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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*).
- .
- Figure unknown, confidential, not relevant, no longer reported or no reporting institutions (*missing value*).
- 195** In tables with time series, figures printed in bold type are those published for the first time in this issue of *Banks in Switzerland* or figures published in the last issue that have been revised or corrected.
- Break in the series.

Notes

Rounding differences

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

Further information

publications@snb.ch

Editorial deadline

The cut-off date for the tables was 9 June 2008.

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 2007

For most banks in Switzerland, 2007 was a successful year with higher annual profit figures than in 2006. The effect of the turmoil in international financial markets on annual accounts was no more than partial.

1. Balance sheet business

In 2007, the aggregate balance sheet total for all banks in Switzerland rose by 8.3% to CHF 3,457.9 billion. Domestic assets increased slightly more, by 9.8% to CHF 1,137.5 billion, than foreign assets, which were up 7.5% to 2,320.4 billion. On the liability side of the balance sheet, the trend observed in recent years continued, with liabilities towards other countries increasing more strongly than domestic liabilities. The former were up 9.2% to CHF 2,145.9 billion while the latter rose 6.7% to CHF 1,312.0 billion.

The balance sheet total at the big banks increased by 6.5% while that at the Raiffeisen banks rose by 8.0% and that at the cantonal banks was up by 3.9%. Private bankers recorded strong growth (+59.0%), and the branches of foreign-controlled banks also registered a substantial increase (+45.6%).

Domestic mortgage claims increased by 3.4% to CHF 665.1 billion (2006: +4.0%). The slower rate of growth was partly attributable to higher mortgage rates. In this business segment, the Raiffeisen banks and the commercial banks recorded above average growth (+7.0%; +6.5%), while the big banks' growth rate was below average (+1.5%). Other claims against customers rose by 14.8% – below the 2006 growth rate of 36.0% – to reach a level of CHF 724.3 billion. Claims against domestic customers were up by 28.0% to CHF 182.6 billion, while those against foreign customers recorded 10.9% growth to reach CHF 541.7 billion. Whereas unsecured claims against domestic customers increased more strongly than secured claims against these customers (+36.1% as against +16.0%), in the case of foreign customers it was the secured claims that grew faster than the unsecured claims (+20.2% as against +1.1%). Overall, the proportion of unsecured loans, at about 50%, was comparable to 2006.

While bank trading portfolios increased by CHF 24.9 billion to CHF 513.1 billion, financial investments were down by CHF 19.0 billion to CHF 74.4 billion. This is due, to some extent, to the fact that securities have been reclassified, and are now listed under trading portfolios instead of under financial investments.

Claims from money market instruments dropped 0.2% to CHF 117.3 billion. In the process, a considerable restructuring of currency holdings took place. Claims from money market instruments in US dollars fell by 38.3% to CHF 23.7 billion, while claims in yen were up by 31.4% to CHF 34.7 billion.

The yen also took on a more significant role in interbank business, with claims in this currency against banks rising by 123.6% to CHF 79.2 billion. Overall, claims against banks increased by 15.0% to CHF 1,013.6 billion. Almost all bank categories contributed to this growth.

Balance sheet total

Assets

The shift from savings to time deposits attributable to the rise in the interest rate continued in 2007. Liabilities towards customers in the form of savings and deposits again declined (–6.4%), falling to CHF 334.9 billion. Other liabilities towards customers, however, rose by 16.5% to CHF 1,184.4 billion, with liabilities arising from time deposits increasing considerably more strongly (+19.6% to CHF 853.1 billion) than sight liabilities (+9.2% to CHF 331.3 billion). In the case of medium-term bank-issued notes, which were up by 19.1% to CHF 41.1 billion, higher interest rates were also the decisive factor in the increase.

Liabilities arising from money market instruments increased by 30.1% from the year-back figure, to CHF 176.1 billion. Bonds and loans by central mortgage bond institutions were up by 19.4% to CHF 335.0 billion. This growth is mainly attributable to the increase in liabilities arising out of bonds, warrant issues and convertible bonds (+22.9% to CHF 287.1 billion). Liabilities arising out of loans by central mortgage bond and issuing institutions rose slightly (+2.0% to CHF 48.0 billion). In 2007, liabilities towards banks fell by 0.3% (in 2006 they rose by 14.0%) to total CHF 923.9 billion at the end of 2007.

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

At 22.0%, the growth in contract volume for derivative financial instruments remained high in 2007, although it was well below the level of the previous year (2006: +40.4%). Contract volume for derivative trading instruments rose by 22.1% to CHF 54.1 trillion, while that for derivative hedging instruments was up by 11.0% to CHF 394.8 billion.

As in previous years, big bank transactions had the biggest impact on movements in these items. Their share in contract volume remained unchanged at 96.4%.

Interest rate and foreign exchange instruments remained the most important categories of derivative financial instruments, with contract volumes of CHF 35.3 trillion for the former and CHF 11.3 trillion for the latter category. Credit derivatives recorded the largest increase in contract volume (+87.8% to CHF 6.1 trillion). The big banks alone were responsible for this advance – their share in contract volume from credit derivatives amounted to 99.9%.

The positive replacement values of derivative financial instruments rose by 39.6% to CHF 530.2 billion, while the negative replacement values were up by 39.7% to CHF 549.7 billion. This was primarily due to credit derivatives whose positive replacement values surged by 284.9% to CHF 124.4 billion and negative replacement values which soared by 254.8% to CHF 127.5 billion.

Fiduciary business

Fiduciary funds managed by banks rose by CHF 48.9 billion, or 11.3%, to CHF 482.9 billion.

Since interest rates for money market investments in Swiss francs and euros increased substantially in 2007, fiduciary funds were increasingly invested in these two currencies. Swiss franc holdings increased by 18.3% while those in euros were up by 23.3%. The higher value of the euro also played a part in the increased investment of fiduciary funds in this currency. At 2.8%, the increase in fiduciary funds invested in US dollars was well below the average for fiduciary funds as a

whole. This was due to the lower interest rate for money market investments in US dollars and the lower value of the US currency. Nevertheless, the dollar was still the most important currency, with an overall share of 47.0%.

Fiduciary deposits from abroad rose by a total of 11.4%. Deposits from the EU area and those from Latin America both rose by 15.1% – these growth rates were slightly above the overall average. Deposits from North America, which were still rising in 2006 (by 31.3%), fell by 6.7%. Domestic fiduciary deposits rose by 10.7%. As in the case of the fiduciary deposits from abroad, they were almost all invested abroad.

The value of securities held in custody accounts rose by 7.7% to CHF 5,402.8 billion. Custody account holders in Switzerland held 42.0% of securities, while those outside the country held 58.0%. Institutional customers constituted the most important customer group among custody account holders inside and outside Switzerland. Their importance has increased over the past few years and by 2007 they accounted for 57.2% of all customers.

With respect to the individual categories of securities, trends observed in previous years continued to hold good for the most part in 2007. For instance, the proportion accounted for by collective investment schemes again rose particularly strongly (+20.5%), as did the share of structured products (+16.9%). Money market instruments also became more attractive (+23.2%) due to the fact that money market rates for Swiss francs and euros again increased. Bond holdings were only marginally up (+1.5%). Although increasing uncertainty about the dimensions of the mortgage crisis in the US may have encouraged some investors to step up their holdings of fixed-income securities, at the same time, the higher capital market rates led to lower valuations for these securities.

The principal impact of the turmoil on the financial markets was felt in the share portfolio. Following favourable share price developments in the first half of the year, price corrections in the second half resulted in a lower valuation of share holdings. Overall, share holdings were almost unchanged (+0.8%). At 36.7% of the total, however, shares remain the most important category of securities.

Securities held in custody accounts

3. Profit and loss account

For most banks, 2007 was a good year in which they recorded a higher profit than in 2006. Of the 330 banks covered, 320 reported a profit, with the total annual profit amounting to CHF 14.1 billion (2006: CHF 20.1 billion). 10 banks recorded losses of a total CHF 4.3 billion (2006: CHF 47.4 million). The negative result of one big bank made a major contribution to the substantial increase in the annual loss.

Annual profit and annual loss

Gross profit dropped by CHF 5.7 billion to CHF 24.2 billion (–19.0%). Apart from the big banks (–54.0%) and the Raiffeisen banks (–1.7%), all bank categories recorded higher gross profit. Net income from commission business and services had a particularly favourable impact on the result, while net dealing income had a negative effect.

Gross profit

Net interest income

Net interest income was up on the year-back figure (+3.6%), reaching CHF 22.9 billion. Whereas net interest income has declined steadily at the big banks in recent years (2004: CHF 11.4 billion; 2007: CHF 8.3 billion), it has grown for the other bank categories (2004: CHF 14.7 billion; 2007: 20.5 billion). In 2007, the rates of change were -7.8% for the big banks and +15.1% for the other bank categories.

Net income from commission business and services

As in past years, banks' net income from commission business and services rose (+16.1%), reaching a total of CHF 36.8 billion. This increase was attributable to all bank categories with the exception of the Raiffeisen banks. The big banks, in particular, showed higher income figures (+CHF 2.6 billion to CHF 18.9 billion).

The largest item under commission business and services – earnings from securities and investment business – rose by 21.5% to CHF 38.5 billion. All bank categories contributed to this expansion with growth rates that, in most cases, reached two figures. Unlike 2006, commission income from lending was up (+17.3% to CHF 1.8 billion). The big banks, whose growth rate of 27.9% lifted this item to CHF 1.0 billion, made a substantial contribution to this result.

Net dealing income

Net trading income dropped by CHF 8.2 billion to CHF 5.6 billion. The big banks contributed significantly to this development with a CHF 8.7 billion decline in net trading income. At most other bank groups, an increase was recorded.

Other ordinary income

Other ordinary income rose by 0.1% to CHF 5.4 billion as compared to the 2006 figure. The most important factor determining movements in this item is income from participating interests which – following a decline in 2006 – rose again in 2007 (+16.3%) to reach CHF 4.3 billion.

Personnel expenses and general overheads

Personnel expenses amounted to CHF 32.3 billion. As compared to 2006, this item grew only slightly faster (+8.1%) than staff numbers (expressed in terms of full-time equivalents), which were up by 6.5%. In 2006, personnel expenses had increased almost twice as fast (+14.1%) as the number of jobs (+7.1%). Almost all bank categories showed an increase in both personnel expenses and staff numbers.

All bank categories stated higher general overheads in 2007. Overall, this item increased by 7.3% to CHF 14.3 billion.

Depreciation, value adjustments and provisions

Depreciation of fixed assets soared to reach CHF 11.0 billion (2006: CHF 3.4 billion). Value adjustments, provisions and losses also surged to CHF 4.4 billion (2006: CHF 1.6 billion). The big banks were almost entirely responsible for these developments. Their depreciation was up by CHF 7.6 billion to CHF 9.3 billion, and their value adjustments, provisions and losses increased by CHF 2.6 billion to CHF 2.9 billion.

Extraordinary income

Extraordinary income rose by CHF 3.9 billion to CHF 6.5 billion. The increase was almost exclusively attributable to the big banks, where a sale of participations, in particular, resulted in strong growth in extraordinary income.

4. Equity and liquidity

Both required capital and eligible capital increased, the former by 17.6% to CHF 108.3 billion and the latter by 6.8% to CHF 164.2 billion. Excess capital declined by 9.3% to CHF 55.9 billion.

Equity

In the fourth quarter of 2007, required liquid funds amounted to CHF 269.9 billion (year-back quarter: CHF 248.1 billion). The available liquid funds totalled CHF 461.3 billion (year-back quarter CHF 360.5 billion), so that the excess cover rose from CHF 112.4 billion in 2006 to CHF 191.4 billion (+70.3%). The liquidity ratio rose from 145.3% to 170.9%.

Liquidity

The substantial increase in liquidity in the fourth quarter is probably attributable to the turmoil in the financial markets. In response to increased uncertainty and the problems in the interbank market, the banks began to step up their liquidity.

5. Offices

In 2007, the number of banks in Switzerland (excluding institutions with a special field of business) declined from 331 to 330. A total of 7 new banks were established, while 7 banks were taken over by other institutions. Further changes resulted from the transformation of security dealers into banks (+3), the closure of branches (-3) and a change in purpose (-1). These changes mainly affected foreign-controlled banks and branches of foreign banks.

6. Number of staff

In terms of full-time equivalents, staff numbers were up by 8,280 to 136,201 (+6.5%). As in the previous year, the domestic market, in particular, benefited from the expansion in the workforce. Domestic job creation totalled 4,576, while job creation outside the country came to 3,704. Almost all bank categories increased staff numbers. In Switzerland, the big banks made a particularly large contribution (+1,186), as did the foreign-controlled banks (+2,105) and other banks (+2,470). Outside the country, a large proportion of the newly-created jobs were attributable to the big banks (+2,807).

The number of vacancies filled by female candidates rose by 3,435 (+7.0%), while those taken by men were up by 4,845 (+6.1%). In 2007, the proportion of female employees rose to 38.5%.

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

At the end of 2007, the average rate of interest on domestic mortgage claims, weighted by the holdings, was 3.3% (+28 basis points). An increase in this rate of interest occurred for all bank categories; the range of increases was between 24 and 38 basis points.

The rate of interest on liabilities in the form of savings and deposits, weighted by the holdings, rose by 31 basis points to 1.1%. After a decline in 2006, the average rate of interest on medium-term bank-issued notes increased by 29 basis points to 2.5%. The average rate of interest on bonds, warrant issues and convertible bonds was also up: it rose by 32 basis points to 3.1%.

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).

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).

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.

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*).

Legal basis for data collection

Confidentiality

Currency Treaty between the Swiss Confederation and the Principality of Liechtenstein

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.

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.

Orderly reporting and Bank Accounting Guidelines (BAG-SFBC)

Revised minimum grouping requirements

⁴ SR 951.11

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

⁶ SR 0.951.951.4

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

4. Bank categories

Creation of bank categories

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

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

Cantonal banks (category 1.00)

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

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

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

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

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

Big banks (category 2.00)

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

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

Legal status: Private joint-stock companies.

Trade association: –

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

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

Geographic scope of activities: Regional.

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

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

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).

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

Geographic scope of activities: Mainly domestic.

Legal status: Private joint-stock companies.

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

**Raiffeisen banks
(category 4.00)**

**Other banks
(category 5.00)**

**Commercial banks
(category 5.11)**

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

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

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

Special features: –

**Stock exchange banks
(category 5.12)**

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

Geographic scope of activities: International.

Legal status: Private joint-stock companies.

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

Special features: –

**Consumer credit banks
(category 5.13)**

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

Geographic scope of activities: Domestic or regional.

Legal status: Private joint-stock companies.

Trade association: –

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

**Other banking
institutions
(category 5.14)**

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

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

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

Geographic scope of activities: International.

Legal status: Almost exclusively private joint-stock companies.

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

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

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

Business focus: –

Geographic scope of activities: –

Legal status: –

Trade association: –

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

**Finance companies
(category 6.00)**

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

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

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

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

**Private bankers
(category 8.00)**

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.

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 31.12.2007
1.00 Cantonal banks	–	–	24
2.00 Big banks	–	–	2
3.00 Regional banks and savings banks	–	2	76
4.00 Raiffeisen banks	–	–	1
5.11 Commercial banks	–	–	7
5.12 Stock exchange banks	1	5	48
5.14 Other banking institutions	3	1	6
5.20 Foreign-controlled banks	5	3	122
7.00 Branches of foreign banks	4	3	30
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 (330 banks).

If a bank's foreign assets and liabilities exceed CHF 1 billion (89 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 (330 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 (331 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 adequacy reporting form

Content of survey: As part of the capital adequacy requirements, banks report eligible and required capital.

Reporting entity: Parent company

Institutions required to report data: Banks in categories 1.00 to 5.00 are required to report (286 banks).

Frequency: Quarterly

Table: 44a

Comments: The survey is conducted on behalf of the SFBC. The Ordinance on Capital and Risk Distribution for Banks and Securities Traders (Capital Ordinance)¹⁹ came into effect on 1 January 2007. Through this ordinance, the new Capital Accord passed by the Basel Committee on Banking Supervision (the Basel II accord) was transformed into national law. The transition provisions stipulated that banks and securities traders must switch to the new Basel II capital adequacy reporting form by the end of March 2008, at the latest. The capital adequacy reporting form according to Basel I was based on section 4, *Equity*, in the Banking Ordinance (art. 11 et seq., old Banking Ordinance, version of 15 June 2004). Additional information and explanations may be found on the SFBC 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 330 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/.

¹⁹ SR 952.03

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 Federal Act on Collective Capital Investments (CCIA)²⁰ entered into force on 1 January 2007, superseding the Federal Act on Investment Funds of 18 March 1994. In addition to the contractually-based investment funds that have existed to date, the CCIA also regulates new legal forms for collective investment schemes. The innovations include investment companies with variable capital (SICAVs) and limited partnerships for collective capital investments. In addition, the CCIA also regulates investment companies with fixed capital (SICAFs), unless they are listed on the stock exchange and are accessible to all investors.

This change in the law has necessitated adjustments to the tables on securities holdings in bank custody accounts (tables 38a, 38b and 38c). Bank holdings of securities (table 15) and the sectoral breakdown of domestic assets (table 33) are also affected.

'Units in closed collective investment schemes' have been added to the 'Units in collective investment schemes' category of securities in the tables on securities holdings in bank custody accounts (tables 38b and 38c). These securities were previously reported under Shares.

The previous 'investment funds and financial corporations' business sector (table 33) now covers collective investment institutions as defined by the CCIA, alongside financial corporations. The investment funds business category has been adjusted in tables 15 and 33, and is now designated 'Units in collective investment schemes'.

The Ordinance on Capital and Risk Distribution for Banks and Securities Traders (Capital Ordinance) came into effect on 1 January 2007. Through this ordinance, the new Capital Accord passed by the Basel Committee on Banking Supervision (the Basel II accord) was transformed into national law. The transition provisions stipulated that banks and securities traders must switch to the new Basel II capital adequacy reporting form by the end of March 2008, at the latest. While some banks had already changed over to the new form by the end of 2007, most banks only did so in the first quarter of 2008. This staggered changeover, together with the discrepancies between Basel I and Basel II, meant that, as per the end of December 2007, only a limited number of columns could be continued in the table on the capital adequacy reporting form (table 44a).

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

Changes to accounting procedures, legal requirements or other revisions

Introduction of the Collective Capital Investments Act (CCIA)

New Capital Ordinance

Changes in the liquidity requirements

²⁰ SR 951.31

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.

Revisions to data collection procedures for the survey on securities holdings

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.

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

The changes introduced in the new consumer credit legislation²¹ 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.²²

Credit Suisse and Credit Suisse First Boston switch to US-GAAP²³

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

²¹ SR 221.214.1, Federal Act on Consumer Credit.

²² Cf. Swiss Federal Statistical Office, *Statistisches Jahrbuch/Annuaire statistique 2006*, chapter 12.

²³ 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*.

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.

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').²⁴

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.

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.²⁵

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*.

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.

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.

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

Netting of
Other assets and
Other liabilities at UBS

Use of full-time equivalents for calculating
staff numbers

New accounting
procedure for interest
business at UBS

Adjustment of balance
sheet data to include
lending and repo
transactions²⁶

New accounting
procedure for
repo transactions²⁶

SNB uses
repo transactions
as a new monetary
policy instrument

²⁴ The precise details were governed by art. 12f of the old Banking Ordinance (version of 15 June 2004).

²⁵ Cf. Swiss National Bank, *Die Banken in der Schweiz/Les banques suisses 2001*, p. 47 (only available in a German/French edition).

²⁶ 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*.

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.

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

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).

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/.

Modifications to bank categories

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.

UBS Card Center AG

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.

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.

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).

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).

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 tables 32 and 38, Serbia and Montenegro are listed separately as of **2007**.

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.

Reclassification of Bank Leu and Banca della Svizzera Italiana

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

Reclassification of the RBA central bank

Revision of the list of countries
Separate listings for Serbia and Montenegro

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

Tables in Excel and text format

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.

Longer time series

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:

Bank categories

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.

Adjustments to the list of countries

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.

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									
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	1	2	3	4	5	6	7	8	9	10
1.00–8.00 Alle Banken	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	3 457 897
1.00 Kantonalbanken	274 323	296 195	303 385	304 779	312 804	310 664	314 331	326 997	343 080	356 580
2.00 Grossbanken	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	2 341 136
3.00 Regionalbanken und Sparkassen	71 719	74 065	75 808	77 682	78 820	80 619	81 492	83 878	85 942	85 311
4.00 Raiffeisenbanken	61 532	65 556	77 142	82 409	92 684	102 140	106 098	108 187	113 998	123 076
5.00 Übrige Banken	236 521	266 293	290 968	312 180	290 447	301 519	313 610	382 315	410 586	487 838
5.11 Handelsbanken	47 496	53 391	55 199	53 095	40 623	41 994	42 948	44 593	45 936	47 214
5.12 Börsenbanken	48 217	64 309	70 830	68 679	80 858	82 853	85 514	106 069	121 919	144 645
5.13 Kleinkreditbanken	1 026	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1 846	2 915	3 204	3 439	3 238	3 139	3 502	3 426	3 617	7 177
5.20 Ausländisch beherrschte Banken	137 936	145 678	161 734	186 967	165 728	173 533	181 645	228 227	239 114	288 802
6.00 Finanzgesellschaften	.	.	.	.	.	.	.	.	.	.
7.00 Filialen ausländischer Banken	27 320	21 534	18 843	17 010	16 436	16 013	14 925	17 427	23 657	34 444
8.00 Privatbankiers	12 961	15 448	18 424	17 374	16 222	17 427	16 807	17 207	18 561	29 513
1.00–5.00 Total	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	3 393 940

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	15.5	9.0	-5.3	4.8	1.1	-0.7	11.3	14.3	12.2	8.3
1.00 Cantonal banks	2.0	8.0	2.4	0.5	2.6	-0.7	1.2	4.0	4.9	3.9
2.00 Big banks	22.5	9.6	-10.9	5.6	2.0	-2.5	16.7	16.2	15.1	6.5
3.00 Regional banks and savings banks	1.4	3.3	2.4	2.5	1.5	2.3	1.1	2.9	2.5	-0.7
4.00 Raiffeisen banks	7.4	6.5	17.7	6.8	12.5	10.2	3.9	2.0	5.4	8.0
5.00 Other banks	3.5	12.6	9.3	7.3	-7.0	3.8	4.0	21.9	7.4	18.8
5.11 Commercial banks	-26.2	12.4	3.4	-3.8	-23.5	3.4	2.3	3.8	3.0	2.8
5.12 Stock exchange banks	25.5	33.4	10.1	-3.0	17.7	2.5	3.2	24.0	14.9	18.6
5.13 Consumer credit banks	-64.4	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	9.1	57.9	9.9	7.3	-5.9	-3.1	11.6	-2.2	5.6	98.4
5.20 Foreign-controlled banks	13.8	5.6	11.0	15.6	-11.4	4.7	4.7	25.6	4.8	20.8
6.00 Finance companies	.	.	.	.	.	.	.	.	.	.
7.00 Branches of foreign banks	14.3	-21.2	-12.5	-9.7	-3.4	-2.6	-6.8	16.8	35.7	45.6
8.00 Private bankers	12.8	19.2	19.3	-5.7	-6.6	7.4	-3.6	2.4	7.9	59.0
Total for 1.00–5.00	15.5	9.4	-5.4	5.0	1.2	-0.7	11.6	14.3	12.1	7.7

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	2003	2004	2005	2006	2007
	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	12.6	11.5	10.7	10.3
2.00 Grossbanken Big banks	48.9	50.7	48.4	55.2	63.1	63.0	66.0	67.1	68.8	67.7
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	9.4	8.3	8.7	5.5	3.6	3.6	3.3	2.9	2.7	2.5
4.00 Raiffeisenbanken Raiffeisen banks	2.7	2.7	3.1	3.8	3.6	4.6	4.3	3.8	3.6	3.6
5.00 Übrige Banken Other banks	13.6	14.7	15.5	14.1	13.7	13.5	12.6	13.4	12.9	14.1
5.11 Handelsbanken Commercial banks	2.8	3.1	4.9	4.1	2.6	1.9	1.7	1.6	1.4	1.4
5.12 Börsenbanken Stock exchange banks	1.0	1.2	1.6	2.3	3.3	3.7	3.4	3.7	3.8	4.2
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	0.2
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	9.2	9.9	8.4	7.3	7.6	7.8	7.3	8.0	7.5	8.4
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	0.6	0.6	0.7	1.0
8.00 Privatbankiers Private bankers	0.5	0.5	0.5	0.5	0.9	0.8	0.7	0.6	0.6	0.9
1.00–5.00 Total	95.3	94.9	95.5	98.3	98.2	98.5	98.7	98.8	98.7	98.2

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

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
2007	56	55	66	47	63	14	24	1	4	330

1.00 Kantonalbanken / Cantonal banks

2003	—	—	—	—	8	5	10	1	—	24
2004	—	—	—	—	8	5	10	1	—	24
2005	—	—	—	—	8	5	10	1	—	24
2006	—	—	—	—	8	4	11	1	—	24
2007	—	—	—	—	7	5	11	—	1	24

2.00 Grossbanken / Big banks

2003	—	—	—	—	—	—	—	—	3	3
2004	—	—	—	—	—	—	—	—	3	3
2005	—	—	—	—	—	—	—	—	2	2
2006	—	—	—	—	—	—	—	—	2	2
2007	—	—	—	—	—	—	—	—	2	2

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	6	14	24	18	11	1	2	—	—	76

4.00 Raiffeisenbanken / Raiffeisen banks

2003	—	—	—	—	—	—	—	—	1	1
2004	—	—	—	—	—	—	—	—	1	1
2005	—	—	—	—	—	—	—	—	1	1
2006	—	—	—	—	—	—	—	—	1	1
2007	—	—	—	—	—	—	—	—	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

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
2007	2 967	9 538	24 339	35 047	152 390	97 546	503 841	67 317	2 564 911	3 457 897

1.00 Kantonalbanken / Cantonal banks

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
2007	—	—	—	—	18 777	39 893	197 210	—	100 700	356 580

2.00 Grossbanken / Big banks

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
2007	—	—	—	—	—	—	—	—	2 341 136	2 341 136

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	322	2 579	8 658	13 494	19 437	5 390	35 430	—	—	85 311

4.00 Raiffeisenbanken / Raiffeisen banks

2003	—	—	—	—	—	—	—	—	102 140	102 140
2004	—	—	—	—	—	—	—	—	106 098	106 098
2005	—	—	—	—	—	—	—	—	108 187	108 187
2006	—	—	—	—	—	—	—	—	113 998	113 998
2007	—	—	—	—	—	—	—	—	123 076	123 076

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)

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
2007	35	36	35	23	38	5	10	1	—	183

5.11 Handelsbanken / Commercial banks

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
2007	—	1	1	2	1	—	2	—	—	7

5.12 Börsenbanken / Stock exchange banks

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
2007	12	11	12	3	4	1	5	—	—	48

5.14 Andere Banken / Other banking institutions

2003	—	2	1	—	1	—	—	—	—	4
2004	—	2	1	—	1	—	—	—	—	4
2005	1	2	—	—	1	—	—	—	—	4
2006	—	2	1	—	1	—	—	—	—	4
2007	—	2	1	1	2	—	—	—	—	6

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	23	22	21	17	31	4	3	1	—	122

In Millionen Franken / In CHF millions

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2007	2 320	6 062	12 929	17 224	94 297	33 048	254 640	67 317	—	487 838

5.11 Handelsbanken / Commercial banks

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
2007	—	136	370	1 491	3 657	—	41 561	—	—	47 214

5.12 Börsenbanken / Stock exchange banks

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
2007	690	1 789	4 505	2 337	6 998	7 768	120 557	—	—	144 645

5.14 Andere Banken / Other banking institutions

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
2007	—	372	493	580	5 732	—	—	—	—	7 177

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	1 630	3 765	7 562	12 816	77 910	25 279	92 522	67 317	—	288 802

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

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
2007	13	2	6	1	6	2	—	—	—	30

8.00 Privatbankiers / Private bankers

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
2007	2	3	1	5	1	1	1	—	—	14

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

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
2007	41	50	59	41	56	11	23	1	4	286

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

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
2007	264	383	2 415	936	17 921	12 526	—	—	—	34 444

8.00 Privatbankiers / Private bankers

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
2007	60	514	337	3 393	1 958	6 690	16 560	—	—	29 513

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

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
2007	2 643	8 641	21 588	30 719	132 511	78 331	487 281	67 317	2 564 911	3 393 940

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	26	45	330
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	23	1	76
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	.	.	48	.	.	48
5.14 Andere Banken Other banking institutions	.	.	4	2	.	6
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	.	.	122	.	.	122
7.00 Filialen ausländischer Banken Branches of foreign banks	.	.	.	.	30	30
8.00 Privatbankiers Private bankers	.	.	.	.	14	14
1.00–5.00 Total	16	7	236	26	1	286

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

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
2007	330	28 901	117 267	144 485	869 092	724 271	369 230	682 332

1.00 Kantonalbanken / Cantonal banks

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
2007	24	4 139	3 899	6 062	36 435	40 943	12 780	222 095

2.00 Grossbanken / Big banks

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
2007	2	12 557	69 444	81 919	698 733	515 500	230 426	237 304

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	76	1 413	207	716	3 595	6 279	3 414	67 622

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	1	1 203	10	1 545	10 795	7 228	3 042	94 299

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

1.00–8.00 Alle Banken / All banks

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
513 115	74 379	45 209	21 799	18 050	218 969	27	.	3 457 897

1.00 Kantonalbanken / Cantonal banks

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
13 590	13 841	1 335	3 272	1 521	9 448	—	.	356 580

2.00 Grossbanken / Big banks

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
471 287	9 915	39 530	8 688	11 506	184 754	—	.	2 341 136

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
92	4 047	121	894	195	128	—	.	85 311

4.00 Raiffeisenbanken / Raiffeisen banks

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
690	2 204	406	1 791	260	2 644	—	.	123 076

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)

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
2007	183	6 283	43 014	36 473	107 374	140 093	109 886	60 021

5.11 Handelsbanken / Commercial banks

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
2007	7	1 079	2	827	2 216	4 454	1 723	34 154

5.12 Börsenbanken / Stock exchange banks

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
2007	48	1 641	11 126	14 021	39 851	33 252	30 017	7 486

5.14 Andere Banken / Other banking institutions

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
2007	6	38	3	638	427	3 128	565	2 257

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	122	3 525	31 882	20 987	64 879	99 260	77 581	16 122

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
18 605	42 305	3 597	6 472	3 888	19 686	27	.	487 838

5.11 Handelsbanken / Commercial banks

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
683	2 535	583	367	169	146	—	.	47 214

5.12 Börsenbanken / Stock exchange banks

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
9 970	12 605	1 027	3 623	1 087	8 953	—	.	144 645

5.14 Andere Banken / Other banking institutions

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
195	338	1	33	85	35	—	.	7 177

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
7 577	26 827	1 986	2 449	2 548	10 552	27	.	288 802

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

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
2007	30	1 365	86	7 768	6 857	8 355	4 131	776

8.00 Privatbankiers / Private bankers

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
2007	14	1 943	607	10 003	5 302	5 872	5 551	215

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

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
7 745	392	0	34	264	803	—	.	34 444

8.00 Privatbankiers / Private bankers

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
1 106	1 675	219	649	416	1 507	—	.	29 513

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

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
2007	286	25 594	116 574	126 715	856 933	710 044	359 548	681 341

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

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
504 264	72 313	44 989	21 116	17 370	216 660	27	.	3 393 940

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	Forderungen aus Geld- markt- papieren	Forderungen gegen- über Banken ¹	Forderungen gegen- über Kunden ¹	Hypothek- karfordere- nungen	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

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
2007	100.0	0.8	3.4	29.3	20.9	19.7	14.8	2.1	1.3	0.6	6.9

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

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
2007	100.0	1.6	0.6	9.7	13.5	56.6	5.1	2.9	3.4	1.7	4.8

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

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
2007	28 901	6 074	12 000	661	284	0

1.00 Kantonalbanken / Cantonal banks

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	—	—
2007	4 139	1 487	1 966	301	—	—

2.00 Grossbanken / Big banks

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
2007	12 557	2 654	2 662	92	—	0

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
2007	1 413	456	563	51	283	—

4.00 Raiffeisenbanken / Raiffeisen banks

2003	1 234	876	119	114	—	—
2004	1 259	828	181	96	—	—
2005	1 140	839	29	58	—	—
2006	1 138	912	13	53	—	—
2007	1 203	992	—	19	—	—

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				
		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	6

5.00 Übrige Banken / Other banks (5.11–5.20)

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	—
2007	6 283	448	3 605	170	0	—

5.11 Handelsbanken / Commercial banks

2003	736	212	384	58	—	—
2004	910	193	538	74	—	—
2005	868	186	558	44	—	—
2006	959	199	585	97	—	—
2007	1 079	238	682	75	—	—

5.12 Börsenbanken / Stock exchange banks

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	—
2007	1 641	73	1 179	29	0	—

5.14 Andere Banken / Other banking institutions

2003	37	2	28	7	—	—
2004	16	2	7	8	—	—
2005	13	2	5	5	—	—
2006	22	1	15	6	—	—
2007	38	1	30	7	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	—
2007	3 525	136	1 714	59	—	—

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

2003	640	6	556	72	—	—
2004	488	4	437	43	—	—
2005	620	5	575	34	1	—
2006	669	4	633	26	3	—
2007	1365	3	1335	23	1	—

8.00 Privatbankiers / Private bankers

2003	1244	25	1171	10	—	—
2004	542	24	445	19	—	—
2005	297	25	204	5	—	—
2006	1055	26	989	4	—	—
2007	1943	34	1868	5	—	—

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

2003	15717	5562	5842	1509	472	25
2004	16594	4734	6887	1143	424	29
2005	16361	5024	6713	639	312	46
2006	16505	5596	6845	681	306	0
2007	25594	6037	8797	632	283	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

2003	2643	16033	.	.	.	47217	65892
2004	3847	25403	.	.	.	41958	71207
2005	4637	22482	.	.	.	68433	95551
2006	4775	41846	.	.	.	70899	117520
2007	1569	54522	.	.	.	61176	117267

1.00 Kantonalbanken / Cantonal banks

2003	311	2759	2749	—	—	1079	4149
2004	260	3613	3593	—	—	0	3873
2005	349	3869	3842	—	—	0	4218
2006	216	4042	3933	—	—	64	4322
2007	286	3482	3428	—	—	131	3899

2.00 Grossbanken / Big banks

2003	1254	9274	—	—	—	29827	40355
2004	1269	17533	—	—	—	28175	46978
2005	468	13727	299	—	—	45852	60046
2006	590	34058	202	—	—	41019	75668
2007	163	48251	5	—	—	21030	69444

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	17	334	334	—	—	5	356
2004	16	294	294	—	—	—	310
2005	12	313	313	—	—	—	325
2006	11	353	353	—	—	—	364
2007	10	197	197	—	—	0	207

4.00 Raiffeisenbanken / Raiffeisen banks

2003	15	—	—	—	—	—	15
2004	13	—	—	—	—	—	13
2005	11	—	—	—	—	—	11
2006	11	—	—	—	—	—	11
2007	10	—	—	—	—	—	10

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

5.00 Übrige Banken / Other banks (5.11–5.20)

2003	994	1985	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
2007	1 034	2 178	954	—	—	39 802	43 014

5.11 Handelsbanken / Commercial banks

2003	4	7	7	—	—	—	11
2004	2	8	8	—	—	4	14
2005	2	8	8	—	—	—	10
2006	2	1	—	—	—	—	3
2007	1	1	—	—	—	—	2

5.12 Börsenbanken / Stock exchange banks

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
2007	18	1 144	212	—	—	9 964	11 126

5.14 Andere Banken / Other banking institutions

2003	—	—	—	—	—	—	—
2004	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—
2006	—	—	—	—	—	—	—
2007	—	3	3	—	—	—	3

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	1 015	1 030	739	—	—	29 838	31 882

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

2003	52	45	45	—	—	270	367
2004	90	—	—	—	—	120	210
2005	100	11	11	—	—	120	231
2006	69	20	20	—	—	6	94
2007	66	20	—	—	—	—	86

8.00 Privatbankiers / Private bankers

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
2007	0	394	.	.	.	213	607

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

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
2007	1 503	54 108	4 584	—	—	60 963	116 574

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	382 253	789 812	961 271	1 054 727	959 412	866 443	674 873
1.00 Kantonalbanken	19 038	50 025	57 689	60 471	50 098	41 325	30 650
2.00 Grossbanken	4 407	6 814	3 865	3 029	1 251	1 007	633
3.00 Regionalbanken und Sparkassen	159	210	96	161	66	26	99
4.00 Raiffeisenbanken	3 673	9 858	11 920	13 599	11 272	9 390	6 766
5.00 Übrige Banken	.	.	.	.	.	.	.
5.11 Handelsbanken	131 938	142 914	70 842	57 777	49 164	39 827	30 450
5.12 Börsenbanken	.	.	.	.	.	.	.
5.14 Andere Banken	.	.	.	.	.	.	.
5.20 Ausländisch beherrschte Banken	145 638	382 234	555 117	621 110	572 672	513 313	403 654
7.00 Filialen ausländischer Banken	7 024	34 925	64 550	75 720	71 950	63 924	48 505
8.00 Privatbankiers	.	.	.	.	.	.	.
1.00-5.00 Total	.	.	.	.	.	.	.

