | | | | | | | | |
|------|----------|----------|---|----------|---------------|---|---|------------|
| 2003 | 1 | 0 | — | 38 | 26 988 | — | — | 261 |
| 2004 | 1 | 0 | — | 5 | 25 596 | — | — | 257 |
| 2005 | 1 | 0 | — | 20 | 23 368 | — | — | 243 |
| 2006 | 1 | 0 | — | 2 | 23 454 | — | — | 205 |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | |
|------|----------|----------|---|----------|---------------|---|---|----------|
| 2003 | 1 | 0 | — | 0 | 20 765 | — | — | 11 |
| 2004 | 1 | 0 | — | 0 | 20 640 | — | — | 10 |
| 2005 | 1 | 0 | — | 0 | 21 754 | — | — | 9 |
| 2006 | 1 | 0 | — | 0 | 23 179 | — | — | 7 |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | |
|------|----------|-----------|-----|------------|--------------|-----------|---|----------|
| 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 |
| 2006 | 1 | 53 | — | 156 | 7 417 | 49 | — | 8 |

0.60 SIS SegalInterSettle AG

| | | | | | | | | |
|------|----------|------------|------------|------------|------------|----------|---|---|
| 2003 | 1 | 5 | 91 | 689 | — | 4 | — | — |
| 2004 | 1 | 5 | 70 | 886 | — | 0 | — | — |
| 2005 | 1 | 83 | 48 | 332 | 922 | 0 | — | — |
| 2006 | 1 | 402 | 143 | 458 | 648 | 1 | — | — |

0.70 SIS x-clear AG

| | | | | | | | | |
|------|----------|---|---|-----------|---|---|---|---|
| 2003 | 1 | 0 | — | 58 | — | — | — | — |
| 2004 | 1 | 0 | — | 41 | — | — | — | — |
| 2005 | 1 | 0 | — | 47 | — | 0 | — | — |
| 2006 | 1 | — | — | 60 | — | — | — | — |

0.90 Clientis AG

| | | | | | | | | |
|------|----------|----------|-----------|-----------|------------|---|---|----------|
| 2003 | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . |
| 2005 | 1 | 0 | 59 | 19 | — | — | — | — |
| 2006 | 1 | 0 | 19 | 38 | 121 | — | — | 4 |

| 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

| | | | | | | | | |
|---|--------------|------------|------------|----------|-----------|----|---|----------------|
| — | 79294 | 89 | 532 | 4 | 689 | 25 | . | 122 798 |
| — | 83 023 | 97 | 537 | 3 | 336 | — | . | 117 909 |
| — | 72 799 | 122 | 493 | 7 | 155 | — | . | 108 988 |
| — | 76551 | 130 | 484 | 5 | 49 | — | . | 111 813 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2006) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2006)

| | | | | | | | | |
|---|------------|---|---|------------|-----------|------------|---|---------------|
| — | 255 | — | — | 233 | 29 | 660 | . | 28 465 |
| — | 268 | — | — | 221 | 26 | 660 | . | 27 032 |
| — | 262 | — | — | 194 | 22 | 660 | . | 24 769 |
| — | 261 | — | — | 187 | 23 | 660 | . | 24 792 |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | |
|---|------------|---|----------|------------|----------|------------|---|---------------|
| 2 | 623 | — | 0 | 195 | 2 | 189 | . | 21 787 |
| 2 | 606 | — | 0 | 188 | 2 | 189 | . | 21 637 |
| — | 598 | — | 0 | 186 | 2 | 189 | . | 22 738 |
| — | 622 | — | 0 | 193 | 4 | 189 | . | 24 194 |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | |
|-----------|------------|-----------|---|-----------|-----------|---|---|--------------|
| 4 | 277 | 12 | 0 | 18 | 57 | — | . | 4 613 |
| 1 | 280 | 12 | 0 | 17 | 59 | — | . | 6 126 |
| 2 | 286 | 12 | 0 | 19 | 49 | — | . | 7 170 |
| 12 | 348 | 12 | — | 26 | 37 | — | . | 8 120 |

0.60 SIS SegalInterSettle AG

| | | | | | | | | |
|---|----------|---|-----------|----------|-----------|---|---|--------------|
| — | 1 | — | 68 | 0 | 24 | — | . | 882 |
| — | 1 | — | 63 | 0 | 12 | — | . | 1 038 |
| — | 1 | — | 60 | 1 | 3 | — | . | 1 450 |
| — | 2 | — | 59 | 0 | 15 | — | . | 1 727 |

0.70 SIS x-clear AG

| | | | | | | | | |
|---|---|---|---|----------|----------|---|---|-----------|
| — | — | — | — | 0 | 2 | — | . | 60 |
| — | — | — | — | — | 1 | — | . | 42 |
| — | — | — | — | 0 | 3 | — | . | 50 |
| — | — | — | — | 0 | 2 | — | . | 62 |

0.90 Clientis AG

| | | | | | | | | |
|---|------------|---|----------|----------|----------|---|---|------------|
| . | . | . | . | . | . | . | . | . |
| — | 111 | — | 1 | 2 | 0 | — | . | 192 |
| — | 190 | — | 1 | 5 | 2 | — | . | 379 |

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 |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |

0.10 Schweizerische Nationalbank / Swiss National Bank

| | | | | | | | | | | | |
|------|---------------|---|--------------|-----|---|------------|--------------|---|---|---|---|
| 2003 | 40 544 | — | 7 645 | 130 | — | 632 | 2 401 | — | — | — | — |
| 2004 | 39 719 | — | 6 850 | — | — | 241 | 2 101 | — | — | — | — |
| 2005 | 41 367 | — | 6 310 | 231 | — | 283 | 3 059 | — | — | — | — |
| 2006 | 43 182 | — | 7 125 | — | — | 231 | 1 003 | — | — | — | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2006) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2006)

| | | | | | | | | | | | |
|------|---|---|----------|----|---|---|---|---|---------------|---|---|
| 2003 | . | — | 26 | — | — | — | — | — | 26 963 | — | — |
| 2004 | . | — | 2 | — | — | — | — | — | 25 593 | — | — |
| 2005 | . | — | 16 | 21 | — | — | — | — | 23 368 | — | — |
| 2006 | . | — | 1 | — | — | — | — | — | 23 443 | — | — |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | | | | |
|------|---|---|----------|---|---|---|---|---|---------------|---|---|
| 2003 | . | — | 2 | 2 | — | — | — | — | 20 735 | — | — |
| 2004 | . | — | 2 | — | — | — | — | — | 20 606 | — | — |
| 2005 | . | — | 1 | — | — | — | — | — | 21 670 | — | — |
| 2006 | . | — | 1 | — | — | — | — | — | 23 096 | — | — |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | | | | |
|------|---|---|------------|--------------|---|-----------|------------|---|---|---|---|
| 2003 | . | — | 1 193 | 3 131 | — | 25 | 34 | — | — | — | — |
| 2004 | . | — | 1 041 | 4 601 | — | 29 | 201 | — | — | — | — |
| 2005 | . | — | 796 | 6 002 | — | 33 | 87 | — | — | — | — |
| 2006 | . | — | 986 | 6 652 | — | 71 | 162 | — | — | — | — |

0.60 SIS SegalInterSettle AG

| | | | | | | | | | | | |
|------|---|---|--------------|-----------|---|-----------|---|---|---|---|---|
| 2003 | . | — | 765 | — | — | — | — | — | — | — | — |
| 2004 | . | — | 827 | 30 | — | 42 | — | — | — | — | — |
| 2005 | . | — | 1 163 | 90 | — | 26 | — | — | — | — | — |
| 2006 | . | — | 1 451 | 57 | — | 28 | — | — | — | — | — |

0.70 SIS x-clear AG

| | | | | | | | | | | | |
|------|---|---|-----------|---|---|----------|---|---|---|---|---|
| 2003 | . | — | 22 | — | — | 2 | — | — | — | — | — |
| 2004 | . | — | 5 | — | — | 2 | — | — | — | — | — |
| 2005 | . | — | 8 | — | — | 1 | — | — | — | — | — |
| 2006 | . | — | 11 | — | — | 1 | — | — | — | — | — |

0.90 Clientis AG

| | | | | | | | | | | | |
|------|---|---|------------|---|---|---|---|---|------------|---|---|
| 2003 | . | — | . | . | — | . | . | — | . | . | . |
| 2004 | . | — | . | . | — | . | . | — | . | . | . |
| 2005 | . | — | 158 | — | — | — | — | — | — | — | — |
| 2006 | . | — | 240 | — | — | — | — | — | 100 | — | — |

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 | |
| 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

| | | | | | | | | | | |
|----------|--------------|-----------|---------------|---------------|-----------|----------|---------------|----------|----------|----------------|
| 3 | 2980 | — | 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 |
| 6 | 2 578 | 11 | 39 524 | 18 154 | 25 | — | 18 129 | — | — | 111 813 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2006) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2006)

| | | | | | | | | | | |
|------------|-----------|----------|-----------|------------|------------|-----------|-----------|----------|----------|---------------|
| 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 |
| 355 | 32 | 6 | 46 | 910 | 825 | 35 | 48 | 2 | — | 24 792 |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | | | |
|------------|-----------|----------|----------|------------|------------|-----------|------------|----------|----------|---------------|
| 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 |
| 394 | 21 | — | — | 683 | 300 | 22 | 360 | 0 | — | 24 194 |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | | | |
|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|----------|----------|--------------|
| 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 |
| 16 | 46 | 47 | 37 | 103 | 26 | 48 | 30 | 0 | — | 8 120 |

0.60 SIS SegalInterSettle AG

| | | | | | | | | | | |
|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|----------|--------------|
| 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 |
| 20 | 33 | 64 | — | 73 | 26 | 18 | 28 | 1 | — | 1 727 |

0.70 SIS x-clear AG

| | | | | | | | | | | |
|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|----------|-----------|
| 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 |
| 4 | 7 | 5 | — | 35 | 30 | 4 | 2 | 0 | — | 62 |