Anzahl Kredite / Number of loans

1.00-8.00 All banks	133 808	106 351	77 197	60 331	42 769	31 576	20 833
1.00 Cantonal banks	6 960	6 529	4 499	3 391	2 185	1 484	933
2.00 Big banks	1 103	985	321	174	57	37	20
3.00 Regional banks and savings banks	53	29	7	9	3	1	3
4.00 Raiffeisen banks	1 351	1 319	959	776	500	342	208
5.00 Other banks	.	.	.	.	.	.	.
5.11 Commercial banks	35 697	20 732	5 828	3 333	2 201	1 460	942
5.12 Stock exchange banks	.	.	.	.	.	.	.
5.14 Other banking institutions	.	.	.	.	.	.	.
5.20 Foreign-controlled banks	58 930	50 528	44 552	35 567	25 554	18 716	12 467
7.00 Branches of foreign banks	2 260	4 539	5 187	4 352	3 213	2 342	1 501
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
575 020	421 475	366 607	241 588	207 896	142 848	117 624	95 432	77 837	7 935 118	55
23 444	15 710	13 097	7 561	5 818	3 809	3 380	2 602	1 789	386 504	18
569	383	187	514	687	377	203	149	79	24 154	1
40	42	—	—	—	—	—	—	—	899	9
7 106	4 645	3 899	2 529	3 365	1 105	1 543	1 145	826	92 641	1
.
26 650	20 254	16 385	3 695	2 048	1 362	679	1 660	2 013	597 659	4
.
.
333 248	240 423	209 364	138 271	123 064	82 747	66 054	54 407	47 317	4 488 632	11
39 182	29 060	18 843	13 522	8 435	6 750	4 422	2 967	2 252	492 031	5
.
.
15 365	9 941	7 732	4 614	3 619	2 290	1 744	1 319	1 005	520 494	55
621	369	273	143	100	60	50	36	23	27 656	18
15	9	4	10	12	6	3	2	1	2 759	1
1	1	—	—	—	—	—	—	—	107	9
190	109	82	48	59	18	23	16	11	6 011	1
.
714	477	348	72	36	22	10	23	26	71 921	4
.
.
8 914	5 675	4 419	2 642	2 142	1 328	980	752	611	273 777	11
1 048	687	398	258	147	108	66	41	29	26 176	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

2003	5 482	25 013	.	.
2004	6 437	24 816	.	.
2005	7 679	22 078	.	.
2006	6 679	20 815	.	.
2007	4 977	19 792	.	.

1.00 Kantonalbanken / Cantonal banks

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
2007	3 428	9 092	5 884	18 403

2.00 Grossbanken / Big banks

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
2007	5	5 671	1 001	6 677

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	197	1 185	1 065	2 447

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	—	3 154	1 428	4 582

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2007	954	619	3 065	4 637

5.11 Handelsbanken / Commercial banks

2003	7	350	410	767
2004	8	290	703	1 000
2005	8	271	678	957
2006	—	259	509	768
2007	—	204	515	719

5.12 Börsenbanken / Stock exchange banks

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
2007	212	313	534	1 060

5.14 Andere Banken / Other banking institutions

2003	—	—	187	187
2004	—	—	183	183
2005	—	—	167	167
2006	—	3	157	160
2007	3	5	165	173

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	739	96	1 850	2 685

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

2003	45	—	96	141
2004	—	15	217	232
2005	11	—	230	241
2006	20	193	233	446
2007	—	69	193	262

8.00 Privatbankiers / Private bankers

2003	1 119	50	.	.
2004	1 074	2	.	.
2005	1 278	0	.	.
2006	504	1	.	.
2007	394	2	.	.

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

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
2007	4 584	19 721	12 443	36 747

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

2003	.	.	.	563 018
2004	.	.	.	587 360
2005	.	.	.	618 670
2006	.	.	.	643 291
2007	.	.	.	665 122

1.00 Kantonalbanken / Cantonal banks

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
2007	216 967	33 220	28 309	221 877

2.00 Grossbanken / Big banks

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
2007	222 133	49 225	45 858	225 499

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	64 715	10 052	7 274	67 493

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	88 153	18 357	12 211	94 299

10 Hypothekarforderungen Inland – Bewegungen ¹ Domestic mortgage claims, annual increases and decreases ¹

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2007	50 196	9 545	4 756	54 985

5.11 Handelsbanken / Commercial banks

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
2007	32 021	5 215	3 126	34 110

5.12 Börsenbanken / Stock exchange banks

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
2007	6 353	1 519	673	7 200

5.14 Andere Banken / Other banking institutions

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
2007	2 042	224	9	2 256

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	9 780	2 587	948	11 419

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

1981	109 446	17 983	7 570	120 735
1982	120 735	18 729	8 640	131 722
1983	131 722	21 548	11 497	142 917
1984	142 917	25 828	14 503	155 448
1985	155 448	28 099	15 147	169 984
1986	169 883	32 653	17 722	186 372
1987	186 319	42 340	23 751	206 441
1988	206 151	54 224	33 231	229 013
1989	228 323	57 697	30 909	257 435
1990	256 429	44 402	24 093	278 672
1991	277 096	39 723	25 378	293 181
1992	290 699	41 583	30 076	303 930
1993	298 636	60 769	49 413	309 992
1994	302 097	81 747	60 097	323 747
1995	311 493	86 741	62 152	336 082
1996	434 205	115 985	93 036	457 154
1997	457 218	104 519	89 170	472 567
1998	472 417	103 090	91 231	484 276
1999	484 151	92 598	79 059	497 690
2000	500 391	84 344	79 682	505 053
2001	504 618	97 414	81 124	520 908
2002	520 713	118 680	99 578	539 815
2003	538 347	113 824	89 605	562 566
2004	562 487	109 679	85 299	586 867
2005	586 686	117 515	86 152	618 049
2006	618 039	120 997	96 496	642 540
2007	642 164	120 398	98 409	664 153

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

2003	563 018	.	.	.	.	.	.
2004	587 360	.	.	.	.	.	.
2005	618 670	.	.	.	.	.	.
2006	643 291	.	.	.	.	.	.
2007	665 122	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2007	221 877	207 633	141 354	12 157	6 701	2 088	1 233

2.00 Grossbanken / Big banks

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
2007	225 499	206 508	150 737	14 514	10 547	4 478	2 944

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	67 493	61 433	38 171	4 715	1 110	1 345	686

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	94 299	88 619	44 545	4 611	2 167	1 069	460

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)

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
2007	54 985	51 160	31 938	3 125	1 365	700	350

5.11 Handelsbanken / Commercial banks

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
2007	34 110	33 032	20 827	977	393	102	49

5.12 Börsenbanken / Stock exchange banks

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
2007	7 200	6 475	4 726	538	387	187	141

5.14 Andere Banken / Other banking institutions

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	—
2007	2 256	1 834	626	287	—	135	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	11 419	9 820	5 758	1 323	585	276	160

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

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

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

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

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

11a Hypothekarforderungen Inland – Belehnungsgruppen²

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

In Millionen Franken / En millions de francs

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

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

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
2007	664 153	615 352	406 746	39 121	21 889	9 680	5 673

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

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

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

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

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

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

13 Spartätigkeit nach Domizil und Hypothekarforderungen nach Standort der Pfandobjekte

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

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

In Millionen Franken / In CHF millions

Gebiet Area	Verpflichtungen in Spar- und Anlageform Liabilities in the form of savings and deposits		Total Anzahl Konten Total number of accounts	Inländische Hypothekarforderungen Domestic mortgage claims		
	Total	davon / of which Grossbanken Big banks		Total	davon / of which Grossbanken Big banks	
	1	2	3	4	5	
Zürich	Zurich	66 999	25 787	3 360 900	128 523	52 002
Bern	Berne	41 943	10 617	2 565 994	74 529	27 906
Luzern	Lucerne	13 924	2 547	1 043 384	31 029	7 260
Uri	Uri	1 274	192	98 707	2 818	496
Schwyz	Schwyz	6 836	1 369	386 262	15 495	3 273
Obwalden	Obwalden	1 382	178	98 105	3 253	481
Nidwalden	Nidwalden	1 888	394	121 998	3 921	823
Glarus	Glarus	1 590	235	96 530	3 117	577
Zug	Zug	5 642	1 420	322 355	13 182	3 120
Freiburg	Fribourg	8 573	1 979	668 990	20 515	6 540
Solothurn	Solothurn	10 029	2 261	735 287	23 449	6 540
Basel-Stadt	Basel-Stadt	13 652	6 893	475 932	12 880	4 820
Baselland	Baselland	11 203	3 103	642 961	26 551	7 953
Schaffhausen	Schaffhausen	2 570	616	168 416	6 787	1 712
Appenzell AR	Appenzell Ausserrhodon	2 003	736	118 523	4 400	1 642
Appenzell IR	Appenzell Innerrhodon	696	70	44 974	1 298	112
St. Gallen	St Gallen	17 071	2 904	1 171 815	39 048	7 755
Graubünden	Graubünden	7 422	1 440	444 412	21 785	6 944
Aargau	Aargau	24 749	4 052	1 557 574	59 163	13 056
Thurgau	Thurgau	8 579	1 433	585 404	23 640	4 715
Tessin	Ticino	12 048	4 774	680 579	30 152	12 567
Waadt	Vaud	20 428	7 199	1 262 129	50 114	22 461
Wallis	Valais	10 989	3 152	678 796	22 027	8 857
Neuenburg	Neuchâtel	4 287	1 595	307 716	9 880	4 022
Genf	Geneva	15 220	8 448	738 077	31 312	18 314
Jura	Jura	2 145	427	180 512	5 238	1 553
Fürstentum Liechtenstein	Principality of Liechtenstein	157	58	6 330	49	1
Total	Total	313 301	93 875	18 562 662	664 153	225 499

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									
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	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	617 800	637 315	646 805	663 372	668 042	677 850	697 677	721 293	756 667	790 529
1.00 Kantonalbanken	216 777	222 506	227 196	231 534	233 311	234 356	237 991	243 028	249 402	256 252
2.00 Grossbanken	241 058	247 702	236 728	239 390	232 907	234 694	240 775	250 518	269 393	278 833
3.00 Regionalbanken und Sparkassen	62 638	64 140	65 583	66 559	67 629	68 529	70 332	72 124	73 944	73 547
4.00 Raiffeisenbanken	53 968	57 360	66 168	70 749	75 860	81 280	86 523	90 742	95 049	101 473
5.00 Übrige Banken	41 481	43 499	48 782	52 576	55 980	56 713	59 762	61 899	65 686	76 140
5.11 Handelsbanken	24 558	25 925	27 704	29 323	31 172	31 789	32 861	33 759	35 810	37 787
5.12 Börsenbanken	3 844	5 969	7 717	7 951	9 754	10 086	10 564	11 352	11 613	11 354
5.13 Kleinkreditbanken	832	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1 271	2 244	2 523	2 775	2 613	1 949	2 189	2 419	2 879	5 357
5.20 Ausländisch beherrschte Banken	10 976	9 360	10 838	12 527	12 440	12 890	14 148	14 369	15 384	21 642
7.00 Filialen ausländischer Banken	1 090	1 199	1 108	1 287	1 594	1 538	1 615	1 946	2 239	3 065
8.00 Privatbankiers	787	909	1 240	1 275	760	739	679	1 037	954	1 217
1.00–5.00 Total	615 922	635 207	644 457	660 809	665 687	675 572	695 383	718 310	753 474	786 246

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	34.9	35.1	34.9	34.9	34.6	34.1	33.7	33.0	32.4
2.00 Big banks	39.0	38.9	36.6	36.1	34.9	34.6	34.5	34.7	35.6	35.3
3.00 Regional banks and savings banks	10.1	10.1	10.1	10.0	10.1	10.1	10.1	10.0	9.8	9.3
4.00 Raiffeisen banks	8.7	9.0	10.2	10.7	11.4	12.0	12.4	12.6	12.6	12.8
5.00 Other banks	6.7	6.8	7.5	7.9	8.4	8.4	8.6	8.6	8.7	9.6
5.11 Commercial banks	4.0	4.1	4.3	4.4	4.7	4.7	4.7	4.7	4.7	4.8
5.12 Stock exchange banks	0.6	0.9	1.2	1.2	1.5	1.5	1.5	1.6	1.5	1.4
5.13 Consumer credit banks	0.1	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.2	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.7
5.20 Foreign-controlled banks	1.8	1.5	1.7	1.9	1.9	1.9	2.0	2.0	2.0	2.7
7.00 Branches of foreign banks	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.3	0.4
8.00 Private bankers	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.2
Total for 1.00–5.00	99.7	99.7	99.6	99.6	99.6	99.7	99.7	99.6	99.6	99.5

Gruppe Category	Jahresende End of year									
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	1	2	3	4	5	6	7	8	9	10

Einlagen inländischer Kunden³ / Deposits by domestic customers³

1.00–8.00 Alle Banken	581 422	578 353	579 583	602 521	621 535	648 782	659 622	687 093	706 684	724 556
1.00 Kantonalbanken	209 465	210 580	213 561	219 875	229 497	227 900	234 060	236 732	239 071	245 801
2.00 Grossbanken	210 482	199 551	188 780	197 385	193 952	209 700	207 861	222 317	234 465	233 711
3.00 Regionalbanken und Sparkassen	58 502	58 876	60 144	61 923	63 489	66 095	67 476	69 828	71 064	70 444
4.00 Raiffeisenbanken	53 145	55 863	63 624	68 838	75 032	80 535	85 774	88 400	93 033	99 366
5.00 Übrige Banken	43 499	46 816	46 941	48 540	53 074	57 463	58 676	64 240	63 830	68 482
5.11 Handelsbanken	25 592	27 863	28 439	30 872	31 386	32 387	33 093	34 271	35 488	36 307
5.12 Börsenbanken	7 307	8 533	9 107	9 165	12 567	13 650	13 444	17 987	15 928	14 718
5.13 Kleinkreditbanken	181	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	1 369	1 613	1 844	2 019	1 937	2 427	2 778	2 913	2 857	3 330
5.20 Ausländisch beherrschte Banken	9 050	8 807	7 551	6 484	7 184	8 999	9 362	9 068	9 557	14 128
7.00 Filialen ausländischer Banken	974	1 012	700	441	632	508	499	452	414	1 270
8.00 Privatbankiers	5 354	5 655	5 832	5 518	5 859	6 581	5 277	5 125	4 807	5 483
1.00–5.00 Total	575 094	571 686	573 051	596 562	615 044	641 693	653 846	681 516	701 463	717 804

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	36.0	36.4	36.8	36.5	36.9	35.1	35.5	34.5	33.8	33.9
2.00 Big banks	36.2	34.5	32.6	32.8	31.2	32.3	31.5	32.4	33.2	32.3
3.00 Regional banks and savings banks	10.1	10.2	10.4	10.3	10.2	10.2	10.2	10.2	10.1	9.7
4.00 Raiffeisen banks	9.1	9.7	11.0	11.4	12.1	12.4	13.0	12.9	13.2	13.7
5.00 Other banks	7.5	8.1	8.1	8.1	8.5	8.9	8.9	9.3	9.0	9.5
5.11 Commercial banks	4.4	4.8	4.9	5.1	5.0	5.0	5.0	5.0	5.0	5.0
5.12 Stock exchange banks	1.3	1.5	1.6	1.5	2.0	2.1	2.0	2.6	2.3	2.0
5.13 Consumer credit banks	0.0	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	0.2	0.3	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.5
5.20 Foreign-controlled banks	1.6	1.5	1.3	1.1	1.2	1.4	1.4	1.3	1.4	1.9
7.00 Branches of foreign banks	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2
8.00 Private bankers	0.9	1.0	1.0	0.9	0.9	1.0	0.8	0.7	0.7	0.8
Total for 1.00–5.00	98.9	98.8	98.9	99.0	99.0	98.9	99.1	99.2	99.3	99.1

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

2003	.	.	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.
2007	.	.	.	.	.	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2007	4 136	1 291	457	5 884	1 471	496	299	445	2 590	11 183

2.00 Grossbanken / Big banks

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
2007	884	104	14	1 001	443	251	501	316	427	2 939

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	286	607	172	1 065	456	117	89	103	1 159	2 987

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	1 101	204	123	1 428	190	46	32	—	572	2 268

Schweizerische Titel Swiss securities						Ausländische Titel Foreign securities				Anteile an Kollektiv- anlagen Units in collective investment schemes		Wert- schriften- bestand insges- amt (16+20 +21)
Aktien Shares					Total schwei- zerische Titel (10+15) Total Swiss securities (10+15)	Obligationen Bonds		Aktien Shares		Total ausländi- sche Titel (17+19) Total foreign securities (17+19)	davon / of which	Total securities holdings (16+20 +21)
Banken	Finanz- gesell- schaften	Indus- trielle Unter- nehmen	Andere	Total (11 bis 14) (11 to 14)		davon / of which öffentliche Körper- schaften Public law insti- tutions					ausländi- sche Kollektiv- anlagen Foreign collective invest- ment schemes	
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

.	.	.	.	.	.	.	.	.	.	.	.	349 028
.	.	.	.	.	.	.	.	.	.	.	.	407 242
.	.	.	.	.	.	.	.	.	.	.	.	502 898
.	.	.	.	.	.	.	.	.	.	.	.	555 214
.	.	.	.	.	.	.	.	.	.	.	.	551 003

1.00 Kantonalbanken / Cantonal banks

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
1 207	65	2 335	701	4 307	15 491	9 240	1 255	856	10 097	1 229	330	26 816

2.00 Grossbanken / Big banks

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
9 551	821	6 580	1 662	18 613	21 552	256 677	76 512	150 143	406 821	17 929	16 592	446 302

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
60	19	47	18	145	3 132	848	180	15	863	81	14	4 077

4.00 Raiffeisenbanken / Raiffeisen banks

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
32	1	2	—	34	2 302	419	12	4	423	—	—	2 725

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)

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
2007	2 317	612	136	3 065	927	184	277	240	563	5 255

5.11 Handelsbanken / Commercial banks

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
2007	410	70	35	515	145	22	97	113	195	1 087

5.12 Börsenbanken / Stock exchange banks

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
2007	364	136	35	534	352	48	144	46	210	1 335

5.14 Andere Banken / Other banking institutions

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
2007	152	13	—	165	30	1	4	2	3	204

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	1 392	393	66	1 850	399	113	32	79	155	2 629

Schweizerische Titel Swiss securities						Ausländische Titel Foreign securities				Anteile an Kollektiv- anlagen Units in collective investment schemes		Wert- schriften- bestand insges- amt (16+20 +21)	
Aktionen Shares					Total schweizerische Titel (10+15) Total Swiss securities (10+15)	Obligationen Bonds		Aktionen Shares		Total ausländi- sche Titel (17+19) Total foreign securities (17+19)	davon / of which		Total securities holdings (16+20 +21)
Banken Banks	Finanz- gesell- schaften Finance compa- nies	Indus- trielle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (11 bis 14) (11 to 14)			davon / of which öffentlich- rechtliche Körper- schaften Public law insti- tutions				auslän- dische Kollektiv- anlagen Foreign collective invest- ment schemes		
11	12	13	14	15	16	17	18	19	20	21	22	23	

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2 294	1 251	5 120	1 639	10 303	15 558	39 593	4 837	2 972	42 566	2 407	1 978	60 531

5.11 Handelsbanken / Commercial banks

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
24	3	1	1	28	1 115	1 781	233	60	1 841	231	35	3 186

5.12 Börsenbanken / Stock exchange banks

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
945	1 047	2 167	1 077	5 236	6 571	12 139	975	2 349	14 487	1 415	1 346	22 474

5.14 Andere Banken / Other banking institutions

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
34	—	32	9	75	279	198	3	14	212	32	23	524

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
1 291	201	2 920	552	4 964	7 593	25 476	3 626	550	26 026	728	574	34 347

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

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
2007	114	80	—	193	140	134	71	8	—	547

8.00 Privatbankiers / Private bankers

2003	.	.	.	.	.	.	.	.	.	.
2004	.	.	.	.	.	.	.	.	.	.
2005	.	.	.	.	.	.	.	.	.	.
2006	.	.	.	.	.	.	.	.	.	.
2007	.	.	.	.	.	.	.	.	.	.

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

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
2007	8 724	2 818	902	12 443	3 486	1 093	1 197	1 103	5 309	24 633

Schweizerische Titel Swiss securities						Ausländische Titel Foreign securities				Anteile an Kollektiv- anlagen Units in collective investment schemes		Wert- schriften- bestand insge- samt (16+20 +21)	
Aktionen Shares					Total schwei- zerische Titel (10+15) Total Swiss securities (10+15)	Obligationen Bonds		Aktionen Shares		Total ausländi- sche Titel (17+19) Total foreign securities (17+19)	davon / of which		Total securities holdings (16+20 +21)
Banken Banks	Finanz- gesell- schaften Finance compa- nies	Indus- trielle Unter- nehmen Manufact- uring compa- nies	Andere Others	Total (11 bis 14) (11 to 14)			davon / of which öffentlich- rechtliche Körper- schaften Public law insti- tutions				auslän- dische Kollektiv- anlagen Foreign collective invest- ment schemes		
11	12	13	14	15	16	17	18	19	20	21	22	23	

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
336	636	3 276	130	4 379	4 926	3 209	377	—	3 209	—	—	8 135

8.00 Privatbankiers / Private bankers

.	.	.	.	.	.	.	.	.	.	.	.	1 446
.	.	.	.	.	.	.	.	.	.	.	.	1 067
.	.	.	.	.	.	.	.	.	.	.	.	1 265
.	.	.	.	.	.	.	.	.	.	.	.	1 598
.	.	.	.	.	.	.	.	.	.	.	.	2 417

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

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
13 143	2 156	14 084	4 020	33 403	58 035	306 778	82 795	153 991	460 769	21 646	18 914	540 451

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

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
2007	.	.	.	.	9 339	.	.	.	.	35 870	45 209

1.00 Kantonalbanken / Cantonal banks

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
2007	805	221	7	237	1 271	43	21	—	0	64	1 335

2.00 Grossbanken / Big banks

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
2007	441	5 648	135	50	6 274	6 557	25 332	1 359	8	33 256	39 530

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	74	32	0	15	121	—	—	—	0	0	121

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	289	4	—	108	402	4	0	—	—	4	406

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)

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
2007	639	368	15	73	1 096	1 648	796	16	42	2 502	3 597

5.11 Handelsbanken / Commercial banks

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
2007	24	75	2	4	105	29	449	0	—	478	583

5.12 Börsenbanken / Stock exchange banks

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
2007	200	104	4	38	345	483	186	0	12	681	1 027

5.14 Andere Banken / Other banking institutions

2003	1	—	—	0	1	—	—	—	—	—	1
2004	1	0	—	0	1	—	—	—	—	—	1
2005	1	0	—	0	1	—	—	—	—	—	1
2006	1	0	—	0	1	—	—	—	—	—	1
2007	1	0	—	0	1	—	—	—	0	0	1

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	414	189	10	31	644	1 135	161	16	31	1 342	1 986

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

2003	—	—	0	0	0	—	—	—	—	—	0
2004	—	—	0	0	0	—	—	—	—	—	0
2005	—	—	0	0	0	—	—	—	—	—	0
2006	—	—	0	0	0	—	0	—	—	0	0
2007	—	—	0	0	0	—	—	—	—	—	0

8.00 Privatbankiers / Private bankers

2003	.	.	.	.	114	.	.	.	.	31	145
2004	.	.	.	.	172	.	.	.	.	53	225
2005	.	.	.	.	162	.	.	.	.	51	213
2006	.	.	.	.	155	.	.	.	.	49	204
2007	.	.	.	.	175	.	.	.	.	45	219

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

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
2007	2 249	6 273	158	484	9 164	8 252	26 148	1 375	50	35 826	44 989

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

In Millionen Franken / In CHF millions

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

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	16	2 755	329	3 361	26 768	23 051	5 875	143 251
Gemeindeinstitute Municipal institutions	7	45	0	19	95	109	70	1 543
Aktiengesellschaften Joint-stock companies	236	21 313	116 234	121 697	818 678	678 522	349 716	429 793
Genossenschaften Cooperatives	26	1 481	10	1 637	11 393	8 362	3 886	106 693
Übrige Institute Other institutions	45	3 308	693	17 771	12 159	14 228	9 683	1 052
Total	330	28 901	117 267	144 485	869 092	724 271	369 230	682 332

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

Staatsinstitute Cantonal institutions	16	2 755	329	3 361	26 768	23 051	5 875	143 251
Gemeindeinstitute Municipal institutions	7	45	0	19	95	109	70	1 543
Aktiengesellschaften Joint-stock companies	236	21 313	116 234	121 697	818 678	678 522	349 716	429 793
Genossenschaften Cooperatives	26	1 481	10	1 637	11 393	8 362	3 886	106 693
Übrige Institute Other institutions	1	0	—	1	—	1	1	61
Total	286	25 594	116 574	126 715	856 933	710 044	359 548	681 341

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

11 348	7 683	846	1 767	1 020	6 930	—	229 109
0	84	3	10	3	1	—	1 913
492 023	61 667	43 719	17 332	16 037	207 075	27	3 024 118
893	2 875	422	2 008	309	2 653	—	138 735
8 851	2 070	220	683	680	2 309	—	64 023
513 115	74 379	45 209	21 799	18 050	218 969	27	3 457 897

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

11 348	7 683	846	1 767	1 020	6 930	—	229 109
0	84	3	10	3	1	—	1 913
492 023	61 667	43 719	17 332	16 037	207 075	27	3 024 118
893	2 875	422	2 008	309	2 653	—	138 735
0	3	—	—	0	0	—	66
504 264	72 313	44 989	21 116	17 370	216 660	27	3 393 940

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						Sight	Time
	1	2	3	4	5	6	7	8	9	10	11	

1.00–8.00 Alle Banken / All banks

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
2007	330	176 075	124 291	799 598	334 874	331 265	853 119	41 060	287 058	32 252	47 963

1.00 Kantonalbanken / Cantonal banks

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
2007	24	6	4 790	35 230	104 857	33 991	61 515	11 781	32 392	335	23 472

2.00 Grossbanken / Big banks

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
2007	2	166 423	83 222	617 736	105 246	185 182	622 687	4 169	248 527	31 321	555

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	76	0	183	3 280	35 741	7 885	9 491	6 861	971	230	12 128

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	1	—	841	10 590	60 880	6 785	12 093	14 397	2 289	—	5 468

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

1.00–8.00 Alle Banken / All banks

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
36 484	249 114	19 745	14 141	143 109	26 246	51 476	45 589	19 914	- 116	3 457 897

1.00 Kantonalbanken / Cantonal banks

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
2 776	10 819	5 166	9 954	19 831	7 609	7 682	4 498	41	—	356 580

2.00 Grossbanken / Big banks

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
24 448	207 826	5 190	—	69 925	4 607	27 946	25 617	11 755	—	2 341 136

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
483	542	1 574	1 107	5 064	699	2 036	2 320	9	—	85 311

4.00 Raiffeisenbanken / Raiffeisen banks

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
696	623	1 038	—	7 377	467	2 152	4 758	—	—	123 076

¹ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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)

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
2007	183	9 645	21 756	112 495	27 141	79 145	145 457	3 852	2 879	366	6 339

5.11 Handelsbanken / Commercial banks

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
2007	7	2	727	1 878	21 362	3 167	4 279	3 087	1 660	—	5 194

5.12 Börsenbanken / Stock exchange banks

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
2007	48	9 510	8 930	14 375	1 138	29 518	52 052	14	697	251	70

5.14 Andere Banken / Other banking institutions

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
2007	6	—	177	2 656	1 736	148	1 068	55	—	—	408

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	122	134	11 921	93 586	2 905	46 312	88 058	695	522	115	668

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

5.00 Übrige Banken / Other banks (5.11–5.20)

3 051	20 205	5 537	1 918	29 442	10 550	8 529	7 384	3 182	- 203	301 519
3 355	17 406	5 067	2 118	30 968	10 598	9 339	7 653	3 582	- 203	313 610
4 145	16 578	5 518	2 136	33 507	10 904	11 081	7 530	4 251	- 259	382 315
5 084	17 941	5 831	2 253	34 681	10 561	10 972	8 237	5 008	- 97	410 586
6 458	25 914	6 091	2 502	38 165	10 806	11 656	8 255	7 552	- 104	487 838

5.11 Handelsbanken / Commercial banks

252	514	1 278	171	2 996	1 425	514	1 039	18	—	41 994
247	417	1 350	187	3 046	1 407	492	1 130	17	—	42 948
245	430	1 505	204	2 933	1 386	511	1 022	14	—	44 593
252	412	1 672	236	3 115	1 387	522	1 194	12	—	45 936
281	509	1 863	265	2 942	1 389	559	979	15	—	47 214

5.12 Börsenbanken / Stock exchange banks

1 020	7 446	1 710	371	7 606	1 947	3 556	1 946	206	- 48	82 853
1 106	9 317	1 336	494	8 435	1 919	4 243	2 011	278	- 18	85 514
1 289	8 485	1 475	448	10 341	2 372	5 662	2 021	302	- 16	106 069
1 698	10 360	1 433	417	10 168	2 162	5 372	2 190	446	- 1	121 919
2 082	14 187	1 310	496	10 267	1 958	5 279	1 703	1 331	- 4	144 645

5.14 Andere Banken / Other banking institutions

47	69	112	30	370	59	157	28	125	—	3 139
43	163	121	34	298	69	196	32	1	—	3 502
17	22	115	49	219	49	161	22	0	- 14	3 426
21	21	123	52	282	109	172	21	7	- 28	3 617
67	140	119	9	595	203	218	215	3	- 44	7 177

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

1 731	12 176	2 437	1 347	18 471	7 119	4 302	4 371	2 833	- 154	173 533
1 958	7 508	2 260	1 402	19 190	7 202	4 408	4 479	3 286	- 186	181 645
2 594	7 642	2 422	1 435	20 014	7 098	4 746	4 464	3 935	- 229	228 227
3 113	7 148	2 604	1 548	21 117	6 903	4 906	4 832	4 543	- 67	239 114
4 028	11 079	2 798	1 732	24 362	7 257	5 600	5 358	6 203	- 57	288 802

² 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	davon / of which nachrangig Subordi- nated	11
	1	2	3	4	5	6	7	8	9	10	11

7.00 Filialen ausländischer Banken / Branches of foreign banks

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	—	—	—
2007	30	0	5319	18964	194	6399	195	2	—	—	—

8.00 Privatbankiers / Private bankers

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	—	—	—	—
2007	14	0	8180	1304	815	11877	1681	—	—	—	—

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
509	1 818	216	172	657	160	—	55	454	- 12	34 444

8.00 Privatbankiers / Private bankers

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
1 115	1 571	472	405	2 092	1 898	3	88	103	—	29 513

³ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

18 Passiven Liabilities

In Millionen Franken / In CHF millions

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

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

1978	439	228	16424	58810	113202	52343	36799	41195	9874	284	7658
1979	434	436	20526	67004	119910	47321	56100	39539	11280	116	7687
1980	432	711	20317	80204	115554	46575	80417	46668	14355	309	8182
1981	433	1018	27373	91443	109846	58452	104396	54436	18308	265	9039
1982	435	1299	29145	82233	127537	72343	111083	61369	21329	263	10092
1983	431	1398	30270	88246	143355	77411	121274	61842	23118	294	11066
1984	439	2499	33406	90701	148971	82983	148807	67542	25093	2691	11845
1985	441	2877	33456	109734	156017	80911	150549	75748	28783	3580	12729
1986	448	3513	35262	135058	167081	83092	156398	83242	33069	5239	14036
1987	452	4545	35200	143520	184314	90633	157750	88903	36054	5713	15357
1988	454	4312	26877	156557	197646	85362	184150	94417	39770	7862	16865
1989	455	4541	25821	169852	180590	80148	233300	102480	42914	9387	18834
1990	457	3806	23362	186957	172618	73641	264403	112695	47784	10582	21030
1991	445	4516	23935	183043	182512	72483	279726	117406	50957	11864	23416
1992	435	4513	22670	188703	196217	75544	285303	115599	52951	12431	25900
1993	419	5177	26927	214266	237629	90088	260542	100262	55728	14284	27611
1994	393	2875	26332	204906	249966	86998	276813	88534	57373	15034	28402
1995	382	17711	30032	213217	278489	92939	255725	81110	64272	18089	28964
1996	370	25698	33161	265104	298373	109370	306155	68968	64833	19826	33300
1997	360	54980	38345	336972	315432	125685	351869	58552	82089	23847	34252
1998	339	44779	47244	454234	311169	134443	441224	46746	84093	22490	37871
1999	334	72309	36020	572898	311259	156878	506810	36439	100049	25263	39682
2000	335	54061	40836	545636	288618	147926	435128	37896	101084	28617	45557
2001	327	76480	54377	529127	295356	163442	465070	39341	131146	32152	47399
2002	316	47674	42188	508985	323739	175280	418942	38791	136020	27301	47829
2003	301	56865	69202	566082	355849	243572	360388	32369	113022	25676	47194
2004	299	89568	65908	649500	361291	241657	428093	29793	137630	25337	44594
2005	295	120526	71749	724766	371952	277092	548371	29225	191954	25106	44952
2006	288	135303	79949	823214	356976	292345	711814	34488	233547	31501	47023
2007	286	176075	110792	779331	333864	312989	851243	41059	287058	32252	47963

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

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

.	19 357	.	.	24 951	11 550	6 846	6 435	120	.	380 842
.	21 693	.	.	26 893	12 078	7 824	6 859	131	.	418 387
.	23 446	.	.	29 872	13 222	9 191	7 312	147	.	466 299
.	26 212	.	.	32 754	14 592	10 080	7 919	164	.	533 276
.	28 714	.	.	34 925	15 633	10 587	8 508	196	.	580 069
.	31 212	.	.	36 845	16 218	11 134	9 267	226	.	626 037
.	36 957	.	.	40 302	17 489	12 513	10 092	208	.	689 106
.	41 894	.	.	45 442	18 973	14 958	11 176	335	.	738 140
.	43 606	.	.	50 725	20 796	17 086	12 467	376	.	805 082
.	45 576	.	.	54 632	21 957	18 699	13 521	455	.	856 484
.	51 389	.	.	58 466	23 089	19 932	14 971	474	.	915 812
.	55 941	.	.	63 925	24 341	21 265	17 765	554	.	978 346
.	59 155	.	.	67 328	25 592	22 537	18 614	585	.	1 032 779
.	65 960	.	.	69 368	26 288	22 612	19 777	691	.	1 073 321
.	72 571	.	.	72 241	27 202	23 170	21 067	802	.	1 112 213
.	81 570	.	.	78 005	28 248	26 746	21 957	1 054	.	1 177 805
.	80 067	.	.	80 516	27 935	28 871	22 629	1 081	.	1 182 782
.	155 382	.	.	82 893	28 482	28 956	24 295	1 161	.	1 300 735
15 984	126 311	32 588	7 533	80 081	28 219	29 970	21 022	1 428	- 559	1 467 458
15 181	203 427	40 344	7 969	81 717	30 251	29 882	20 074	1 618	- 108	1 746 814
19 873	264 367	40 179	7 807	83 613	28 587	33 492	18 809	2 861	- 136	2 017 643
19 224	214 535	39 805	8 529	92 430	29 044	35 305	23 643	4 528	- 90	2 206 867
23 240	213 637	28 230	9 448	116 315	30 241	49 373	30 308	6 520	- 128	2 087 613
20 760	217 853	23 118	9 710	119 852	30 372	47 479	35 667	6 567	- 231	2 193 032
17 709	310 096	23 536	10 418	118 010	27 879	47 749	38 158	5 989	- 1 765	2 219 217
17 286	190 982	20 717	11 243	118 831	27 538	43 315	39 594	8 587	- 203	2 203 602
17 847	239 418	19 552	12 605	121 579	27 629	42 353	40 990	10 811	- 203	2 459 036
23 980	239 805	19 482	14 135	133 832	24 498	52 127	45 483	11 984	- 259	2 811 821
31 280	234 965	17 259	15 610	138 205	23 044	49 547	48 933	16 778	- 97	3 151 979
34 860	245 724	19 058	13 563	140 361	24 189	51 473	45 447	19 357	- 104	3 393 940

⁴ Bis 1983; davon Wandelanleihen.