0.90 Clientis AG

| | | | | | | | | | | |
|----------|----------|----------|----------|-----------|-----------|----------|----------|----------|-----------|------------|
| . | . | . | . | . | . | . | . | . | . | . |
| 2 | 0 | — | — | 32 | 29 | 5 | — | — | —2 | 192 |
| 5 | 1 | — | — | 32 | 29 | 5 | — | — | —2 | 379 |

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

| | | | | | | | | |
|------|----------------|------------------|---------------|------------------|---------------|---------------|---|--------------|
| 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 |
| 2006 | 303 530 | 1 885 669 | 24 503 | 2 164 696 | 19 524 | 17 583 | — | 1 941 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2006) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2006)

| | | | | | | | | |
|------|----------------|--------------|----------------|---------------|---|---|---|---|
| 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 | — | — | — | — |
| 2006 | 816 563 | 8 774 | 809 236 | 16 101 | — | — | — | — |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | |
|------|----------------|---------------|----------------|---------------|-----------|-----------|---|---|
| 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 | — | — |
| 2006 | 664 822 | 21 743 | 659 864 | 26 701 | 59 | 59 | — | — |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | |
|------|---------------|--------------|---------------|---------------|---------------|---------------|---|---------------|
| 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 |
| 2006 | 64 264 | 7 653 | 58 728 | 13 189 | 23 156 | 12 281 | — | 10 875 |

0.60 SIS SegalInterSettle AG

| | | | | | | | | |
|------|---------------|---|---------------|---------------|----------------|----------------|-------|---------------|
| 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 |
| 2006 | 37 003 | — | 11 609 | 25 394 | 198 844 | 187 783 | — | 11 061 |

0.70 SIS x-clear AG

| | | | | | | | | |
|------|--------------|---|-----------|--------------|--------------|--------------|---|--------------|
| 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 |
| 2006 | 2 063 | — | 82 | 1 981 | 8 717 | 2 069 | — | 6 648 |

0.90 Clientis AG

| | | | | | | | | |
|------|--------------|--------------|--------------|------------|----------|---|---|----------|
| 2003 | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . |
| 2005 | 533 | 538 | 616 | 455 | — | — | — | — |
| 2006 | 4 183 | 2 115 | 5 343 | 955 | 2 | — | — | 2 |

| 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 | Personal-aufwand Personnel expenses | Sachaufwand General overheads | Total | |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |

0.10 Schweizerische Nationalbank / Swiss National Bank

| | | | | | | | | |
|---------------|----------------|------------------|------------------|---------------|----------------|----------------|----------------|------------------|
| 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 |
| 20 700 | - 1 176 | - 546 129 | 3 672 775 | 16 990 | 105 623 | 108 127 | 213 750 | 5 076 418 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2006) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2006)

| | | | | | | | | |
|--------------|----------------|----------|----------------|----------|------------|--------------|--------------|--------------|
| 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 |
| 5 366 | - 5 366 | — | - 4 886 | — | 114 | 1 827 | 1 941 | 3 908 |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | |
|--------------|----------------|----------|--------------|----------|--------------|--------------|--------------|---------------|
| 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 |
| 2 032 | - 1 973 | — | - 241 | — | 1 418 | 1 028 | 2 446 | 22 041 |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | |
|---------------|---------------|--------------|--------------|--------------|--------------|---------------|---------------|---------------|
| 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 |
| 11 657 | 11 499 | 1 516 | 7 472 | 5 343 | 2 485 | 16 297 | 18 782 | 14 894 |

0.60 SIS SegalInterSettle AG

| | | | | | | | | |
|---------------|----------------|--------------|---------------|----------|---------------|---------------|----------------|---------------|
| 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 |
| 48 968 | 149 876 | 1 269 | 11 294 | — | 51 350 | 91 775 | 143 125 | 44 708 |

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 |
| 63 | 8 654 | 125 | 1 937 | — | 2 409 | 6 105 | 8 514 | 4 183 |

0.90 Clientis AG

| | | | | | | | | |
|------------|--------------|----------|------------|----------|--------------|--------------|--------------|----------------|
| 137 | - 137 | — | 71 | — | 1 998 | 3 719 | 5 717 | - 5 328 |
| 102 | - 100 | — | 285 | — | 1 975 | 4 655 | 6 630 | - 5 490 |

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

| | | | | | | | | |
|------|---------------|--------------|------------------|---|---|---|------------------|---|
| 2003 | 25 117 | 1 248 653 | 2 808 330 | — | — | — | 2 808 330 | — |
| 2004 | 26 582 | - 21 209 261 | 21 612 884 | — | — | — | 21 612 885 | — |
| 2005 | 77 260 | — | 12 821 247 | — | — | — | 12 821 247 | — |
| 2006 | 31 097 | — | 5 045 321 | — | — | — | 5 045 321 | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2006) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2006)

| | | | | | | | | |
|------|-----|-----|--------------|---|---|---|--------------|---|
| 2003 | — | 573 | 6 563 | — | — | — | 6 563 | — |
| 2004 | — | 567 | 3 491 | — | — | — | 3 491 | — |
| 2005 | 567 | — | 3 770 | — | — | — | 3 770 | — |
| 2006 | — | — | 3 908 | — | — | — | 3 908 | — |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | |
|------|--------------|---|---------------|------------|-----------|---|---------------|---|
| 2003 | 3 301 | — | 21 527 | 50 | 1 | — | 21 576 | — |
| 2004 | 2 960 | — | 20 913 | 384 | 23 | — | 21 274 | — |
| 2005 | 2 950 | — | 20 378 | 58 | — | — | 20 435 | — |
| 2006 | 3 067 | — | 18 974 | 313 | 26 | — | 19 260 | — |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | |
|------|-----------|--------------|--------------|------------|---|--------------|--------------|---|
| 2003 | 124 | 5 193 | 10 072 | 19 | — | 1 192 | 8 899 | — |
| 2004 | 108 | 5 815 | 8 931 | 1 300 | — | 1 433 | 8 798 | — |
| 2005 | 126 | 5 187 | 8 992 | 900 | — | 1 379 | 8 513 | — |
| 2006 | 83 | 5 011 | 9 800 | 500 | — | 1 325 | 8 975 | — |

0.60 SIS SegalInterSettle AG

| | | | | | | | | |
|------|--------------|--------------|---------------|------------|-----|--------------|---------------|---|
| 2003 | 5 263 | 5 657 | 15 341 | — | — | 246 | 15 096 | — |
| 2004 | 4 606 | 5 594 | 31 855 | — | — | 7 632 | 24 223 | — |
| 2005 | 5 070 | 6 874 | 27 617 | 1 318 | 507 | 6 701 | 21 727 | — |
| 2006 | 3 495 | 6 862 | 34 351 | 500 | — | 7 319 | 27 532 | — |

0.70 SIS x-clear AG

| | | | | | | | | |
|------|-----|--------------|--------------|-----|---|------------|--------------|---|
| 2003 | 306 | 1 388 | 58 | — | — | 47 | 11 | — |
| 2004 | — | 1 440 | 116 | 495 | — | 342 | 269 | — |
| 2005 | — | 1 460 | 3 397 | — | — | 815 | 2 582 | — |
| 2006 | — | 1 319 | 2 864 | — | — | 514 | 2 350 | — |

0.90 Clientis AG

| | | | | | | | | |
|------|------------|---|----------------|--------------|---|-----------|-----------|---|
| 2003 | . | . | . | . | . | . | . | . |
| 2004 | . | . | . | . | . | . | . | . |
| 2005 | 364 | — | - 5 692 | 5 797 | — | 50 | 55 | — |
| 2006 | 347 | — | - 5 837 | 5 933 | — | 38 | 58 | — |

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

| | | | | | | | | | |
|------------------|------------------|------------|---|---|---|---|---|---|---|
| 2 807 330 | 1 000 | — | — | — | — | — | — | — | — |
| 24 014 729 | — | -2 401 844 | — | — | — | — | — | — | — |
| 2 501 500 | 10 319 747 | — | — | — | — | — | — | — | — |
| 2 501 500 | 2 543 821 | — | — | — | — | — | — | — | — |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2006) /
Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2006)

| | | | | | | | | |
|--------------|------------|---|---|---|---|---|--------------|---|
| 4 950 | 660 | — | — | — | — | — | 1 436 | — |
| 3 300 | 350 | — | — | — | — | — | 1 277 | — |
| 3 300 | 380 | — | — | — | — | — | 1 366 | — |
| 3 300 | 400 | — | — | — | — | — | 1 575 | — |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute /
Mortgage bond bank of the Swiss mortgage institutions

| | | | | | | | | |
|--------------|---------------|---|---|---|---|---|------------|---|
| 5 550 | 16 000 | — | — | — | — | — | 705 | — |
| 5 550 | 16 000 | — | — | — | — | — | 429 | — |
| 5 550 | 15 000 | — | — | — | — | — | 115 | — |
| 5 550 | 13 500 | — | — | — | — | — | 325 | — |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | | | | | | |
|--------------|--------------|---|---|---|---|---|------------|---|
| 3 865 | 5 000 | — | — | — | — | — | 513 | — |
| 7 730 | 1 000 | — | — | — | — | — | 581 | — |
| 7 730 | 1 000 | — | — | — | — | — | 365 | — |
| 8 116 | 1 000 | — | — | — | — | — | 224 | — |

0.60 SIS SegalInterSettle AG

| | | | | | | | | |
|---------------|---------------|---|---|---|---|---|------------|---|
| 11 000 | 4 000 | — | — | — | — | — | 489 | — |
| 11 500 | 12 700 | — | — | — | — | — | 512 | — |
| 15 000 | 6 700 | — | — | — | — | — | 539 | — |
| 15 000 | 12 500 | — | — | — | — | — | 572 | — |

0.70 SIS x-clear AG

| | | | | | | | | |
|---|--------------|---|---|---|---|---|------------|---|
| — | 10 | — | — | — | — | — | 1 | — |
| — | 200 | — | — | — | — | — | 70 | — |
| — | 2 500 | — | — | — | — | — | 152 | — |
| — | 2 300 | — | — | — | — | — | 202 | — |

0.90 Clientis AG

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---------------|
| . | . | . | . | . | . | . | . | . |
| — | — | — | — | — | — | — | — | -2 045 |
| — | — | — | — | — | — | — | — | -1 987 |

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

| | | | |
|------|------------|------------|------------|
| 2003 | 448 | 160 | 608 |
| 2004 | 447 | 164 | 611 |
| 2005 | 455 | 170 | 625 |
| 2006 | 455 | 168 | 624 |

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken² / Central mortgage bond institute of the Swiss cantonal banks²

| | | | |
|------|---|---|---|
| 2003 | — | — | — |
| 2004 | — | — | — |
| 2005 | — | — | — |
| 2006 | — | — | — |

0.30 Pfandbriefbank schweizerischer Hypothekarinstitute / Mortgage bond bank of the Swiss mortgage institutions

| | | | |
|------|----------|----------|----------|
| 2003 | 4 | 3 | 7 |
| 2004 | 5 | 2 | 7 |
| 2005 | 5 | 2 | 7 |
| 2006 | 5 | 2 | 7 |

0.50 RBA-Zentralbank / RBA Central Bank

| | | | |
|------|----------|----------|----------|
| 2003 | 22 | 18 | 40 |
| 2004 | 20 | 18 | 38 |
| 2005 | 21 | 17 | 38 |
| 2006 | 5 | 4 | 9 |

0.60 SIS SegalInterSettle AG

| | | | |
|------|------------|-----------|------------|
| 2003 | 195 | 128 | 323 |
| 2004 | 181 | 103 | 284 |
| 2005 | 178 | 112 | 290 |
| 2006 | 185 | 99 | 284 |

0.70 SIS x-clear AG

| | | | |
|------|----------|----------|----------|
| 2003 | 5 | 3 | 8 |
| 2004 | 5 | 3 | 8 |
| 2005 | 5 | 4 | 9 |
| 2006 | 5 | 4 | 9 |

0.90 Clientis AG

| | | | |
|------|----------|----------|----------|
| 2003 | . | . | . |
| 2004 | . | . | . |
| 2005 | 5 | 1 | 6 |
| 2006 | 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

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| B2 | 0.00 | Institute mit besonderem Geschäftskreis Institutions with a special field of business |
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| 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 |
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| B14 | 5.20 | Ausländisch beherrschte Banken Foreign-controlled banks |
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| B21 | 8.00 | Privatbankiers Private bankers |
| B21 | 8.10 | Privatbankiers, die sich öffentlich zur Annahme fremder Gelder empfehlen Private bankers who actively seek deposits from the public |
| B21 | 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 | 57 652 958 | 111 813 496 |
| 2002 | Bern | Clientis AG | AG | 29 248 | 4 981 | 378 853 |
| 1964 | Bern | RBA-Zentralbank RBA Central Bank | AG | 25 766 | 77 500 | 8 119 641 |
| 1988 | Oltén | SIS SEGAINTERSETTLE AG | AG | 26 000 | 46 500 | 1 727 102 |
| 1930 | Zürich | Pfandbriefbank schweizerischer Hypothekarinstitute Mortgage bond bank of the Swiss mortgage institutions | AG einbezahlt paid up | 300 000 111 000 | 382 276 | 24 194 207 |
| 1931 | Zürich | Pfandbriefzentrale der schweizerischen Kantonalbanken Central mortgage bond institute of the Swiss cantonal banks | AG einbezahlt paid up | 825 000 165 000 | 83 210 | 24 791 652 |
| 2003 | Zürich | SIS x-clear AG | AG | 30 000 | 5 010 | 62 358 |
| | | * Schweizerische Nationalbank: Swiss National Bank: davon Reservefonds of which, Reserve fund | | | 18 128 658 | |
| | | Rückstellungen für Markt-, Kredit-, Liquiditäts- und Betriebsrisiken Provisions for market, lending, liquidity and operating risks | | | 39 524 300 | |

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 | 323 480 | 16 243 305 |
| 1915 | Altdorf | Urner Kantonalbank | öff Anst ¹ | 30 000 | 50 667 | 2 043 224 |
| 1899 | Appenzell | Appenzeller Kantonalbank | öff Anst ¹ | 30 000 | 34 959 | 1 927 211 |
| 1899 | Basel | Basler Kantonalbank | öff Anst ¹ | 269 100 | 378 316 | 15 252 211 |
| 1915 | Bellinzona | Banca dello Stato del Cantone Ticino | öff Anst ¹ | 100 000 | 131 996 | 7 165 282 |
| 1834 | Bern | Berner Kantonalbank | AG ⁴ | 326 200 | 764 452 | 21 086 833 |
| 1870 | Chur | Graubündner Kantonalbank | öff Anst ¹ | 248 819 | 220 678 | 13 784 951 |
| 1892 | Fribourg | Banque Cantonale de Fribourg | öff Anst ¹ | 70 000 | 401 000 | 9 296 136 |
| 1816 | Genève | Banque Cantonale de Genève | AG St ² | 360 000 | 369 851 | 12 394 037 |
| 1884 | Glarus | Glarner Kantonalbank | öff Anst ¹ | 55 000 | 70 236 | 3 131 419 |
| 1845 | Lausanne | Banque Cantonale Vaudoise | AG St ³ | 997 374 | 1 621 604 | 36 631 610 |
| 1864 | Liestal | Basellandschaftliche Kantonalbank | öff Anst ¹ | 240 000 | 554 631 | 14 963 780 |
| 1850 | Luzern | Luzerner Kantonalbank | AG St ¹ | 357 000 | 669 034 | 18 735 031 |
| 1883 | Neuchâtel | Banque Cantonale Neuchâteloise | öff Anst ¹ | 125 000 | 153 750 | 4 944 587 |
| 1979 | Porrentruy | Banque Cantonale du Jura | AG St ¹ | 45 000 | 60 376 | 1 791 883 |
| 1886 | Sarnen | Obwaldner Kantonalbank | öff Anst ¹ | 28 000 | 117 030 | 2 706 840 |
| 1883 | Schaffhausen | Schaffhauser Kantonalbank | öff Anst ¹ | 65 000 | 113 364 | 3 899 504 |
| 1890 | Schwyz | Schwyzner Kantonalbank | öff Anst ¹ | 120 000 | 251 618 | 10 161 661 |
| 1916 | Sion | Banque Cantonale du Valais | AG St ¹ | 150 000 | 274 257 | 8 223 353 |
| 1868 | St. Gallen | St. Galler Kantonalbank | AG ¹ | 390 140 | 752 429 | 19 157 319 |
| 1879 | Stans | Nidwaldner Kantonalbank | öff Anst ¹ | 47 500 | 58 845 | 2 824 460 |
| 1871 | Weinfelden | Thurgauer Kantonalbank | öff Anst ¹ | 400 000 | 217 200 | 14 922 604 |
| 1892 | Zug | Zuger Kantonalbank | AG St ¹ | 144 144 | 270 941 | 9 161 227 |
| 1870 | Zürich | Zürcher Kantonalbank | öff Anst ¹ | 1 925 000 | 1 438 975 | 92 631 974 |

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 | 210 527 | 40 115 359 | 1 585 741 474 |
| 1856 | Zürich | Credit Suisse | AG | 4 399 665 | 19 300 427 | 612 631 299 |

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 | 12 400 | 204 094 |
| 1879 | Altstätten | Biene-Bank im Rheintal | G | 6 500 | 22 010 | 591 093 |
| 1868 | Balgach | Alpha RHEINTAL Bank | AG | 14 750 | 49 050 | 1 170 710 |
| 1885 | Balsthal | Bank im Thal | AG | 1 325 | 9 020 | 201 214 |
| 1865 | Bassecourt | Banque Jura Laufon | AG | 11 500 | 81 772 | 1 538 851 |
| 1820 | Bern | Bürgerliche Ersparniskasse Bern | G | — | 13 121 | 223 113 |
| 1857 | Bern | Valiant Bank | AG | 110 000 | 1 005 885 | 16 555 042 |
| 1997 | Bern | Valiant Privatbank AG | AG | 20 000 | 74 700 | 944 845 |
| 1833 | Cossonay | Caisse d'Épargne du District de Cossonay | G | 1 411 | 14 161 | 280 322 |
| 1829 | Courtelary | Caisse d'Épargne du district de Courtelary | AG | 50 | 30 650 | 435 047 |
| 1889 | Ebnat-Kappel | Bank Thur | G | 7 757 | 5 750 | 218 326 |
| 1851 | Elgg | ZLB Zürcher Landbank | AG | 3 810 | 17 775 | 467 867 |
| 1879 | Engelberg | Sparkasse Engelberg | AG | 1 400 | 7 800 | 138 119 |
| 1837 | Erlinsbach | Ersparniskasse Erlinsbach | G | 1 000 | 4 170 | 119 098 |
| 1829 | Fribourg | Caisse d'épargne de la Ville de Fribourg | Gem-I | 4 600 | 13 145 | 297 344 |
| 1998 | Hallau | BS Bank Schaffhausen | AG | 7 400 | 33 850 | 849 443 |
| 1820 | Horgen | Sparkasse Horgen AG | AG | 14 800 | 12 995 | 629 867 |
| 1876 | Huttwil | Bank Huttwil | AG | 8 800 | 46 150 | 863 872 |
| 1911 | Kirchberg SG | Clientis Bank Toggenburg AG | AG | 9 940 | 27 500 | 626 255 |
| 1836 | Kirchleerau | Bank Leerau | G | 3 300 | 13 803 | 369 387 |
| 1838 | Küsnacht ZH | Sparkasse Küsnacht ZH | AG | 10 000 | 12 330 | 357 428 |
| 1834 | Küttigen | Ersparnisgesellschaft Küttigen | G | 1 000 | 13 270 | 253 479 |
| 1865 | Le Chenit | CREDIT MUTUEL DE LA VALLEE SA | AG | 1 200 | 6 780 | 152 008 |
| 1903 | Männedorf | Regiobank Männedorf | AG | 2 400 | 13 130 | 241 969 |
| 1870 | Münsingen | Spar + Leihkasse Münsingen | AG | 7 000 | 36 930 | 944 903 |
| 1863 | Oberstammheim | Leihkasse Stammheim | AG | 1 600 | 10 100 | 268 262 |