Until 1983, of which convertible bonds.

⁵ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.

From 1997 to 2006, 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

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
2007	100.0	5.1	26.7	54.8	9.7	9.6	24.5	1.2	9.7	9.2	4.1

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

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
2007	100.0	1.0	12.7	65.4	27.3	9.9	15.7	3.4	9.0	9.3	11.6

¹ Rechnungsabgrenzungen, Sonstige Passiven, Wertberichtigungen und Rückstellungen, Schwankungsreserve für Kreditrisiken (1997–2006), Reserven für allgemeine Bankrisiken.

Accrued expenses and deferred income, other liabilities, value adjustments and provisions, fluctuation reserve for credit risks (1997–2006), reserves for general banking risks.

22 Pfandbriefdarlehen Loans by central mortgage bond institutions

Gruppe Category	Jahresende End of year									
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	1	2	3	4	5	6	7	8	9	10

Anzahl Banken / Number of institutions

1.00–8.00 Alle Banken	125	122	122	116	110	105	105	105	104	103
1.00 Kantonalbanken	24	24	24	24	24	23	23	24	24	24
2.00 Grossbanken	2	2	2	2	2	2	2	2	2	2
3.00 Regionalbanken und Sparkassen	95	92	91	84	78	74	74	72	71	70
4.00 Raiffeisenbanken	1	1	1	1	1	1	1	1	1	1
5.00 Übrige Banken	3	3	4	5	5	5	5	6	6	6
5.11 Handelsbanken	3	3	3	3	2	2	2	2	2	2
5.12 Börsenbanken	—	—	—	—	1	1	1	2	2	1
5.13 Kleinkreditbanken	—	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	—	—	1	1	1	1	1	1	1	1
5.20 Ausländisch beherrschte Banken	—	—	—	1	1	1	1	1	1	2
7.00 Filialen ausländischer Banken	—	—	—	—	—	—	—	—	—	—
8.00 Privatbankiers	—	—	—	—	—	—	—	—	—	—
1.00–5.00 Total	125	122	122	116	110	105	105	105	104	103

In Millionen Franken / In CHF millions

1.00–8.00 All banks	33 787	37 962	44 276	46 564	47 363	46 488	43 966	44 922	46 996	47 954
1.00 Cantonal banks	19 759	22 519	24 946	26 454	27 086	25 793	23 415	23 293	23 974	23 472
2.00 Big banks	2 199	1 923	1 620	1 324	945	640	419	367	345	555
3.00 Regional banks and savings banks	8 087	8 950	9 681	10 101	10 335	11 137	11 473	11 721	12 151	12 123
4.00 Raiffeisen banks	1 962	2 408	4 935	5 053	4 789	4 401	3 922	4 304	4 946	5 468
5.00 Other banks	1 781	2 162	3 095	3 632	4 206	4 516	4 738	5 237	5 581	6 335
5.11 Commercial banks	1 781	2 162	2 965	3 362	3 771	4 085	4 289	4 736	5 070	5 190
5.12 Stock exchange banks	—	—	—	—	75	71	69	121	126	70
5.13 Consumer credit banks	—	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	—	—	130	225	300	300	320	320	340	408
5.20 Foreign-controlled banks	—	—	—	45	60	60	60	60	45	668
7.00 Branches of foreign banks	—	—	—	—	—	—	—	—	—	—
8.00 Private bankers	—	—	—	—	—	—	—	—	—	—
Total for 1.00–5.00	33 787	37 962	44 276	46 564	47 363	46 488	43 966	44 922	46 996	47 954

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	3 066	31 639	64 077	18 393	40 063
Gemeindeinstitute Municipal institutions	7	0	2	11	835	172	98
Aktiengesellschaften Joint-stock companies	236	176 074	106 824	736 925	200 773	286 534	797 176
Genossenschaften Cooperatives	26	—	901	10 755	68 131	7 888	13 899
Übrige Institute Other institutions	45	0	13 499	20 268	1 058	18 277	1 883
Total	330	176 075	124 291	799 598	334 874	331 265	853 119

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

Staatsinstitute Cantonal institutions	16	1	3 066	31 639	64 077	18 393	40 063
Gemeindeinstitute Municipal institutions	7	0	2	11	835	172	98
Aktiengesellschaften Joint-stock companies	236	176 074	106 824	736 925	200 773	286 534	797 176
Genossenschaften Cooperatives	26	—	901	10 755	68 131	7 888	13 899
Übrige Institute Other institutions	1	—	—	—	49	1	8
Total	286	176 075	110 792	779 331	333 864	312 989	851 243

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

8 567	19 577	—	11 514	1 704	8 133	2 983	7 126
317	—	—	226	10	10	37	82
16 373	265 193	32 252	29 066	32 372	236 891	14 356	6 059
15 801	2 289	—	7 157	774	690	1 682	294
2	—	—	—	1 624	3 390	688	581
41 060	287 058	32 252	47 963	36 484	249 114	19 745	14 141

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

8 567	19 577	—	11 514	1 704	8 133	2 983	7 126
317	—	—	226	10	10	37	82
16 373	265 193	32 252	29 066	32 372	236 891	14 356	6 059
15 801	2 289	—	7 157	774	690	1 682	294
—	—	—	—	0	0	0	3
41 059	287 058	32 252	47 963	34 860	245 724	19 058	13 563

¹ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	12 266	5 345	5 048	1 847	26	—	229 109
Gemeindeinstitute Municipal institutions	115	18	66	30	0	—	1 913
Aktiengesellschaften Joint-stock companies	119 501	18 246	43 499	38 532	19 329	– 104	3 024 118
Genossenschaften Cooperatives	8 474	579	2 856	5 037	2	—	138 735
Übrige Institute Other institutions	2 753	2 058	8	142	557	– 12	64 023
Total	143 109	26 246	51 476	45 589	19 914	– 116	3 457 897

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

Staatsinstitute Cantonal institutions	12 266	5 345	5 048	1 847	26	—	229 109
Gemeindeinstitute Municipal institutions	115	18	66	30	0	—	1 913
Aktiengesellschaften Joint-stock companies	119 501	18 246	43 499	38 532	19 329	– 104	3 024 118
Genossenschaften Cooperatives	8 474	579	2 856	5 037	2	—	138 735
Übrige Institute Other institutions	5	—	5	—	—	—	66
Total	140 361	24 189	51 473	45 447	19 357	– 104	3 393 940

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	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	19 018	1 415	.	20 433	1	8 467	.	8 468	28 901
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	12 000	.	.	12 000	.	.	.	.	12 000
Forderungen aus Geldmarktpapieren Money market paper held	5 931	390	.	6 321	1 535	109 412	.	110 946	117 267
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	4 977	—	.	4 977	20	49 525	.	49 545	54 522
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	9 593	8 718	6 404	24 714	7 527	109 139	3 105	119 772	144 485
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	38 627	13 906	2 413	54 946	58 891	754 035	1 220	814 146	869 092
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	80 700	34 837	234	115 771	4 625	234 403	242	239 270	355 041
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	45 153	21 428	260	66 842	28 462	273 757	169	302 388	369 230
davon hypothekarisch gedeckt of which, secured by mortgages	14 664	448	2	15 114	269	1 362	—	1 631	16 745
Hypothekarforderungen Mortgage claims	664 675	447	.	665 122	3 475	13 735	.	17 210	682 332
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	45 426	2 004	24 399	71 828	15 331	415 270	10 686	441 287	513 115
Finanzanlagen Financial investments	20 294	75	613	20 982	13 628	39 770	0	53 398	74 379
Beteiligungen Participating interests	9 338	0	.	9 339	30 566	5 304	.	35 870	45 209
Sachanlagen Tangible assets	20 303	5	.	20 309	243	1 247	.	1 491	21 799
davon Liegenschaften of which, real estate	14 331	2	.	14 333	3	742	.	745	15 078
Rechnungsabgrenzungen Accrued income and prepaid expenses	5 712	1 156	.	6 868	920	10 263	.	11 182	18 050
Sonstige Aktiven Other assets	26 854	4 210	22 932	53 997	23 177	141 651	145	164 973	218 969
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	991 652	88 590	57 255	1 137 497	188 380	2 116 453	15 567	2 320 400	3 457 897

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	1 062	5 678	.	6 740	11 525	157 810	.	169 335	176 075
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	7 924	8 491	7 370	23 784	11 787	79 416	9 303	100 506	124 291
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	82 475	35 748	2 325	120 547	49 996	626 047	3 008	679 051	799 598
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	311 214	2 790	.	314 003	17 338	3 532	.	20 870	334 874
davon Freizügigkeitskonten (2. Säule) ² of which, vested benefit accounts (pillar 2) ²	20 765	1	.	20 766	168	—	.	168	20 934
davon gebundene Vorsorgegelder (Säule 3a) ² of which, tied pension provision (pillar 3a) ²	28 932	.	.	28 933	132	.	.	132	29 065
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	109 011	49 206	4 127	162 344	9 874	146 192	12 854	168 920	331 265
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	174 618	118 568	67	293 253	14 538	544 116	1 211	559 865	853 119
Kassenobligationen Medium-term bank-issued notes	41 060	.	.	41 060	.	.	.	.	41 060
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	88 653	1 007	.	89 659	19 331	226 031	.	245 362	335 021
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	40 689	1 007	.	41 696	19 331	226 031	.	245 362	287 058
davon nachrangig of which, subordinated	3 507	—	.	3 507	1 316	27 428	.	28 744	32 252
Rechnungsabgrenzungen Accrued expenses and deferred income	15 419	1 992	.	17 411	3 099	15 974	.	19 073	36 484
Sonstige Passiven Other liabilities	36 855	11 922	22 728	71 505	23 992	153 543	75	177 609	249 114
Wertberichtigungen und Rückstellungen ³ Value adjustments and provisions ³	17 947	478	.	18 426	55	1 264	.	1 320	19 745
Reserven für allgemeine Bankrisiken Reserves for general banking risks	13 863	—	.	13 863	89	189	.	278	14 141
Gesellschaftskapital Capital	26 246	.	.	26 246	.	.	.	.	26 246
Allgemeine gesetzliche Reserven General statutory reserve	51 476	.	.	51 476	.	.	.	.	51 476
Reserve für eigene Beteiligungstitel Reserve for treasury shares	11 602	.	.	11 602	.	.	.	.	11 602
Aufwertungsreserve Revaluation reserve	15	.	.	15	.	.	.	.	15
Andere Reserven Other reserves	33 973	.	.	33 973	.	.	.	.	33 973
Gewinnvortrag Retained earnings	16 159	0	.	16 159	496	3 258	.	3 755	19 914
Verlustvortrag Accumulated losses brought forward	- 116	—	.	- 116	—	—	.	—	- 116
Bilanzsumme Balance sheet total	1 039 455	235 880	36 616	1 311 951	162 121	1 957 375	26 450	2 145 946	3 457 897

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	3 754	260	.	4 014	—	125	.	125	4 139
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	1 966	.	.	1 966	.	.	.	.	1 966
Forderungen aus Geldmarktpapieren Money market paper held	3 590	15	.	3 605	100	195	.	294	3 899
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	3 428	—	.	3 428	—	55	.	55	3 482
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 066	1 272	1 048	3 386	292	2 261	123	2 675	6 062
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	8 470	1 531	1 616	11 616	6 982	17 437	400	24 819	36 435
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	23 376	2 441	9	25 826	340	1 997	—	2 337	28 163
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	11 040	583	—	11 623	675	481	—	1 157	12 780
davon hypothekarisch gedeckt of which, secured by mortgages	4 177	178	—	4 355	7	0	—	7	4 362
Hypothekarforderungen Mortgage claims	221 836	41	.	221 877	193	24	.	218	222 095
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	7 507	324	125	7 956	1 281	4 353	—	5 634	13 590
Finanzanlagen Financial investments	9 003	16	30	9 049	4 207	585	—	4 792	13 841
Beteiligungen Participating interests	1 271	—	.	1 271	1	63	.	64	1 335
Sachanlagen Tangible assets	3 272	—	.	3 272	—	—	.	—	3 272
davon Liegenschaften of which, real estate	2 868	—	.	2 868	—	—	.	—	2 868
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 399	122	.	1 521	1	—	.	1	1 521
Sonstige Aktiven Other assets	4 869	588	4	5 462	2 433	1 493	60	3 986	9 448
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	300 453	7 194	2 831	310 478	16 505	29 015	582	46 102	356 580

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	1 607	1 795	604	4 006	223	555	6	785	4 790
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	7 624	4 168	221	12 013	8 795	14 422	—	23 217	35 230
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	98 972	420	.	99 392	4 890	575	.	5 464	104 857
davon Freizügigkeitskonten (2. Säule) ⁵ of which, vested benefit accounts (pillar 2) ⁵	6 896	—	.	6 896	109	—	.	109	7 005
davon gebundene Vorsorgegelder (Säule 3a) ⁵ of which, tied pension provision (pillar 3a) ⁵	9 542	.	.	9 542	22	.	.	22	9 564
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	27 323	3 920	599	31 841	543	1 412	195	2 150	33 991
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	53 071	4 552	—	57 623	510	3 382	—	3 892	61 515
Kassenobligationen Medium-term bank-issued notes	11 781	.	.	11 781	.	.	.	.	11 781
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	54 654	—	.	54 654	942	269	.	1 210	55 865
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	31 182	—	.	31 182	942	269	.	1 210	32 392
davon nachrangig of which, subordinated	335	—	.	335	—	—	.	—	335
Rechnungsabgrenzungen Accrued expenses and deferred income	2 621	147	.	2 768	8	—	.	8	2 776
Sonstige Passiven Other liabilities	6 887	1 121	14	8 021	1 604	1 158	36	2 798	10 819
Wertberichtigungen und Rückstellungen ⁶ Value adjustments and provisions ⁶	5 162	4	.	5 166	—	—	.	—	5 166
Reserven für allgemeine Bankrisiken Reserves for general banking risks	9 954	—	.	9 954	—	—	.	—	9 954
Gesellschaftskapital Capital	7 609	.	.	7 609	.	.	.	.	7 609
Allgemeine gesetzliche Reserven General statutory reserve	7 682	.	.	7 682	.	.	.	.	7 682
Reserve für eigene Beteiligungstitel Reserve for treasury shares	1 632	.	.	1 632	.	.	.	.	1 632
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 866	.	.	2 866	.	.	.	.	2 866
Gewinnvortrag Retained earnings	41	—	.	41	—	—	.	—	41
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	299 492	16 127	1 437	317 056	17 514	21 773	237	39 525	356 580

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	5 408	524	.	5 932	1	6 624	.	6 625	12 557
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	2 662	.	.	2 662	.	.	.	.	2 662
Forderungen aus Geldmarktpapieren Money market paper held	261	221	.	483	236	68 725	.	68 961	69 444
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	5	—	.	5	—	48 247	.	48 247	48 251
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	728	861	472	2 061	1 600	77 692	566	79 858	81 919
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	12 969	3 803	—	16 773	25 173	656 547	239	681 960	698 733
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	35 535	27 973	190	63 698	2 914	218 257	206	221 376	285 074
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	18 045	7 154	37	25 237	12 535	192 650	4	205 189	230 426
davon hypothekarisch gedeckt of which, secured by mortgages	4 469	201	2	4 672	150	300	—	450	5 122
Hypothekarforderungen Mortgage claims	225 253	247	.	225 499	1 263	10 542	.	11 805	237 304
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	21 325	1 495	24 041	46 860	9 292	404 449	10 685	424 427	471 287
Finanzanlagen Financial investments	243	0	—	243	24	9 648	—	9 672	9 915
Beteiligungen Participating interests	6 274	—	.	6 274	29 023	4 233	.	33 256	39 530
Sachanlagen Tangible assets	7 503	0	.	7 503	1	1 184	.	1 185	8 688
davon Liegenschaften of which, real estate	5 679	—	.	5 679	0	714	.	714	6 393
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 792	137	.	1 929	562	9 015	.	9 577	11 506
Sonstige Aktiven Other assets	11 449	2 037	22 907	36 393	14 763	133 598	1	148 361	184 754
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	346 786	44 452	47 647	438 884	97 385	1 793 165	11 701	1 902 251	2 341 136

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	832	5 476	.	6 308	6 876	153 239	.	160 115	166 423
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	2 478	1 553	6 328	10 360	7 337	57 057	8 469	72 863	83 222
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	50 472	21 415	242	72 129	15 758	528 272	1 577	545 607	617 736
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	92 244	1 630	.	93 875	9 283	2 088	.	11 371	105 246
davon Freizügigkeitskonten (2. Säule) ⁸ of which, vested benefit accounts (pillar 2) ⁸	6 641	—	.	6 641	—	—	—	—	6 641
davon gebundene Vorsorgegelder (Säule 3a) ⁸ of which, tied pension provision (pillar 3a) ⁸	7 819	.	.	7 819	84	.	.	84	7 903
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	51 365	26 035	2 048	79 448	4 664	93 892	7 178	105 734	185 182
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	81 115	93 803	67	174 985	7 390	439 197	1 115	447 703	622 687
Kassenobligationen Medium-term bank-issued notes	4 169	.	.	4 169	.	.	.	.	4 169
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	4 817	973	.	5 790	18 106	225 186	.	243 292	249 083
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	4 262	973	.	5 235	18 106	225 186	.	243 292	248 527
davon nachrangig of which, subordinated	2 902	—	.	2 902	1 186	27 232	.	28 418	31 321
Rechnungsabgrenzungen Accrued expenses and deferred income	5 620	998	.	6 618	2 604	15 225	.	17 830	24 448
Sonstige Passiven Other liabilities	15 313	7 588	22 700	45 601	16 655	145 568	2	162 225	207 826
Wertberichtigungen und Rückstellungen ⁹ Value adjustments and provisions ⁹	3 848	110	.	3 958	2	1 230	.	1 232	5 190
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	4 607	.	.	4 607	.	.	.	.	4 607
Allgemeine gesetzliche Reserven General statutory reserve	27 946	.	.	27 946	.	.	.	.	27 946
Reserve für eigene Beteiligungstitel Reserve for treasury shares	9 441	.	.	9 441	.	.	.	.	9 441
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	16 176	.	.	16 176	.	.	.	.	16 176
Gewinnvortrag Retained earnings	8 497	—	.	8 497	— 0	3 258	.	3 258	11 755
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	378 942	159 581	31 385	569 908	88 676	1 664 211	18 341	1 771 228	2 341 136

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	1 352	50	.	1 402	—	11	.	11	1 413
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	563	.	.	563	.	.	.	.	563
Forderungen aus Geldmarktpapieren Money market paper held	207	0	.	207	0	0	.	0	207
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	197	—	.	197	—	—	.	—	197
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	204	301	146	651	1	63	—	65	716
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2 847	292	144	3 283	102	211	—	312	3 595
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	2 815	32	0	2 847	13	5	—	18	2 865
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 241	50	—	3 291	91	32	—	124	3 414
davon hypothekarisch gedeckt of which, secured by mortgages	1 745	17	—	1 762	0	5	—	6	1 767
Hypothekarforderungen Mortgage claims	67 491	2	.	67 493	130	—	.	130	67 622
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	80	1	1	82	5	5	—	10	92
Finanzanlagen Financial investments	3 178	1	2	3 181	770	96	—	866	4 047
Beteiligungen Participating interests	121	—	.	121	—	0	.	0	121
Sachanlagen Tangible assets	894	—	.	894	—	—	.	—	894
davon Liegenschaften of which, real estate	850	—	.	850	—	—	.	—	850
Rechnungsabgrenzungen Accrued income and prepaid expenses	194	1	.	195	0	0	.	0	195
Sonstige Aktiven Other assets	125	2	—	127	1	—	—	1	128
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	82 751	730	293	83 774	1 113	423	—	1 537	85 311

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	0	—	.	0	—	—	.	—	0
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	144	30	0	174	5	4	—	9	183
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	3 148	12	—	3 160	120	—	—	120	3 280
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	34 703	68	.	34 771	872	98	.	970	35 741
davon Freizügigkeitskonten (2. Säule) ¹¹ of which, vested benefit accounts (pillar 2) ¹¹	2 587	—	.	2 587	—	—	.	—	2 587
davon gebundene Vorsorgegelder (Säule 3a) ¹¹ of which, tied pension provision (pillar 3a) ¹¹	3 186	.	.	3 186	1	.	.	1	3 186
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	6 869	546	128	7 542	101	224	18	343	7 885
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	8 912	435	—	9 347	97	47	—	144	9 491
Kassenobligationen Medium-term bank-issued notes	6 861	.	.	6 861	.	.	.	.	6 861
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	13 099	—	.	13 099	—	—	.	—	13 099
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	971	—	.	971	—	—	.	—	971
davon nachrangig of which, subordinated	230	—	.	230	—	—	.	—	230
Rechnungsabgrenzungen Accrued expenses and deferred income	483	0	.	483	0	—	.	0	483
Sonstige Passiven Other liabilities	537	5	0	542	0	0	—	0	542
Wertberichtigungen und Rückstellungen ¹² Value adjustments and provisions ¹²	1 574	—	.	1 574	—	—	.	—	1 574
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 107	—	.	1 107	—	—	.	—	1 107
Gesellschaftskapital Capital	699	.	.	699	.	.	.	.	699
Allgemeine gesetzliche Reserven General statutory reserve	2 036	.	.	2 036	.	.	.	.	2 036
Reserve für eigene Beteiligungstitel Reserve for treasury shares	207	.	.	207	.	.	.	.	207
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	2 113	.	.	2 113	.	.	.	.	2 113
Gewinnvortrag Retained earnings	9	—	.	9	—	—	.	—	9
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	82 500	1 096	128	83 724	1 195	374	18	1 586	85 311

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 011	184	.	1 195	—	8	.	8	1 203
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	—	.	.	—	.	.	.	.	—
Forderungen aus Geldmarktpapieren Money market paper held	10	0	.	10	—	—	.	—	10
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	—	.	—	—
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 358	26	—	1 385	12	149	—	161	1 545
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	950	1 610	—	2 560	5 916	2 319	—	8 235	10 795
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	4 173	6	—	4 179	6	2	—	8	4 187
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 002	8	—	3 010	28	4	—	31	3 042
davon hypothekarisch gedeckt of which, secured by mortgages	2 360	3	—	2 363	11	0	—	11	2 374
Hypothekarforderungen Mortgage claims	94 299	—	.	94 299	—	—	.	—	94 299
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	377	—	106	483	173	34	—	207	690
Finanzanlagen Financial investments	1 962	—	27	1 988	214	2	—	216	2 204
Beteiligungen Participating interests	402	—	.	402	0	4	.	4	406
Sachanlagen Tangible assets	1 791	—	.	1 791	—	—	.	—	1 791
davon Liegenschaften of which, real estate	1 473	—	.	1 473	—	—	.	—	1 473
Rechnungsabgrenzungen Accrued income and prepaid expenses	260	—	.	260	—	—	.	—	260
Sonstige Aktiven Other assets	2 536	—	—	2 536	109	0	—	109	2 644
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	112 130	1 835	132	114 098	6 459	2 520	—	8 978	123 076

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	214	590	—	804	29	7	—	37	841
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	4830	1 142	—	5 972	2 758	1 860	—	4 618	10 590
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	59 396	171	.	59 567	1 167	145	.	1 313	60 880
davon Freizügigkeitskonten (2. Säule) ¹⁴ of which, vested benefit accounts (pillar 2) ¹⁴	2 457	—	.	2 457	37	—	.	37	2 494
davon gebundene Vorsorgegelder (Säule 3a) ¹⁴ of which, tied pension provision (pillar 3a) ¹⁴	5 316	.	.	5 316	7	.	.	7	5 323
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	6 133	347	64	6 544	66	161	14	241	6 785
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	11 684	298	—	11 982	70	40	—	111	12 093
Kassenobligationen Medium-term bank-issued notes	14 397	.	.	14 397	.	.	.	.	14 397
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	7 757	—	.	7 757	—	—	.	—	7 757
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	2 289	—	.	2 289	—	—	.	—	2 289
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	696	—	.	696	—	—	.	—	696
Sonstige Passiven Other liabilities	598	—	—	598	25	—	—	25	623
Wertberichtigungen und Rückstellungen ¹⁵ Value adjustments and provisions ¹⁵	1 038	—	.	1 038	0	—	.	0	1 038
Reserven für allgemeine Bankrisiken Reserves for general banking risks	—	—	.	—	—	—	.	—	—
Gesellschaftskapital Capital	467	.	.	467	.	.	.	.	467
Allgemeine gesetzliche Reserven General statutory reserve	2 152	.	.	2 152	.	.	.	.	2 152
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	4 758	.	.	4 758	.	.	.	.	4 758
Gewinnvortrag Retained earnings	—	—	.	—	—	—	.	—	—
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	114 118	2 549	64	116 732	4 116	2 214	14	6 344	123 076

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

5.00 Übrige Banken / Other banks (5.11–5.20)

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁶ Precious metals ¹⁶	Total	
	1	2	3	4	5	6	7	8	9
Aktiven / Assets									
Flüssige Mittel Liquid assets	4 223	361	.	4 583	0	1 699	.	1 699	6 283
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	3 605	.	.	3 605	.	.	.	.	3 605
Forderungen aus Geldmarktpapieren Money market paper held	1 469	153	.	1 622	1 094	40 298	.	41 392	43 014
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	954	—	.	954	—	1 224	.	1 224	2 178
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	3 310	4 400	3 670	11 380	4 670	18 193	2 231	25 093	36 473
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	10 913	5 933	628	17 474	18 577	71 123	200	89 900	107 374
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	12 822	3 892	36	16 750	1 129	12 292	37	13 458	30 207
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	8 458	12 007	223	20 688	14 341	74 692	165	89 197	109 886
davon hypothekarisch gedeckt of which, secured by mortgages	1 825	49	—	1 873	85	1 042	—	1 126	3 000
Hypothekarforderungen Mortgage claims	54 860	125	.	54 985	1 880	3 156	.	5 036	60 021
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	10 647	181	122	10 950	1 888	5 768	0	7 655	18 605
Finanzanlagen Financial investments	5 158	46	194	5 399	7 816	29 090	0	36 906	42 305
Beteiligungen Participating interests	1 096	0	.	1 096	1 500	1 002	.	2 502	3 597
Sachanlagen Tangible assets	6 161	5	.	6 166	242	64	.	306	6 472
davon Liegenschaften of which, real estate	2 929	2	.	2 931	3	27	.	31	2 961
Rechnungsabgrenzungen Accrued income and prepaid expenses	1 558	843	.	2 401	269	1 218	.	1 487	3 888
Sonstige Aktiven Other assets	6 779	1 244	7	8 029	5 235	6 338	84	11 657	19 686
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	127 482	29 188	4 879	161 550	58 639	264 932	2 717	326 288	487 838

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	223	202	.	424	4 649	4 571	.	9 221	9 645
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1 972	2 554	382	4 908	1 122	15 078	648	16 848	21 756
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	15 392	8 408	1 486	25 286	13 847	72 337	1 024	87 209	112 495
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	25 352	343	.	25 696	1 072	373	.	1 445	27 141
davon Freizügigkeitskonten (2. Säule) ¹⁷ of which, vested benefit accounts (pillar 2) ¹⁷	2 172	—	.	2 172	22	—	.	22	2 194
davon gebundene Vorsorgegelder (Säule 3a) ¹⁷ of which, tied pension provision (pillar 3a) ¹⁷	3 048	.	.	3 048	18	.	.	18	3 066
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	12 362	11 491	1 016	24 869	3 412	46 446	4 418	54 276	79 145
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	18 591	19 120	0	37 711	6 375	101 321	50	107 746	145 457
Kassenobligationen Medium-term bank-issued notes	3 852	.	.	3 852	.	.	.	.	3 852
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	8 325	34	.	8 359	283	576	.	859	9 218
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 986	34	.	2 020	283	576	.	859	2 879
davon nachrangig of which, subordinated	40	—	.	40	130	196	.	326	366
Rechnungsabgrenzungen Accrued expenses and deferred income	4 569	775	.	5 344	392	722	.	1 114	6 458
Sonstige Passiven Other liabilities	11 249	2 957	7	14 213	5 033	6 640	29	11 702	25 914
Wertberichtigungen und Rückstellungen ¹⁸ Value adjustments and provisions ¹⁸	5 645	358	.	6 003	53	35	.	88	6 091
Reserven für allgemeine Bankrisiken Reserves for general banking risks	2 224	—	.	2 224	89	189	.	278	2 502
Gesellschaftskapital Capital	10 806	.	.	10 806	.	.	.	.	10 806
Allgemeine gesetzliche Reserven General statutory reserve	11 656	.	.	11 656	.	.	.	.	11 656
Reserve für eigene Beteiligungstitel Reserve for treasury shares	322	.	.	322	.	.	.	.	322
Aufwertungsreserve Revaluation reserve	15	.	.	15	.	.	.	.	15
Andere Reserven Other reserves	7 918	.	.	7 918	.	.	.	.	7 918
Gewinnvortrag Retained earnings	7 055	0	.	7 055	496	0	.	497	7 552
Verlustvortrag Accumulated losses brought forward	- 104	—	.	- 104	—	—	.	—	- 104
Bilanzsumme Balance sheet total	147 425	46 241	2 891	196 556	36 824	248 289	6 168	291 281	487 838

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

5.11 Handelsbanken / Commercial banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ¹⁹ Precious metals ¹⁹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	995	81	.	1 076	—	3	.	3	1 079
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	682	.	.	682	.	.	.	.	682
Forderungen aus Geldmarktpapieren Money market paper held	1	0	.	1	—	1	.	1	2
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	—	1	.	1	1
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	10	335	78	423	14	390	—	404	827
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	1 376	80	—	1 455	495	266	—	760	2 216
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	2 275	100	—	2 375	29	327	—	356	2 731
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	1 402	53	—	1 455	50	219	—	268	1 723
davon hypothekarisch gedeckt of which, secured by mortgages	992	0	—	992	2	0	—	2	994
Hypothekarforderungen Mortgage claims	34 110	—	.	34 110	45	—	.	45	34 154
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	314	1	14	328	277	78	—	355	683
Finanzanlagen Financial investments	1 006	—	7	1 013	1 341	180	—	1 521	2 535
Beteiligungen Participating interests	105	—	.	105	339	139	.	478	583
Sachanlagen Tangible assets	367	—	.	367	—	0	.	0	367
davon Liegenschaften of which, real estate	315	—	.	315	—	0	.	0	315
Rechnungsabgrenzungen Accrued income and prepaid expenses	154	11	.	164	3	1	.	4	169
Sonstige Aktiven Other assets	95	19	—	114	8	23	—	31	146
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	42 210	678	99	42 987	2 600	1 627	—	4 227	47 214

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	1	1	.	2	—	—	.	—	2
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	144	304	21	469	86	171	1	258	727
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	800	133	—	934	254	691	—	944	1878
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	20 193	246	.	20 440	801	121	.	922	21 362
davon Freizügigkeitskonten (2. Säule) ²⁰ of which, vested benefit accounts (pillar 2) ²⁰	1 709	—	.	1 709	19	—	.	19	1 729
davon gebundene Vorsorgegelder (Säule 3a) ²⁰ of which, tied pension provision (pillar 3a) ²⁰	2 408	.	.	2 408	17	.	.	17	2 425
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	2 178	417	38	2 633	86	410	38	534	3 167
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	3 995	215	—	4 209	45	25	—	69	4 279
Kassenobligationen Medium-term bank-issued notes	3 087	.	.	3 087	.	.	.	.	3 087
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	6 854	—	.	6 854	—	—	.	—	6 854
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	1 660	—	.	1 660	—	—	.	—	1 660
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	271	10	.	281	0	0	.	0	281
Sonstige Passiven Other liabilities	453	34	—	487	4	17	—	21	509
Wertberichtigungen und Rückstellungen ²¹ Value adjustments and provisions ²¹	1 847	0	.	1 847	16	—	.	16	1 863
Reserven für allgemeine Bankrisiken Reserves for general banking risks	265	—	.	265	—	—	.	—	265
Gesellschaftskapital Capital	1 389	.	.	1 389	.	.	.	.	1 389
Allgemeine gesetzliche Reserven General statutory reserve	559	.	.	559	.	.	.	.	559
Reserve für eigene Beteiligungstitel Reserve for treasury shares	1	.	.	1	.	.	.	.	1
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	978	.	.	978	.	.	.	.	978
Gewinnvortrag Retained earnings	15	—	.	15	—	—	.	—	15
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	43 030	1 361	59	44 450	1 291	1 434	39	2 764	47 214

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	1 281	98	.	1 380	0	262	.	262	1 641
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	1 179	.	.	1 179	.	.	.	.	1 179
Forderungen aus Geldmarktpapieren Money market paper held	503	98	.	601	1 080	9 445	.	10 526	11 126
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	212	—	.	212	—	932	.	932	1 144
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 365	2 022	1 682	5 069	2 574	5 247	1 131	8 952	14 021
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	3 491	1 561	103	5 155	7 219	27 477	—	34 696	39 851
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	957	205	0	1 162	344	1 728	—	2 072	3 235
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 248	4 263	0	7 512	3 738	18 689	78	22 505	30 017
davon hypothekarisch gedeckt of which, secured by mortgages	361	37	—	398	49	125	—	174	572
Hypothekarforderungen Mortgage claims	7 148	51	.	7 200	39	247	.	287	7 486
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	5 135	133	81	5 349	426	4 195	0	4 621	9 970
Finanzanlagen Financial investments	1 363	22	0	1 385	1 127	10 093	0	11 220	12 605
Beteiligungen Participating interests	345	—	.	345	408	273	.	681	1 027
Sachanlagen Tangible assets	3 380	—	.	3 380	232	11	.	243	3 623
davon Liegenschaften of which, real estate	924	—	.	924	—	3	.	3	927
Rechnungsabgrenzungen Accrued income and prepaid expenses	455	146	.	601	123	363	.	486	1 087
Sonstige Aktiven Other assets	2 978	631	5	3 614	2 798	2 487	56	5 340	8 953
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	31 651	9 230	1 872	42 753	20 109	80 519	1 264	101 892	144 645

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	219	184	.	403	4 649	4 457	.	9 107	9 510
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	595	671	118	1 385	581	6 759	206	7 546	8 930
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	4 759	2 153	6	6 918	252	7 205	—	7 457	14 375
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1 069	2	.	1 071	64	3	.	67	1 138
davon Freizügigkeitskonten (2. Säule) ²³ of which, vested benefit accounts (pillar 2) ²³	237	—	.	237	0	—	.	0	237
davon gebundene Vorsorgegelder (Säule 3a) ²³ of which, tied pension provision (pillar 3a) ²³	10	.	.	10	—	.	.	—	10
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	6 221	5 856	678	12 755	1 844	13 038	1 880	16 762	29 518
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	7 343	13 690	—	21 032	1 066	29 953	—	31 020	52 052
Kassenobligationen Medium-term bank-issued notes	14	.	.	14	.	.	.	.	14
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	70	17	.	87	194	486	.	680	767
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	17	.	17	194	486	.	680	697
davon nachrangig of which, subordinated	—	—	.	—	55	196	.	251	251
Rechnungsabgrenzungen Accrued expenses and deferred income	1 651	121	.	1 771	138	172	.	310	2 082
Sonstige Passiven Other liabilities	5 844	1 570	3	7 417	2 993	3 777	1	6 770	14 187
Wertberichtigungen und Rückstellungen ²⁴ Value adjustments and provisions ²⁴	1 218	76	.	1 294	14	2	.	16	1 310
Reserven für allgemeine Bankrisiken Reserves for general banking risks	496	—	.	496	—	—	.	—	496
Gesellschaftskapital Capital	1 958	.	.	1 958	.	.	.	.	1 958
Allgemeine gesetzliche Reserven General statutory reserve	5 279	.	.	5 279	.	.	.	.	5 279
Reserve für eigene Beteiligungstitel Reserve for treasury shares	60	.	.	60	.	.	.	.	60
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	1 643	.	.	1 643	.	.	.	.	1 643
Gewinnvortrag Retained earnings	1 330	—	.	1 330	—	0	.	0	1 331
Verlustvortrag Accumulated losses brought forward	- 4	—	.	- 4	—	—	.	—	- 4
Bilanzsumme Balance sheet total	39 766	24 339	805	64 909	11 797	65 852	2 086	79 735	144 645