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 |
| 1874 | Oberuzwil | Ersparnisanstalt Oberuzwil | AG | 1700 | 10855 | 242 153 |
| 1829 | Oftringen | Sparkasse Oftringen | G | 1200 | 7900 | 315 279 |
| 1897 | Prez-vers-Noréaz | Caisse d'Epargne de Prez, Corserey & Noréaz | Gem-l | 1020 | 3 420 | 97 585 |
| 1903 | Riggisberg | Spar- und Leihkasse Riggisberg | AG | 2000 | 21 700 | 359 608 |
| 1874 | Saanen | SB Saanen Bank | AG | 2400 | 30600 | 618 263 |
| 1817 | Schaffhausen | Ersparniskasse Schaffhausen | AG | 3200 | 24 256 | 480 582 |
| 1994 | Schüpfheim | EB Entlebucher Bank | AG | 8000 | 17 600 | 574 853 |
| 1857 | Schwanden | GRB Glarner Regionalbank | G | 7400 | 6937 | 327 723 |
| 1812 | Schwyz | Sparkasse Schwyz | AG | 11000 | 26843 | 1 160 685 |
| 1891 | Siviriez | Caisse d'épargne de Siviriez | AG | 500 | 5 580 | 92 900 |
| 1854 | St. Gallen | Bank CA St. Gallen | AG | 17600 | 54 479 | 1 738 199 |
| 1811 | St. Gallen | VADIAN BANK AG | AG | 15000 | 7 700 | 278 470 |
| 1863 | Steffisburg | Spar + Leihkasse Steffisburg | AG | 8000 | 36 540 | 549 756 |
| 1859 | Sumiswald | Bernerland Bank | AG | 9310 | 69 105 | 1 229 512 |
| 1863 | Tafers | Sparkasse Sense | Gem-l | 600 | 11 990 | 262 869 |
| 1895 | Thayngen | Spar- und Leihkasse Thayngen | Gem-l | 2000 | 18 737 | 352 875 |
| 1900 | Triengen | Triba Partner Bank | AG | 9000 | 34 900 | 809 716 |
| 1836 | Uster | Clientis Bezirksparkasse Uster | G | — | 41 800 | 583 950 |
| 1816 | Wädenswil | Sparcassa 1816 | G | — | 68 200 | 1 070 344 |
| 1828 | Wetzikon | Sparkasse Zürcher Oberland | G | — | 128 000 | 1 853 314 |
| 1903 | Wiesendangen | Sparkasse Wiesendangen | Gem-l | — | 9 220 | 148 792 |
| 2002 | Wil SG | swissregiobank | AG | 19720 | 56 514 | 1 295 257 |
| 1850 | Zürich | Bank Sparhafen Zürich | AG | 10000 | 16 365 | 361 559 |
| 1868 | Zürich | Lienhardt & Partner Privatbank Zürich AG | AG | 2029 | 65 764 | 467 282 |
| 1904 | Zuzwil SG | Bank in Zuzwil | AG | 1800 | 6 216 | 186 130 |
| 1902 | Zweisimmen | Obersimmentalische Volksbank | G | 1300 | 5 910 | 129 555 |

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 | 682 825 | 17 585 426 |
| 1837 | Aubonne | Caisse d'Épargne d'Aubonne | G | — | 13 000 | 243 606 |
| 1821 | Bern | Bank EEK | AG | 17 000 | 12 900 | 919 935 |
| 1825 | Bern | Bürgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern | Gem-I | 10 000 | 32 203 | 632 562 |
| 1851 | Brienz | BBO Bank Brienz Oberhasli | AG | 2 652 | 20 360 | 389 620 |
| 1939 | Chermignon | Caisse d'Épargne et de Crédit Mutuel Chermignon | G | 170 | 2 800 | 63 473 |
| 1837 | Dielsdorf | Bezirks-Sparkasse Dielsdorf | G | — | 36 905 | 567 051 |
| 1837 | Frutigen | Spar- und Leihkasse Frutigen | AG | 8 000 | 61 500 | 916 234 |
| 1852 | Interlaken | Ersparniskasse des Amtsbezirks Interlaken | G | 4 200 | 37 776 | 642 453 |
| 1868 | Lenzburg | Hypothekarbank Lenzburg | AG | 36 000 | 186 000 | 3 533 326 |
| 1929 | Leuk | Spar- und Leihkasse Leuk und Umgebung | G | 269 | 1 302 | 19 211 |
| 1850 | Lütterswil | Spar- und Leihkasse Bucheggberg | AG | 1 800 | 14 015 | 353 747 |
| 1926 | Mühlethurnen | Spar + Leihkasse Gürbetal | AG | 2 000 | 18 390 | 282 341 |
| 1828 | Nyon | Caisse d'Épargne de Nyon | G | 1 200 | 19 950 | 230 984 |
| 1835 | Rüeggisberg | Ersparniskasse Rüeggisberg | G | 875 | 8 745 | 172 691 |
| 1994 | Solothurn | Baloise Bank SoBa | AG | 50 000 | 216 000 | 5 320 482 |
| 1819 | Solothurn | Regiobank Solothurn | AG | 12 000 | 82 000 | 1 611 839 |
| 1819 | Speicher | Ersparniskasse Speicher | Stiftg | — | 4 498 | 67 812 |
| 1841 | Thalwil | Bank Thalwil | G | 3 513 | 39 523 | 750 551 |
| 1826 | Thun | AEK BANK 1826 | G | — | 182 561 | 2 284 696 |
| 1821 | Trogen | Sparkasse Trogen | G | — | 1 872 | 18 707 |
| 1848 | Uznach | Bank Linth | AG | 41 015 | 224 281 | 3 826 188 |
| 1814 | Vevey | Caisse d'épargne du district de Vevey | G | 1 769 | 15 670 | 308 699 |
| 1878 | Vuisternens- devant-Romont | Caisse d'épargne de Vuisternens-devant-Romont | Gem-I | — | 3 150 | 52 158 |
| 1825 | Wahlern | Amtersparniskasse Schwarzenburg | G | 3 243 | 19 718 | 433 245 |
| 1929 | Wynigen | Spar- und Leihkasse Wynigen | AG | 900 | 8 600 | 186 067 |

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 | Raiffeisen Schweiz Genossenschaft sowie 405 Raiffeisenbanken. Raiffeisen Switzerland Cooperative and 405 Raiffeisen banks. | G | 428 394 | 6 234 191 | 113 998 114 |

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 | 315 600 | 11 567 256 |
| 1903 | Bellinzona | Società Bancaria Ticinese | AG | 8 000 | 6 500 | 120 127 |
| 1921 | Genève | EFG Bank European Financial Group | AG | 250 000 | 321 900 | 694 354 |
| 1963 | Lugano | Banca Commerciale Lugano | AG | 40 000 | 69 020 | 410 616 |
| 1952 | Lugano | Cornèr Banca SA | AG | 12 000 | 441 000 | 3 530 253 |
| 1989 | Olten | Alternative Bank ABS | AG | 39 282 | 3 927 | 724 557 |
| 1958 | Zürich | Migros Bank | AG | 700 000 | 558 000 | 28 889 004 |

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 | 555 916 | 4 172 807 |
| 1926 | Basel | Banque Jenni & Cie. SA | AG | 1 000 | 13 545 | 77 387 |
| 1813 | Basel | Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers | AG | 30 000 | 297 970 | 1 458 715 |
| 1968 | Basel | Scobag AG | AG | 3 000 | 11 100 | 253 669 |
| 1991 | Basel | Trafina Privatbank AG | AG | 5 000 | 14 550 | 75 096 |
| 1992 | Bern | Privatbank Von Graffenried AG | AG | 10 000 | 9 977 | 126 207 |
| 1987 | Freienbach | ARVEST Privatbank AG | AG | 3 000 | 18 700 | 51 884 |
| 1985 | Freienbach | BZ Bank Aktiengesellschaft | AG | 10 000 | 14 050 | 515 474 |
| 1988 | Freienbach | OZ Bankers AG | AG | 20 000 | 111 020 | 283 915 |
| 1989 | Genève | Banque Baring Brothers Sturza SA | AG | 20 000 | 9 349 | 173 425 |
| 2004 | Genève | Banque Bénédic Hentsch & Cie SA | AG | 30 000 | 7 | 85 283 |
| 1999 | Genève | Banque Cramer & Cie SA | AG | 20 000 | 1 630 | 128 813 |
| 1987 | Genève | Banque de Patrimoines Privés Genève BPG SA | AG | 22 000 | 20 463 | 97 279 |
| 1923 | Genève | Banque Privée Edmond de Rothschild SA | AG | 45 000 | 488 010 | 2 032 278 |
| 1995 | Genève | Banque Syz & Co SA | AG | 31 000 | 62 440 | 671 660 |
| 1914 | Genève | Banque Vontobel Genève SA | AG | 14 000 | 15 320 | 193 677 |
| 1988 | Genève | BGG, Banque Genevoise de Gestion | AG | 10 000 | 17 300 | 50 928 |
| 1976 | Genève | Morval & Cie SA, Banque | AG | 20 000 | 46 700 | 184 473 |
| 1960 | Genève | UNION BANCAIRE PRIVEE, UBP | AG | 300 000 | 910 636 | 17 233 457 |
| 2001 | Gland | Swissquote Bank | AG | 25 000 | 769 | 1 026 802 |
| 1993 | Küsnacht ZH | Bank am Bellevue | AG | 25 000 | 20 000 | 474 217 |
| 1991 | Lancy | Banque SCS Alliance SA | AG | 26 000 | 3 001 | 254 506 |
| 1994 | Lugano | BANCA ARNER SA | AG | 7 500 | 78 525 | 363 961 |
| 1958 | Lugano | Banca del Ceresio SA | AG | 2 000 | 67 360 | 317 477 |
| 1957 | Lugano | Banca del Gottardo | AG | 70 000 | 689 400 | 12 135 958 |
| 1926 | Lugano | Banca Privata Edmond de Rothschild Lugano SA | AG | 5 000 | 87 000 | 320 135 |