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	
Aktiven / Assets									
Flüssige Mittel Liquid assets	38	—	.	38	—	—	.	—	38
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	30	.	.	30	.	.	.	.	30
Forderungen aus Geldmarktpapieren Money market paper held	3	—	.	3	—	—	.	—	3
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	3	—	.	3	—	—	.	—	3
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	480	85	46	611	2	26	—	28	638
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	410	17	—	427	—	—	—	—	427
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	2 536	3	—	2 540	20	3	—	23	2 563
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	565	—	—	565	0	—	—	0	565
davon hypothekarisch gedeckt of which, secured by mortgages	223	—	—	223	—	—	—	—	223
Hypothekarforderungen Mortgage claims	2 256	—	.	2 256	1	—	.	1	2 257
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	96	1	—	97	7	91	—	98	195
Finanzanlagen Financial investments	201	—	—	201	61	76	—	137	338
Beteiligungen Participating interests	1	—	.	1	—	0	.	0	1
Sachanlagen Tangible assets	33	—	.	33	—	—	.	—	33
davon Liegenschaften of which, real estate	28	—	.	28	—	—	.	—	28
Rechnungsabgrenzungen Accrued income and prepaid expenses	85	—	.	85	—	—	.	—	85
Sonstige Aktiven Other assets	34	1	—	35	—	0	—	0	35
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	6 738	107	46	6 891	90	196	—	287	7 177

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	

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	—	—	.	—	—	—	.	—	—
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	78	46	46	169	0	8	—	8	177
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2656	—	—	2656	—	—	—	—	2656
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	1659	54	.	1714	22	—	.	22	1736
davon Freizügigkeitskonten (2. Säule) ²⁶ of which, vested benefit accounts (pillar 2) ²⁶	110	—	.	110	2	—	.	2	112
davon gebundene Vorsorgegelder (Säule 3a) ²⁶ of which, tied pension provision (pillar 3a) ²⁶	344	.	.	344	1	.	.	1	345
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	141	3	0	144	1	3	—	4	148
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1067	—	—	1067	2	—	—	2	1068
Kassenobligationen Medium-term bank-issued notes	55	.	.	55	.	.	.	.	55
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	408	—	.	408	—	—	.	—	408
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	—	—	.	—	—	—	.	—	—
davon nachrangig of which, subordinated	—	—	.	—	—	—	.	—	—
Rechnungsabgrenzungen Accrued expenses and deferred income	67	—	.	67	—	0	.	0	67
Sonstige Passiven Other liabilities	138	1	—	139	—	0	—	0	140
Wertberichtigungen und Rückstellungen ²⁷ Value adjustments and provisions ²⁷	119	—	.	119	—	—	.	—	119
Reserven für allgemeine Bankrisiken Reserves for general banking risks	9	—	.	9	—	—	.	—	9
Gesellschaftskapital Capital	203	.	.	203	.	.	.	.	203
Allgemeine gesetzliche Reserven General statutory reserve	218	.	.	218	.	.	.	.	218
Reserve für eigene Beteiligungstitel Reserve for treasury shares	200	.	.	200	.	.	.	.	200
Aufwertungsreserve Revaluation reserve	14	.	.	14	.	.	.	.	14
Andere Reserven Other reserves	1	.	.	1	.	.	.	.	1
Gewinnvortrag Retained earnings	3	—	.	3	—	—	.	—	3
Verlustvortrag Accumulated losses brought forward	-44	—	.	-44	—	—	.	—	-44
Bilanzsumme Balance sheet total	6992	103	46	7140	25	11	—	37	7177

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	1 909	181	.	2 090	0	1 435	.	1 435	3 525
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	1 714	.	.	1 714	.	.	.	.	1 714
Forderungen aus Geldmarktpapieren Money market paper held	962	54	.	1 017	14	30 852	.	30 865	31 882
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	739	—	.	739	—	291	.	291	1 030
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	1 455	1 959	1 864	5 278	2 080	12 530	1 100	15 710	20 987
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	5 636	4 275	525	10 436	10 863	43 380	200	54 444	64 879
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	7 054	3 584	35	10 673	736	10 234	37	11 006	21 679
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	3 243	7 691	223	11 157	10 553	55 784	87	66 424	77 581
davon hypothekarisch gedeckt of which, secured by mortgages	249	11	—	259	34	917	—	950	1 210
Hypothekarforderungen Mortgage claims	11 345	74	.	11 419	1 795	2 909	.	4 703	16 122
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	5 103	47	27	5 176	1 178	1 403	0	2 581	7 757
Finanzanlagen Financial investments	2 589	24	186	2 799	5 287	18 741	—	24 028	26 827
Beteiligungen Participating interests	644	0	.	644	753	589	.	1 342	1 986
Sachanlagen Tangible assets	2 381	5	.	2 386	10	53	.	63	2 449
davon Liegenschaften of which, real estate	1 661	2	.	1 663	3	24	.	27	1 691
Rechnungsabgrenzungen Accrued income and prepaid expenses	865	686	.	1 551	143	854	.	997	2 548
Sonstige Aktiven Other assets	3 671	594	2	4 267	2 429	3 828	29	6 285	10 552
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	46 883	19 173	2 863	68 919	35 840	182 590	1 453	219 883	288 802

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

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren Money market paper issued	2	17	.	20	0	114	.	114	134
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	1 155	1 533	197	2 885	454	8 140	442	9 036	11 921
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	7 177	6 122	1 480	14 779	13 342	64 441	1 024	78 807	93 586
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	2 430	41	.	2 471	184	250	.	434	2 905
davon Freizügigkeitskonten (2. Säule) ²⁹ of which, vested benefit accounts (pillar 2) ²⁹	117	—	.	117	0	—	.	0	117
davon gebundene Vorsorgegelder (Säule 3a) ²⁹ of which, tied pension provision (pillar 3a) ²⁹	287	.	.	287	0	.	.	0	287
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	3 822	5 215	300	9 337	1 481	32 995	2 499	36 975	46 312
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	6 187	5 215	0	11 403	5 263	71 343	50	76 656	88 058
Kassenobligationen Medium-term bank-issued notes	695	.	.	695	.	.	.	.	695
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	993	17	.	1 010	89	90	.	179	1 189
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	326	17	.	343	89	90	.	179	522
davon nachrangig of which, subordinated	40	—	.	40	75	—	.	75	115
Rechnungsabgrenzungen Accrued expenses and deferred income	2 581	644	.	3 225	254	549	.	804	4 028
Sonstige Passiven Other liabilities	4 814	1 352	4	6 170	2 035	2 846	28	4 910	11 079
Wertberichtigungen und Rückstellungen ³⁰ Value adjustments and provisions ³⁰	2 461	282	.	2 743	23	33	.	55	2 798
Reserven für allgemeine Bankrisiken Reserves for general banking risks	1 454	—	.	1 454	89	189	.	278	1 732
Gesellschaftskapital Capital	7 257	.	.	7 257	.	.	.	.	7 257
Allgemeine gesetzliche Reserven General statutory reserve	5 600	.	.	5 600	.	.	.	.	5 600
Reserve für eigene Beteiligungstitel Reserve for treasury shares	62	.	.	62	.	.	.	.	62
Aufwertungsreserve Revaluation reserve	1	.	.	1	.	.	.	.	1
Andere Reserven Other reserves	5 296	.	.	5 296	.	.	.	.	5 296
Gewinnvortrag Retained earnings	5 707	0	.	5 707	496	—	.	496	6 203
Verlustvortrag Accumulated losses brought forward	- 57	—	.	- 57	—	—	.	—	- 57
Bilanzsumme Balance sheet total	57 638	20 438	1 981	80 057	23 711	180 991	4 043	208 745	288 802

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, including fluctuation reserve for credit risks.

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

7.00 Filialen ausländischer Banken / Branches of foreign banks

In Millionen Franken / In CHF millions

Bilanzpositionen Balance sheet items	Inland Domestic				Ausland Foreign				Total
	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	CHF	Fremd- wäh- rungen Foreign curren- cies	Edel- metalle ³¹ Precious metals ³¹	Total	
	1	2	3	4	5	6	7	8	
Aktiven / Assets									
Flüssige Mittel Liquid assets	1 363	2	.	1 365	—	—	.	—	1 365
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	1 335	.	.	1 335	.	.	.	.	1 335
Forderungen aus Geldmarktpapieren Money market paper held	0	—	.	0	20	66	.	86	86
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	—	—	.	—	20	—	.	20	20
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	2 113	592	59	2 764	822	4 182	—	5 004	7 768
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	220	400	—	620	656	5 581	—	6 237	6 857
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	1 913	472	—	2 384	132	1 708	—	1 839	4 224
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	427	936	—	1 364	338	2 429	—	2 767	4 131
davon hypothekarisch gedeckt of which, secured by mortgages	82	1	—	82	16	15	—	31	113
Hypothekarforderungen Mortgage claims	725	32	.	757	6	13	.	19	776
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	4 849	—	—	4 849	2 415	481	—	2 896	7 745
Finanzanlagen Financial investments	78	—	—	78	189	125	—	314	392
Beteiligungen Participating interests	0	—	.	0	—	—	.	—	0
Sachanlagen Tangible assets	33	1	.	34	—	—	.	—	34
davon Liegenschaften of which, real estate	16	0	.	16	—	—	.	—	16
Rechnungsabgrenzungen Accrued income and prepaid expenses	128	45	.	173	73	19	.	92	264
Sonstige Aktiven Other assets	431	132	0	563	179	61	—	240	803
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	12 281	2 610	59	14 951	4 829	14 664	—	19 494	34 444

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	814	335	—	1 149	2 327	1 840	3	4 170	5 319
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	681	458	376	1 515	8 718	8 731	—	17 449	18 964
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	146	5	.	151	2	41	.	43	194
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	4	.	.	4	—	.	.	—	4
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	1 069	4 242	3	5 314	392	641	52	1 085	6 399
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	53	127	—	180	1	15	—	15	195
Kassenobligationen Medium-term bank-issued notes	2	.	.	2	.	.	.	.	2
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	334	65	.	399	84	26	.	110	509
Sonstige Passiven Other liabilities	1 471	128	1	1 601	201	17	—	217	1 818
Wertberichtigungen und Rückstellungen ³³ Value adjustments and provisions ³³	209	6	.	216	—	—	.	—	216
Reserven für allgemeine Bankrisiken Reserves for general banking risks	172	—	.	172	—	—	.	—	172
Gesellschaftskapital Capital	160	.	.	160	.	.	.	.	160
Allgemeine gesetzliche Reserven General statutory reserve	—	.	.	—	.	.	.	.	—
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	55	.	.	55	.	.	.	.	55
Gewinnvortrag Retained earnings	454	—	.	454	—	0	.	0	454
Verlustvortrag Accumulated losses brought forward	– 12	—	.	– 12	—	—	.	—	– 12
Bilanzsumme Balance sheet total	5 608	5 367	380	11 355	11 723	11 311	55	23 089	34 444

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	1 908	34	.	1 942	—	0	.	0	1 943
davon Giroguthaben bei der SNB of which, sight deposits with the SNB	1 868	.	.	1 868	.	.	.	.	1 868
Forderungen aus Geldmarktpapieren Money market paper held	394	0	.	394	85	128	.	213	607
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	394	—	.	394	—	—	.	—	394
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	812	1 265	1 010	3 087	130	6 600	186	6 916	10 003
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	2 257	337	25	2 620	1 485	817	381	2 682	5 302
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	65	21	—	87	91	143	—	234	321
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	940	689	—	1 629	454	3 468	—	3 923	5 551
davon hypothekarisch gedeckt of which, secured by mortgages	7	—	—	7	—	—	—	—	7
Hypothekarforderungen Mortgage claims	212	—	.	212	3	—	.	3	215
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	641	4	3	648	276	181	0	458	1 106
Finanzanlagen Financial investments	671	11	361	1 043	408	223	—	632	1 675
Beteiligungen Participating interests	175	—	.	175	42	2	.	45	219
Sachanlagen Tangible assets	649	—	.	649	—	—	.	—	649
davon Liegenschaften of which, real estate	515	—	.	515	—	—	.	—	515
Rechnungsabgrenzungen Accrued income and prepaid expenses	381	8	.	390	16	10	.	26	416
Sonstige Aktiven Other assets	665	208	14	888	458	161	0	619	1 507
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	—	.	.	—	.	.	.	.	—
Bilanzsumme Balance sheet total	9 770	2 579	1 413	13 762	3 450	11 734	566	15 750	29 513

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
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	694	1 634	56	2 384	744	4 875	177	5 796	8 180
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	329	144	—	472	0	425	406	832	1 304
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	399	152	.	551	52	212	.	265	815
davon Freizügigkeitskonten (2. Säule) ³⁵ of which, vested benefit accounts (pillar 2) ³⁵	12	1	.	13	0	—	.	0	13
davon gebundene Vorsorgegelder (Säule 3a) ³⁵ of which, tied pension provision (pillar 3a) ³⁵	19	.	.	19	—	.	.	—	19
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	3 891	2 625	269	6 785	697	3 416	979	5 092	11 877
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	1 193	233	—	1 426	95	114	46	255	1 681
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	1 096	7	.	1 103	11	1	.	12	1 115
Sonstige Passiven Other liabilities	799	125	6	929	474	160	8	642	1 571
Wertberichtigungen und Rückstellungen ³⁶ Value adjustments and provisions ³⁶	471	1	.	472	—	—	.	—	472
Reserven für allgemeine Bankrisiken Reserves for general banking risks	405	—	.	405	—	—	.	—	405
Gesellschaftskapital Capital	1 898	.	.	1 898	.	.	.	.	1 898
Allgemeine gesetzliche Reserven General statutory reserve	3	.	.	3	.	.	.	.	3
Reserve für eigene Beteiligungstitel Reserve for treasury shares	—	.	.	—	.	.	.	.	—
Aufwertungsreserve Revaluation reserve	—	.	.	—	.	.	.	.	—
Andere Reserven Other reserves	88	.	.	88	.	.	.	.	88
Gewinnvortrag Retained earnings	103	—	.	103	—	—	.	—	103
Verlustvortrag Accumulated losses brought forward	—	—	.	—	—	—	.	—	—
Bilanzsumme Balance sheet total	11 369	4 920	330	16 619	2 074	9 204	1 616	12 893	29 513

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	15 748	1 379	.	17 126	1	8 467	.	8 468	25 594
davon Giro Guthaben bei der SNB of which, sight deposits with the SNB	8 797	.	.	8 797	.	.	.	.	8 797
Forderungen aus Geldmarktpapieren Money market paper held	5 537	390	.	5 927	1 429	109 218	.	110 647	116 574
davon Reskriptionen und Schatzscheine of which, rescriptions and treasury bills	4 584	—	.	4 584	—	49 525	.	49 525	54 108
Forderungen gegenüber Banken, auf Sicht Claims against banks, sight	6 667	6 861	5 335	18 863	6 575	98 358	2 920	107 852	126 715
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	36 149	13 169	2 388	51 706	56 751	747 637	839	805 227	856 933
Forderungen gegenüber Kunden ohne Deckung Claims against customers, unsecured	78 722	34 344	234	113 300	4 402	232 552	242	237 196	350 496
Forderungen gegenüber Kunden mit Deckung Claims against customers, secured	43 786	19 803	260	63 849	27 670	267 859	169	295 698	359 548
davon hypothekarisch gedeckt of which, secured by mortgages	14 576	448	2	15 025	253	1 347	—	1 600	16 626
Hypothekarforderungen Mortgage claims	663 738	415	.	664 153	3 465	13 722	.	17 188	681 341
Handelsbestände in Wertschriften und Edelmetallen Securities and precious metals trading portfolios	39 936	1 999	24 395	66 331	12 639	414 608	10 686	437 933	504 264
Finanzanlagen Financial investments	19 545	63	253	19 861	13 031	39 421	0	52 452	72 313
Beteiligungen Participating interests	9 163	0	.	9 164	30 524	5 302	.	35 826	44 989
Sachanlagen Tangible assets	19 621	5	.	19 626	243	1 247	.	1 491	21 116
davon Liegenschaften of which, real estate	13 800	2	.	13 802	3	742	.	745	14 547
Rechnungsabgrenzungen Accrued income and prepaid expenses	5 203	1 103	.	6 306	831	10 233	.	11 065	17 370
Sonstige Aktiven Other assets	25 758	3 870	22 918	52 546	22 540	141 429	145	164 114	216 660
Nicht einbezahltes Gesellschaftskapital Non-paid-up capital	27	.	.	27	.	.	.	.	27
Bilanzsumme Balance sheet total	969 601	83 400	55 783	1 108 784	180 101	2 090 055	15 001	2 285 156	3 393 940

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	1 062	5 678	.	6 740	11 525	157 810	.	169 335	176 075
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	6 415	6 522	7 314	20 251	8 717	72 701	9 123	90 541	110 792
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	81 465	35 146	1 949	118 560	41 278	616 891	2 602	660 771	779 331
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	310 668	2 633	.	313 301	17 284	3 279	.	20 563	333 864
davon Freizügigkeitskonten (2. Säule) ³⁸ of which, vested benefit accounts (pillar 2) ³⁸	20 753	—	.	20 753	168	—	.	168	20 921
davon gebundene Vorsorgegelder (Säule 3a) ³⁸ of which, tied pension provision (pillar 3a) ³⁸	28 910	.	.	28 910	132	.	.	132	29 042
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	104 051	42 339	3 854	150 245	8 785	142 135	11 823	162 743	312 989
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	173 373	118 208	67	291 648	14 443	543 988	1 165	559 595	851 243
Kassenobligationen Medium-term bank-issued notes	41 059	.	.	41 059	.	.	.	.	41 059
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	88 653	1 007	.	89 659	19 331	226 031	.	245 362	335 021
davon Obligationen-, Options- und Wandelanleihen of which, bonds, warrant issues and convertible bonds	40 689	1 007	.	41 696	19 331	226 031	.	245 362	287 058
davon nachrangig of which, subordinated	3 507	—	.	3 507	1 316	27 428	.	28 744	32 252
Rechnungsabgrenzungen Accrued expenses and deferred income	13 988	1 920	.	15 908	3 004	15 947	.	18 952	34 860
Sonstige Passiven Other liabilities	34 585	11 669	22 721	68 975	23 317	153 366	66	176 749	245 724
Wertberichtigungen und Rückstellungen ³⁹ Value adjustments and provisions ³⁹	17 267	471	.	17 738	55	1 264	.	1 320	19 058
Reserven für allgemeine Bankrisiken Reserves for general banking risks	13 285	—	.	13 285	89	189	.	278	13 563
Gesellschaftskapital Capital	24 189	.	.	24 189	.	.	.	.	24 189
Allgemeine gesetzliche Reserven General statutory reserve	51 473	.	.	51 473	.	.	.	.	51 473
Reserve für eigene Beteiligungstitel Reserve for treasury shares	11 602	.	.	11 602	.	.	.	.	11 602
Aufwertungsreserve Revaluation reserve	15	.	.	15	.	.	.	.	15
Andere Reserven Other reserves	33 830	.	.	33 830	.	.	.	.	33 830
Gewinnvortrag Retained earnings	15 603	0	.	15 603	496	3 258	.	3 755	19 357
Verlustvortrag Accumulated losses brought forward	- 104	—	.	- 104	—	—	.	—	- 104
Bilanzsumme Balance sheet total	1 022 477	225 593	35 906	1 283 976	148 325	1 936 861	24 779	2 109 964	3 393 940

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 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.
From 1997 to 2006, 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	2005	13 583	279	1 720	1 696	.	.	17 278
Liquid assets	2006	15 112	141	1 819	1 157	.	.	18 229
	2007	19 019	166	2 053	7 663	.	.	28 901
Forderungen aus Geldmarktpapieren	2005	12 122	36 026	22 766	24 638	.	.	95 551
Money market paper held	2006	9 681	38 435	25 840	43 564	.	.	117 520
	2007	7 466	23 726	29 132	56 944	.	.	117 267
Forderungen gegenüber Banken, auf Sicht	2005	10 248	23 709	26 143	10 573	—	6 111	76 785
Claims against banks, sight	2006	12 261	23 151	28 782	11 259	—	8 141	83 593
	2007	17 119	47 508	53 625	16 724	—	9 509	144 485
Forderungen gegenüber Banken, auf Zeit	2005	87 607	396 022	142 105	110 335	2 038	1 096	739 203
Claims against banks, time	2006	77 206	472 535	134 804	108 942	3 272	854	797 613
	2007	97 519	446 777	149 010	172 153	3 390	243	869 092
Forderungen gegenüber Kunden	2005	125 695	234 286	57 486	45 747	37	597	463 847
Claims against customers	2006	141 812	339 125	81 863	67 548	2	578	630 927
	2007	158 940	381 501	92 892	90 032	0	906	724 271
Hypothekarforderungen	2005	621 312	19 764	3 057	2 714	.	.	646 846
Mortgage claims	2006	645 942	15 570	2 060	3 806	.	.	667 378
	2007	668 150	2 774	5 713	5 694	.	.	682 332
Wertschriften ² und Edelmetalle	2005	83 732	187 575	124 317	108 523	.	16 055	520 202
Securities ² and precious metals	2006	89 307	203 678	146 923	116 365	.	25 314	581 586
	2007	94 678	182 262	140 589	134 268	.	35 698	587 494
Beteiligungen	2005	45 562	310	606	2 517	.	.	48 995
Participating interests	2006	44 803	2 635	715	3 345	.	.	51 499
	2007	39 905	2 467	798	2 039	.	.	45 209
Sachanlagen	2005	17 252	543	40	368	.	.	18 203
Tangible assets	2006	19 315	651	38	478	.	.	20 482
	2007	20 547	690	40	522	.	.	21 799
Übrige Positionen ³	2005	38 424	20 279	5 819	133 896	20 728	399	219 544
Sundry items ³	2006	48 669	7 778	8 051	140 324	20 411	136	225 369
	2007	56 690	96 937	37 554	22 789	21 901	1 176	237 047
Bilanzsumme	2005	1 055 536	918 794	384 058	441 006	22 802	24 258	2 846 455
Balance sheet total	2006	1 104 108	1 103 698	430 896	496 788	23 685	35 022	3 194 197
	2007	1 180 033	1 184 808	511 406	508 828	25 291	47 531	3 457 897

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	2005	5 804	96 628	11 270	6 824	.	.	120 526
	2006	10 323	95 662	12 778	16 541	.	.	135 303
	2007	12 587	115 017	17 674	30 797	.	.	176 075
Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	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
	2007	19 711	38 559	33 977	15 372	—	16 672	124 291
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	2005	105 050	306 063	181 057	138 361	520	2 469	733 521
	2006	107 264	303 828	267 394	155 486	582	1 816	836 370
	2007	132 471	304 070	191 863	165 862	3 225	2 107	799 598
Verpflichtungen gegenüber Kunden in Spar- und Anlageform Liabilities towards customers in the form of savings and deposits	2005	366 999	323	5 368	219	.	.	372 909
	2006	351 820	187	5 714	130	.	.	357 850
	2007	328 552	281	5 881	161	.	.	334 874
Übrige Verpflichtungen gegenüber Kunden, auf Sicht Other liabilities towards customers, sight	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
	2007	118 885	92 879	68 272	34 248	—	16 981	331 265
Übrige Verpflichtungen gegenüber Kunden, auf Zeit Other liabilities towards customers, time	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
	2007	189 156	420 165	129 807	112 712	46	1 232	853 119
Kassenobligationen Medium-term bank-issued notes	2005	29 227	.	—	.	.	.	29 227
	2006	34 489	.	—	.	.	.	34 489
	2007	41 060	.	—	.	.	.	41 060
Anleihen und Pfandbriefdarlehen Bonds and loans by central mortgage bond institutions	2005	104 713	56 682	52 014	23 496	.	.	236 905
	2006	105 962	64 123	59 168	51 316	.	.	280 570
	2007	107 983	87 156	71 674	68 208	.	.	335 021
Übrige Positionen ⁴ Sundry items ⁴	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
	2007	111 319	107 317	39 061	38 986	21 901	902	319 485
Eigene Mittel Equity	2005	132 479	2 537	8	– 84	.	.	134 940
	2006	135 907	3 175	375	11	.	.	139 467
	2007	139 851	2 910	317	31	.	.	143 109
Bilanzsumme Balance sheet total	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
	2007	1 201 576	1 168 354	558 525	466 376	25 172	37 894	3 457 897

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 (1997–2006), Reserven für allgemeine Bankrisiken.
Accrued expenses and deferred income, other liabilities, value adjustments and provisions, fluctuation reserve for credit risks (1997–2006), 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
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
2007	1 137 497	2 320 400	1 311 951	2 145 946	3 457 897	32.9	67.1	37.9	62.1

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	2003	864 450	20 902	15 214	9 220	11 534	921 319
Domestic	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
	2007	991 652	55 595	22 616	10 378	57 255	1 137 497
Ausland	2003	131 183	604 431	269 615	302 699	7 796	1 315 724
Foreign	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
	2007	188 380	1 129 214	488 790	498 450	15 567	2 320 400
Total	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
	2007	1 180 033	1 184 808	511 406	508 828	72 822	3 457 897

Passiven / Liabilities

Inland	2003	935 851	60 099	44 030	16 290	5 058	1 061 327
Domestic	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
	2007	1 039 455	109 003	96 494	30 383	36 616	1 311 951
Ausland	2003	98 791	535 587	258 163	271 200	11 975	1 175 716
Foreign	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
	2007	162 121	1 059 351	462 031	435 993	26 450	2 145 946
Total	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
	2007	1 201 576	1 168 354	558 525	466 376	63 066	3 457 897

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

1.00–8.00 Alle Banken / All banks

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
2007	32 945	14 586	47 531	12 633	25 261	37 894

1.00 Kantonalbanken / Cantonal banks

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
2007	1 216	182	1 398	1 216	237	1 453

2.00 Grossbanken / Big banks

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
2007	25 747	11 701	37 447	9 485	18 340	27 826

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	149	—	149	128	18	146

4.00 Raiffeisenbanken / Raiffeisen banks

2003	42	—	42	70	4	74
2004	40	—	40	32	4	36
2005	67	—	67	46	7	52
2006	84	—	84	61	12	73
2007	132	—	132	64	14	79

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)

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
2007	4 254	2 517	6 771	1 405	5 360	6 765

5.11 Handelsbanken / Commercial banks

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
2007	99	—	99	59	39	98

5.12 Börsenbanken / Stock exchange banks

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
2007	1 772	1 264	3 036	799	2 086	2 885

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	2 338	1 253	3 591	501	3 235	3 736

7.00 Filialen ausländischer Banken / Branches of foreign banks

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
2007	59	—	59	4	55	59

8.00 Privatbankiers / Private bankers

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
2007	1 388	186	1 573	330	1 236	1 566

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

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
2007	24 310	981	25 291	23 983	1 189	25 172

2.00 Grossbanken / Big banks

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
2007	21 900	1	21 901	21 900	1	21 901

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	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
	2007	9 593	8 718	18 310	7 527	109 139	116 666	134 976
Forderungen gegenüber Banken, auf Zeit Claims against banks, time	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
	2007	38 627	13 906	52 533	58 891	754 035	812 926	865 459
Forderungen gegenüber Banken, Total Claims against banks, total	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
	2007	48 220	22 623	70 843	66 418	863 174	929 592	1 000 435

Verpflichtungen / Liabilities

Verpflichtungen gegenüber Banken, auf Sicht Liabilities towards banks, sight	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
	2007	7 924	8 491	16 415	11 787	79 416	91 204	107 618
Verpflichtungen gegenüber Banken, auf Zeit Liabilities towards banks, time	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
	2007	82 475	35 748	118 222	49 996	626 047	676 044	794 266
Verpflichtungen gegenüber Banken, Total Liabilities towards banks, total	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
	2007	90 398	44 239	134 637	61 784	705 464	767 248	901 884

Aktiv- bzw. Passivüberschuss / Net position

Aktiv- (+) bzw. Passivüberschuss (-)	2003	- 30 209	- 30 502	- 60 711	17 358	27 730	45 088	- 15 623
Total Bankengelder	2004	- 26 453	- 35 324	- 61 777	14 101	35 513	49 614	- 12 163
Net position (surplus claims (+), surplus liabilities (-))	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
	2007	- 42 179	- 21 615	- 63 794	4 634	157 710	162 345	98 551

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
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
2007	174 454	.	.	174 454	77 946	252 399

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
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
2007	2 345 237	1 110 180	75 515	1 235 056	1 013 574	1 194 416	129 514	1 150 821	964 131

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

89 Banken / 89 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	2 253 618	903 562	110 636	542 756	511 542
Fortgeschrittene Volkswirtschaften	Developed countries	1 827 716	841 726	102 719	354 521	389 843
Europa	Europe	999 914	541 783	55 585	118 432	190 508
Andorra	Andorra	38	.	—	31	.
Belgien	Belgium	13 132	5 482	428	824	5 965
Dänemark	Denmark	4 234	1 219	.	.	1 947
Deutschland	Germany	100 645	38 427	4 046	14 103	38 616
Färöer	Faeroe Islands	.	.	—	.	—
Finnland	Finland	1 909	71	422	72	1 181
Frankreich	France	93 116	35 673	23 779	10 751	18 688
Griechenland	Greece	4 551	668	.	.	.
Grönland	Greenland	.	—	—	.	—
Irland	Ireland	18 592	2 883	2 450	.	.
Island	Iceland	1 148	191	—	6	906
Italien	Italy	20 178	4 039	35	3 591	11 062
Luxemburg	Luxembourg	32 195	14 634	1 403	6 271	7 576
Niederlande	Netherlands	48 194	15 959	3 279	10 529	.
Norwegen	Norway	2 335	335	.	162	1 445
Österreich	Austria	16 886	8 938	512	.	6 013
Portugal	Portugal	2 277	336	.	.	.
San Marino	San Marino	9	.	—	4	—
Schweden	Sweden	7 074	1 654	.	.	2 044
Slovenien	Slovenia	227	200	—	20	.
Spanien	Spain	14 281	3 330	76	.	7 192
Vatikanstadt	Vatican	0	—	—	0	—
Vereinigtes Königreich	United Kingdom	618 861	407 708	16 412	62 852	61 939
Übrige	Other	827 802	299 943	47 134	236 090	199 335
Australien	Australia	37 789	8 888	5 810	.	.
Japan	Japan	130 637	48 418	.	.	.
Kanada	Canada	16 065	4 495	.	.	6 215
Neuseeland	New Zealand	4 557	332	—	.	.
Vereinigte Staaten	United States	638 754	237 811	6 509	222 030	.
Offshore-Finanzplätze	Offshore centres	287 171	47 319	1 866	133 764	67 541
Aruba	Aruba	193	—	—	168	.
Bahamas	Bahamas	18 922	3 209	—	.	5 928
Bahrain	Bahrain	1 008	175	—	580	.
Barbados	Barbados	588	.	—	46	.
Bermuda	Bermuda	8 935	28	—	6 755	1 696
Gibraltar	Gibraltar	9 359	6 910	—	.	.
Guernsey	Guernsey	8 184	543	.	2 967	1 757
Hongkong	Hong Kong SAR	44 155	25 987	638	8 254	5 022

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		Verpflichtungen ⁵ Liabilities ⁵				davon / of which	
		davon / of which		Übrige Verpflichtungen gegenüber Kunden Other liabilities towards customers	Grossbanken Big banks		
		gegenüber Banken Towards banks	gegenüber Kunden in Spar- und Anlageform Towards customers in the form of savings and deposits			Guthaben Assets	Verpflichtungen Liabilities
		1	2	3	4	5	6
Alle Länder	All countries	2 070 437	736 074	16 819	701 777	1 890 551	1 752 888
Fortgeschrittene Volkswirtschaften	Developed countries	1 338 240	580 648	15 004	313 676	1 572 186	1 187 725
Europa	Europe	753 930	417 865	13 654	130 183	785 213	619 955
Andorra	Andorra	500	112	3	372	21	339
Belgien	Belgium	11 993	9 087	199	2 323	7 664	6 869
Dänemark	Denmark	2 736	1 603	75	321	2 077	2 111
Deutschland	Germany	97 005	70 382	4 561	11 795	70 498	74 137
Färöer	Faeroe Islands	0	.	0	0	.	0
Finnland	Finland	644	261	47	215	1 482	557
Frankreich	France	65 831	48 928	3 739	9 914	41 165	34 697
Griechenland	Greece	2 640	793	121	1 595	2 708	1 800
Grönland	Greenland	0	.	.	0	.	0
Irland	Ireland	11 218	7 994	37	1 680	13 653	8 547
Island	Iceland	274	233	3	14	882	256
Italien	Italy	19 765	7 284	2 340	8 994	14 829	13 189
Luxemburg	Luxembourg	62 098	40 216	34	19 006	16 939	45 862
Niederlande	Netherlands	23 957	11 635	330	7 758	32 033	14 194
Norwegen	Norway	2 541	399	48	1 942	1 200	2 388
Österreich	Austria	5 108	2 069	602	1 687	11 742	3 596
Portugal	Portugal	1 961	959	81	820	1 189	1 541
San Marino	San Marino	64	.	0	18	1	50
Schweden	Sweden	4 045	1 610	236	1 103	4 565	3 343
Slowenien	Slovenia	98	26	26	40	66	71
Spanien	Spain	9 317	3 707	480	3 910	11 909	6 911
Vatikanstadt	Vatican	53	.	0	28	0	41
Vereinigtes Königreich	United Kingdom	432 082	210 497	692	56 647	550 592	399 456
Übrige	Other	584 310	162 783	1 350	183 493	786 973	567 770
Australien	Australia	27 992	11 087	132	5 787	33 624	27 366
Japan	Japan	69 197	60 718	108	4 544	128 975	67 673
Kanada	Canada	8 945	3 473	213	3 356	13 158	7 548
Neuseeland	New Zealand	1 973	875	36	623	4 182	1 654
Vereinigte Staaten	United States	476 203	86 630	862	169 182	607 033	463 528
Offshore-Finanzplätze	Offshore centres	510 417	67 364	208	264 088	219 666	409 319
Aruba	Aruba	49	.	.	48	125	26
Bahamas	Bahamas	65 678	20 809	9	22 964	16 498	53 221
Bahrain	Bahrain	1 451	735	3	583	590	1 100
Barbados	Barbados	147	.	1	103	556	84
Bermuda	Bermuda	9 872	860	2	8 611	7 949	8 991
Gibraltar	Gibraltar	13 989	10 337	4	2 470	8 733	12 488
Guernsey	Guernsey	27 103	4 473	4	4 701	3 385	16 841
Hongkong	Hong Kong SAR	43 270	7 314	55	30 465	37 308	30 487

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

89 Banken / 89 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	872	.	—	.	.
Jersey	Jersey	19 499	853	.	.	12 956
Kaimaninseln	Cayman Islands	98 027	1 436	—	44 524	32 573
Libanon	Lebanon	2 533	107	.	.	.
Macau	Macau SAR	31	.	—	25	—
Mauritius	Mauritius	777	2	—	.	.
Niederländische Antillen	Netherlands Antilles	1 758	503	—	.	.
Panama	Panama	9 855	160	.	.	47
Samoa	Samoa	351	—	—	341	—
Singapur	Singapore	23 703	7 291	854	8 753	4 173
Vanuatu	Vanuatu	3	—	—	3	—
Westindien (GB)	West Indies UK	38 418	3	—	34 345	1 789
Aufstrebende Volkswirtschaften	Developing countries	138 732	14 517	6 050	54 470	54 158
Europa	Europe	22 874	3 922	1 093	11 514	.
Albanien	Albania	8	.	—	4	—
Belarus	Belarus	253	100	—	152	.
Bosnien und Herzegowina	Bosnia and Herzegovina	51	.	—	1	.
Bulgarien	Bulgaria	366	58	—	.	.
Estland	Estonia	47	3	—	42	.
Kroatien	Croatia	537	80	—	432	.
Lettland	Lithuania	75	43	—	5	.
Litauen	Latvia	166	125	—	.	.
Malta	Malta	490	119	—	.	.
Mazedonien	Macedonia	14	.	—	9	.
Moldova	Moldova	1	.	—	0	—
Montenegro	Montenegro	15	—	—	15	—
Polen	Poland	752	80	—	275	.
Rumänien	Romania	255	1	.	.	81
Russische Föderation	Russia	6 284	1 309	.	2 361	.
Serbien	Serbia	182	2	—	126	.
Slowakei	Slovakia	71	10	—	44	.
Tschechische Republik	Czech Republic	383	21	.	.	48
Türkei	Turkey	6 273	917	771	.	.
Ukraine	Ukraine	2 207	765	—	276	.
Ungarn	Hungary	870	263	—	294	150
Zypern	Cyprus	3 573	17	.	3 047	74
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	1 896	308	1	1 526	460	1 081
Jersey	Jersey	128 511	2 695	5	11 113	16 118	123 953
Kaimaninseln	Cayman Islands	82 415	9 587	2	60 673	88 339	75 979
Libanon	Lebanon	3 656	1 141	7	2 490	548	1 339
Macau	Macau SAR	449	.	.	326	18	399
Mauritius	Mauritius	1 232	109	6	1 069	554	890
Niederländische Antillen	Netherlands Antilles	1 968	514	4	1 306	813	1 048
Panama	Panama	22 370	235	15	21 930	3 778	11 204
Samoa	Samoa	1 260	—	0	1 255	314	1 020
Singapur	Singapore	27 406	7 878	72	16 446	15 985	21 080
Vanuatu	Vanuatu	164	—	1	162	3	154
Westindien (GB)	West Indies UK	77 532	250	18	75 846	17 593	47 933
Aufstrebende Volkswirtschaften	Developing countries	221 780	88 061	1 607	124 013	98 699	155 844
Europa	Europe	54 204	23 217	474	29 246	13 543	41 735
Albanien	Albania	78	68	1	9	4	71
Belarus	Belarus	539	.	1	62	84	506
Bosnien und Herzegowina	Bosnia and Herzegovina	90	.	13	14	51	42
Bulgarien	Bulgaria	210	32	11	166	253	111
Estland	Estonia	77	.	4	65	28	25
Kroatien	Croatia	674	353	45	275	114	403
Lettland	Lithuania	878	.	3	36	30	852
Litauen	Latvia	112	39	2	56	26	61
Malta	Malta	988	628	9	309	328	781
Mazedonien	Macedonia	173	149	11	12	5	135
Moldova	Moldova	269	.	0	24	0	246
Montenegro	Montenegro	26	.	4	8	.	18
Polen	Poland	1 264	635	38	274	563	1 136
Rumänien	Romania	558	375	10	167	158	430
Russische Föderation	Russia	31 600	13 767	42	17 536	4 635	27 148
Serbien	Serbia	1 158	875	60	213	151	612
Slowakei	Slovakia	109	23	15	58	42	68
Tschechische Republik	Czech Republic	971	308	77	505	283	783
Türkei	Turkey	5 536	709	38	4 741	3 360	3 195
Ukraine	Ukraine	3 160	2 631	8	496	1 554	2 112
Ungarn	Hungary	600	236	63	240	323	400
Zypern	Cyprus	5 133	755	16	3 981	1 552	2 603
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