| 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 | Lugano | BGP Banca di Gestione Patrimoniale SA | AG | 50 000 | 547 | 602 698 |
| 2004 | Lugano | EGOBANK SA | AG | 16 500 | — | 30 163 |
| 1815 | Neuchâtel | Banque Bonhôte & Cie SA | AG | 5 250 | 13 900 | 101 513 |
| 1991 | Yverdon-les-Bains | Banque Piquet & Cie SA | AG | 20 000 | 59 580 | 410 211 |
| 1979 | Zug | MediBank | AG | 8 000 | 23 500 | 69 665 |
| 1923 | Zürich | Adler & Co. Privatbank AG | AG | 5 000 | 27 470 | 221 503 |
| 1988 | Zürich | AKB Privatbank Zürich AG | AG | 50 000 | 5 925 | 376 116 |
| 1934 | Zürich | Anker Bank | AG | 20 000 | — | 223 323 |
| 1962 | Zürich | Arzi Bank AG | AG | 3 000 | 7 574 | 36 992 |
| 2002 | Zürich | Bank Frey & Co. AG | AG | 12 500 | 4 000 | 64 556 |
| 1897 | Zürich | Bank Hofmann AG | AG | 30 000 | 60 464 | 2 698 906 |
| 1923 | Zürich | Bank Hugo Kahn & Co AG | AG | 10 000 | 5 600 | 44 394 |
| 1890 | Zürich | Bank Julius Bär & Co. AG | AG | 575 000 | 2 527 868 | 31 026 354 |
| 1755 | Zürich | Bank Leu AG | AG | 200 000 | 282 454 | 16 920 181 |
| 1936 | Zürich | Bank Vontobel AG | AG | 75 000 | 186 900 | 7 432 113 |
| 1955 | Zürich | Clariden Bank | AG | 10 000 | 190 235 | 4 818 708 |
| 1969 | Zürich | EFG Bank | AG | 62 410 | 330 000 | 9 981 809 |
| 1889 | Zürich | HYPOSWISS Privatbank AG | AG | 26 000 | 67 500 | 1 147 753 |
| 1932 | Zürich | Maerki Baumann & Co AG | AG | 3 000 | 76 450 | 615 579 |
| 2001 | Zürich | NPB Neue Privat Bank AG | AG | 23 000 | — | 50 954 |
| 2001 | Zürich | NZB Neue Zürcher Bank | AG | 19 892 | 5 879 | 181 491 |
| 1989 | Zürich | Privatbank Bellerive AG | AG | 10 160 | 13 486 | 68 626 |
| 1949 | Zürich | Privatbank IHAG Zürich AG | AG | 50 000 | 83 868 | 1 368 918 |
| 2000 | Zürich | Private Client Bank | AG | 20 000 | 2 530 | 60 743 |
| 2002 | Zürich | Private Client Partners | AG | 20 000 | 384 | 30 351 |
| 1922 | Zürich | swissfirst Bank AG | AG | 21 600 | 20 762 | 575 623 |

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 | G | 7 462 | 2 535 | 171 233 |
| 1934 | Basel | WIR Bank | G | 14 400 | 160 579 | 3 008 836 |
| 2004 | Zürich | cashgate AG | AG | 80 000 | — | 268 797 |
| 1954 | Zürich | City Bank | AG | 7 500 | 30 000 | 168 191 |

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 | 105 300 | 2 643 062 |
| 2001 | Basel | LGT Bank (Schweiz) AG | AG | 40 000 | 17 493 | 996 685 |
| 1995 | Freienbach | AP ANLAGE & PRIVATBANK AG | AG | 10 000 | 10 150 | 57 529 |
| 1990 | Genève | American Express Bank (Switzerland) SA | AG | 50 000 | 5 738 | 519 823 |
| 1997 | Genève | ANGLO IRISH BANK (SUISSE) SA | AG | 10 000 | 2 200 | 210 228 |
| 1988 | Genève | Banco Santander (Suisse) SA | AG | 30 000 | 6 000 | 1 219 759 |
| 1986 | Genève | BankMed (Suisse) SA | AG | 30 000 | 2 600 | 224 823 |
| 1994 | Genève | BANQUE AMAS (SUISSE) SA | AG | 27 500 | 945 | 149 843 |
| 1934 | Genève | Banque Audi (Suisse) SA | AG | 25 000 | 28 500 | 384 564 |
| 1995 | Genève | BANQUE BAUER (SUISSE) SA | AG | 25 000 | 84 | 305 464 |
| 1963 | Genève | Banque de Commerce et de Placements SA | AG | 75 000 | 39 060 | 1 571 706 |
| 1982 | Genève | BANQUE DIAMANTAIRE (SUISSE) SA | AG | 10 000 | 22 375 | 333 647 |
| 1965 | Genève | Banque Franck, Galland & Cie SA | AG | 30 000 | 9 318 | 276 590 |
| 1985 | Genève | BANQUE HERITAGE | AG | 8 000 | 10 913 | 156 771 |
| 1958 | Genève | Banque Jacob Safra (Suisse) SA | AG | 300 000 | 8 300 | 2 009 147 |
| 1957 | Genève | Banque Pasche SA | AG | 35 000 | 4 200 | 340 948 |
| 2003 | Genève | BANQUE PRIVÉE BCP (SUISSE) SA | AG | 70 000 | 1 500 | 1 272 733 |
| 1965 | Genève | Banque Safdié SA | AG | 32 000 | 32 474 | 501 073 |
| 1982 | Genève | Banque Thaler SA | AG | 20 000 | 7 104 | 100 413 |
| 1986 | Genève | Barclays Bank (Suisse) SA | AG | 100 000 | 4 914 | 2 855 920 |
| 1996 | Genève | Bearbull Degroof Banque Privée SA | AG | 32 049 | 525 | 65 193 |
| 1979 | Genève | BLOM BANK (Switzerland) SA | AG | 20 000 | 33 198 | 201 358 |
| 1872 | Genève | BNP Paribas (Suisse) SA | AG | 320 271 | 1 154 094 | 36 307 772 |
| 1990 | Genève | C.I.M. Banque | AG | 30 000 | 6 243 | 126 495 |
| 2000 | Genève | Crédit Agricole Financements (Suisse) SA | AG | 160 000 | 11 229 | 3 856 782 |
| 1957 | Genève | Crédit Agricole (Suisse) SA | AG | 579 371 | 462 584 | 25 894 950 |
| 1987 | Genève | Credit Europe Bank (Suisse) SA | AG | 35 000 | 3 190 | 592 282 |
| 1980 | Genève | Deutsche Bank (Suisse) SA | AG | 100 000 | 342 600 | 7 240 697 |

| 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 |
| 1994 | Genève | Fortis Banque (Suisse) SA | AG | 94 000 | 77 187 | 1 949 144 |
| 1988 | Genève | HSBC Private Bank (Suisse) SA | AG | 682 780 | 1 030 319 | 58 304 430 |
| 1962 | Genève | ING Bank (Suisse) SA | AG | 100 000 | 110 700 | 2 104 868 |
| 2001 | Genève | Israel Discount Bank (Switzerland) SA | AG | 30 000 | — | 148 861 |
| 1980 | Genève | J.P. Morgan (Suisse) SA | AG | 59 904 | 93 331 | 2 771 771 |
| 1970 | Genève | KREDIETBANK (SUISSE) SA | AG | 53 745 | 57 245 | 459 667 |
| 1964 | Genève | Merrill Lynch Bank (Suisse) SA | AG | 15 000 | 375 700 | 2 418 011 |
| 2002 | Genève | Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd. | AG | 65 000 | — | 137 938 |
| 1999 | Genève | NBK Private Bank (Switzerland) Ltd | AG | 15 000 | 3 365 | 243 297 |
| 1995 | Genève | ROSBANK (SWITZERLAND) SA | AG | 80 000 | — | 438 113 |
| 1982 | Genève | Royal Bank of Canada (Suisse) | AG | 40 100 | 14 975 | 298 276 |
| 1987 | Genève | SG Private Banking (Suisse) SA | AG | 51 609 | 184 749 | 3 089 147 |
| 1999 | Genève | SOCIETE BANCAIRE PRIVEE SA | AG | 14 431 | 54 737 | 237 646 |
| 1999 | Genève | Synthesis Bank | AG | 25 000 | 788 | 222 515 |
| 1971 | Herisau | MFC Merchant Bank SA | AG | 25 500 | 9 234 | 111 442 |
| 1933 | Lausanne | Banque de Dépôts et de Gestion | AG | 10 000 | 68 550 | 729 719 |
| 1999 | Lausanne | Compagnie Bancaire Espirito Santo SA | AG | 30 000 | 28 815 | 324 235 |
| 1999 | Le Grand-Saconnex | Petercam Private Bank (Switzerland) SA | AG | 12 000 | 7 586 | 75 059 |
| 2000 | Lugano | Banca Aletti & C. (Suisse) SA | AG | 15 000 | 146 | 71 567 |
| 1961 | Lugano | Banca del Sempione | AG | 20 000 | 53 000 | 330 698 |
| 2000 | Lugano | Banca Euromobiliare (Suisse) SA | AG | 15 000 | 11 521 | 126 294 |
| 1978 | Lugano | BANCA GESFID | AG | 10 000 | 7 900 | 196 545 |
| 2001 | Lugano | Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA | AG | 35 000 | — | 83 984 |
| 1995 | Lugano | Banca Popolare di Sondrio (Suisse) SA | AG | 50 000 | 61 410 | 1 629 365 |
| 1919 | Lugano | Banca Unione di Credito (BUC) | AG | 100 000 | 61 560 | 1 356 885 |
| 1991 | Lugano | BANCA ZARATTINI & CO. SA | AG | 20 000 | 2 772 | 54 025 |