89 Banken / 89 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks				
		Guthaben ¹² Assets ¹²	davon / of which			
			Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ¹³	Wertschriften ¹⁴
		Claims against banks	Money market paper	Loans ¹³	Securities ¹⁴	
		1	2	3	4	5
Lateinamerika und Karibik	Latin America and Caribbean	21 717	998	296	9536	9880
Argentinien	Argentina	1 714	7	—	.	.
Belize	Belize	1 446	—	—	1 438	—
Bolivien	Bolivia	17	—	—	17	—
Brasilien	Brazil	8 641	538	182	.	6 236
Chile	Chile	323	51	—	154	.
Costa Rica	Costa Rica	222	.	—	178	.
Dominica	Dominica	2	—	—	2	—
Dominikanische Republik	Dominican Republic	98	—	—	32	.
Ecuador	Ecuador	75	1	—	.	.
El Salvador	El Salvador	20	—	—	18	.
Falklandinseln	Falkland Islands	—	—	—	—	—
Grenada	Grenada	5	—	—	5	—
Guatemala	Guatemala	47	.	.	35	—
Guyana	Guyana	.	—	—	.	—
Haiti	Haiti	7	.	—	6	—
Honduras	Honduras	45	.	—	15	.
Jamaika	Jamaica	4	—	—	3	.
Kolumbien	Colombia	382	.	—	250	.
Kuba	Cuba	45	.	—	2	—
Mexiko	Mexico	5 401	184	.	.	.
Nicaragua	Nicaragua	0	—	—	0	—
Paraguay	Paraguay	91	.	—	81	—
Peru	Peru	439	28	—	358	.
St. Lucia	St. Lucia	121	—	—	121	—
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	416	—	—	.	.
Suriname	Suriname	.	—	—	.	—
Trinidad und Tobago	Trinidad and Tobago	117	.	—	104	.
Turks- und Caicosinseln	Turks and Caicos	100	.	—	.	.
Uruguay	Uruguay	282	0	—	.	.
Venezuela	Venezuela	1 654	51	—	618	.
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	27 832	3 654	636	18 447	2 253
Ägypten	Egypt	1 389	55	.	.	.
Algerien	Algeria	104	52	—	50	.
Angola	Angola	6	—	—	5	—
Äquatorialguinea	Equatorial Guinea	3	—	—	1	—
Äthiopien	Ethiopia	1	—	—	1	—

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		davon / of which				davon / of which	
		Verpflichtungen ¹⁵	gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Verpflichtungen gegenüber Kunden	Grossbanken Big banks	
		Liabilities ¹⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflichtungen Liabilities
		1	2	3	4	5	6
Lateinamerika und Karibik	Latin America and Caribbean	28 521	8 843	313	18 793	14 758	15 652
Argentinien	Argentina	3 383	.	55	3 223	1 345	1 760
Belize	Belize	1 553	.	1	1 547	748	900
Bolivien	Bolivia	115	.	4	110	12	96
Brasilien	Brazil	5 427	657	88	4 537	6 913	2 722
Chile	Chile	634	.	20	350	192	494
Costa Rica	Costa Rica	319	.	14	291	126	218
Dominica	Dominica	41	—	0	40	0	17
Dominikanische Republik	Dominican Republic	414	.	8	97	80	366
Ecuador	Ecuador	215	.	8	126	23	175
El Salvador	El Salvador	83	.	1	78	9	58
Falklandinseln	Falkland Islands	.	—	.	.	—	0
Grenada	Grenada	14	—	0	14	1	6
Guatemala	Guatemala	50	.	5	43	28	38
Guyana	Guyana	1	—	.	1	.	1
Haiti	Haiti	13	.	0	6	6	11
Honduras	Honduras	276	.	1	21	39	272
Jamaika	Jamaica	88	.	1	8	1	84
Kolumbien	Colombia	356	.	13	328	322	275
Kuba	Cuba	82	.	1	28	.	22
Mexiko	Mexico	4 355	649	40	3 364	3 690	3 640
Nicaragua	Nicaragua	5	—	1	4	0	3
Paraguay	Paraguay	125	11	6	107	34	74
Peru	Peru	1 531	.	13	449	347	1 211
St. Lucia	St. Lucia	105	—	.	104	10	23
St. Vincent und die Grenadinen	St. Vincent and the Grenadines	712	.	2	690	98	253
Suriname	Suriname	2	—	0	2	0	2
Trinidad und Tobago	Trinidad and Tobago	416	.	1	91	114	413
Turks- und Caicosinseln	Turks and Caicos	432	.	.	366	14	149
Uruguay	Uruguay	982	108	7	864	101	569
Venezuela	Venezuela	6 791	4 854	20	1 905	506	1 799
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean	—	—	—	—	—	—
Afrika und Mittlerer Osten	Africa and Middle East	63 980	29 092	488	32 171	12 910	39 005
Ägypten	Egypt	3 614	1 440	18	2 134	951	2 332
Algerien	Algeria	456	69	15	362	59	181
Angola	Angola	291	.	1	287	3	16
Äquatorialguinea	Equatorial Guinea	20	—	.	18	2	14
Äthiopien	Ethiopia	30	.	3	18	0	23

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

89 Banken / 89 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	8	—	—	8	—
Botsuana	Botswana	3	—	—	3	—
Burkina Faso	Burkina Faso	2	.	.	1	—
Burundi	Burundi	1	.	—	1	—
Côte d'Ivoire	Côte d'Ivoire	184	.	.	36	45
Dschibuti	Djibouti	1	—	—	1	—
Eritrea	Eritrea	3	—	—	3	—
Gabun	Gabon	21	—	—	6	.
Gambia	Gambia	4	.	—	4	—
Ghana	Ghana	61	.	—	5	.
Guinea	Guinea	17	.	—	4	—
Guinea-Bissau	Guinea-Bissau	.	—	—	.	—
Irak	Iraq	54	.	—	21	.
Iran	Iran	652	468	—	180	—
Israel	Israel	2 643	114	.	1 618	735
Jemen	Yemen	71	—	—	59	.
Jordanien	Jordan	199	36	.	.	.
Kamerun	Cameroon	8	—	.	7	.
Kap Verde	Cape Verde	5	—	—	5	—
Katar	Qatar	251	143	—	94	.
Kenia	Kenya	275	13	.	190	.
Komoren	Comoros Islands	.	.	—	.	—
Kongo (Brazzaville)	Congo	20	—	—	10	.
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	31	.	—	30	—
Kuwait	Kuwait	2 414	154	—	2 196	.
Lesotho	Lesotho	.	—	—	.	—
Liberia	Liberia	2 715	—	—	.	.
Libyen	Libya	111	.	—	100	—
Madagaskar	Madagascar	40	.	—	12	—
Malawi	Malawi	13	.	—	8	—
Mali	Mali	9	—	—	9	—
Marokko	Morocco	369	67	.	266	.
Mauretanien	Mauritania	27	.	—	19	—
Mosambik	Mozambique	6	—	—	6	—
Namibia	Namibia	3	—	—	3	—
Niger	Niger	1	—	—	1	—
Nigeria	Nigeria	1 007	.	.	.	.
Oman	Oman	289	7	—	277	—

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	27	5	1	21	2	6
Botsuana	Botswana	75	.	1	14	2	65
Burkina Faso	Burkina Faso	21	2	1	17	0	9
Burundi	Burundi	6	.	.	5	0	1
Côte d'Ivoire	Côte d'Ivoire	332	61	6	203	118	215
Dschibuti	Djibouti	54	.	.	53	0	36
Eritrea	Eritrea	7	.	1	4	.	6
Gabun	Gabon	96	.	1	77	16	33
Gambia	Gambia	39	.	0	10	3	35
Ghana	Ghana	55	.	4	31	56	40
Guinea	Guinea	27	21	1	5	16	20
Guinea-Bissau	Guinea-Bissau	14	—	.	14	.	0
Irak	Iraq	103	.	1	101	40	35
Iran	Iran	1 124	648	6	469	451	41
Israel	Israel	6 817	1 636	75	4 948	1 263	3 963
Jemen	Yemen	709	539	0	159	15	586
Jordanien	Jordan	2 266	1 846	2	415	75	809
Kamerun	Cameroon	930	874	3	49	1	888
Kap Verde	Cape Verde	15	.	0	2	0	14
Katar	Qatar	688	473	1	195	147	441
Kenia	Kenya	1 378	408	34	916	38	768
Komoren	Comoros Islands	4	—	.	4	—	3
Kongo (Brazzaville)	Congo	62	.	3	60	10	40
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	147	.	1	139	1	49
Kuwait	Kuwait	2 722	1 408	8	1 246	706	2 371
Lesotho	Lesotho	4	.	0	4	.	4
Liberia	Liberia	3 377	.	0	3 194	1 928	2 520
Libyen	Libya	5 748	5 149	6	568	71	3 014
Madagaskar	Madagascar	405	254	3	139	16	245
Malawi	Malawi	8	.	0	8	0	2
Mali	Mali	6	.	1	3	.	3
Marokko	Morocco	1 265	456	21	769	48	781
Mauretanien	Mauritania	64	.	1	17	6	46
Mosambik	Mozambique	36	.	1	14	3	23
Namibia	Namibia	8	.	4	4	1	5
Niger	Niger	2	.	1	1	0	1
Nigeria	Nigeria	2 030	1 564	4	442	870	1 623
Oman	Oman	609	207	3	394	87	450

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

89 Banken / 89 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben ²² / Assets ²²				
		davon / of which				
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²³	Wertschriften ²⁴	
		Claims against banks	Money market paper	Loans ²³	Securities ²⁴	
		1	2	3	4	5
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)					
Palästina	Palestinian Territory	12	.	—	12	—
Ruanda	Rwanda	1	—	—	1	—
Sambia	Zambia	32	—	—	25	.
São Tomé und Príncipe	Sao Tome and Principe	.	—	—	.	—
Saudi-Arabien	Saudi Arabia	4 587	419	.	.	.
Senegal	Senegal	57	.	.	54	—
Seychellen	Seychelles	361	.	—	356	—
Sierra Leone	Sierra Leone	0	—	—	0	—
Simbabwe	Zimbabwe	25	.	—	24	—
Somalia	Somalia	.	—	—	.	—
St. Helena	St. Helena	—	—	—	—	—
Südafrika	South Africa	1 179	621	—	.	.
Sudan	Sudan	189	.	—	.	—
Swasiland	Swaziland	6	—	—	6	—
Syrien	Syria	162	—	—	.	—
Tansania	Tanzania	55	—	—	54	.
Togo	Togo	7	.	—	5	—
Tschad	Chad	.	—	—	.	—
Tunesien	Tunisia	196	38	.	144	.
Uganda	Uganda	2	—	—	2	—
Vereinigte Arabische Emirate	United Arab Emirates	7 942	985	.	.	.
Zentralafrikanische Republik	Central African Republic	0	—	—	0	—
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—	—	—	—	—
Asien und Pazifik	Asia and Pacific	66 309	5 943	4 025	14 972	36 911
Afghanistan	Afghanistan	72	.	—	72	—
Armenien	Armenia	10	.	—	10	—
Aserbaidshjan	Azerbaijan	167	90	—	77	—
Bangladesch	Bangladesh	26	16	.	10	—
Bhutan	Bhutan	0	—	—	0	—
Britisches Übersee- Territorium	British Overseas Territories	72	.	—	71	—
Brunei Darussalam	Brunei	38	—	—	33	—
China	China	16 580	2 761	.	.	.
Fidschi	Fiji	39	.	—	.	.
Französisch-Polynesien	French Polynesia	114	—	—	114	—
Georgien	Georgia	6	.	—	.	—
Indien	India	3 974	550	165	.	.

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	davon / of which			Grossbanken Big banks	
			gegenüber Banken	gegenüber Kunden in Spar- und Anlageform	Übrige Ver- pflichtungen gegenüber Kunden		
		Liabilities ²⁵	Towards banks	Towards customers in the form of savings and deposits	Other liabilities towards customers	Guthaben Assets	Verpflich- tungen Liabilities
		1	2	3	4	5	6
Afrika und Mittlerer Osten (Fortsetzung)	Africa and Middle East (continued)						
Palästina	Palestinian Territory	170	.	.	160	—	—
Ruanda	Rwanda	4	.	1	3	1	1
Sambia	Zambia	32	.	1	30	16	20
São Tomé und Príncipe	Sao Tome and Principe	.	—	.	.	.	.
Saudi-Arabien	Saudi Arabia	6 239	1 981	16	3 516	1 915	4 828
Senegal	Senegal	184	3	5	176	16	47
Seychellen	Seychelles	1 044	.	1	1 040	143	716
Sierra Leone	Sierra Leone	1	—	0	1	0	0
Simbabwe	Zimbabwe	116	.	6	109	3	36
Somalia	Somalia	1	.	0	0	0	0
St. Helena	St. Helena	—	—	—	—	—	—
Südafrika	South Africa	2 867	1 612	128	807	885	1 838
Sudan	Sudan	155	45	1	109	0	5
Swasiland	Swaziland	12	.	1	12	0	7
Syrien	Syria	1 673	1 287	2	384	14	106
Tansania	Tanzania	459	.	3	178	16	383
Togo	Togo	43	.	1	41	4	3
Tschad	Chad	5	.	1	4	.	2
Tunesien	Tunisia	453	97	16	339	108	251
Uganda	Uganda	158	.	1	24	2	150
Vereinigte Arabische Emirate	United Arab Emirates	14 668	6 336	73	7 698	2 781	8 849
Zentralafrikanische Republik	Central African Republic	3	.	0	3	.	2
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	.	—	.	.	—	—
Asien und Pazifik	Asia and Pacific	75 074	26 909	333	43 802	57 489	59 451
Afghanistan	Afghanistan	38	.	0	7	5	21
Armenien	Armenia	120	61	1	57	9	107
Aserbaidshjan	Azerbaijan	653	462	1	188	86	365
Bangladesch	Bangladesh	243	170	2	71	8	19
Bhutan	Bhutan	2	.	1	.	0	1
Britisches Übersee- Territorium	British Overseas Territories	53	—	.	52	.	—
Brunei Darussalam	Brunei	795	.	.	789	12	745
China	China	15 650	4 821	49	10 312	15 600	14 548
Fidschi	Fiji	20	.	0	20	32	3
Französisch-Polynesien	French Polynesia	21	.	2	19	80	11
Georgien	Georgia	112	.	.	37	4	87
Indien	India	2 923	1 202	47	1 386	2 786	2 100

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

89 Banken / 89 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	davon / of which			
		Forderungen gegenüber Banken	Geldmarkt- papiere	Kredite ²⁸	Wertschriften ²⁹
	Guthaben²⁷				
	Assets²⁷	Claims against banks	Money market paper	Loans ²⁸	Securities ²⁹
		1	2	3	4
					5
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)				
Indonesien	Indonesia	5 113	143	—	.
Kambodscha	Cambodia	1	—	—	1
Kasachstan	Kazakhstan	932	410	.	326
Kirgisien	Kyrgyz Republic	6	—	—	4
Kiribati	Kiribati	.	—	—	.
Laos	Laos	0	—	—	0
Malaysia	Malaysia	6 514	302	.	.
Malediven	Maldives	2	—	—	2
Marshallinseln	Marshall Islands	1 444	—	—	.
Mongolei	Mongolia	.	.	—	.
Myanmar	Myanmar	1	—	—	1
Nauru	Nauru	.	—	—	—
Nepal	Nepal	30	—	—	29
Neukaledonien	New Caledonia	3	—	—	3
Nordkorea	North Korea	.	.	—	.
Pakistan	Pakistan	490	78	.	234
Palau	Palau	—	—	—	—
Papua-Neuginea	Papua New Guinea	7	—	—	0
Philippinen	Philippines	1 675	291	—	.
Salomonen	Solomon Islands	—	—	—	—
Sri Lanka	Sri Lanka	124	14	—	48
Südkorea	South Korea	20 746	616	.	262
Tadschikistan	Tajikistan	1	—	—	1
Taiwan (China)	Taiwan, China	5 738	510	.	.
Thailand	Thailand	1 896	117	.	877
Timor-Leste	Timor Leste	—	—	—	—
Tonga	Tonga	—	—	—	—
Turkmenistan	Turkmenistan	.	—	—	.
Tuvalu	Tuvalu	—	—	—	—
US Pazifische Inseln	US Pacific Islands	.	—	—	.
Usbekistan	Uzbekistan	50	.	—	11
Vietnam	Vietnam	409	.	—	.
Wallis und Futuna	Wallis and Futuna	.	—	—	.
Residual Asien und Pazifik	Residual Asia and Pacific	.	—	—	.
Nicht aufgliederbar	Unallocated	.	.	.	.

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	7 812	158	16	7 550	5 339
Kambodscha	Cambodia	122	.	1	4	119
Kasachstan	Kazakhstan	618	.	3	350	447
Kirgisien	Kyrgyz Republic	36	.	1	8	35
Kiribati	Kiribati	.	—	.	.	.
Laos	Laos	2	.	0	1	2
Malaysia	Malaysia	5 148	1 752	17	3 195	3 846
Malediven	Maldives	26	—	0	25	2
Marshallinseln	Marshall Islands	1 151	.	8	1 136	834
Mongolei	Mongolia	82	.	0	46	81
Myanmar	Myanmar	7	—	.	6	3
Nauru	Nauru	3	—	—	3	3
Nepal	Nepal	108	.	4	31	90
Neukaledonien	New Caledonia	11	.	1	10	1
Nordkorea	North Korea	3	—	.	3	.
Pakistan	Pakistan	1 619	734	31	843	616
Palau	Palau	.	—	—	.	.
Papua-Neuginea	Papua New Guinea	25	.	0	2	23
Philippinen	Philippines	3 368	1 059	20	1 963	2 136
Salomonen	Solomon Islands	.	—	.	.	.
Sri Lanka	Sri Lanka	205	140	7	58	171
Südkorea	South Korea	10 710	6 843	14	1 844	10 475
Tadschikistan	Tajikistan	22	.	.	14	16
Taiwan (China)	Taiwan, China	15 558	3 615	15	11 330	11 925
Thailand	Thailand	4 047	1 602	83	2 345	2 308
Timor-Leste	Timor Leste	0	—	.	.	.
Tonga	Tonga	.	.	.	.	22
Turkmenistan	Turkmenistan	190	.	.	10	46
Tuvalu	Tuvalu	.	—	.	.	.
US Pazifische Inseln	US Pacific Islands	.	—	—	.	.
Usbekistan	Uzbekistan	2 124	2 071	1	47	2 109
Vietnam	Vietnam	1 419	1 371	4	37	794
Wallis und Futuna	Wallis and Futuna	.	—	.	.	.
Residual Asien und Pazifik	Residual Asia and Pacific	0	—	.	0	0
Nicht aufgliederbar	Unallocated	.	.	—	.	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	PostFinance
			Private legal entities ³	Public ⁴					National Bank	Banks
	1	2	3	4	5	6	7	

Aktiven / Assets

Flüssige Mittel	.	.	.	.	8 208	85	535
Forderungen aus Geldmarktpapieren	475	0	428	8	—	300	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	16 601	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	100	43 725	.
Forderungen gegenüber Kunden	33 886	1 679	55 378	3 211	.	.	.
Hypothekarforderungen	491 530	5 656	123 539	1 572	.	35	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	45	15 248	92	10	20 541	.
davon Obligationen und Notes	.	38	1 354	76	.	7 596	.
Aktien- und andere Beteiligungspapiere	.	7	13 894	16	10	12 946	.
Anteile an Kollektivanlagen	.	.	.	.	.	.	.
Beteiligungen	.	11	295	0	.	1 679	.
Übrige Positionen	.	.	.	.	.	.	.
Total	525 891	7 390	194 888	4 882	8 319	82 965	535
Treuhandgeschäfte	159	—	128	—	.	354	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	662	21 309	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	16 866	90 689	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	259 171	3 292	8 243	514	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	30 011	3 731	61 611	2 090	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	105 057	4 770	54 109	7 725	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	43 676	.
Übrige Positionen	.	.	.	.	.	.	.
Total	394 240	11 793	123 963	10 329	17 527	155 674	.
Treuhandgeschäfte	25 897	1 508	9 200	195	.	2 245	.

Bilanzpositionen Balance sheet items						Total (1 bis 12) (1 to 12)
	Pensions- kassen	Versich.-ges., Kranken- kassen	Kollektivanlage- institutionen gemäss KAG, Finanzgesell- schaften	Öffentliche Hand ⁵	Übrige	
	Pension funds	Insurance corporations, health insur- ance comp.	Collect. invest- ment institut. pursuant to CISA, financial corporations	General government ⁵	Other	
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	6 971	15 800
Money market paper held	—	—	5	3 862	196	5 274
Claims against banks, sight	.	.	.	.	.	16 601
Claims against banks, time	.	.	.	.	.	43 825
Claims against customers	552	5 344	43 607	16 344	7 914	167 915
Mortgage claims	1 076	329	7 271	856	1 054	632 917
Securities and precious metals trading portfolios plus financial investments	.	3 417	5 586	11 286	26 654	82 880
of which, Bonds and notes	.	174	956	11 286	363	21 845
Shares and other equities	.	3 242	2 048	.	719	32 882
Units in collective investment schemes	.	.	2 582	.	.	2 582
Participating interests	.	229	6 042	.	57	8 312
Sundry items	.	.	.	.	75 115	75 115
Total	1 627	9 318	62 512	32 349	117 961	1 048 639
Fiduciary assets	39	—	11	868	3	1 564

Passiven / Liabilities

Money market paper issued	.	.	.	.	6 731	6 731
Liabilities towards banks, sight	.	.	.	.	.	21 970
Liabilities towards banks, time	.	.	.	.	.	107 555
Liabilities towards customers in the form of savings and deposits	17 012	2 018	981	888	5 473	297 592
Other liabilities towards customers, sight	9 273	8 083	16 269	6 406	9 389	146 864
Other liabilities towards customers, time	18 628	18 255	51 456	17 785	6 761	284 547
Medium-term bank-issued notes	.	.	.	.	37 018	37 018
Bonds and loans by central mortgage bond institutions	.	.	.	.	41 490	85 165
Sundry items	.	.	.	.	225 418	225 418
Total	44 913	28 356	68 706	25 079	332 281	1 212 861
Fiduciary liabilities	1 460	1 337	10 362	182	2 073	54 458

- 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	PostFinance
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	52.0	0.5	3.4
Forderungen aus Geldmarktpapieren	9.0	0.0	8.1	0.1	—	5.7	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	100.0	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	0.2	99.8	.
Forderungen gegenüber Kunden	20.2	1.0	33.0	1.9	.	.	.
Hypothekarforderungen	77.7	0.9	19.5	0.2	.	0.0	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	0.1	18.4	0.1	0.0	24.8	.
davon Obligationen und Notes	.	0.2	6.2	0.3	.	34.8	.
Aktien- und andere Beteiligungspapiere	.	0.0	42.3	0.0	0.0	39.4	.
Anteile an Kollektivanlagen	.	.	.	.	.	.	.
Beteiligungen	.	0.1	3.6	0.0	.	20.2	.
Übrige Positionen	.	.	.	.	.	.	.
Total	50.1	0.7	18.6	0.5	0.8	7.9	0.1
Treuhandgeschäfte	10.2	—	8.2	—	.	22.7	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	3.0	97.0	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	15.7	84.3	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	87.1	1.1	2.8	0.2	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	20.4	2.5	42.0	1.4	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	36.9	1.7	19.0	2.7	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	51.3	.
Übrige Positionen	.	.	.	.	.	.	.
Total	32.5	1.0	10.2	0.9	1.4	12.8	.
Treuhandgeschäfte	47.6	2.8	16.9	0.4	.	4.1	.

Bilanzpositionen Balance sheet items					Öffentliche Hand ¹⁰	Übrige	Total (1 bis 12) (1 to 12)
	Pensions- kassen	Versich-ges., Kranken- kassen	Kollektivanlage- institutionen gemäss KAG, Finanzgesell- schaften		General government ¹⁰	Other	
	Pension funds	Insurance corporations, health insur- ance comp.	Collect. invest- ment institut. pursuant to CISA, financial corporations				
	8	9	10		11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	44.1	100.0
Money market paper held	—	—	0.1	73.2	3.7	100.0
Claims against banks, sight	.	.	.	.	.	100.0
Claims against banks, time	.	.	.	.	.	100.0
Claims against customers	0.3	3.2	26.0	9.7	4.7	100.0
Mortgage claims	0.2	0.1	1.1	0.1	0.2	100.0
Securities and precious metals trading portfolios plus financial investments	.	4.1	6.7	13.6	32.2	100.0
of which, Bonds and notes	.	0.8	4.4	51.7	1.7	100.0
Shares and other equities	.	9.9	6.2	.	2.2	100.0
Units in collective investment schemes	.	.	100.0	.	.	100.0
Participating interests	.	2.8	72.7	.	0.7	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	0.2	0.9	6.0	3.1	11.2	100.0
Fiduciary assets	2.5	—	0.7	55.5	0.2	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	0.7	0.3	0.3	1.8	100.0
Other liabilities towards customers, sight	6.3	5.5	11.1	4.4	6.4	100.0
Other liabilities towards customers, time	6.5	6.4	18.1	6.3	2.4	100.0
Medium-term bank-issued notes	.	.	.	.	100.0	100.0
Bonds and loans by central mortgage bond institu- tions	.	.	.	.	48.7	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	3.7	2.3	5.7	2.1	27.4	100.0
Fiduciary liabilities	2.7	2.5	19.0	0.3	3.8	100.0

⁶ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.

Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

⁷ Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.

These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

⁸ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.

Including one-person companies, limited and general partnerships.

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

¹⁰ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).

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

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

1.00 Kantonalbanken / Cantonal banks

In Millionen Franken / In CHF millions

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

Aktiven / Assets

Flüssige Mittel	.	.	.	.	1 966	—	301
Forderungen aus Geldmarktpapieren	335	0	124	8	—	4	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	3 386	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	100	11 516	.
Forderungen gegenüber Kunden	5 606	352	17 662	2 119	.	.	.
Hypothekarforderungen	162 117	1 742	54 009	589	.	35	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	29	2 910	88	2	5 264	.
davon Obligationen und Notes	.	28	500	75	.	4 060	.
Aktien- und andere Beteiligungspapiere	.	1	2 409	13	2	1 204	.
Anteile an Kollektivanlagen	.	.	.	.	.	.	.
Beteiligungen	.	0	152	—	.	805	.
Übrige Positionen	.	.	.	.	.	.	.
Total	168 058	2 123	74 857	2 803	2 068	21 011	301
Treuhandgeschäfte	82	—	—	—	.	22	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	159	3 846	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	—	12 013	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	87 996	944	3 374	232	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	6 600	1 196	15 312	797	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	12 343	1 090	13 217	2 538	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	23 472	.
Übrige Positionen	.	.	.	.	.	.	.
Total	106 939	3 229	31 903	3 568	159	39 332	.
Treuhandgeschäfte	2 190	157	818	114	.	1 072	.

Bilanzpositionen Balance sheet items				Öffentliche Hand ¹⁵	Übrige	Total (1 bis 12) (1 to 12)
	Pensions- kassen	Versich.-ges., Kranken- kassen	Kollektivanlage- institutionen gemäss KAG, Finanzgesell- schaften	General government ¹⁵	Other	
	Pension funds	Insurance corporations, health insur- ance comp.	Collect. invest- ment institut. pursuant to CISA, financial corporations			
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	1 747	4 014
Money market paper held	—	—	0	3 130	4	3 605
Claims against banks, sight	.	.	.	.	.	3 386
Claims against banks, time	.	.	.	.	.	11 616
Claims against customers	76	218	3 612	7 798	8	37 450
Mortgage claims	335	199	2 244	598	10	221 877
Securities and precious metals trading portfolios plus financial investments	.	677	1 459	5 884	691	17 005
of which, Bonds and notes	.	80	496	5 884	60	11 183
Shares and other equities	.	597	65	.	16	4 307
Units in collective investment schemes	.	.	899	.	.	899
Participating interests	.	76	221	.	16	1 271
Sundry items	.	.	.	.	10 254	10 254
Total	411	1 170	7 536	17 410	12 731	310 478
Fiduciary assets	—	—	—	868	3	976

Passiven / Liabilities

Money market paper issued	.	.	.	.	6	6
Liabilities towards banks, sight	.	.	.	.	.	4 006
Liabilities towards banks, time	.	.	.	.	.	12 013
Liabilities towards customers in the form of savings and deposits	6 003	294	151	374	25	99 392
Other liabilities towards customers, sight	2 134	926	1 766	3 014	97	31 841
Other liabilities towards customers, time	8 607	7 007	2 821	9 968	31	57 623
Medium-term bank-issued notes	.	.	.	.	11 781	11 781
Bonds and loans by central mortgage bond institu- tions	.	.	.	.	31 182	54 654
Sundry items	.	.	.	.	45 740	45 740
Total	16 744	8 228	4 737	13 355	88 862	317 056
Fiduciary liabilities	89	12	488	5	149	5 094

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	PostFinance
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	49.0	—	7.5
Forderungen aus Geldmarktpapieren	9.3	0.0	3.4	0.2	—	0.1	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	100.0	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	0.9	99.1	.
Forderungen gegenüber Kunden	15.0	0.9	47.2	5.7	.	.	.
Hypothekarforderungen	73.1	0.8	24.3	0.3	.	0.0	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	0.2	17.1	0.5	0.0	31.0	.
davon Obligationen und Notes	.	0.3	4.5	0.7	.	36.3	.
Aktien- und andere Beteiligungspapiere	.	0.0	55.9	0.3	0.1	28.0	.
Anteile an Kollektivanlagen	.	.	.	.	.	.	.
Beteiligungen	.	0.0	11.9	—	.	63.4	.
Übrige Positionen	.	.	.	.	.	.	.
Total	54.1	0.7	24.1	0.9	0.7	6.8	0.1
Treuhandgeschäfte	8.4	—	—	—	.	2.3	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	4.0	96.0	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	—	100.0	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	88.5	0.9	3.4	0.2	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	20.7	3.8	48.1	2.5	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	21.4	1.9	22.9	4.4	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	42.9	.
Übrige Positionen	.	.	.	.	.	.	.
Total	33.7	1.0	10.1	1.1	0.1	12.4	.
Treuhandgeschäfte	43.0	3.1	16.1	2.2	.	21.0	.

Bilanzpositionen Balance sheet items				Öffentliche Hand ²⁰	Übrige	Total (1 bis 12) (1 to 12)
	Pensions- kassen Pension funds	Versich-ges., Kranken- kassen Insurance corporations, health insur- ance comp.	Kollektivanlage- institutionen gemäss KAG, Finanzgesell- schaften Collect. invest- ment institut. pursuant to CISA, financial corporations	General government ²⁰	Other	
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	43.5	100.0
Money market paper held	—	—	0.0	86.8	0.1	100.0
Claims against banks, sight	.	.	.	.	.	100.0
Claims against banks, time	.	.	.	.	.	100.0
Claims against customers	0.2	0.6	9.6	20.8	0.0	100.0
Mortgage claims	0.2	0.1	1.0	0.3	0.0	100.0
Securities and precious metals trading portfolios plus financial investments	.	4.0	8.6	34.6	4.1	100.0
of which, Bonds and notes	.	0.7	4.4	52.6	0.5	100.0
Shares and other equities	.	13.9	1.5	.	0.4	100.0
Units in collective investment schemes	.	.	100.0	.	.	100.0
Participating interests	.	6.0	17.4	.	1.3	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	0.1	0.4	2.4	5.6	4.1	100.0
Fiduciary asstes	—	—	—	89.0	0.3	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	6.0	0.3	0.2	0.4	0.0	100.0
Other liabilities towards customers, sight	6.7	2.9	5.5	9.5	0.3	100.0
Other liabilities towards customers, time	14.9	12.2	4.9	17.3	0.1	100.0
Medium-term bank-issued notes	.	.	.	.	100.0	100.0
Bonds and loans by central mortgage bond institu- tions	.	.	.	.	57.1	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	5.3	2.6	1.5	4.2	28.0	100.0
Fiduciary liabilities	1.8	0.2	9.6	0.1	2.9	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	PostFinance
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	2 662	—	92
Forderungen aus Geldmarktpapieren	0	—	285	—	—	—	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	2 061	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	16 773	.
Forderungen gegenüber Kunden	13 758	755	21 763	725	.	.	.
Hypothekarforderungen	179 547	2 104	39 455	781	.	0	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	6	7 081	0	2	10 419	.
davon Obligationen und Notes	.	—	501	0	.	870	.
Aktien- und andere Beteiligungspapiere	.	6	6 580	—	2	9 549	.
Anteile an Kollektivanlagen	.	.	.	.	.	.	.
Beteiligungen	.	0	135	—	.	441	.
Übrige Positionen	.	.	.	.	.	.	.
Total	193 305	2 865	68 719	1 506	2 664	29 694	92
Treuhandgeschäfte	0	—	—	—	.	—	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	1	10 359	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	15 227	56 902	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	78 142	820	1 502	83	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	11 015	1 629	36 243	843	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	64 988	2 622	32 024	4 242	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	555	.
Übrige Positionen	.	.	.	.	.	.	.
Total	154 145	5 071	69 768	5 168	15 228	67 816	.
Treuhandgeschäfte	8 316	186	3 855	26	.	846	.

Bilanzpositionen Balance sheet items					Öffentliche Hand ²⁵	Übrige	Total (1 bis 12) (1 to 12)
	Pensions- kassen	Versich.-ges., Kranken- kassen	Kollektivanlage- institutionen gemäss KAG, Finanzgesell- schaften	General government ²⁵	Other		
	Pension funds	Insurance corporations, health insur- ance comp.	Collect. invest- ment institut. pursuant to CISA, financial corporations				
	8	9	10	11	12	13	

Aktiven / Assets

Liquid assets	.	.	.	.	3 178	5 932
Money market paper held	—	—	5	5	188	483
Claims against banks, sight	.	.	.	.	.	2 061
Claims against banks, time	.	.	.	.	.	16 773
Claims against customers	179	4 830	36 584	4 915	5 426	88 935
Mortgage claims	554	2	1 819	202	1 034	225 499
Securities and precious metals trading portfolios plus financial investments	.	1 688	2 409	1 001	24 498	47 104
of which, Bonds and notes	.	62	251	1 001	254	2 939
Shares and other equities	.	1 626	821	.	29	18 613
Units in collective investment schemes	.	.	1 337	.	.	1 337
Participating interests	.	49	5 648	.	1	6 274
Sundry items	.	.	.	.	45 825	45 825
Total	733	6 568	46 464	6 123	80 150	438 884
Fiduciary assets	—	—	—	—	—	0

Passiven / Liabilities

Money market paper issued	.	.	.	.	6 308	6 308
Liabilities towards banks, sight	.	.	.	.	.	10 360
Liabilities towards banks, time	.	.	.	.	.	72 129
Liabilities towards customers in the form of savings and deposits	7 493	156	130	148	5 402	93 875
Other liabilities towards customers, sight	4 720	6 376	9 078	2 466	7 078	79 448
Other liabilities towards customers, time	7 461	7 723	44 980	4 388	6 558	174 985
Medium-term bank-issued notes	.	.	.	.	4 169	4 169
Bonds and loans by central mortgage bond institu- tions	.	.	.	.	5 235	5 790
Sundry items	.	.	.	.	122 844	122 844
Total	19 673	14 255	54 188	7 003	157 594	569 908
Fiduciary liabilities	146	560	4 590	167	1 346	20 036

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	PostFinance
	1	2	3	4	5	6	7

Aktiven / Assets

Flüssige Mittel	.	.	.	.	44.9	—	1.5
Forderungen aus Geldmarktpapieren	0.0	—	59.1	—	—	—	.
Forderungen gegenüber Banken, auf Sicht	.	.	.	.	.	100.0	.
Forderungen gegenüber Banken, auf Zeit	.	.	.	.	—	100.0	.
Forderungen gegenüber Kunden	15.5	0.8	24.5	0.8	.	.	.
Hypothekarforderungen	79.6	0.9	17.5	0.3	.	0.0	.
Handelsbestände in Wertschriften und Edelmetallen, Finanzanlagen	.	0.0	15.0	0.0	0.0	22.1	.
davon Obligationen und Notes	.	—	17.0	0.0	.	29.6	.
Aktien- und andere Beteiligungspapiere	.	0.0	35.4	—	0.0	51.3	.
Anteile an Kollektivanlagen	.	.	.	.	.	.	.
Beteiligungen	.	0.0	2.1	—	.	7.0	.
Übrige Positionen	.	.	.	.	.	.	.
Total	44.0	0.7	15.7	0.3	0.6	6.8	0.0
Treuhandgeschäfte	100.0	—	—	—	.	—	.

Passiven / Liabilities

Verpflichtungen aus Geldmarktpapieren	.	.	.	.	.	.	.
Verpflichtungen gegenüber Banken, auf Sicht	.	.	.	.	0.0	100.0	.
Verpflichtungen gegenüber Banken, auf Zeit	.	.	.	.	21.1	78.9	.
Verpflichtungen gegenüber Kunden in Spar- und Anlageform	83.2	0.9	1.6	0.1	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Sicht	13.9	2.1	45.6	1.1	.	.	.
Übrige Verpflichtungen gegenüber Kunden, auf Zeit	37.1	1.5	18.3	2.4	.	.	.
Kassenobligationen	.	.	.	.	.	.	.
Anleihen und Pfandbriefdarlehen	.	.	.	.	.	9.6	.
Übrige Positionen	.	.	.	.	.	.	.
Total	27.0	0.9	12.2	0.9	2.7	11.9	.
Treuhandgeschäfte	41.5	0.9	19.2	0.1	.	4.2	.

Bilanzpositionen Balance sheet items				Öffentliche Hand ²⁶	Übrige	Total (1 bis 12) (1 to 12)
	Pensions- kassen	Versich-ges., Kranken- kassen	Kollektivanlage- institutionen gemäss KAG, Finanzgesell- schaften	General government ³⁰	Other	
	Pension funds	Insurance corporations, health insur- ance comp.	Collect. invest- ment institut. pursuant to CISA, financial corporations			
	8	9	10	11	12	13

Aktiven / Assets

Liquid assets	.	.	.	.	53.6	100.0
Money market paper held	—	—	1.0	1.0	38.9	100.0
Claims against banks, sight	.	.	.	.	.	100.0
Claims against banks, time	.	.	.	.	.	100.0
Claims against customers	0.2	5.4	41.1	5.5	6.1	100.0
Mortgage claims	0.2	0.0	0.8	0.1	0.5	100.0
Securities and precious metals trading portfolios plus financial investments	.	3.6	5.1	2.1	52.0	100.0
of which, Bonds and notes	.	2.1	8.5	34.1	8.6	100.0
Shares and other equities	.	8.7	4.4	.	0.2	100.0
Units in collective investment schemes	.	.	100.0	.	.	100.0
Participating interests	.	0.8	90.0	.	0.0	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	0.2	1.5	10.6	1.4	18.3	100.0
Fiduciary assets	—	—	—	—	—	100.0

Passiven / Liabilities

Money market paper issued	.	.	.	.	100.0	100.0
Liabilities towards banks, sight	.	.	.	.	.	100.0
Liabilities towards banks, time	.	.	.	.	.	100.0
Liabilities towards customers in the form of savings and deposits	8.0	0.2	0.1	0.2	5.8	100.0
Other liabilities towards customers, sight	5.9	8.0	11.4	3.1	8.9	100.0
Other liabilities towards customers, time	4.3	4.4	25.7	2.5	3.7	100.0
Medium-term bank-issued notes	.	.	.	.	100.0	100.0
Bonds and loans by central mortgage bond institu- tions	.	.	.	.	90.4	100.0
Sundry items	.	.	.	.	100.0	100.0
Total	3.5	2.5	9.5	1.2	27.7	100.0
Fiduciary liabilities	0.7	2.8	22.9	0.8	6.7	100.0

²⁶ Unselbständigerwerbende, Nichterwerbstätige und Selbständigerwerbende, sofern ihre Konten auch den privaten und nicht ausschliesslich den Geschäftshaushalt betreffen.

Employed persons, economically inactive persons and self-employed persons whose accounts are used for private as well as business purposes.

²⁷ Hierzu gehören u. a. Kirchen, karitative Verbände, Stiftungen, Vereine, Gewerkschaften, politische Parteien, Berufsorganisationen.

These include churches, charities, foundations, associations, trade unions, political parties and professional organisations.

²⁸ Einschliesslich Einzelfirmen, einfache Kommandit- und Kollektivgesellschaften.

Including one-person companies, limited and general partnerships.

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

³⁰ Bund, Kantone, Gemeinden, Sozialversicherungen (AHV/IV/EO/SUVA/ALV).

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

34 Offene derivative Finanzinstrumente Outstanding derivative financial instruments

1.00–8.00 Alle Banken / All banks

In Millionen Franken / In CHF millions

	Alle Banken All banks		Kontrakt- volumen Contract volumes	davon / of which		
	Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert		Grossbanken Big banks		Kontrakt- volumen Contract volumes
	Positive replacement value	Negative replacement value		Positiver Wiederbe- schaffungswert	Negativer Wiederbe- schaffungswert	
	1	2		4	5		6
Zinsinstrumente						
Interest rate instruments	177 470	171 423	35 312 227	173 300	168 012	34 791 015
davon / of which						
Terminkontrakte inklusive FRAs						
Futures contracts including FRAs	617	727	1 613 955	601	712	1 588 987
Swaps	156 587	146 950	29 979 907	152 608	143 780	29 538 436
Optionen (OTC)						
Options (OTC)	20 184	23 648	1 458 425	20 020	23 443	1 428 383
Devisen						
Foreign exchange	141 964	141 659	11 268 242	131 223	131 469	10 204 389
davon / of which						
Terminkontrakte						
Future contracts	33 787	34 673	3 523 821	26 867	27 772	2 764 171
Swaps	79 195	78 883	5 030 586	78 395	78 350	4 990 134
Optionen (OTC)						
Options (OTC)	28 974	28 095	2 695 707	25 959	25 345	2 433 414
Edelmetalle						
Precious metals	8 211	7 956	192 594	7 450	7 435	172 002
davon / of which						
Terminkontrakte						
Future contracts	2 965	2 661	53 920	2 737	2 452	45 662
Optionen (OTC)						
Options (OTC)	4 833	4 876	108 300	4 318	4 584	98 117
Beteiligungstitel / Indizes						
Equity / index-related products	56 098	78 142	1 203 590	37 832	56 550	880 911
davon / of which						
Terminkontrakte						
Future contracts	5 962	9 172	189 615	4 832	8 024	173 390
Optionen (OTC)						
Options (OTC)	31 299	41 575	503 809	18 978	32 307	344 749
Kreditderivate						
Credit derivatives	124 449	127 532	6 051 342	124 416	127 491	6 045 781
davon / of which						
Credit Default Swaps	72 397	60 132	3 324 817	72 375	60 118	3 319 538
Total Return Swaps	9 731	7 253	188 710	9 720	7 226	188 468
First to Default Swaps	386	347	6 177	386	347	6 177
Übrige						
Other	21 967	23 001	513 845	21 824	21 943	503 086
davon / of which						
Terminkontrakte						
Future contracts	15 867	15 650	229 595	15 867	15 649	229 271
Optionen (OTC)						
Options (OTC)	5 138	5 525	71 560	5 040	5 392	68 758
Total	530 159	549 712	54 541 839	496 047	512 900	52 597 183

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	2003	1 318	641	805	109	63	2 937
Domestic	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
	2007	1 836	998	427	101	121	3 483
Ausland	2003	12 496	157 340	103 762	33 452	2	307 053
Foreign	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
	2007	32 092	225 907	158 369	63 064	30	479 463
Total	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
	2007	33 928	226 905	158 796	63 165	151	482 945

Treuhandverpflichtungen / Fiduciary liabilities

Inland	2003	8 827	15 645	20 356	4 199	2	49 030
Domestic	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	19 934	26 837	8 060	6	73 556
	2007	21 208	21 528	29 768	8 919	6	81 428
Ausland	2003	4 987	142 337	84 211	29 362	63	260 960
Foreign	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
	2007	12 720	205 378	129 027	54 246	145	401 517
Total	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
	2007	33 928	226 905	158 796	63 165	151	482 945

37 Treuhandgeschäfte – Bankengruppen Fiduciary business, by bank category

In Millionen Franken / In CHF millions

Gruppe Category	Jahresende End of year									
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	1	2	3	4	5	6	7	8	9	10

1.00–8.00 Alle Banken / All banks

1.00–8.00 Alle Banken	331 384	367 358	411 641	407 162	339 377	309 989	314 604	376 478	434 020	482 945
1.00 Kantonalbanken	7 303	7 533	8 975	10 014	8 313	6 962	7 651	7 480	8 205	9 936
2.00 Grossbanken	76 567	71 705	74 656	62 891	52 220	50 237	50 442	58 679	76 309	81 070
3.00 Regionalbanken und Sparkassen	403	339	486	539	408	350	334	444	496	669
4.00 Raiffeisenbanken	—	—	260	230	170	153	147	163	230	337
5.00 Übrige Banken	189 084	231 216	274 001	280 350	239 314	216 754	217 450	265 508	294 087	336 983
5.11 Handelsbanken	14 599	15 079	18 097	16 031	6 366	5 700	4 537	3 045	3 205	3 595
5.12 Börsenbanken	32 262	41 402	48 545	50 147	55 401	48 474	50 343	61 113	75 852	75 055
5.13 Kleinkreditbanken	—	—	—	—	—	—	—	—	—	—
5.14 Andere Banken	50	55	56	51	46	44	44	53	55	60
5.20 Ausländisch beherrschte Banken	142 174	174 680	207 302	214 120	177 501	162 536	162 526	201 298	214 975	258 273
7.00 Filialen ausländischer Banken	28 488	21 247	9 056	9 730	8 139	9 200	11 068	7 165	8 911	7 789
8.00 Privatbankiers	29 539	35 318	44 207	43 409	30 814	26 333	27 512	37 038	45 782	46 162
1.00–5.00 Total	273 356	310 793	358 378	354 024	300 424	274 456	276 024	332 275	379 327	428 994

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	- 2.2	10.9	12.1	- 1.1	- 16.6	- 8.7	1.5	19.7	15.3	11.3
1.00 Cantonal banks	- 10.2	3.2	19.1	11.6	- 17.0	- 16.2	9.9	- 2.2	9.7	21.1
2.00 Big banks	- 4.3	- 6.3	4.1	- 15.8	- 17.0	- 3.8	0.4	16.3	30.0	6.2
3.00 Regional banks and savings banks	- 7.0	- 16.0	43.4	11.0	- 24.3	- 14.4	- 4.4	32.9	11.6	34.9
4.00 Raiffeisen banks	.	.	.	- 11.8	- 26.1	- 10.0	- 4.1	11.5	40.9	46.2
5.00 Other banks	0.2	22.3	18.5	2.3	- 14.6	- 9.4	0.3	22.1	10.8	14.6
5.11 Commercial banks	- 30.8	3.3	20.0	- 11.4	- 60.3	- 10.5	- 20.4	- 32.9	5.3	12.2
5.12 Stock exchange banks	7.8	28.3	17.3	3.3	10.5	- 12.5	3.9	21.4	24.1	- 1.1
5.13 Consumer credit banks	.	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	13.2	11.3	1.6	- 8.8	- 11.0	- 3.8	- 0.7	22.0	4.0	7.8
5.20 Foreign-controlled banks	3.2	22.9	18.7	3.3	- 17.1	- 8.4	- 0.0	23.9	6.8	20.1
7.00 Branches of foreign banks	2.0	- 25.4	- 57.4	7.4	- 16.4	13.0	20.3	- 35.3	24.4	- 12.6
8.00 Private bankers	- 11.7	19.6	25.2	- 1.8	- 29.0	- 14.5	4.5	34.6	23.6	0.8
Total for 1.00–5.00	- 1.4	13.7	15.3	- 1.2	- 15.1	- 8.6	0.6	20.4	14.2	13.1

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

89 Banken / 89 banks

In Millionen Franken / In CHF millions

Länder Countries		Banken Banks	
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Alle Länder	All countries	435 318	364 328
Fortgeschrittene Volkswirtschaften	Developed countries	338 365	78 879
Europa	Europe	332 865	65 904
Andorra	Andorra	.	253
Belgien	Belgium	34 604	2 533
Dänemark	Denmark	539	103
Deutschland	Germany	22 791	9 939
Färöer	Faeroe Islands	—	—
Finnland	Finland	.	169
Frankreich	France	43 820	8 491
Griechenland	Greece	290	1 931
Grönland	Greenland	—	—
Irland	Ireland	12 810	832
Island	Iceland	.	12
Italien	Italy	356	6 833
Luxemburg	Luxembourg	95 068	5 763
Niederlande	Netherlands	62 714	3 811
Norwegen	Norway	376	745
Österreich	Austria	136	1 039
Portugal	Portugal	721	1 261
San Marino	San Marino	—	61
Schweden	Sweden	753	931
Slowenien	Slovenia	.	32
Spanien	Spain	52	3 732
Vatikanstadt	Vatican	—	108
Vereinigtes Königreich	United Kingdom	57 708	17 325
Andere	Other	5 500	12 974
Australien	Australia	5	968
Japan	Japan	.	1 029
Kanada	Canada	417	2 350
Neuseeland	New Zealand	.	1 130
Vereinigte Staaten	United States	5 072	7 498
Offshore-Finanzplätze	Offshore centres	92 921	174 310
Aruba	Aruba	—	182
Bahamas	Bahamas	3 887	15 184
Bahrain	Bahrain	—	918
Barbados	Barbados	—	143
Bermuda	Bermuda	—	3 673
Gibraltar	Gibraltar	.	2 187
Guernsey	Guernsey	31 417	4 124
Hongkong	Hong Kong SAR	55	4 276

Länder Countries	Banken Banks		
		Guthaben Assets	Verpflichtungen Liabilities
		1	2
Offshore-Finanzplätze (Fortsetzung)	Offshore centres (continued)		
Insel Man	Isle of Man	12 009	13 187
Jersey	Jersey	40 249	4 962
Kaimaninseln	Cayman Islands	1 715	14 412
Libanon	Lebanon	443	6 347
Macau	Macau SAR	—	11
Mauritius	Mauritius	—	797
Niederländische Antillen	Netherlands Antilles	179	2 393
Panama	Panama	88	39 266
Samoa	Samoa	—	193
Singapur	Singapore	2 154	3 255
Vanuatu	Vanuatu	—	33
Westindien (GB)	West Indies UK	721	58 770
Aufstrebende Volkswirtschaften	Developing countries	4 032	111 139
Europa	Europe	2 275	17 372
Albanien	Albania	—	1
Belarus	Belarus	—	43
Bosnien und Herzegowina	Bosnia and Herzegovina	—	19
Bulgarien	Bulgaria	.	421
Estland	Estonia	—	26
Kroatien	Croatia	.	154
Lettland	Lithuania	—	52
Litauen	Latvia	—	171
Malta	Malta	1 364	270
Mazedonien	Macedonia	—	48
Moldova	Moldova	.	2
Montenegro	Montenegro	—	4
Polen	Poland	.	399
Rumänien	Romania	.	127
Russische Föderation	Russia	217	5 095
Serbien	Serbia	.	141
Slowakei	Slovakia	—	79
Tschechische Republik	Czech Republic	.	489
Türkei	Turkey	424	6 046
Ukraine	Ukraine	.	313
Ungarn	Hungary	18	180
Zypern	Cyprus	216	3 291
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}

89 Banken / 89 banks

In Millionen Franken / In CHF millions

Länder Countries	Banken Banks	Guthaben Assets		Verpflichtungen Liabilities	
			1		2
Lateinamerika und Karibik	Latin America and Caribbean		259		33 699
Argentinien	Argentina		25		6 348
Belize	Belize		.		3 969
Bolivien	Bolivia		—		40
Brasilien	Brazil		34		3 674
Chile	Chile		27		563
Costa Rica	Costa Rica		—		854
Dominica	Dominica		—		55
Dominikanische Republik	Dominican Republic		—		182
Ecuador	Ecuador		.		205
El Salvador	El Salvador		—		72
Falklandinseln	Falkland Islands		—		—
Grenada	Grenada		—		21
Guatemala	Guatemala		—		88
Guyana	Guyana		—		.
Haiti	Haiti		—		11
Honduras	Honduras		—		18
Jamaika	Jamaica		.		7
Kolumbien	Colombia		.		600
Kuba	Cuba		—		7
Mexiko	Mexico		29		4 445
Nicaragua	Nicaragua		—		8
Paraguay	Paraguay		.		231
Peru	Peru		.		553
St. Lucia	St. Lucia		—		115
St. Vincent und die Grenadinen	St. Vincent and the Grenadines		.		1 017
Suriname	Suriname		—		4
Trinidad und Tobago	Trinidad and Tobago		—		101
Turks- und Caicosinseln	Turks and Caicos		—		532
Uruguay	Uruguay		.		1 617
Venezuela	Venezuela		.		8 358
Residual Lateinamerika und Karibik	Residual Latin America and Caribbean		—		—
Afrika und Mittlerer Osten	Africa and Middle East		1 425		49 756
Ägypten	Egypt		—		2 795
Algerien	Algeria		.		279
Angola	Angola		.		179
Äquatorialguinea	Equatorial Guinea		—		8
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	—	20
Botsuana	Botswana	—	2
Burkina Faso	Burkina Faso	—	11
Burundi	Burundi	—	19
Côte d'Ivoire	Côte d'Ivoire	.	235
Dschibuti	Djibouti	.	37
Eritrea	Eritrea	—	6
Gabun	Gabon	.	36
Gambia	Gambia	—	15
Ghana	Ghana	—	42
Guinea	Guinea	—	48
Guinea-Bissau	Guinea-Bissau	—	.
Irak	Iraq	—	273
Iran	Iran	—	459
Israel	Israel	130	6538
Jemen	Yemen	—	445
Jordanien	Jordan	—	1877
Kamerun	Cameroon	—	62
Kap Verde	Cape Verde	—	.
Katar	Qatar	—	290
Kenia	Kenya	.	760
Komoren	Comoros Islands	—	11
Kongo (Brazzaville)	Congo	—	44
Kongo (Demokratische Republik (Zaire))	Congo Democratic Republic (Zaire)	—	296
Kuwait	Kuwait	.	1274
Lesotho	Lesotho	—	.
Liberia	Liberia	.	7492
Libyen	Libya	.	812
Madagaskar	Madagascar	—	98
Malawi	Malawi	—	5
Mali	Mali	—	16
Marokko	Morocco	.	1054
Mauretanien	Mauritania	—	8
Mosambik	Mozambique	—	2
Namibia	Namibia	—	14
Niger	Niger	—	3
Nigeria	Nigeria	—	514
Oman	Oman	—	235

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}

89 Banken / 89 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	—		—	218
Ruanda	Rwanda	—		—	14
Sambia	Zambia	—		—	72
São Tomé und Príncipe	Sao Tome and Principe	—		—	.
Saudi-Arabien	Saudi Arabia	103		9813	
Senegal	Senegal	—		—	265
Seychellen	Seychelles	.		—	851
Sierra Leone	Sierra Leone	—		—	6
Simbabwe	Zimbabwe	—		—	88
Somalia	Somalia	—		—	.
St. Helena	St. Helena	—		—	—
Südafrika	South Africa	.		—	829
Sudan	Sudan	.		—	52
Swasiland	Swaziland	—		—	4
Syrien	Syria	—		—	677
Tansania	Tanzania	—		—	156
Togo	Togo	—		—	51
Tschad	Chad	—		—	6
Tunesien	Tunisia	.		—	372
Uganda	Uganda	—		—	20
Vereinigte Arabische Emirate	United Arab Emirates	1 165		9894	
Zentralafrikanische Republik	Central African Republic	—		—	.
Residual Afrika und Mittlerer Osten	Residual Africa and Middle East	—		—	.
Asien und Pazifik	Asia and Pacific	73		10 313	
Afghanistan	Afghanistan	—		—	74
Armenien	Armenia	—		—	57
Aserbaidshan	Azerbaijan	.		—	152
Bangladesch	Bangladesh	—		—	17
Bhutan	Bhutan	—		—	—
Britisches Übersee-Territorium	British Overseas Territories	—		—	1 861
Brunei Darussalam	Brunei	—		—	34
China	China	.		—	448
Fidschi	Fiji	—		—	.
Französisch-Polynesien	French Polynesia	—		—	29
Georgien	Georgia	—		—	25
Indien	India	.		—	1 383

Länder Countries		Banken Banks	
		Guthaben Assets	Verpflichtungen Liabilities
			1
			2
Asien und Pazifik (Fortsetzung)	Asia and Pacific (continued)		
Indonesien	Indonesia	—	447
Kambodscha	Cambodia	—	.
Kasachstan	Kazakhstan	.	293
Kirgisien	Kyrgyz Republic	.	15
Kiribati	Kiribati	—	—
Laos	Laos	—	.
Malaysia	Malaysia	—	276
Maldiven	Maldives	—	15
Marshallinseln	Marshall Islands	.	1 817
Mongolei	Mongolia	—	.
Myanmar	Myanmar	—	12
Nauru	Nauru	—	.
Nepal	Nepal	—	10
Neukaledonien	New Caledonia	—	26
Nordkorea	North Korea	—	—
Pakistan	Pakistan	—	831
Palau	Palau	—	—
Papua-Neuginea	Papua New Guinea	—	.
Philippinen	Philippines	—	368
Salomonen	Solomon Islands	—	—
Sri Lanka	Sri Lanka	.	67
Südkorea	South Korea	.	124
Tadschikistan	Tajikistan	—	.
Taiwan (China)	Taiwan, China	.	1 059
Thailand	Thailand	.	716
Timor-Leste	Timor Leste	—	.
Tonga	Tonga	—	—
Turkmenistan	Turkmenistan	—	5
Tuvalu	Tuvalu	—	—
US Pazifische Inseln	US Pacific Islands	—	.
Usbekistan	Uzbekistan	—	61
Vietnam	Vietnam	—	29
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	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
	2007	5 403	1 724	589	3 090	3 132	1 109	255	1 769
CHF	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
	2007	2 423	528	274	1 621	989	138	23	828
EUR	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
	2007	1 361	588	136	636	948	464	92	392
USD	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
	2007	1 211	469	141	601	920	401	111	407
Übrige Währungen Other currencies	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
	2007	408	139	39	231	275	105	29	141

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 vom Jahr 2008: Privatkunden (kein NOGA Code, 97–98), Kommerzielle Kunden (01–63, 68–842, 85–96, 99), Institutionelle Anleger (64–66, 843), Finanzierungs- und Vermögensverwaltungsinstitutionen (642–649 und kein NOGA Code), Versicherungen und Pensionskassen (65), Pensionskassen (653). Allocation to the business sectors pursuant to the 2008 version of the Swiss business classification code, NOGA: private customers (no NOGA code, 97–98), commercial customers (01–63, 68–842, 85–96, 99), institutional investors (64–66, 843), financial and asset management institutions (642–649 and no NOGA code), insurance companies and pension funds (65), pension funds (653).

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	2003	1 403	485	206	711	267	401	261
All currencies	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
	2007	2 271	615	335	1 321	567	685	436
CHF	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
	2007	1 434	390	251	794	269	496	316
EUR	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
	2007	413	124	45	244	132	98	52
USD	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
	2007	291	68	30	194	107	66	49
Übrige Währungen	2003	74	23	7	44	26	15	12
Other currencies	2004	84	27	6	51	31	16	14
	2005	119	33	11	75	46	26	21
	2006	130	34	13	83	53	25	21
	2007	133	34	9	90	58	25	19

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	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
	2007	5 403	2 271	3 132	2 423	1 434	989	1 361	413	948
Obligationen ⁴ Bonds ⁴	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
	2007	1 289	672	616	540	407	133	383	156	227
Aktien ⁵ Shares ⁵	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
	2007	1 981	759	1 222	1 254	516	738	285	102	183
Anteile an Kollektivanlagen ⁶ Units in collective investment schemes ⁶	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
	2007	1 689	712	977	519	446	73	529	121	408
Übrige ⁷ Others ⁷	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
	2007	444	127	317	110	65	44	163	33	130

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	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
	2007	1 211	291	920	408	133	275
Obligationen ⁴ Bonds ⁴	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
	2007	258	63	195	106	46	60
Aktien ⁵ Shares ⁵	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
	2007	232	80	152	210	61	149
Anteile an Kollektivanlagen ⁶ Units in collective investment schemes ⁶	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
	2007	578	125	453	63	20	43
Übrige ⁷ Others ⁷	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
	2007	142	23	119	29	6	24

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. Bis zum Jahr 2006 inklusive Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur. Ab dem Jahr 2007 werden die Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur unter den *Anteilen an Kollektivanlagen* ausgewiesen. Including participation certificates and dividend-right certificates. Until 2006, including units in collective investment schemes with a closed-ended structure. As of 2007, units in collective investment schemes with a closed-ended structure are shown under *Units in collective investment schemes*.

⁶ Bis zum Jahr 2004 nur *Anlagefondszertifikate*. In den Jahren 2005 und 2006 nur Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur. Anteile an Kollektivanlagen mit Closed-End-Struktur wurden unter den *Aktien* verbucht. Ab dem Jahr 2007 alle Anteile an Kollektivanlagen (sowohl mit Open-End als auch mit Closed-End-Struktur). Until 2004, containing exclusively *Investment fund certificates*. From 2005 to 2006, containing exclusively units in collective investment schemes with an open-ended structure. Units in collective investment schemes with a closed-ended structure were recorded under *Shares*. As of 2007, including all units in collective investment schemes (both with an open-ended and a closed-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 Commer- cial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶	Total	Privat- kunden ⁵ Private customers ⁵	Kommer- zielle Kunden ⁵ Commer- cial customers ⁵	Institu- tionelle Anleger ⁶ Institutional investors ⁶
		1	2	3	4	5	6	7	8
Total	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
	2007	5 403	1 724	589	3 090	3 132	1 109	255	1 769
Obligationen ⁸ Bonds ⁸	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
	2007	1 289	325	121	842	616	218	55	343
Aktien ⁹ Shares ⁹	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
	2007	1 981	491	285	1 205	1 222	252	81	888
Anteile an Kollektivanlagen ¹⁰ Units in collective investment schemes ¹⁰	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
	2007	1 689	735	138	816	977	521	89	368
Übrige ¹¹ Other ¹¹	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
	2007	444	172	45	226	317	117	30	169

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 vom Jahr 2008: Privatkunden (kein NOGA Code, 97–98), Kommerzielle Kunden (01–63, 68–842, 85–96, 99), Institutionelle Anleger (64–66, 843), Finanzierungs- und Vermögensverwaltungsinstitutionen (642–649 und kein NOGA Code), Versicherungen und Pensionskassen (65), Pensionskassen (653). Allocation to the business sectors pursuant to the 2008 version of the Swiss business classification code, NOGA: private customers (no NOGA code, 97–98), commercial customers (01–63, 68–842, 85–96, 99), institutional investors (64–66, 843), financial and asset management institutions (642–649 and no NOGA code), insurance companies and pension funds (65), pension funds (653).

⁵ Bis zum Jahr 2004 wurden die Bestände der Privaten Organisationen ohne Erwerbszweck 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	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
	2007	2 271	615	335	1 321	567	685	436
Obligationen ⁸ Bonds ⁸	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
	2007	672	107	66	499	209	267	137
Aktien ⁹ Shares ⁹	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
	2007	759	239	204	316	202	94	78
Anteile an Kollektivanlagen ¹⁰ Units in collective investment schemes ¹⁰	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
	2007	712	214	49	449	122	306	206
Übrige ¹¹ Other ¹¹	2003	37	9	9	19	13	5	4
	2004	38	12	6	20	12	6	5
	2005	78	34	15	29	17	11	9
	2006	105	46	15	44	25	17	11
	2007	127	55	15	57	35	18	15

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. Bis zum Jahr 2006 inklusive Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur. Ab dem Jahr 2007 werden die Anteile an kollektiven Kapitalanlagen mit Closed-End-Struktur unter den *Anteilen an Kollektivanlagen* ausgewiesen.

Including participation certificates and dividend-right certificates. Until 2006, including units in collective investment schemes with a closed-ended structure. As of 2007, units in collective investment schemes with a closed-ended structure are shown under *Units in collective investment schemes*.

¹⁰ Bis zum Jahr 2004 nur *Anlagefondszertifikate*.

In den Jahren 2005 und 2006 nur Anteile an kollektiven Kapitalanlagen mit Open-End-Struktur. Anteile an Kollektivanlagen mit Closed-End-Struktur wurden unter den *Aktien* verbucht.

Ab dem Jahr 2007 alle Anteile an Kollektivanlagen (sowohl mit Open-End als auch mit Closed-End-Struktur).

Until 2004, containing exclusively *Investment fund certificates*.

From 2005 to 2006, containing exclusively units in collective investment schemes with an open-ended structure. Units in collective investment schemes with a closed-ended structure were recorded under *Shares*.

As of 2007, including all units in collective investment schemes (both with an open-ended and a closed-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

2003	.	.	.	.	.
2004	.	.	.	.	.
2005	.	.	.	.	.
2006	.	.	.	.	.
2007	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

2003	5 145	—	703	206	200
2004	5 534	—	691	241	236
2005	6 209	—	658	147	141
2006	6 990	—	714	127	143
2007	8 109	10	645	248	144

2.00 Grossbanken / Big banks

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
2007	503 443	—	163	131 357	124 755

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	995	—	89	2	1
2004	1 540	—	85	2	4
2005	1 641	—	89	0	1
2006	1 677	—	89	5	5
2007	1 678	—	83	6	7

4.00 Raiffeisenbanken ¹ / Raiffeisen banks ¹

2003	698	—	37	331	331
2004	648	—	35	368	368
2005	671	—	35	535	535
2006	346	—	39	733	733
2007	273	—	40	454	455

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)

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
2007	54 295	1 433	200	39 900	40 187

5.11 Handelsbanken / Commercial banks

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
2007	1 055	7	28	82	82

5.12 Börsenbanken / Stock exchange banks

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
2007	3 760	177	69	23 928	23 926

5.14 Andere Banken / Other banking institutions

2003	0	—	1	—	—
2004	1	—	1	—	—
2005	5	—	1	—	—
2006	14	—	1	—	—
2007	83	—	1	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	49 398	1 249	102	15 890	16 179

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

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
2007	8 495	32	0	1 920	1 920

8.00 Privatbankiers / Private bankers

2003	.	.	.	.	.
2004	.	.	.	.	.
2005	.	.	.	.	.
2006	.	.	.	.	.
2007	.	.	.	.	.

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

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
2007	567 798	1 443	1 132	171 964	165 547

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

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
2007	119 929 638	24 575 302	121 556 590	22 948 345	43 542 202	38 464 976	1 804 897	3 272 329

1.00 Kantonalbanken / Cantonal banks

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
2007	10 422 689	351 210	5 704 036	5 069 863	2 234 598	1 768 347	140 231	326 020

2.00 Grossbanken / Big banks

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
2007	85 940 812	21 375 933	98 976 233	8 340 512	22 781 023	20 234 159	1 004 060	1 542 804

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	2 490 254	109 001	1 222 969	1 376 286	366 323	284 837	6 977	74 509

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	3 611 314	60 083	1 790 014	1 881 383	351 195	214 614	4 985	131 596

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

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
6 780 449	36 761 754	5 625 173	5 412 642	4 345 505	32 270 190	14 258 690	46 528 880	24 219 033

1.00 Kantonalbanken / Cantonal banks

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
237 863	1 996 735	703 842	426 220	164 625	2 453 370	1 466 435	3 919 805	4 276 854

2.00 Grossbanken / Big banks

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
3 853 690	18 927 333	1 684 729	3 592 757	3 448 710	18 629 802	6 989 933	25 619 735	6 925 596

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
37 540	328 783	83 644	54 282	18 361	508 210	419 472	927 682	915 312

4.00 Raiffeisenbanken / Raiffeisen banks

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
107 805	243 390	111 807	60 450	34 400	880 246	452 280	1 332 526	964 504

¹ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

² Enthält auch Zins- und Dividenderträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.

Also including interest and dividend income, in cases where this is offset against the cost of refinancing transactions.