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 |
| 1997 | Lugano | Banque de Crédit et de Dépôts SA, Bankred | AG | 14 000 | 25 | 32 818 |
| 1962 | Lugano | BIPIELLE Bank (Suisse) | AG | 15 000 | 45 050 | 535 992 |
| 1873 | Lugano | BSI SA | AG | 440 000 | 242 665 | 5 747 450 |
| 2004 | Lugano | Credito privato commerciale SA | AG | 11 000 | 10 790 | 107 889 |
| 1958 | Lugano | PKB PRIVATBANK SA | AG | 16 000 | 227 000 | 942 321 |
| 2000 | Lugano | RAS Private Bank (Suisse) SA | AG | 20 000 | — | 48 469 |
| 2001 | Lugano | SANPAOLO BANK (SUISSE) SA | AG | 20 000 | 9 835 | 98 069 |
| 1943 | Lugano | SG Private Banking (Lugano-Svizzera) SA | AG | 20 000 | 62 800 | 528 163 |
| 1998 | Lugano | UniCredit (Suisse) Bank SA | AG | 33 000 | 3 300 | 232 471 |
| 2001 | St. Gallen | Bankhaus Jungholz | AG | 14 000 | 90 | 45 214 |
| 2003 | St. Gallen | Sydbank (Schweiz) AG | AG | 39 500 | 69 | 216 954 |
| 1997 | St. Margrethen | Volksbank Bodensee AG | AG | 10 000 | 7 800 | 141 243 |
| 1994 | Zug | Bantleon Bank AG | AG | 10 000 | 27 527 | 1 034 878 |
| 1955 | Zürich | ABN Amro Bank (Schweiz) | AG | 67 500 | 252 075 | 4 042 546 |
| 1965 | Zürich | ALG Privat Bank AG | AG | 60 000 | 126 450 | 1 728 937 |
| 1962 | Zürich | Arab Bank (Switzerland) | AG | 26 700 | 365 350 | 2 810 777 |
| 1999 | Zürich | Atlantic Vermögensverwaltungsbank | AG | 10 000 | 1 366 | 52 385 |
| 2000 | Zürich | Banco Mercantil (Schweiz) AG | AG | 33 500 | 200 | 92 745 |
| 1976 | Zürich | Bank Hapoalim (Schweiz) AG | AG | 65 000 | 247 300 | 4 081 514 |
| 1953 | Zürich | Bank Leumi le-Israel (Schweiz) | AG | 33 000 | 169 575 | 902 337 |
| 1989 | Zürich | BANK MORGAN STANLEY AG | AG | 20 000 | 30 000 | 1 215 688 |
| 1899 | Zürich | Bank Sal. Oppenheim jr. & Cie (Schweiz) AG | AG | 6 400 | 99 338 | 788 938 |
| 1981 | Zürich | Banque Algérienne du Commerce Extérieur SA | AG | 40 000 | 66 900 | 249 656 |
| 1995 | Zürich | Banque Du Bois AG | AG | 10 000 | 1 710 | 96 868 |
| 1984 | Zürich | BBVA (Suiza) SA | AG | 72 500 | 323 370 | 873 410 |
| 1988 | Zürich | BERENBERG BANK (SCHWEIZ) AG | AG | 5 000 | 29 200 | 101 488 |
| 1974 | Zürich | BHF-BANK (Schweiz) AG | AG | 10 000 | 35 680 | 334 455 |
| 1982 | Zürich | Citibank (Switzerland) | AG | 100 000 | 47 836 | 1 520 017 |

| 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 |
| 1985 | Zürich | Commerzbank (Schweiz) AG | AG | 50 000 | 136 188 | 630 957 |
| 1930 | Zürich | Coutts Bank von Ernst AG | AG | 110 000 | 153 115 | 9 969 555 |
| 1996 | Zürich | Deka(Swiss) Privatbank AG | AG | 18 000 | 24 740 | 100 107 |
| 1985 | Zürich | Dexia Privatbank (Schweiz) | AG | 52 000 | 79 945 | 616 928 |
| 1996 | Zürich | Dominick Company AG | AG | 21 053 | — | 46 334 |
| 1983 | Zürich | Dresdner Bank (Schweiz) AG | AG | 90 000 | 51 550 | 1 355 138 |
| 1975 | Zürich | DZ PRIVATBANK (Schweiz) AG | AG | 100 000 | 87 300 | 2 295 547 |
| 1980 | Zürich | FAISAL PRIVATE BANK (Switzerland) SA | AG | 20 000 | 4 100 | 103 204 |
| 1984 | Zürich | Fibi Bank (Schweiz) AG | AG | 35 000 | 31 500 | 206 235 |
| 2001 | Zürich | FIDEURAM Bank (Suisse) S.A. | AG | 15 000 | 8 523 | 67 137 |
| 1958 | Zürich | Finter Bank Zürich | AG | 45 000 | 41 800 | 449 378 |
| 1998 | Zürich | GE Money Bank | AG | 30 000 | 510 000 | 5 335 323 |
| 1992 | Zürich | Goldman Sachs Bank AG | AG | 21 351 | 70 995 | 576 284 |
| 1967 | Zürich | Habib Bank AG Zürich | AG | 50 000 | 186 410 | 4 198 944 |
| 1939 | Zürich | HSBC Guyerzeller Bank AG | AG | 95 000 | 216 415 | 2 261 535 |
| 1997 | Zürich | IBI Bank AG | AG | 20 000 | 2 155 | 67 732 |
| 1970 | Zürich | Investec Bank (Switzerland) AG | AG | 23 000 | 2 320 | 122 500 |
| 1970 | Zürich | Jyske Bank (Schweiz) | AG | 60 000 | 86 780 | 866 877 |
| 1959 | Zürich | Lavoro Bank AG | AG | 30 000 | 28 310 | 130 636 |
| 1994 | Zürich | LB (Swiss) Privatbank AG | AG | 75 000 | 40 490 | 2 024 027 |
| 1986 | Zürich | Liechtensteinische Landesbank (Schweiz) AG | AG | 100 000 | 1 955 | 1 058 456 |
| 1996 | Zürich | M. M. Warburg Bank (Schweiz) AG | AG | 15 000 | 2 550 | 104 176 |
| 1959 | Zürich | Merrill Lynch Capital Markets AG | AG | 112 000 | 45 440 | 2 845 800 |
| 2000 | Zürich | Mizuho Bank (Schweiz) AG | AG | 53 132 | 119 310 | 347 127 |
| 1988 | Zürich | Nomura Bank (Schweiz) AG | AG | 120 000 | 160 800 | 415 747 |
| 1963 | Zürich | Nordkap Bank AG | AG | 50 000 | 10 000 | 429 545 |

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 |
| 2006 | Zürich | P&P Private Bank AG | AG | 20000 | 94 | 74 257 |
| 1968 | Zürich | Rothschild Bank AG | AG | 10330 | 291 200 | 968 539 |
| 1992 | Zürich | Russische Kommerzial Bank AG | AG einbezahlt | 101 000 73 550 | 40 500 | 1 460 917 |
| 1925 | Zürich | Rüd, Blass & Cie AG Bankgeschäft | AG | 20000 | 76 870 | 821 006 |
| 1967 | Zürich | Schroder & Co Bank AG | AG | 20000 | 64 300 | 692 421 |
| 1982 | Zürich | Sella Bank AG | AG | 13 600 | 27 188 | 88 432 |
| 1969 | Zürich | Skandifinanz Bank AG | AG | 8 000 | 26 660 | 651 728 |
| 1988 | Zürich | SLB Commercial Bank | AG | 100 000 | — | 263 765 |
| 1967 | Zürich | United Bank AG (Zürich) | AG | 10 000 | 270 | 34 417 |
| 1980 | Zürich | UNITED MIZRAHI BANK (Switzerland) Ltd | AG | 20 000 | 1 160 | 155 240 |
| 1995 | Zürich | Van Lanschot Bankiers (Schweiz) AG | AG | 20 000 | 1 792 | 81 431 |
| 1959 | Zürich | VP Bank (Schweiz) AG | AG | 20 000 | 23 525 | 262 864 |