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis	Ausser- ordentlicher Ertrag	Ausser- ordentlicher Aufwand	Steuern	Jahresgewinn	Jahresverlust
Year	Abschrei- bungen auf dem Anlage- vermögen	Wertbe- richtigungen, Rückstellungen und Verluste	Sub-total	Extraordinary income	Extraordinary expenses	Taxes	Profit for year	Loss for year
	Depreciation of tangible assets	Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

1.00–8.00 Alle Banken / All banks

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
2007	10 972 796	4 425 344	8 820 893	6 514 912	2 165 751	3 375 122	14 100 873	4 305 941

1.00 Kantonalbanken / Cantonal banks

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	—
2007	507 401	150 664	3 618 792	724 784	1 425 252	291 527	2 626 797	—

2.00 Grossbanken / Big banks

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	—
2007	9 293 455	2 933 652	- 5 301 511	4 681 431	3 774	779 946	2 847 494	4 251 294

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
2007	87 082	89 863	738 366	26 890	99 279	159 727	506 251	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2007	139 539	3 337	821 628	22 079	4 365	138 014	701 328	—

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

6 785 289	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
8 079 646	3 130 913	- 4 385 428	22 130	4 130	143 010	- 16 514	19 914 148	- 115 943

1.00 Kantonalbanken / Cantonal banks

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	—
1 378 224	1 228 988	—	16 300	1 810	4 920	—	41 490	—

2.00 Grossbanken / Big banks

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	—
2 600 000	239 000	- 4 251 294	—	—	—	—	11 755 046	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	—
243 846	254 291	—	—	620	4 683	—	8 999	—

4.00 Raiffeisenbanken / Raiffeisen banks

17 456	435 795	—	—	—	—	—	—	—
19 300	486 562	—	—	—	—	—	—	—
21 428	586 823	—	—	—	—	—	—	—
23 501	631 242	—	—	—	—	—	—	—
25 568	675 760	—	—	—	—	—	—	—

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)

2003	5664268	1032322	3293118	3403472	8892390	7706419	407485	778486
2004	5904090	996365	3357452	3543003	9654788	8343376	437916	873496
2005	8215818	1327779	5534741	4008856	10680020	9422717	504115	753188
2006	11845969	1740066	8900900	4685135	11936260	10641725	529629	764906
2007	16210285	2323046	12670262	5863069	14255188	12778657	559075	917456

5.11 Handelsbanken / Commercial banks

2003	1171317	101140	600262	672195	372955	184968	12960	175027
2004	1120863	79941	534526	666278	361311	181263	10970	169078
2005	1154977	82402	540352	697027	342018	180439	11214	150365
2006	1247606	88944	608037	728513	340522	196276	8195	136051
2007	1405263	75539	717179	763623	365659	214248	7820	143591

5.12 Börsenbanken / Stock exchange banks

2003	1129127	320826	647651	802302	3381604	3213805	30948	136851
2004	1137999	300507	624432	814074	3698195	3527701	23828	146666
2005	1656695	346022	1021722	980995	4217531	4020031	25105	172395
2006	2660161	420264	1822646	1257779	4649547	4451767	25653	172127
2007	4007475	555347	3089865	1472957	5294712	5050158	24926	219628

5.14 Andere Banken / Other banking institutions

2003	68852	13525	37032	45345	153096	168	18763	134165
2004	76097	17145	42658	50584	145039	183	3129	141727
2005	83307	17224	43067	57464	28768	213	3151	25404
2006	98657	16269	41337	73589	28807	290	3245	25272
2007	303556	15026	102598	215984	74459	28168	10620	35671

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	3294972	596833	2008173	1883632	4984736	4307479	344814	332443
2004	3569131	598772	2155837	2012066	5450243	4634229	399989	416025
2005	5320839	882131	3929600	2273370	6091702	5222033	464646	405023
2006	7839545	1214589	6428880	2625254	6917385	5993393	492536	431456
2007	10493990	1677133	8760620	3410503	8520356	7486082	515708	518566

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)

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
2 024 545	12 230 643	2 437 462	1 213 590	651 969	7 973 579	4 170 097	12 143 676	9 601 084

5.11 Handelsbanken / Commercial banks

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
43 649	322 010	93 913	46 503	38 389	365 785	277 268	643 053	582 997

5.12 Börsenbanken / Stock exchange banks

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
763 248	4 531 464	1 042 298	537 834	484 106	2 746 141	1 386 833	4 132 974	3 451 579

5.14 Andere Banken / Other banking institutions

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
28 380	46 079	10 360	8 479	140	81 331	75 428	156 759	124 143

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
1 189 269	7 331 087	1 290 891	620 774	129 334	4 780 322	2 430 567	7 210 889	5 442 366

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)

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
2007	850 847	1 096 658	7 653 578	993 576	564 124	1 616 697	6 497 803	31 471

5.11 Handelsbanken / Commercial banks

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	—
2007	40 122	187 788	355 086	6 579	67 689	74 091	219 883	—

5.12 Börsenbanken / Stock exchange banks

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
2007	407 933	137 515	2 906 132	113 965	37 398	556 455	2 429 404	3 160

5.14 Andere Banken / Other banking institutions

2003	12 498	13 494	44 155	171 790	7 866	36 153	171 926	—
2004	8 836	10 201	56 879	521	8 303	12 000	37 097	—
2005	1 898	14 677	44 952	304	27 437	9 084	17 695	8 961
2006	1 534	14 014	31 310	115	16 414	9 202	19 993	14 185
2007	2 940	34 308	86 895	1 441	16 295	22 400	65 303	15 662

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	399 851	737 047	4 305 466	871 591	442 742	963 751	3 783 213	12 649

Gewinnverwendung – ausgleichender Verlust
Appropriation of profit / Elimination of losses

Gewinnaus- schüttung	Reserven Reserves		Tantiemen	Zuweisungen an Personal- Wohlfahrts- einrichtungen	Sonstige Verwendung	Verlust- deckung (-)	Vortrag auf neue Rechnung To be carried forward		
	Zuweisung (+)	Entnahme (-)	Emoluments	Allocation to staff welfare schemes	Other appropriation	Elimination of losses (-)	Gewinn (+)	Verlust (-)	
Distribution of profit	Allocation to (+)	Transfer from (-)					Retained earnings (+)	Accumulated losses (-)	
	26	27	28	29	30	31	32	33	34

5.00 Übrige Banken / Other banks (5.11–5.20)

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
3 406 341	730 292	- 134 134	5 830	700	2 201	- 88	7 551 548	- 104 388

5.11 Handelsbanken / Commercial banks

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	—
162 016	57 163	—	—	—	100	- 88	14 726	—

5.12 Börsenbanken / Stock exchange banks

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
1 568 025	157 957	- 53 879	5 830	—	—	—	1 330 731	- 3 609

5.14 Andere Banken / Other banking institutions

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
104 909	8 604	- 50 700	—	—	—	—	3 080	- 43 933

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
1 571 391	506 568	- 29 555	—	700	2 101	—	6 203 012	- 56 846

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

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
2007	788 571	316 708	933 842	171 437	720 373	501 352	80 448	138 573

8.00 Privatbankiers / Private bankers

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
2007	465 713	39 321	259 235	245 799	2 833 503	2 683 011	9 121	141 371

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

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
48 633	671 740	255 390	26 099	—	348 714	248 833	597 547	527 118

8.00 Privatbankiers / Private bankers

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
470 372	2 363 131	348 299	39 243	27 441	1 476 269	511 641	1 987 910	1 008 563

⁵ Aus Handelsbeständen und Finanzanlagen.

From trading portfolios and financial investments.

⁶ 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

7.00 Filialen ausländischer Banken / Branches of foreign banks

2003	17 528	25 110	108 737	21 900	11 242	30 419	108 679	19 702
2004	13 871	20 058	91 245	28 590	13 500	21 926	108 143	23 735
2005	14 340	12 241	146 429	25 123	21 368	30 764	145 646	26 226
2006	13 497	24 152	178 007	29 545	22 615	56 649	160 838	32 550
2007	9 592	19 483	498 043	37 065	8 033	93 022	457 230	23 176

8.00 Privatbankiers / Private bankers

2003	57 330	53 673	346 563	142 484	157 951	140 105	190 990	—
2004	50 947	52 786	408 561	42 791	75 536	158 650	217 167	—
2005	77 140	83 831	467 021	36 038	62 882	175 755	264 422	—
2006	64 167	100 705	616 983	29 545	52 229	234 088	360 211	—
2007	84 880	131 688	791 995	29 087	60 924	296 189	463 970	—

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

—	—	—	—	—	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
—	—	—	—	—	130 617	- 16 426	453 966	- 11 555

8.00 Privatbankiers / Private bankers

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	—
425 667	2 582	—	—	1 000	589	—	103 099	—

40 Erfolgsrechnung Profit and loss account

In tausend Franken / In CHF thousands

Jahr Year	Ertrag und Aufwand aus dem ordentlichen Bankgeschäft Income and expenses from ordinary banking operations				Erfolg Kommissions- und Dienstleistungsgeschäft Net income from commission business and services			
	Erfolg Zinsengeschäft Net interest income		Zinsaufwand Interest expenses	Erfolg (1+2-3) Net income (1+2-3)	Kommissionsertrag Commission income			
	Zins- und Diskontertrag Interest and discount income	Zins- und Dividenden-ertrag ⁷ Interest and dividend income ⁷			Total	Wertschriften und Anlage-geschäft Securities trading and investment business	Kreditgeschäft Lending business	Übriges Dienstleis-tungsgeschäft Other services
	1	2	3	4	5	6	7	8

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

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
2007	118 675 354	24 219 273	120 363 513	22 531 110	39 988 326	35 280 613	1 715 328	2 992 385

Kommissionsaufwand Commission expenses	Erfolg (5-9) Net income (5-9)	Erfolg aus dem Handelsgeschäft ⁷ Net dealing income ⁸	Übriger ordentlicher Erfolg Other ordinary net income		Geschäftsaufwand Administrative expenses			Bruttogewinn Gross profit
			Erfolg Total	davon / of which Beteiligungs-ertrag Income from participating interests	Personal-aufwand Personnel expenses	Sachaufwand General overheads	Total	
9	10	11	12	13	14	15	16	17

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

.	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
6 261 444	33 726 882	5 021 484	5 347 299	4 318 064	30 445 207	13 498 216	43 943 423	22 683 351

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

1978	.	.	.	.	.	675249	1661253	9040
1979	.	.	.	.	.	685843	1858164	721
1980	.	.	.	.	.	846633	2090386	187
1981	.	.	.	.	.	978866	2262528	1510
1982	.	.	.	.	.	1041936	2477935	922
1983	.	.	.	.	.	1184202	2766609	648
1984	.	.	.	.	.	1250955	3143291	17807
1985	.	.	.	.	.	1474210	3706372	15208
1986	.	.	.	.	.	1527634	4103904	11173
1987	.	.	.	.	.	1530503	4084130	51134
1988	.	.	.	.	.	1475508	4206629	28395
1989	.	.	.	.	.	1535242	5431797	19235
1990	.	.	.	.	.	1312700	4047661	124593
1991	.	.	.	.	.	1381789	4606295	290879
1992	.	.	.	.	.	1402940	4772203	659889
1993	.	.	.	.	.	1752177	6428092	138025
1994	.	.	.	.	.	1260485	5298655	554822
1995	.	.	.	.	.	1218901	5821093	78980
1996	3355210	9734480	3534463	2979158	5058516	1185297	3072841	2803035
1997	2362173	11300667	6857256	2785819	4989228	1022100	5559974	1928229
1998	2444946	8262618	11463229	5218955	1842591	1139976	13817149	117537
1999	2265322	5884685	17186995	3678939	1781472	2844011	16736396	495942
2000	3727432	4514046	21442699	2561170	2394548	3288800	18602326	281807
2001	4185825	6708173	12247876	2674891	1462843	2168984	11944381	653440
2002	6151632	7120308	10587272	1682184	1434546	1845404	11587297	2597792
2003	3345967	3160579	14279105	2180771	1407310	2563178	12577892	88506
2004	3012597	1587076	17865925	2132362	1617377	3195164	15281747	96003
2005	3178122	1534698	24172821	6703497	1999824	4605528	24386931	115964
2006	3296778	1493886	24123879	2527143	2281213	4766327	19618381	14899
2007	10878324	4274173	7530854	6448760	2096794	2985911	13179673	4282765

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

1 043 202	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
7 653 979	3 128 331	- 4 385 428	22 130	3 130	11 804	- 88	19 357 084	- 104 388

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	6 665 439	192 291	3 632 527	3 225 198	1 309 671	1 053 160	57 671	198 840
Gemeindeinstitute Municipal institutions	54 557	2 650	24 556	32 651	6 207	4 982	50	1 175
Aktiengesellschaften Joint-stock companies	107 914 541	23 939 378	114 728 579	17 125 339	38 270 052	33 990 194	1 651 697	2 628 161
Genossenschaften Cooperatives	4 039 251	84 846	1 977 069	2 147 028	402 390	232 277	5 910	164 203
Übrige Institute Other institutions	1 255 850	356 138	1 193 859	418 128	3 553 882	3 184 363	89 569	279 950
Total	119 929 638	24 575 302	121 556 590	22 948 345	43 542 202	38 464 976	1 804 897	3 272 329

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

Staatsinstitute Cantonal institutions	6 665 439	192 291	3 632 527	3 225 198	1 309 671	1 053 160	57 671	198 840
Gemeindeinstitute Municipal institutions	54 557	2 650	24 556	32 651	6 207	4 982	50	1 175
Aktiengesellschaften Joint-stock companies	107 914 541	23 939 378	114 728 579	17 125 339	38 270 052	33 990 194	1 651 697	2 628 161
Genossenschaften Cooperatives	4 039 251	84 846	1 977 069	2 147 028	402 390	232 277	5 910	164 203
Übrige Institute Other institutions	1 566	109	782	893	6	—	—	6
Total	118 675 354	24 219 273	120 363 513	22 531 110	39 988 326	35 280 613	1 715 328	2 992 385

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

120 045	1 189 627	510 603	196 763	73 291	1 556 324	879 796	2 436 120	2 686 074
544	5 663	1 533	916	466	10 490	10 496	20 986	19 777
6 029 055	32 240 995	4 393 211	5 073 542	4 207 308	27 900 626	12 084 869	39 985 495	18 847 590
111 800	290 591	116 125	76 075	36 997	977 502	522 815	1 500 317	1 129 503
519 005	3 034 878	603 700	65 345	27 442	1 825 248	760 715	2 585 963	1 536 089
6 780 449	36 761 754	5 625 173	5 412 642	4 345 505	32 270 190	14 258 690	46 528 880	24 219 033

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

120 045	1 189 627	510 603	196 763	73 291	1 556 324	879 796	2 436 120	2 686 074
544	5 663	1 533	916	466	10 490	10 496	20 986	19 777
6 029 055	32 240 995	4 393 211	5 073 542	4 207 308	27 900 626	12 084 869	39 985 495	18 847 590
111 800	290 591	116 125	76 075	36 997	977 502	522 815	1 500 317	1 129 503
—	6	11	3	1	265	241	506	407
6 261 444	33 726 882	5 021 484	5 347 299	4 318 064	30 445 207	13 498 216	43 943 423	22 683 351

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

² Enthält auch Zins- und Dividenden erträge, sofern diese mit dem Refinanzierungsaufwand verrechnet wurden.
Also including interest and dividend income, in cases where this is offset against the cost of refinancing trading transactions.

41 Erfolgsrechnung nach Rechtsform der Institute Profit and loss account, by legal status of institution

In tausend Franken / In CHF thousands

Gruppe Category	Jahresgewinn – Jahresverlust Annual profit / annual loss		Zwischen- ergebnis Sub-total	Ausser- ordentlicher Ertrag Extra- ordinary income	Ausser- ordentlicher Aufwand Extra- ordinary expenses	Steuern Taxes	Jahres- gewinn Profit for year	Jahres- verlust Loss for year
	Abschreibun- gen auf dem Anlage- vermögen Depreciation of tangible assets	Wertberichti- gungen, Rück- stellungen und Verluste Value adjustments, provisions and losses						
	18	19	20	21	22	23	24	25

1.00–8.00 Alle Banken / All banks

Staatsinstitute Cantonal institutions	280 723	104 724	2 300 627	177 295	1 062 643	35 453	1 379 826	—
Gemeindeinstitute Municipal institutions	786	3 883	15 108	660	6 359	205	9 204	—
Aktiengesellschaften Joint-stock companies	10 438 986	4 123 766	4 284 838	6 241 680	986 384	2 788 545	11 034 355	4 282 765
Genossenschaften Cooperatives	157 810	41 800	929 893	29 124	41 303	161 656	756 059	—
Übrige Institute Other institutions	94 492	151 171	1 290 426	66 152	69 062	389 263	921 430	23 176
Total	10 972 796	4 425 344	8 820 893	6 514 912	2 165 751	3 375 122	14 100 873	4 305 941

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

Staatsinstitute Cantonal institutions	280 723	104 724	2 300 627	177 295	1 062 643	35 453	1 379 826	—
Gemeindeinstitute Municipal institutions	786	3 883	15 108	660	6 359	205	9 204	—
Aktiengesellschaften Joint-stock companies	10 438 986	4 123 766	4 284 838	6 241 680	986 384	2 788 545	11 034 355	4 282 765
Genossenschaften Cooperatives	157 810	41 800	929 893	29 124	41 303	161 656	756 059	—
Übrige Institute Other institutions	20	—	387	—	105	52	230	—
Total	10 878 324	4 274 173	7 530 854	6 448 760	2 096 794	2 985 911	13 179 673	4 282 765

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

924 165	458 439	—	—	1 810	—	—	26 169	—
4 017	4 476	—	—	25	590	—	259	—
6 689 271	1 947 966	- 4 385 428	22 130	790	9 940	- 88	19 328 700	- 104 388
36 526	717 220	—	—	505	1 274	—	1 957	—
425 667	2 812	—	—	1 000	131 206	- 16 426	559 848	- 14 339
8 079 646	3 130 913	- 4 385 428	22 130	4 130	143 010	- 16 514	19 914 148	- 115 943

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

924 165	458 439	—	—	1 810	—	—	26 169	—
4 017	4 476	—	—	25	590	—	259	—
6 689 271	1 947 966	- 4 385 428	22 130	790	9 940	- 88	19 328 700	- 104 388
36 526	717 220	—	—	505	1 274	—	1 957	—
—	230	—	—	—	—	—	—	—
7 653 979	3 128 331	- 4 385 428	22 130	3 130	11 804	- 88	19 357 084	- 104 388

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

Jahr	Gewinnausschüttung von Dotations- und Gemeindeinstituten			Aktiendividende ²	Dividende auf Genossenschaftsanteile	Bezüge des Firmeninhabers, Ausschüttungen an die Gesellschafter	Total
Year	Distribution of profit by dotation ¹ institutions and municipal institutions			Share dividends ²	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

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	8 165 236	33 676	334 444	9 290 636
2007	183 071	687 140	870 211	6 747 042	36 526	425 667	8 079 646

1.00 Kantonalbanken / Cantonal banks

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
2007	179 946	686 248	866 194	512 030	—	.	1 378 224

2.00 Grossbanken / Big banks

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
2007	—	—	—	2 600 000	—	.	2 600 000

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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	218 877	4 783	.	228 218
2007	3 125	892	4 017	234 680	4 949	.	243 846

4.00 Raiffeisenbanken / Raiffeisen banks

2003	—	—	—	—	17 456	.	17 456
2004	—	—	—	—	19 300	.	19 300
2005	—	—	—	—	21 428	.	21 428
2006	—	—	—	—	23 501	.	23 501
2007	—	—	—	—	25 568	.	25 568

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

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2007	—	—	—	3 400 332	6 009	.	3 406 341

5.11 Handelsbanken / Commercial banks

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
2007	—	—	—	162 016	—	.	162 016

5.12 Börsenbanken / Stock exchange banks

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
2007	—	—	—	1 568 025	—	.	1 568 025

5.14 Andere Banken / Other banking institutions

2003	—	—	—	46 500	3 474	.	49 974
2004	—	—	—	135 375	3 850	.	139 225
2005	—	—	—	—	4 936	.	4 936
2006	—	—	—	—	5 392	.	5 392
2007	—	—	—	98 900	6 009	.	104 909

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	—	—	—	1 088 264	—	.	1 088 264
2004	—	—	—	730 990	—	.	730 990
2005	—	—	—	732 987	—	.	732 987
2006	—	—	—	1 226 539	—	.	1 226 539
2007	—	—	—	1 571 391	—	.	1 571 391

¹ The term "dotation" denotes a monetary allocation made by a public body to a subsidiary public organisation. Cantonal and municipal banks not incorporated as joint-stock corporations are provided with "dotation capital" by the public authority with which they are associated. This dotation capital forms part of their equity capital.

² Aktiendividende: Einschliesslich Dividende auf Kapital aus Partizipationsscheinen.
Share dividend including dividend paid on participation certificates.

42 Gewinnausschüttung Distribution of profit

In tausend Franken / In CHF thousands

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

7.00 Filialen ausländischer Banken⁴ / Branches of foreign banks⁴

2003	—	—	—	—	—	.	—
2004	—	—	—	—	—	.	—
2005	—	—	—	—	—	.	—
2006	—	—	—	—	—	.	—
2007	—	—	—	—	—	.	—

8.00 Privatbankiers / Private bankers

2003	—	—	—	—	—	184 110	184 110
2004	—	—	—	—	—	204 016	204 016
2005	—	—	—	—	—	243 894	243 894
2006	—	—	—	—	—	334 444	334 444
2007	—	—	—	—	—	425 667	425 667

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

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

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	8 165 236	33 676	.	8 956 191
2007	183 071	687 140	870 211	6 747 042	36 526	.	7 653 979

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 Eigenmittelausweis¹

Capital adequacy reporting form¹

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anrechenbare eigene Mittel Eligible capital				Erforderliche eigene Mittel Required capital					
	Anrechen- bares Kernkapital Eligible core capital	Anrechen- bares er- gänzendes Kapital Eligible supple- mentary capital	Total eigene Mittel (1+2) Total capital (1+2)	Abzüge Deductions	Total anrechen- bare eigene Mittel (3-4) Total eligible capital (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

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	153 311	43 361	196 672	43 004	153 668	980 970	1 047	120 649	54 514	104 170
2007	.	.	.	.	164 186	.	.	.	.	.

1.00 Kantonalbanken / Cantonal banks

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
2007	.	.	.	.	28 842	.	.	.	.	.

2.00 Grossbanken / Big banks

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
2007	.	.	.	.	76 376	.	.	.	.	.

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	.	.	.	.	6 787	.	.	.	.	.

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	.	.	.	.	10 664	.	.	.	.	.

Nettoposition ausserhalb des Handelsbuchs	Anforderungen für Marktrisiken – Standardverfahren ² , inkl. offene Positionen	Anforderungen für Marktrisiken – Modellver- fahren ²	Wertberich- tungen und Rückstellun- gen in den Passiven	Total risiko- gewichtete Positionen (6 bis 13–14)	Erforderliche eigene Mittel 8% Required capital 8%		Eigenmittel- überschuss netto (5–17) Excess capital / net (5–17)
					Total erforderliche eigene Mittel/ brutto	Total erforderliche eigene Mittel/ netto ³	
Net positions not in the trading book	Capital require- ments for market risks (standard method ² , incl. open positions)	Capital require- ments for market risks (internal model ²)	Value adjustments and provisions included in liabilities	Total risk- weighted positions (6 to 13–14)	Total required capital / gross	Total required capital / net ³	
11	12	13	14	15	16	17	18

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

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
67 237	22 644	23 280	6 361	1 368 150	109 452	92 044	61 624
.	.	.	.	.	.	108 267	55 919

1.00 Kantonalbanken / Cantonal banks

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
.	.	.	.	.	.	14 741	14 101

2.00 Grossbanken / Big banks

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
.	.	.	.	.	.	63 421	12 955

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
.	.	.	.	.	.	3 964	2 823

4.00 Raiffeisenbanken / Raiffeisen banks

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
.	.	.	.	.	.	4 555	6 109

¹ Aufgrund der Einführung der neuen Eigenmittelvorschriften (gemäss Basel II) im Jahr 2007 werden nicht alle Kolonnen aktualisiert.
Not all of the columns have been updated, due to the introduction of new capital adequacy requirements (according to Basel II).

² Gewichtet mit einem Faktor von 12,5.
Weighted by a factor of 12.5.

³ 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 capital is due, first of all, to the option of less 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 capital up to a maximum of 12.5%, as set out in art. 13 (b) Banking Ordinance.

44a Eigenmittelausweis⁴ Capital adequacy reporting form⁴

In Millionen Franken / In CHF millions

Jahres- ende End of year	Anrechenbare eigene Mittel Eligible capital				Erforderliche eigene Mittel Required capital					
	Anrechen- bares Kernkapital Eligible core capital	Anrechen- bares er- gänzendes Kapital Eligible supple- mentary capital	Total eigene Mittel (1+2) Total capital (1+2)	Abzüge Deductions	Total anrechen- bare eigene Mittel (3-4) Total eligible capital (3-4)	Risikogewichtete Positionen Risk-weighted positions				
	1	2	3	4	5	Bilanz- aktiven Balance sheet assets	Verpflich- tungs- kredite Commit- ment credits	Eventual- verpflich- tungen Contingent liabilities	Unwider- rufliche Zusagen Irrevocable facilities granted	Terminkon- trakte und gekaufte Optionen Fixed forward contracts and pur- chased options
						6	7	8	9	10

5.00 Übrige Banken / Other banks (5.11-5.20)

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	34 210	7 048	41 258	3 485	37 773	160 641	639	16 699	1 311	2 378
2007	.	.	.	.	41 517	.	.	.	.	.

5.11 Handelsbanken / Commercial banks

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	3 350	1 300	4 651	561	4 089	23 761	1	528	102	66
2007	.	.	.	.	3 874	.	.	.	.	.

5.12 Börsenbanken / Stock exchange banks

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	8 184	1 709	9 894	974	8 919	37 178	4	1 977	137	695
2007	.	.	.	.	9 548	.	.	.	.	.

5.14 Andere Banken / Other banking institutions

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	—
2007	.	.	.	.	671	.	.	.	.	.

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	22 345	4 019	26 364	1 949	24 415	97 465	634	14 186	1 061	1 617
2007	.	.	.	.	27 424	.	.	.	.	.

Nettoposition ausserhalb des Handelsbuchs	Anforderungen für Marktrisiken – Standardverfahren ⁵ , inkl. offene Positionen	Anforderungen für Marktrisiken – Modellverfahren ⁵	Wertberichtigungen und Rückstellungen in den Passiven	Total risikogewichtete Positionen (6 bis 13–14)	Erforderliche eigene Mittel 8% Required capital 8%	Total erforderliche eigene Mittel/brutto	Total erforderliche eigene Mittel/netto ⁶	Eigenmittel-überschuss netto (5–17) Excess capital / net (5–17)
Net positions not in the trading book	Capital requirements for market risks (standard method ⁵ , incl. open positions)	Capital requirements for market risks (internal model ⁵)	Value adjustments and provisions included in liabilities	Total risk-weighted positions (6 to 13–14)	Total required capital / gross	Total required capital / net ⁶		
11	12	13	14	15	16	17	18	

5.00 Übrige Banken / Other banks (5.11–5.20)

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
38 278	10 123	1 108	1 143	230 033	18 403	18 409	19 364
.	.	.	.	.	.	21 587	19 930

5.11 Handelsbanken / Commercial banks

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	1 945
.	.	.	.	.	.	2 143	1 731

5.12 Börsenbanken / Stock exchange banks

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	4 452
.	.	.	.	.	.	5 130	4 418

5.14 Andere Banken / Other banking institutions

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
.	.	.	.	.	.	431	240

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
26 977	3 098	218	610	144 647	11 572	11 578	12 837
.	.	.	.	.	.	13 883	13 541

⁴ Aufgrund der Einführung der neuen Eigenmittelvorschriften (gemäss Basel III) im Jahr 2007 werden nicht alle Kolonnen aktualisiert. Not all of the columns have been updated, due to the introduction of new capital adequacy requirements (according to Basel III).

⁵ Gewichtet mit einem Faktor von 12,5. Weighted by a factor of 12.5.

⁶ 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 capital is due, first of all, to the option of less 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 capital up to a maximum of 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)	2005	646 608	42 551	469 497	11 541	13 518
	2006	745 722	44 890	556 074	11 941	13 892
	2007	811 719	46 921	576 019	11 689	16 624
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)	2005	457 405	9 215	380 080	1 339	2 227
	2006	554 808	13 372	459 720	2 290	2 600
	2007	607 561	16 521	471 031	3 149	5 357
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	2005	140 442	18 347	72 917	5 016	2 956
	2006	144 791	17 333	81 132	4 702	3 020
	2007	161 537	17 238	91 383	4 083	3 307
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)	2005	48 761	14 988	16 500	5 186	8 335
	2006	46 123	14 185	15 222	4 950	8 271
	2007	42 621	13 162	13 605	4 457	7 960
1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2005	213 381	14 042	154 934	3 808	4 461
	2006	248 086	15 339	184 275	4 100	4 810
	2007	269 866	16 045	190 725	4 046	5 833
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	2005	213 381	14 042	154 934	3 808	4 461
	2006	246 088	14 814	183 504	3 941	4 584
	2007	267 867	15 484	190 086	3 857	5 486
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)	2005	.	.	.	.	.
	2006	1 997	525	771	159	225
	2007	1 999	561	639	189	347
1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2005	324 151	24 364	218 200	6 108	6 184
	2006	360 524	28 198	246 213	6 521	7 155
	2007	461 305	31 461	321 132	5 967	8 318
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2005	110 771	10 322	63 265	2 300	1 723
	2006	112 439	12 859	61 938	2 421	2 345
	2007	191 439	15 416	130 407	1 921	2 485
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2005	152	174	141	160	139
	2006	145	184	134	159	149
	2007	171	196	168	147	143

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)	2005	5 752	24 857	69 439	4 803	4 396
	2006	5 428	30 233	74 137	4 853	4 043
	2007	6 340	37 905	100 829	9 251	5 857
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)	2005	1 095	10 060	49 503	3 875	—
	2006	756	17 684	54 458	3 926	—
	2007	2 213	24 361	78 378	6 065	487
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	2005	1 857	14 466	19 624	917	4 272
	2006	1 904	12 352	19 425	915	3 938
	2007	1 546	13 406	22 069	3 172	5 258
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)	2005	2 800	331	312	11	124
	2006	2 768	197	253	12	105
	2007	2 581	138	382	14	111
1.2 Erfordernis (Pos. 1.2.1 + 1.2.2) Requirement (items 1.2.1+1.2.2)	2005	1 898	8 203	22 915	1 585	1 451
	2006	1 872	10 058	24 575	1 611	1 364
	2007	2 213	12 554	33 347	3 054	1 948
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	2005	1 898	8 203	22 915	1 585	1 451
	2006	1 791	9 977	24 465	1 601	1 334
	2007	2 092	12 509	33 274	3 053	1 933
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)	2005	.	.	.	.	.
	2006	81	81	109	9	30
	2007	121	45	73	2	15
1.3 Liquide Aktiven nach Art. 16 BankV (Pos. 3) Liquid funds, pursuant to art. 16 Banking Ordinance (item 3)	2005	3 745	18 139	38 536	3 592	4 540
	2006	3 639	18 949	41 940	3 420	3 996
	2007	3 973	21 406	52 258	9 299	6 470
1.4 Überdeckung, Saldo (Pos. 1.3 abzüglich 1.2) Excess cover (item 1.3 less item 1.2)	2005	1 847	9 936	15 622	2 007	3 090
	2006	1 767	8 891	17 366	1 810	2 632
	2007	1 759	8 853	18 911	6 245	4 522
1.5 Liquiditätsgrad in % (Pos. 1.3 / 1.2) Liquidity ratio in % (item 1.3 / item 1.2)	2005	197	221	168	227	313
	2006	194	188	171	212	293
	2007	179	171	157	304	332

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)	2005	396 119	21 395	279 553	2 338	1 488
	2006	462 420	20 715	338 485	2 474	2 295
	2007	499 642	27 578	343 674	2 747	1 227
2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2005	367 335	19 090	258 961	2 248	1 468
	2006	432 219	19 491	314 381	2 359	2 277
	2007	458 467	25 520	312 333	2 613	1 215
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	2005	6 927	118	5 251	22	—
	2006	6 262	80	5 527	12	—
	2007	12 847	45	11 841	42	—
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2005	9 045	861	7 500	0	—
	2006	9 369	233	8 389	4	—
	2007	5 407	476	4 483	0	—
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2005	12 812	1 326	7 841	68	20
	2006	14 569	910	10 188	99	18
	2007	22 921	1 536	15 018	92	12
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)	2005	834 908	29 750	659 633	2 651	3 715
	2006	1 002 099	33 141	798 205	3 707	4 895
	2007	1 084 424	43 237	814 705	5 269	6 584
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2005	401 559	11 997	306 939	1 143	4 732
	2006	471 095	13 365	371 321	1 074	5 399
	2007	496 033	16 388	372 628	944	5 487
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2005	429 161	13 629	355 362	1 060	1 251
	2006	516 258	16 711	417 812	2 129	2 065
	2007	571 380	23 115	432 389	3 604	4 092
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2005	2 740	1 148	1 516	28	2
	2006	3 200	1 211	1 512	28	2
	2007	2 828	1 231	1 486	36	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	2005	5 864	1 084	3 780	169	471
	2006	4 728	486	3 150	197	325
	2007	5 838	870	3 591	419	385
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	2005	539	4	438	—	—
	2006	2 572	4	1 608	—	—
	2007	1 045	110	177	0	—
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2005	12 688	1 888	5 423	253	315
	2006	17 039	1 364	10 618	279	392
	2007	24 944	1 616	16 746	267	537
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	2005	17 644	—	13 826	1	3 056
	2006	12 792	0	7 816	—	3 289
	2007	17 643	92	12 313	2	3 920

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)	2005	1 345	24 926	53 056	6 244	5 756
	2006	1 465	26 235	55 469	8 833	6 361
	2007	1 473	33 952	62 846	12 558	12 761
2.1.1 Bankendebitoren auf Sicht oder fällig innerhalb eines Monats Claims against banks at sight or due within one month	2005	1 282	23 005	49 727	6 132	5 404
	2006	1 434	25 349	52 316	8 559	5 966
	2007	1 415	33 436	56 697	12 368	12 060
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	2005	53	1 199	225	17	41
	2006	16	16	552	60	—
	2007	40	40	802	13	24
2.1.3 Geldmarktbuchforderungen fällig innerhalb eines Monats Money market debt register claims due within one month	2005	—	339	177	0	168
	2006	—	141	435	—	167
	2007	—	111	337	0	—
2.1.4 Guthaben unter den sonstigen Aktiven fällig innerhalb eines Monats Assets listed under other assets and due within one month	2005	10	382	2 926	95	143
	2006	15	729	2 166	215	228
	2007	19	365	5 010	177	676
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)	2005	2 267	29 778	94 899	9 153	3 036
	2006	2 034	40 516	102 832	12 027	4 717
	2007	3 497	55 000	131 760	13 732	10 437
2.2.1 Bankenkreditoren auf Sicht oder fällig innerhalb eines Monats Liabilities towards banks at sight or due within one month	2005	1 313	9 419	55 003	8 640	2 374
	2006	1 232	12 984	50 421	11 638	3 660
	2007	1 610	14 511	62 363	13 348	8 621
2.2.2 Kreditoren auf Zeit fällig innerhalb eines Monats Liabilities towards customers (time) due within one month	2005	733	19 335	37 249	201	339
	2006	650	25 888	50 295	114	592
	2007	1 432	39 486	66 007	152	1 079
2.2.3 Gebundene Vorsorgegelder fällig innerhalb eines Monats Tied pension provision due within one month	2005	16	—	1	—	25
	2006	22	395	—	—	23
	2007	26	—	5	—	32
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	2005	124	229	3	0	—
	2006	47	520	2	0	—
	2007	366	159	41	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	2005	—	78	19	0	0
	2006	—	9	948	—	2
	2007	—	285	470	—	4
2.2.6 Verbindlichkeiten unter den sonstigen Passiven fällig innerhalb eines Monats Liabilities listed under other liabilities and due within one month	2005	122	728	3 336	313	299
	2006	138	959	2 561	275	441
	2007	162	859	3 789	232	703
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	2005	40	10	710	—	1
	2006	54	239	1 394	—	1
	2007	100	299	916	—	2

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)	2005	324 151	24 364	218 200	6 108	6 184
	2006	360 524	28 198	246 213	6 521	7 155
	2007	461 305	31 461	321 132	5 967	8 318
3.1 Flüssige Mittel nach RRV-EBK, Randziffer 45 Liquid assets according to BAG-SFBC, margin figure 45	2005	16 967	3 374	4 767	1 306	1 137
	2006	18 117	4 039	4 853	1 345	1 109
	2007	28 684	4 097	12 557	1 414	1 093
3.2 Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2005	48 990	9 555	13 977	2 471	9 034
	2006	64 877	19 777	17 332	3 237	9 279
	2007	96 995	24 702	37 963	3 255	11 008
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	2005	16 525	9 933	—	1 292	373
	2006	7 723	3 065	—	860	171
	2007	5 353	2 309	93	651	76
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	2005	175 531	10	174 280	1	—
	2006	208 545	—	207 303	2	—
	2007	259 511	—	258 392	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	2005	43 017	816	35 175	27	—
	2006	41 233	522	34 319	22	—
	2007	31 052	627	23 626	21	—
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	2005	31 818	37	10 513	6	—
	2006	29 749	129	1 159	0	—
	2007	57 882	126	20 318	3	—
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	2005	3 371	22	2 988	3	11
	2006	1 371	45	769	3	7
	2007	5 446	77	4 784	3	49
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	2005	1 114	1 072	—	1	—
	2006	1 190	925	—	1	—
	2007	313	17	—	0	—
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)	2005	18 615	860	—	1 025	—
	2006	15 129	946	—	1 058	—
	2007	22 779	861	—	627	—
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	2005	31 797	1 315	23 501	24	4 371
	2006	27 410	1 251	19 524	7	3 411
	2007	46 711	1 356	36 601	10	3 908

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)	2005	3 745	18 139	38 536	3 592	4 540
		2006	3 639	18 949	41 940	3 420	3 996
		2007	3 973	21 406	52 258	9 299	6 470
3.1	Flüssige Mittel nach RRV-EBK, Randziffer 45 Liquid assets according to BAG-SFBC, margin figure 45	2005	868	2 267	2 326	612	297
		2006	959	1 555	2 514	665	1 054
		2007	1 050	1 606	3 526	1 361	1 942
3.2	Werte, welche die Nationalbank für geldpolitische Repogeschäfte zulässt Securities eligible for SNB monetary policy repo transactions	2005	1 680	5 233	4 865	882	1 110
		2006	2 107	3 780	7 377	1 129	771
		2007	2 376	4 823	8 650	2 316	1 840
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	2005	986	1 309	1 302	360	637
		2006	472	944	571	631	826
		2007	388	501	1 035	112	184
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	2005	—	958	269	13	—
		2006	—	991	199	1	50
		2007	—	741	179	—	33
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	2005	266	1 005	4 736	761	13
		2006	116	1 723	4 015	370	8
		2007	89	1 423	4 107	993	27
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	2005	—	2 594	18 433	—	235
		2006	6	6 477	21 754	8	215
		2007	3	9 354	27 922	0	156
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	2005	1	162	177	—	7
		2006	1	377	160	0	9
		2007	1	473	50	1	8
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	2005	—	41	1	—	—
		2006	—	208	56	—	—
		2007	—	249	46	—	—
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)	2005	173	5 208	7 660	965	2 720
		2006	187	3 403	7 095	732	1 644
		2007	189	3 312	9 464	4 892	2 811
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	2005	229	640	1 233	—	480
		2006	209	509	1 799	116	581
		2007	123	1 075	2 722	376	529

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: Werte, die bei der Nationalbank verpfändbar (lombardfähig) sind.
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									
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	1	2	3	4	5	6	7	8	9	10
1.00 Kantonalbanken Cantonal banks	—	—	—	5	5	5	5	5	5	5
2.00 Grossbanken Big banks	—	—	—	—	—	—	—	—	—	—
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	40	40	29	27	27	20	40	41	6	0
4.00 Raiffeisenbanken Raiffeisen banks	3 083	3 385	3 681	4 030	4 429	4 723	5 007	5 238	5 484	5 775
5.00 Übrige Banken Other banks	22	13	16	70	20	11	14	15	25	22
5.11 Handelsbanken Commercial banks	—	—	—	—	—	—	—	—	—	—
5.12 Börsenbanken Stock exchange banks	16	4	4	8	—	—	0	—	—	2
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	21
1.00–5.00 Total	3 145	3 438	3 726	4 133	4 482	4 760	5 067	5 300	5 521	5 804