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 | | 3 345 | — | 4 301 |
| 1967 | Genève | Bank of America, National Association, Charlotte, succursale de Genève | | — | — | 3 807 |
| 1991 | Genève | Banque Internationale de Commerce - Bred, Paris, succursale de Genève | | 24 104 | — | 395 189 |
| 2005 | Genève | Caja de Ahorros de Galicia, La Corogne, succursale de Genève | | 10 000 | — | 192 108 |
| 2001 | Genève | ING Belgique, Bruxelles, succursale de Genève | | 65 000 | — | 5 101 344 |
| 1919 | Genève | Lloyds TSB Bank plc, Londres, succursale de Genève | | — | 33 133 | 3 172 529 |
| 2000 | Genève | Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch | | — | — | 22 632 |
| 2000 | Opfikon | UBS LIMITED, London, Swiss Branch, Opfikon | | — | — | 4 244 |
| 1997 | St. Gallen | Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen | | 25 000 | — | 428 621 |
| 2004 | Thal | Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung St. Gallen | | — | — | 352 796 |
| 1995 | Wallisellen | FCE Bank plc, Brentwood, Zweigniederlassung Wallisellen | | — | — | 958 025 |
| 2004 | Zürich | Aareal Bank AG, Wiesbaden, Zweigniederlassung Zürich | | — | — | 626 |
| 1997 | Zürich | ABN AMRO Bank N.V., Amsterdam, Zweigniederlassung Zürich | | — | — | 2 748 594 |
| 2001 | Zürich | Barclays Capital, Zurich Branch of Barclays PLC, London | | — | — | 10 240 |
| 2003 | Zürich | Bayerische Hypo- und Vereinsbank Aktiengesell- schaft, München, Zweigniederlassung Zürich | | — | — | 1 960 445 |
| 2001 | Zürich | BNP PARIBAS SECURITIES SERVICE, Paris, succursale de Zurich | | 100 | — | 526 930 |
| 1963 | Zürich | Citibank, N.A., New York, Zurich Branch | | — | — | 916 133 |
| 2000 | Zürich | Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich | | — | — | 3 339 811 |
| 2002 | Zürich | Dresdner Bank Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich | | — | — | 45 931 |
| 2005 | Zürich | Fortis Bank, SA/NV, Brüssel, Zweigniederlassung Zürich | | — | — | 90 422 |
| 1990 | Zürich | Habibsons Bank Limited, London, Zweigniederlassung Zürich | | — | — | 48 425 |

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 | | — | — | 7 745 |
| 1984 | Zürich | JPMorgan Chase Bank, National Association, Columbus, Zürich Branch | | — | — | 114 030 |
| 2004 | Zürich | Mizuho International plc, London, Zweigniederlassung Zürich | | — | — | 1 044 |
| 1999 | Zürich | Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich | | — | — | 299 352 |
| 2006 | Zürich | RBC Dexia Investor Services Bank S.A., Strassen, Zweigniederlassung Zürich | | 1 769 | — | 3 501 |
| 1926 | Zürich | Société Générale, Paris, Zweigniederlassung Zürich | | 30 000 | — | 2 758 821 |
| 2001 | Zürich | State Street Bank Europe Limited, London, Zweigniederlassung Zürich | | — | — | 131 561 |
| 2002 | Zürich | Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich | | — | — | 17 564 |

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 |
|--------------------------------------------|---------------------|-----------------------|
|--------------------------------------------|---------------------|-----------------------|

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. |
| 1805 | Carouge (GE) | Pictet et Cie |
| 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 |
| 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 2005 / In CHF thousands as at the end of 2005

| 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 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

| | | | | | | |
|------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|--------|--------|-----------|
| 1821 | Bern | Bank EEK neu Gruppe 3.20. now in category 3.20. | AG | 17 000 | 12 900 | 892 432 |
| 1825 | Bern | Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern neu Gruppe 3.20. now in category 3.20. | Gem-l | 10 000 | 30 250 | 644 272 |
| 1851 | Brienz | BBO Bank Brienz Oberhasli neu Gruppe 3.20. now in category 3.20. | AG | 2 652 | 19 795 | 378 108 |
| 1837 | Dielsdorf | Bezirks-Sparkasse Dielsdorf neu Gruppe 3.20. now in category 3.20. | G | — | 35 335 | 550 414 |
| 1837 | Frutigen | Spar- und Leihkasse Frutigen neu Gruppe 3.20. now in category 3.20. | AG | 8 000 | 59 400 | 903 477 |
| 1852 | Interlaken | Ersparniskasse des Amtsbezirks Interlaken neu Gruppe 3.20. now in category 3.20. | G | 4 200 | 36 456 | 614 633 |
| 1850 | Lütterswil | Spar- und Leihkasse Bucheggberg neu Gruppe 3.20. now in category 3.20. | AG | 1 800 | 13 540 | 354 329 |
| 1902 | Mosnang | Spargenossenschaft Mosnang Das Institut wurde von der Clientis Bank, Toggenburg AG, Kirchberg SG, übernommen. The bank has been taken over by Clientis Bank, Toggenburg AG, Kirchberg SG. | G | 2 440 | 5 190 | 118 174 |
| 1926 | Mühlethurnen | Spar + Leihkasse Gürbetal neu Gruppe 3.20. now in category 3.20. | AG | 2 000 | 17 720 | 281 894 |
| 1835 | Rüeggisberg | Ersparniskasse Rüeggisberg neu Gruppe 3.20. now in category 3.20. | G | 860 | 8 448 | 166 230 |
| 1819 | Solothurn | Regiobank Solothurn neu Gruppe 3.20. now in category 3.20. | AG | 14 800 | 76 400 | 1 511 658 |

Weglassungen von Instituten in der Bankenstatistik

Banks removed from the banking statistics

In tausend Franken per Ende 2005 / In CHF thousands as at the end of 2005

| 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 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.10 Institute der RBA-Holding / RBA Holding banks

| | | | | | | |
|------|---------|------------------------------------------------------------------------------------|---|-------|---------|-----------|
| 1841 | Thalwil | Bank Thalwil neu Gruppe 3.20. now in category 3.20. | G | 3 498 | 37 300 | 729 766 |
| 1826 | Thun | Amtersparniskasse Thun neu Gruppe 3.20. now in category 3.20. | G | — | 175 054 | 2 289 953 |
| 1814 | Vevey | Caisse d'épargne du district de Vevey neu Gruppe 3.20. now in category 3.20. | G | 1 769 | 15 184 | 282 237 |
| 1825 | Wahlern | Amtersparniskasse Schwarzenburg neu Gruppe 3.20. now in category 3.20. | G | 3 239 | 19 115 | 419 838 |

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

| | | | | | | |
|------|--------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|--------|---------|-----------|
| 1795 | Genève | Ferrier, Lullin & Cie SA Das Institut wurde von der Bank Julius Bär & Co. AG, Zürich, übernommen. The bank has been taken over by Bank Julius Bär & Co. AG, Zurich. | AG | 30 000 | 95 819 | 1 130 756 |
| 1947 | Lugano | BDL Banco di Lugano Das Institut wurde von der Bank Julius Bär & Co. AG, Zürich, übernommen. The bank has been taken over by Bank Julius Bär & Co. AG, Zurich. | AG | 50 000 | 168 100 | 4 045 416 |
| 1952 | Zürich | Ehinger & Armand von Ernst AG Das Institut wurde von der Bank Julius Bär & Co. AG, Zürich, übernommen. The bank has been taken over by Bank Julius Bär & Co. AG, Zurich. | AG | 21 000 | 194 330 | 2 550 270 |
| 1995 | Zürich | Swissnetbank.com AG neu Gruppe 5.20. now in category 5.20. | AG | 10 000 | 1 675 | 85 648 |

Weglassungen von Instituten in der Bankenstatistik

Banks removed from the banking statistics

In tausend Franken per Ende 2005 / In CHF thousands as at the end of 2005

| 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

5.20 Ausländisch beherrschte Banken / Foreign-controlled bank

| | | | | | | |
|------|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---------|---------|-----------|
| 1966 | Genève | Bank of New York – Inter Maritime Bank, Geneva Das Institut wurde von der Bank Hapoalim (Schweiz) AG, Zürich, übernommen. The bank has been taken over by Hapoalim (Schweiz) AG, Zurich. | AG | 45 000 | 14 035 | 264 301 |
| 1949 | Genève | BNP PARIBAS PRIVATE BANK (SWITZERLAND) SA Das Institut wurde von der BNP Paribas (Suisse) SA, Genève, übernommen. The bank has been taken over by BNP Paribas (Suisse) SA, Geneva. | AG | 185 000 | 161 700 | 3 299 004 |
| 1969 | Genève | DRYDEN BANK SA Das Institut wurde von der Fortis Banque (Suisse), Genève, übernommen. The bank has been taken over by Fortis Banque (Suisse), Geneva. | AG | 110 549 | — | 358 911 |
| 2000 | Genève | UEB (SWITZERLAND) Das Institut wurde von der BNP Paribas (Suisse) SA, Genève, übernommen. The bank has been taken over by BNP Paribas (Suisse) SA, Geneva. | AG | 100 000 | 6 008 | 1 082 525 |
| 1989 | Zürich | Banque de Gestion Financière BAGEFI Das Institut wurde von der P&P Private Bank AG, Zürich, übernommen. The bank has been taken over by P&P Private Bank AG, Zurich. | AG | 40 000 | 7 153 | 113 099 |
| 1981 | Zürich | UFJ Bank (Schweiz) AG Das Institut wurde liquidiert. The bank has been wound up. | AG | 83 400 | 772 | 70 455 |

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 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

| | | | | | | |
|------|--------------|-----------------------------------------------------------------------------------------------------------------|-------|--------|--------|-----------|
| 1821 | Bern | Bank EEK bisher Gruppe 3.10. formerly category 3.10. | AG | 17 000 | 12 900 | 919 935 |
| 1825 | Bern | Burgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern bisher Gruppe 3.10. formerly category 3.10. | Gem-I | 10 000 | 32 203 | 632 562 |
| 1851 | Brienz | BBO Bank Brienz Oberhasli bisher Gruppe 3.10. formerly category 3.10. | AG | 2 652 | 20 360 | 389 620 |
| 1837 | Dielsdorf | Bezirks-Sparkasse Dielsdorf bisher Gruppe 3.10. formerly category 3.10. | G | — | 36 905 | 567 051 |
| 1837 | Frutigen | Spar- und Leihkasse Frutigen bisher Gruppe 3.10. formerly category 3.10. | AG | 8 000 | 61 500 | 916 234 |
| 1852 | Interlaken | Ersparnkasse des Amtsbezirks Interlaken bisher Gruppe 3.10. formerly category 3.10. | G | 4 200 | 37 776 | 642 453 |
| 1850 | Lütterswil | Spar- und Leihkasse Bucheggberg bisher Gruppe 3.10. formerly category 3.10. | AG | 1 800 | 14 015 | 353 747 |
| 1926 | Mühlethurnen | Spar + Leihkasse Gürbetal bisher Gruppe 3.10. formerly category 3.10. | AG | 2 000 | 18 390 | 282 341 |
| 1835 | Rüeggisberg | Ersparnkasse Rüeggisberg bisher Gruppe 3.10. formerly category 3.10. | G | 875 | 8 745 | 172 691 |
| 1819 | Solothurn | Regiobank Solothurn bisher Gruppe 3.10. formerly category 3.10. | AG | 12 000 | 82 000 | 1 611 839 |
| 1841 | Thalwil | Bank Thalwil bisher Gruppe 3.10. formerly category 3.10. | G | 3 513 | 39 523 | 750 551 |

Neuaufnahmen von Instituten in der Bankenstatistik Banks included in the banking statistics for the first time

In tausend Franken / In CHF thousands

| Gründungs- jahr | Domizil | Firma | Rechts- form | Eigene Mittel Equity | Bilanzsumme | | |
|----------------------|----------|--------------|-----------------|-------------------------|----------------------|------------------------|---|
| Year of formation | Domicile | Company name | Legal status | Kapital Capital | Reserven Reserves | Balance sheet total | |
| | | | | | 1 | 2 | 3 |

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

| | | | | | | |
|------|---------|-----------------------------------------------------------------------------------------|---|-------|---------|-----------|
| 1826 | Thun | AEK BANK 1826 bisher Gruppe 3.10. formerly category 3.10. | G | — | 182 561 | 2 284 696 |
| 1814 | Vevey | Caisse d'épargne du district de Vevey bisher Gruppe 3.10. formerly category 3.10. | G | 1 769 | 15 670 | 308 699 |
| 1825 | Wahlern | Amtersparniskasse Schwarzenburg bisher Gruppe 3.10. formerly category 3.10. | G | 3 243 | 19 718 | 433 245 |

5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

| | | | | | | |
|------|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----|--------|-------|---------|
| 1997 | Lugano | Banque de Crédit et de Dépôts SA, Bankred Umwandlung in eine Bank (früher Effekthändler) Transformed into a bank (previously a securities dealer). | AG | 14 000 | 25 | 32 818 |
| 1995 | Zürich | Banque Du Bois AG bisher Gruppe 5.12. formerly category 5.12. | AG | 10 000 | 1 710 | 96 868 |
| 1980 | Zürich | FAISAL PRIVATE BANK (Switzerland) SA Umwandlung in eine Bank (früher Effekthändler) Transformed into a bank (previously a securities dealer). | AG | 20 000 | 4 100 | 103 204 |
| 2006 | Zürich | P&P Private Bank AG | AG | 20 000 | 94 | 74 257 |

7.00 Filialen ausländischer Banken / Branches of foreign banks

| | | | | | | |
|------|--------|-------------------------------------------------------------------------------|--|-------|---|-------|
| 2006 | Zürich | RBC Dexia Investor Services Bank S.A., Strassen, Zweigniederlassung Zürich | | 1 769 | — | 3 501 |
|------|--------|-------------------------------------------------------------------------------|--|-------|---|-------|

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, Cayman, Dubai, Hong Kong, Jersey, Labuan, London (2), Miami, New York (2), Paris, Seoul, Singapore, Stockholm, Sydney, Taipei, Tokyo, Toronto |
| Genève | American Express Bank (Switzerland) SA | Monaco |
| Genève | Banque de Commerce et de Placements SA | Dubai, 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 | BGP Banca di Gestione Patrimoniale SA | Nassau |
| Zürich | AIG Privatbank AG | Hong Kong |
| Zürich | Bank Hapoalim (Schweiz) AG | Luxembourg |
| Zürich | Bank Julius Bär & Co. AG | Guernsey |
| Zürich | Bank Leu AG | Nassau |
| Zürich | Clariden Bank | Singapore |
| Zürich | Coutts Bank von Ernst AG | Hong Kong, Singapore |
| Zürich | Credit Suisse | Cayman, Dubai, Guernsey, Hong Kong, Labuan, London, Luxemburg, Madrid, Milano, Nassau, New York, Paris, Seoul, Shanghai, Singapore, Sydney, Taipei, Tokyo, Toronto |
| Zürich | EFG Bank | Dubai, Guernsey, Hong Kong, Singapore |
| Zürich | Habib Bank AG Zürich | Dubai, London, Nairobi |

¹ Ohne Vertretungen.
Without representative offices.

Firmaänderungen

Company name changes

| Gruppe Category | Bisher Previously | Neu Now |
|--------------------|---------------------------------------------------------------|----------------------------------------------------------------------------|
| 3.10 | Amtersparniskasse Thun, Thun | AEK BANK 1826, Thun (Gruppe 3.20) |
| 3.10 | Bezirkssparkasse Uster, Uster | Clientis Bezirkssparkasse Uster, Uster |
| 3.10 | Ersparnisanstalt der Stadt St. Gallen, St. Gallen | VADIAN BANK AG, St. Gallen |
| 3.10 | Spar- und Leihkasse Kirchberg, Kirchberg SG | Clientis Bank Toggenburg AG, Kirchberg SG |
| 3.10 | VALIANT PRIVATBANK AG, Bern | Valiant Privatbank AG, Bern |
| 4.00 | Schweizer Verband der RaiffeisenbankenSVRB, St. Gallen | Raiffeisen Schweiz Genossenschaft, St. Gallen |
| 5.12 | Bank Julius Bär & Co AG, Zürich | Bank Julius Bär & Co. AG, Zürich |
| 5.12 | Swissnetbank.com AG, Zürich | Banque Du Bois AG, Zürich (Gruppe 5.20) |
| 5.14 | Freie Gemeinschaftsbank BCL, Basel | Freie Gemeinschaftsbank, Basel |
| 5.20 | Bank Hapoalim (Switzerland) Ltd, Zürich | Bank Hapoalim (Schweiz) AG, Zürich |
| 5.20 | Bank Jungholz AG, St. Gallen | Bankhaus Jungholz, St. Gallen |
| 5.20 | Banque Banorient (Suisse), Genève | BLOM BANK (Switzerland) SA, Genève |
| 5.20 | BANQUE DEGROOF (SUISSE) SA, Genève | Bearbull Degroof Banque Privée SA, Genève |
| 5.20 | Banque de la Méditerranée (Suisse) SA, Genève | BankMed (Suisse) SA, Genève |
| 5.20 | cosba private banking ag, Zürich | DZ PRIVATBANK (Schweiz) AG, Zürich |
| 5.20 | Finansbank (Suisse) SA, Genève | Credit Europe Bank (Suisse) SA, Genève |
| 5.20 | F. van Lanschot Bankiers (Schweiz) AG, Zürich | Van Lanschot Bankiers (Schweiz) AG, Zürich |
| 5.20 | GEFS (Suisse) AG, Zürich | GE Money Bank, Zürich |
| 5.20 | HERITAGE BANK AND TRUST SA, Genève | BANQUE HERITAGE, Genève |
| 5.20 | NATIONAL BANK OF KUWAIT (SUISSE) SA, Genève | NBK Private Bank (Switzerland) Ltd, Genève |
| 7.00 | JPMorgan Chase Bank, New York, Zurich Branch, Zürich | JPMorgan Chase Bank, National Association, Columbus, Zurich Branch, Zürich |
| 7.00 | SEB Private Bank SA, Luxembourg, succursale de Genève, Genève | Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch, Genève |

Aufsichtsbehörde und Verbände Supervisory authorities and associations

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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 SNB website: www.snb.ch, *Publications*.

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 Financial Accounts* provide information on the scope and structure of financial assets and liabilities between the different domestic economic sectors and between Switzerland and the rest of the world. They form part of Switzerland's system of national accounts. The publication, which is available in German, French and English, is published in autumn as a supplement to the *Monthly Statistical Bulletin*.

Subscription: free of charge.

Swiss Financial Accounts

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.

Subscription: CHF 25 per year (CHF 30 outside Switzerland); for subscribers to the *Monthly Statistical Bulletin*: CHF 15 per year including 2.4% VAT (CHF 20 outside Switzerland).

Quarterly Bulletin

The *Monthly Statistical Bulletin* contains graphs and tables relating to key Swiss and international economic figures as well as information on SNB statistics (available in German and French; English only on the SNB website).

Subscription to the printed version (German/French only): CHF 40 per year including 2.4% VAT (CHF 80 outside Switzerland).

Monthly Statistical Bulletin

The *Monthly Bulletin of Banking Statistics* contains detailed banking statistics (available in German/French; English only on the SNB website).

Subscription: free of charge (together with the *Monthly Statistical Bulletin*).

Monthly Bulletin of Banking Statistics

Historical time series

In 2007, the Swiss National Bank is celebrating its centenary. It is marking this event by launching a new publication series featuring historical statistical data. Topics have been chosen that are (or have been) important when formulating and implementing monetary policy – both now and in the past. Wherever possible, the time series extend back over the past hundred years. The publications also include commentaries on the time series, describing the calculation methods as well as, for some topics, the historical and regulatory background. This helps readers understand and interpret the data, and provides the information required when relating different time series to one another. The publications in the series will be published intermittently. They will be available in German, French and English. Subscription: free of charge.

The Swiss National Bank in brief

The brochure *The Swiss National Bank in brief* describes in concise form (approximately thirty pages) the monetary policy approach, other major tasks, and the organisation and legal basis of the Swiss National Bank's activities. The brochure is available in German, French, Italian and English. Subscription: free of charge.

Information tools for schools and interested members of the public

The brochure *What is money really about?* describes the activity of the Swiss National Bank in simple terms. It is an ideal teaching aid for intermediate and higher grades.

The brochure *The Swiss National Bank and that vital commodity: money* provides information on the National Bank and its tasks. It is suitable as a teaching aid for the higher grades and for vocational training and generally appeals to people interested in the National Bank.

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