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

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	3 459	294	1 097	222	3 791	294
2007	330	3 504	317	1 117	229	3 834	317

1.00 Kantonalbanken / Cantonal banks

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
2007	24	783	4	71	—	807	4

2.00 Grossbanken / Big banks

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
2007	3	675	154	111	111	678	154

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	83	346	—	48	—	429	—
2004	83	346	—	49	—	429	—
2005	79	346	—	9	—	425	—
2006	78	348	—	10	—	426	—
2007	76	322	—	10	—	398	—

4.00 Raiffeisenbanken / Raiffeisen banks

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	—
2007	1	1 154	—	759	—	1 155	—

Jahres- ende End of year	Sitze ¹ Registered offices ¹	Filialen ² Branches ²				Total Geschäftsstellen (1+2) Total offices (1+2)				
		1	2	davon / of which		3	davon / of which		7	
				im Ausland In foreign countries	Vertretungen ³ Representative offices ³		4	davon / of which		
								im Ausland In foreign countries		5	6	im Ausland (3) In foreign countries (3)

5.00 Übrige Banken / Other banks (5.11–5.20)

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	471	144	151	111	654	144
2007	183	531	155	149	114	714	155

5.11 Handelsbanken / Commercial banks

2003	9	82	—	2	—	91	—
2004	8	83	3	5	3	91	3
2005	7	111	—	28	—	118	—
2006	7	112	—	28	—	119	—
2007	7	111	—	26	—	118	—

5.12 Börsenbanken / Stock exchange banks

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
2007	48	106	50	39	34	154	50

5.14 Andere Banken / Other banking institutions

2003	4	8	—	—	—	12	—
2004	4	8	—	—	—	12	—
2005	4	8	—	—	—	12	—
2006	4	8	—	—	—	12	—
2007	6	28	—	—	—	34	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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	251	100	84	81	371	100
2007	122	286	105	84	80	408	105

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 390 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 (390, 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

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
2007	29	15	1	6	1	44	1

8.00 Privatbankiers / Private bankers

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
2007	14	24	3	11	3	38	3

Jahres- ende End of year	Sitze ⁴ Registered offices ⁴	Filialen ⁵ Branches ⁵	davon / of which			Total Geschäftsstellen (1+2) Total offices (1+2)		davon / of which										
			im Ausland In foreign countries	Vertretungen ⁶ Representative offices ⁶	davon / of which im Ausland In foreign countries	im Ausland (3) In foreign countries (3)	3	4	5	6	7							
												1	2	3	4	5	6	7

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

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	3 420	289	1 080	217	3 709	289
2007	287	3 465	313	1 100	225	3 752	313

⁴ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 390 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 (390, 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	409	105	93	39	10
Bern	Berne	338	87	69	136	28
Luzern	Lucerne	107	26	16	29	25
Uri	Uri	16	10	2	—	4
Schwyz	Schwyz	59	28	10	6	8
Obwalden	Obwalden	13	8	2	1	2
Nidwalden	Nidwalden	14	8	4	—	2
Glarus	Glarus	17	8	2	5	1
Zug	Zug	32	14	5	—	8
Freiburg	Fribourg	84	25	18	14	22
Solothurn	Solothurn	86	12	11	22	33
Basel-Stadt	Basel-Stadt	77	20	19	1	1
Baselland	Baselland	65	29	20	4	10
Schaffhausen	Schaffhausen	28	6	7	10	1
Appenzell AR	Appenzell Ausserrhoden	13	2	6	2	3
Appenzell IR	Appenzell Innerrhoden	7	4	1	—	2
St. Gallen	St Gallen	168	36	27	28	48
Graubünden	Graubünden	128	77	24	—	14
Aargau	Aargau	170	28	20	78	35
Thurgau	Thurgau	64	31	10	—	21
Tessin	Ticino	201	22	40	—	40
Waadt	Vaud	170	69	32	6	23
Wallis	Valais	104	21	33	2	33
Neuenburg	Neuchâtel	43	16	11	—	6
Genf	Geneva	180	25	37	—	6
Jura	Jura	36	15	5	5	10
Total Schweiz	Total for Switzerland	2 629	732	524	388	396
Total Ausland	Total abroad	88	4	43	—	—
Total Schweiz und Ausland	Total for Switzerland and abroad	2 717	736	567	388	396

Kanton resp. Land Canton or country		5.00 Übrige Banken Other banks					7.00 Filialen aus- ländischer Banken Branches of foreign banks	8.00 Privat- bankiers Private bankers	1.00–5.00 Total Banken- gruppen Total for categories 1.00–5.00			
		davon / of which										
		5.11 Handels- banken Commercial banks	5.12 Börsen- banken Stock exchange banks	5.14 Andere Banken Other banking institutions	5.20 Ausländisch beherrschte Banken Foreign- controlled banks					6	7	8	10	11	15	16	17
Zürich	Zurich	134	14	27	8	85	22	6	381			
Bern	Berne	17	7	3	3	4	—	1	337			
Luzern	Lucerne	10	3	2	2	3	—	1	106			
Uri	Uri	—	—	—	—	—	—	—	16			
Schwyz	Schwyz	7	—	2	—	5	—	—	59			
Obwalden	Obwalden	—	—	—	—	—	—	—	13			
Nidwalden	Nidwalden	—	—	—	—	—	—	—	14			
Glarus	Glarus	1	—	—	—	1	—	—	17			
Zug	Zug	5	2	2	—	1	—	—	32			
Freiburg	Fribourg	5	2	1	—	2	—	—	84			
Solothurn	Solothurn	8	4	—	1	3	—	—	86			
Basel-Stadt	Basel-Stadt	31	7	7	4	13	1	4	72			
Baselland	Baselland	2	2	—	—	—	—	—	65			
Schaffhausen	Schaffhausen	3	2	—	1	—	—	1	27			
Appenzell AR	Appenzell Ausserrhoden	—	—	—	—	—	—	—	13			
Appenzell IR	Appenzell Innerrhoden	—	—	—	—	—	—	—	7			
St. Gallen	St Gallen	25	5	—	3	17	3	1	164			
Graubünden	Graubünden	13	2	—	2	9	—	—	128			
Aargau	Aargau	9	5	—	2	2	—	—	170			
Thurgau	Thurgau	2	1	—	—	1	—	—	64			
Tessin	Ticino	95	17	18	2	58	2	2	197			
Waadt	Vaud	36	7	10	2	17	1	3	166			
Wallis	Valais	15	3	7	2	3	—	—	104			
Neuenburg	Neuchâtel	10	3	1	1	5	—	—	43			
Genf	Geneva	95	5	19	1	70	9	8	163			
Jura	Jura	1	1	—	—	—	—	—	36			
Total Schweiz	Total for Switzerland	524	92	99	34	299	38	27	2564			
Total Ausland	Total abroad	41	—	16	—	25	—	—	88			
Total Schweiz und Ausland	Total for Switzerland and abroad	565	92	115	34	324	38	27	2652			

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	116	327	34	443
Bern	Berne	24	401	87	425
Luzern	Lucerne	4	133	30	137
Uri	Uri	1	31	16	32
Schwyz	Schwyz	5	60	6	65
Obwalden	Obwalden	2	15	4	17
Nidwalden	Nidwalden	1	20	7	21
Glarus	Glarus	2	16	1	18
Zug	Zug	3	37	8	40
Freiburg	Fribourg	6	116	38	122
Solothurn	Solothurn	5	126	45	131
Basel-Stadt	Basel-Stadt	16	64	3	80
Baselland	Baselland	1	75	11	76
Schaffhausen	Schaffhausen	4	26	2	30
Appenzell AR	Appenzell Ausserrhoden	2	18	7	20
Appenzell IR	Appenzell Innerrhoden	1	9	3	10
St. Gallen	St Gallen	18	201	51	219
Graubünden	Graubünden	1	190	63	191
Aargau	Aargau	6	234	70	240
Thurgau	Thurgau	1	92	29	93
Tessin	Ticino	26	249	74	275
Waadt	Vaud	11	211	52	222
Wallis	Valais	3	271	170	274
Neuenburg	Neuchâtel	2	60	19	62
Genf	Geneva	67	134	21	201
Jura	Jura	2	71	37	73
Total Schweiz	Total for Switzerland	330	3 187	888	3 517
Total Ausland	Total abroad	.	317	229	317
Total Schweiz und Ausland	Total for Switzerland and abroad	330	3 504	1 117	3 834

¹ Ohne Tochtergesellschaften. Auf der Erhebungsstufe *Unternehmung* werden keine Sitze im Ausland erfasst. Die Raiffeisen Schweiz Genossenschaft wird als Sitz ausgewiesen, während die 390 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 (390, bank category 4.00) are included under branches.

² Mit Filialen sind die rechtlich unselbständigen Geschäftsstellen gemeint, also Zweigniederlassungen, Agenturen, Einnehmereien, Depositenkassen, Vertretungen usw.
Branches are legally dependent offices such as branch offices, agencies, cash-receiving offices, sub-branches (Depositenkassen) or representative offices.

³ Vertretungen (auch als Repräsentanz bezeichnet) sind Geschäftsstellen, denen sowohl das Abschliessen von eigenen Geschäften wie auch das Vermitteln von Geschäften auf eigene Rechnung nicht erlaubt ist. Von 1984 bis 2004 wurden auch Einnehmereien und sämtliche Filialen mit weniger als einer vollamtlich angestellten Person zu den Vertretungen gezählt.
Representative offices are offices which are not authorised to conclude transactions or to arrange business on their own account. From 1984 to 2004, cash-receiving offices and all branches with fewer than one fulltime employee were included under representative offices.

51 Personalbestand¹ Number of staff¹

Gruppe Category	Jahresende End of year									
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
	1	2	3	4	5	6	7	8	9	10
Anzahl Personen / Number of persons										
1.00–8.00 Alle Banken	118 687	119 597	124 998	121 065	118 325	112 915	115 628	119 464	127 921	136 201
1.00 Kantonalbanken	18 135	18 404	19 190	17 677	17 107	16 711	16 486	16 326	16 536	16 754
2.00 Grossbanken	60 818	59 362	59 114	55 991	54 630	51 383	53 072	56 211	62 931	66 924
3.00 Regionalbanken und Sparkassen	5 131	5 178	5 451	4 697	4 642	4 424	4 320	4 141	4 135	3 892
4.00 Raiffeisenbanken	3 356	3 574	4 999	5 466	5 805	6 058	6 304	6 549	6 764	7 208
5.00 Übrige Banken	26 601	28 557	30 912	31 412	30 902	29 459	30 582	31 210	32 413	35 776
5.11 Handelsbanken	4 309	4 736	4 872	4 659	2 973	2 799	2 695	2 542	2 612	2 676
5.12 Börsenbanken	5 723	7 053	8 043	8 260	10 693	9 593	9 814	9 897	10 301	10 564
5.13 Kleinkreditbanken	452	.	.	.	.	.	.	.	.	.
5.14 Andere Banken	217	699	714	645	606	566	561	245	255	615
5.20 Ausländisch beherrschte Banken	15 900	16 069	17 283	17 848	16 629	16 501	17 511	18 527	19 244	21 921
7.00 Filialen ausländischer Banken	1 609	1 124	1 243	1 320	1 358	1 282	1 234	1 229	1 266	1 334
8.00 Privatbankiers	3 037	3 398	4 089	4 503	3 881	3 596	3 630	3 798	3 877	4 313
1.00–5.00 Total	114 041	115 075	119 666	115 243	113 086	108 036	110 764	114 437	122 779	130 554

Veränderung gegenüber Ende Vorjahr / Change from end of previous year

In Prozent / In percent

1.00–8.00 All banks	-0.8	0.8	4.5	.	-2.3	-4.6	2.4	3.3	7.1	6.5
1.00 Cantonal banks	1.6	1.5	4.3	.	-3.2	-2.3	-1.3	-1.0	1.3	1.3
2.00 Big banks	-3.6	-2.4	-0.4	.	-2.4	-5.9	3.3	5.9	12.0	6.3
3.00 Regional banks and savings banks	-1.9	0.9	5.3	.	-1.2	-4.7	-2.4	-4.1	-0.1	-5.9
4.00 Raiffeisen banks	6.4	6.5	39.9	.	6.2	4.4	4.1	3.9	3.3	6.6
5.00 Other banks	1.9	7.4	8.2	.	-1.6	-4.7	3.8	2.1	3.9	10.4
5.11 Commercial banks	-24.4	9.9	2.9	.	-36.2	-5.9	-3.7	-5.7	2.8	2.5
5.12 Stock exchange banks	19.3	23.2	14.0	.	29.5	-10.3	2.3	0.8	4.1	2.6
5.13 Consumer credit banks	-47.4	.	.	.	.	.	.	.	.	.
5.14 Other banking institutions	5.9	222.1	2.1	.	-6.0	-6.6	-0.9	-56.3	4.1	141.2
5.20 Foreign-controlled banks	9.4	1.1	7.6	.	-6.8	-0.8	6.1	5.8	3.9	13.9
7.00 Branches of foreign banks	5.2	-30.1	10.6	.	2.9	-5.6	-3.7	-0.4	3.0	5.4
8.00 Private bankers	10.5	11.9	20.3	.	-13.8	-7.3	0.9	4.6	2.1	11.2
Total for 1.00–5.00	-1.2	0.9	4.0	.	-1.9	-4.5	2.5	3.3	7.3	6.3

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

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
2007	67 748	41 072	108 821	16 027	11 354	27 381	83 775	52 427	136 201

1.00 Kantonalbanken / Cantonal banks

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
2007	9 987	6 765	16 752	2	—	2	9 989	6 765	16 754

2.00 Grossbanken / Big banks

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
2007	29 088	14 584	43 672	14 069	9 183	23 252	43 157	23 767	66 924

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	2 053	1 839	3 892	—	—	—	2 053	1 839	3 892

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	3 657	3 552	7 208	—	—	—	3 657	3 552	7 208

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)

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
2007	19 248	12 425	31 672	1 939	2 165	4 104	21 186	14 590	35 776

5.11 Handelsbanken / Commercial banks

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
2007	1 430	1 246	2 676	—	—	—	1 430	1 246	2 676

5.12 Börsenbanken / Stock exchange banks

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
2007	6 389	3 298	9 688	458	419	876	6 847	3 717	10 564

5.14 Andere Banken / Other banking institutions

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
2007	356	259	615	—	—	—	356	259	615

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	11 073	7 621	18 694	1 481	1 747	3 228	12 554	9 368	21 921

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

2003	815	463	1 278	2	2	4	817	465	1 282
2004	777	454	1 231	2	1	3	779	455	1 234
2005	771	456	1 227	1	1	2	772	457	1 229
2006	780	483	1 264	1	1	2	781	484	1 266
2007	826	506	1 332	1	1	2	827	507	1 334

8.00 Privatbankiers / Private bankers

2003	2 397	1 173	3 570	26	—	26	2 423	1 173	3 596
2004	2 443	1 158	3 602	26	2	28	2 469	1 160	3 630
2005	2 589	1 187	3 776	22	—	22	2 611	1 187	3 798
2006	2 623	1 236	3 860	15	2	17	2 638	1 238	3 877
2007	2 890	1 402	4 292	16	5	21	2 906	1 407	4 313

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

2003	58 459	36 152	94 611	8 382	5 043	13 425	66 841	41 196	108 036
2004	58 998	35 717	94 714	9 937	6 113	16 050	68 934	41 830	110 764
2005	59 729	35 832	95 561	11 467	7 410	18 876	71 196	43 242	114 437
2006	61 607	37 514	99 121	13 903	9 755	23 658	75 510	47 269	122 779
2007	64 032	39 164	103 197	16 010	11 348	27 358	80 042	50 512	130 554

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 – Aktivpositionen Average rate of interest, individual asset items

In Prozent / In percent

Jahres- ende End of year	Auf Schweizer Franken lautende Forderungen aus verzinslichen Geldmarktpapieren inländischer Emittenten Claims from interest-bearing money-market instruments issued by domestic borrowers, in CHF	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Banken Claims against domestic banks, in CHF	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Kunden Claims against domestic customers, in CHF	Auf Schweizer Franken lautende inländische Hypothekar- forderungen Domestic mortgage claims, in CHF
	1	2	3	4

1.00 Kantonalbanken / Cantonal banks

2003	.	.	.	3.30
2004	.	.	.	3.14
2005	.	.	.	2.97
2006	.	.	.	3.05
2007	.	.	.	3.30

2.00 Grossbanken / Big banks

2003	.	.	.	3.37
2004	.	.	.	3.04
2005	.	.	.	2.87
2006	.	.	.	3.03
2007	.	.	.	3.37

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	.	.	.	3.29
2004	.	.	.	3.13
2005	.	.	.	2.97
2006	.	.	.	3.05
2007	.	.	.	3.33

4.00 Raiffeisenbanken / Raiffeisen banks

2003	.	.	.	3.17
2004	.	.	.	3.08
2005	.	.	.	2.99
2006	.	.	.	3.05
2007	.	.	.	3.33

53 Durchschnittliche Verzinsung – Aktivpositionen Average rate of interest, individual asset items

In Prozent / In percent

Jahres- ende	Auf Schweizer Franken lautende Forderungen aus verzinslichen Geldmarktpapieren inländischer Emittenten	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Banken	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Kunden	Auf Schweizer Franken lautende inländische Hypothekar- forderungen
End of year	Claims from interest-bearing money-market instruments issued by domestic borrowers, in CHF	Claims against domestic banks, in CHF	Claims against domestic customers, in CHF	Domestic mortgage claims, in CHF
	1	2	3	4

5.00 Übrige Banken / Other banks (5.11–5.20)

2003	.	.	.	2.89
2004	.	.	.	2.80
2005	.	.	.	2.71
2006	.	.	.	2.91
2007	.	.	.	3.19

5.11 Handelsbanken / Commercial banks

2003	.	.	.	2.94
2004	.	.	.	2.87
2005	.	.	.	2.78
2006	.	.	.	2.93
2007	.	.	.	3.17

5.12 Börsenbanken / Stock exchange banks

2003	.	.	.	2.80
2004	.	.	.	2.64
2005	.	.	.	2.59
2006	.	.	.	2.92
2007	.	.	.	3.28

5.14 Andere Banken / Other banking institutions

2003	.	.	.	2.88
2004	.	.	.	2.93
2005	.	.	.	2.73
2006	.	.	.	2.77
2007	.	.	.	3.10

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	.	.	.	2.63
2004	.	.	.	2.56
2005	.	.	.	2.44
2006	.	.	.	2.85
2007	.	.	.	3.23

Jahres- ende	Auf Schweizer Franken lautende Forderungen aus verzinslichen Geldmarktpapieren inländischer Emittenten	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Banken	Auf Schweizer Franken lautende Forderungen gegenüber inländischen Kunden	Auf Schweizer Franken lautende inländische Hypothekar- forderungen
End of year	Claims from interest-bearing money-market instruments issued by domestic borrowers, in CHF	Claims against domestic banks, in CHF	Claims against domestic customers, in CHF	Domestic mortgage claims, in CHF
	1	2	3	4

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

2003	.	.	.	3.28
2004	.	.	.	3.07
2005	.	.	.	2.92
2006	.	.	.	3.04
2007	.	.	.	3.32

54 Durchschnittliche Verzinsung – Passivpositionen Average rate of interest, individual liability items

In Prozent / In percent

Jahres- ende	Auf Schweizer Franken lautende Verpflichtungen aus verzinslichen Geldmarktpapieren inländischer Emittenten	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Auf Schweizer Franken lautende übrige Verpflich- tungen gegenüber inländischen Kunden	Verpflichtungen aus Kassen- obligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ²
End of year	Liabilities arising out of interest-bearing money market instruments issued by domestic borrowers, in CHF	Liabilities towards domestic banks, in CHF	Domestic liabilities in the form of savings and deposits, in CHF ¹	Sundry liabilities towards domestic customers, in CHF	Liabilities arising out of medium-term bank-issued notes	Liabilities arising out of bonds, warrant issues and convertible bonds ² , denominated in CHF
	1	2	3	4	5	6

1.00 Kantonalbanken / Cantonal banks

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
2007	.	.	1.05	.	2.36	3.12

2.00 Grossbanken / Big banks

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
2007	.	.	0.84	.	2.24	3.13

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

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
2007	.	.	1.17	.	2.49	3.08

4.00 Raiffeisenbanken / Raiffeisen banks

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
2007	.	.	1.26	.	2.60	3.30

Jahres- ende	Auf Schweizer Franken lautende Verpflichtungen aus verzinslichen Geldmarktpapieren inländischer Emittenten	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ¹	Auf Schweizer Franken lautende übrige Verpflich- tungen gegenüber inländischen Kunden	Verpflichtungen aus Kassen- obligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ²
End of year	Liabilities arising out of interest-bearing money market instruments issued by domestic borrowers, in CHF	Liabilities towards domestic banks, in CHF	Domestic liabilities in the form of savings and deposits, in CHF ¹	Sundry liabilities towards domestic customers, in CHF	Liabilities arising out of medium-term bank-issued notes	Liabilities arising out of bonds, warrant issues and convertible bonds ² , denominated in CHF
	1	2	3	4	5	6

5.00 Übrige Banken / Other banks (5.11–5.20)

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
2007	.	.	1.29	.	2.50	3.09

5.11 Handelsbanken / Commercial banks

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
2007	.	.	1.25	.	2.50	3.15

5.12 Börsenbanken / Stock exchange banks

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
2007	.	.	1.75	.	2.31	.

5.14 Andere Banken / Other banking institutions

2003	.	.	2.00	.	3.35	.
2004	.	.	1.78	.	2.91	.
2005	.	.	1.40	.	2.51	.
2006	.	.	1.45	.	2.33	.
2007	.	.	1.75	.	2.37	.

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

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
2007	.	.	1.08	.	2.52	2.80

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities denominated in all currencies.

² Vor 2007 auf alle Währungen lautende Obligationen-Anleihen.
Before 2007, bonds denominated in all currencies.

54 Durchschnittliche Verzinsung – Passivpositionen Average rate of interest, individual liability items

In Prozent / In percent

Jahres- ende	Auf Schweizer Franken lautende Verpflichtungen aus verzinslichen Geldmarktpapieren inländischer Emittenten	Auf Schweizer Franken lautende Verpflichtungen gegenüber inländischen Banken	Auf Schweizer Franken lautende inländische Verpflichtungen in Spar- und Anlageform ³	Auf Schweizer Franken lautende übrige Verpflich- tungen gegenüber inländischen Kunden	Verpflichtungen aus Kassen- obligationen	Verpflichtungen aus auf Franken lautenden Obligationen-, Options- und Wandelanleihen ⁴
End of year	Liabilities arising out of interest-bearing money market instruments issued by domestic borrowers, in CHF	Liabilities towards domestic banks, in CHF	Domestic liabilities in the form of savings and deposits, in CHF ³	Sundry liabilities towards domestic customers, in CHF	Liabilities arising out of medium-term bank-issued notes	Liabilities arising out of bonds, warrant issues and convertible bonds ⁴ , denominated in CHF
	1	2	3	4	5	6

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

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
2007	.	.	1.06	.	2.47	3.13

³ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities denominated in all currencies.

⁴ Vor 2007 auf alle Währungen lautende Obligationen-Anleihen.
Before 2007, bonds denominated in all currencies.

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz ¹ Domestic mortgage claims, in CHF, 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	Unter 2% Less than 2%	2–2 ¹ / ₄ %	2 ¹ / ₄ –2 ¹ / ₂ %	2 ¹ / ₂ –2 ³ / ₄ %	2 ³ / ₄ –3%	3–3 ¹ / ₄ %	3 ¹ / ₄ –3 ¹ / ₂ %	3 ¹ / ₂ –3 ³ / ₄ %	3 ³ / ₄ –4% ²	4–4 ¹ / ₄ %
	1	2	3	4	5	6	7	8	9	10
1979	.	.	.	.	.	.	.	.	.	81 419
1980	.	.	.	.	.	.	.	.	.	3 001
1981	.	.	.	.	.	.	.	.	.	1 339
1982	.	.	.	.	.	.	.	.	.	351
1983	.	.	.	.	.	.	.	.	.	1 495
1984	.	.	.	.	.	.	.	.	.	1 524
1985	.	.	.	.	.	.	.	.	.	1 587
1986	.	.	.	.	.	.	.	.	.	1 666
1987	.	.	.	.	.	.	.	.	.	2 460
1988	.	.	.	.	.	.	.	.	.	4 682
1989	.	.	.	.	.	.	.	.	.	454
1990	.	.	.	.	.	.	.	.	.	254
1991	.	.	.	.	.	.	.	.	.	446
1992	.	.	.	.	.	.	.	.	.	503
1993	.	.	.	.	.	.	.	.	.	1 433
1994	.	.	.	.	.	.	.	.	.	4 523
1995	.	.	.	.	.	.	.	.	.	14 012
1996	.	.	.	.	.	.	.	.	.	37 392
1997	4 646	902	1 148	2 343	4 630	5 292	7 264	7 336	10 967	38 659
1998	5 492	1 139	2 206	4 705	4 823	10 256	9 227	21 104	46 285	145 418
1999	7 036	1 286	3 359	4 287	10 528	13 106	21 568	60 621	151 934	69 828
2000	8 142	194	418	1 251	2 921	7 700	13 383	31 409	39 793	44 218
2001	5 626	231	518	2 732	4 532	7 234	15 834	33 982	48 417	71 605
2002	15 829	6 238	7 254	9 034	15 239	24 011	27 101	60 382	163 613	69 889
2003	33 708	12 041	17 897	31 669	59 112	91 177	83 999	51 278	56 974	42 825
2004	35 069	19 995	30 026	60 945	79 982	104 897	90 831	47 162	35 900	27 831
2005	39 786	25 003	35 729	77 858	114 442	137 495	64 680	43 236	26 726	19 675
2006	7 189	12 605	27 087	66 652	123 002	174 370	96 926	63 968	33 404	17 700
2007	5 559	4 427	17 241	39 389	85 520	125 990	183 744	92 990	57 647	28 972

Jahres- ende End of year	4 ^{1/4} -4 ^{1/2} %	4 ^{1/2} -4 ^{3/4} %	4 ^{3/4} -5%	5-5 ^{1/4} %	5 ^{1/4} -5 ^{1/2} %	5 ^{1/2} -5 ^{3/4} %	5 ^{3/4} -6%	6-6 ^{1/4} %	6 ^{1/4} -6 ^{1/2} % ³	6 ^{1/2} -6 ^{3/4} %	6 ^{3/4} -7%
	11	12	13	14	15	16	17	18	19	20	21
1979	11 214	4 270	597	84	24	38	4	9	8	4	.
1980	6 128	82 610	10 411	6 063	887	269	37	27	9	4	.
1981	92	942	234	1 620	4 409	81 674	15 165	9 402	1 983	3 875	.
1982	63	1 195	122	835	358	3 258	5 964	93 704	17 237	8 635	.
1983	160	1 105	161	859	5 816	109 520	14 771	6 953	1 202	875	.
1984	124	1 303	197	1 119	9 769	117 995	14 104	7 790	879	644	.
1985	112	1 460	241	1 329	12 074	129 694	14 423	7 643	826	595	.
1986	372	1 471	376	6 146	43 932	115 143	11 634	4 702	511	419	.
1987	1 784	512	2 539	30 019	147 094	15 018	5 786	756	262	175	14
1988	236	1 583	20 866	153 558	39 439	7 248	901	362	101	18	3
1989	307	3 214	15 255	33 083	8 143	13 932	39 288	113 219	12 705	13 309	1 958
1990	124	503	12 018	16 630	5 911	7 752	2 972	3 986	18 334	63 523	24 190
1991	43	237	4 471	8 565	3 853	5 290	2 084	4 743	1 463	4 090	46 313
1992	22	127	1 198	3 247	1 028	2 301	1 170	4 620	893	3 540	14 473
1993	108	3 601	1 188	9 316	4 601	14 532	24 653	177 464	34 221	12 452	5 315
1994	751	5 428	12 069	22 471	19 801	188 783	36 848	13 692	4 302	2 611	1 342
1995	6 864	9 183	21 459	43 252	97 507	100 823	23 443	9 658	3 289	1 299	594
1996	15 882	40 068	98 764	155 355	47 992	27 675	14 814	10 854	2 697	1 843	564
1997	130 438	68 850	61 385	60 929	28 733	18 028	10 699	5 286	1 857	1 292	383
1998	53 985	44 863	47 847	43 681	18 706	11 727	5 218	3 628	1 350	864	284
1999	37 635	32 684	28 893	26 695	11 845	7 293	2 819	2 794	900	724	230
2000	94 608	134 676	49 556	32 693	17 602	11 572	4 872	4 146	1 794	1 464	431
2001	169 802	61 970	37 823	26 777	15 989	7 657	3 154	2 297	1 482	982	527
2002	47 108	35 873	25 077	14 088	7 971	4 497	2 062	1 436	862	583	229
2003	29 657	21 863	11 516	8 433	4 450	2 491	999	756	450	262	252
2004	21 471	14 660	6 986	5 320	2 227	1 364	618	481	230	210	85
2005	13 402	10 953	3 714	2 289	946	695	323	255	120	202	57
2006	7 974	5 480	2 385	1 608	640	416	230	174	95	137	34
2007	10 657	4 767	2 541	1 947	613	381	264	194	257	117	239

¹ Vor 2002 auf alle Währungen lautende Hypothekarforderungen.
Before 2002, mortgage claims in all currencies.

² Bis 1996 4% und weniger.
Until 1996, 4% or less.

³ Bis 1986 6^{1/2}% und mehr.
Until 1986, 6^{1/2}% or more.

56 Hypothekarforderungen im Inland – auf CHF lautend, nach dem Zinssatz ⁴ Domestic mortgage claims, in CHF, 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	7–7 ¹ / ₄ % ⁵	7 ¹ / ₄ –7 ¹ / ₂ %	7 ¹ / ₂ –7 ³ / ₄ %	7 ³ / ₄ –8%	8–8 ¹ / ₄ %	8 ¹ / ₄ –8 ¹ / ₂ %	8 ¹ / ₂ –8 ³ / ₄ %	8 ³ / ₄ –9%	9–10%	10% und mehr 10% or more	Total
	22	23	24	25	26	27	28	29	30	31	32
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
2007	89	38	33	11	18	4	6	2	35	48	663 738

⁴ Vor 2002 auf alle Währungen lautende Hypothekarforderungen.
Before 2002, mortgage claims in all currencies.

⁵ Bis 1989 7% und mehr.
Until 1989, 7% or more.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinnsatz ¹

Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest ¹

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1/2%	1/2–3/4%	3/4–1%	1–1 1/4% ²	1 1/4–1 1/2%	1 1/2–1 3/4%	1 3/4–2%	2–2 1/4%	2 1/4–2 1/2%
End of year	Less than 1/2%								
	1	2	3	4	5	6	7	8	9

1.00 Kantonalbanken / Cantonal banks

2003	.	.	.	83 566	6 141	8 512	5 781	2 359	53
2004	.	.	.	82 633	10 294	9 685	2 835	2 064	210
2005	.	.	.	89 500	8 593	10 190	807	470	150
2006	.	.	.	83 499	7 538	8 876	3 983	1 044	247
2007	27 691	5 880	22 861	8 894	7 030	7 035	7 268	8 162	3 167

2.00 Grossbanken / Big banks

2003	.	.	.	91 674	4 055	11 420	442	26	3
2004	.	.	.	91 590	4 027	11 371	2	2	53
2005	.	.	.	94 071	13 532	2 229	1	6	5
2006	.	.	.	81 945	10 225	9 804	38	0	0
2007	33 487	27 381	739	5 595	4 884	309	8 101	11 566	157

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	.	.	.	24 597	4 069	3 402	2 215	675	814
2004	.	.	.	25 553	3 539	4 596	2 009	280	1 005
2005	.	.	.	27 426	4 955	3 874	809	324	60
2006	.	.	.	25 375	3 952	5 314	1 155	458	57
2007	7 331	2 983	6 586	4 037	1 449	4 710	2 371	3 083	513

4.00 Raiffeisenbanken / Raiffeisen banks

2003	.	.	.	45 753	3 748	2 954	3 279	77	16
2004	.	.	.	48 010	2 959	6 928	195	53	44
2005	.	.	.	50 183	1 967	7 665	139	237	30
2006	.	.	.	47 374	3 864	3 876	5 075	397	19
2007	10 116	3 321	6 783	9 771	16 602	2 543	986	973	2 659

¹ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities in all currencies.

² Bis 2006 unter 1 1/4%.
Until 2006, less than 1 1/4%.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz³
Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest³

In Millionen Franken / In CHF millions

Jahres- ende End of year	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%	4–4¼%	4¼–4½%	4½–4¾%	18
	10	11	12	13	14	15	16	17		

1.00 Kantonalbanken / Cantonal banks

2003	163	279	16	169	50	—	0	—	—	—
2004	63	96	0	194	50	—	0	—	—	—
2005	69	—	212	0	489	—	—	—	—	—
2006	180	1	217	—	—	—	—	—	—	—
2007	593	92	138	162	—	—	—	—	—	—

2.00 Grossbanken / Big banks

2003	4	17	—	—	0	0	—	—	—	—
2004	4	18	—	0	—	0	—	—	—	—
2005	70	1	—	0	0	—	—	—	—	—
2006	25	23	0	0	—	0	—	—	—	—
2007	24	0	1	0	0	—	0	0	0	—

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	55	290	53	381	337	69	17	27	0	0
2004	153	312	40	18	253	59	12	25	1	1
2005	1 100	340	54	3	200	56	4	0	6	6
2006	1 204	44	364	23	177	55	12	0	8	8
2007	1 023	35	107	316	104	36	8	8	0	0

4.00 Raiffeisenbanken / Raiffeisen banks

2003	66	282	52	16	1	2	1	0	—	—
2004	53	328	49	14	1	0	1	0	—	—
2005	62	243	38	4	0	0	1	—	—	—
2006	81	160	35	3	1	0	0	—	—	—
2007	5 436	42	144	20	1	0	0	—	—	—

Jahres- ende End of year	4¾-5%	5-5¼%	5¼-5½%	5½-5¾%	5¾-6%	6-7%	7-8%	8% und mehr 8% or more	Total
	19	20	21	22	23	24	25	26	27

1.00 Kantonalbanken / Cantonal banks

2003	—	—	—	—	—	—	—	—	107 090
2004	—	—	—	—	—	—	—	—	108 123
2005	—	—	—	—	—	—	—	—	110 479
2006	—	—	—	—	—	—	—	—	105 585
2007	—	—	—	—	—	—	—	—	98 972

2.00 Grossbanken / Big banks

2003	—	—	—	—	—	—	—	—	107 642
2004	—	—	—	—	—	—	—	—	107 067
2005	—	—	—	—	—	—	—	—	109 915
2006	—	—	—	—	—	—	—	—	102 061
2007	—	—	—	—	—	—	—	—	92 244

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	2	0	—	—	—	1	—	—	37 002
2004	—	13	—	—	—	1	—	0	37 868
2005	—	15	—	—	—	1	—	0	39 229
2006	2	2	—	—	—	—	—	—	38 200
2007	—	2	—	—	—	—	—	—	34 703

4.00 Raiffeisenbanken / Raiffeisen banks

2003	—	—	—	—	—	—	—	—	56 247
2004	—	—	—	—	—	—	—	—	58 635
2005	—	—	—	—	—	—	—	—	60 569
2006	—	—	—	—	—	—	—	—	60 885
2007	—	—	—	—	—	—	—	—	59 396

³ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities in all currencies.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz ⁴

Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest ⁴

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1/2%	1/2–3/4%	3/4–1%	1–1 1/4% ⁵	1 1/4–1 1/2%	1 1/2–1 3/4%	1 3/4–2%	2–2 1/4%	2 1/4–2 1/2%
End of year	Less than 1/2%								
	1	2	3	4	5	6	7	8	9

5.00 Übrige Banken / Other banks (5.11–5.20)

2003	.	.	.	19252	924	1077	2422	13	459
2004	.	.	.	19655	715	3669	712	388	149
2005	.	.	.	19702	1807	2835	1673	13	226
2006	.	.	.	18670	1688	2634	2183	61	287
2007	4201	514	1411	7009	5076	607	2747	2324	1283

5.11 Handelsbanken / Commercial banks

2003	.	.	.	15425	780	934	2369	2	1
2004	.	.	.	16281	616	3499	156	0	—
2005	.	.	.	16672	932	2011	1671	0	—
2006	.	.	.	16356	824	1903	2171	1	0
2007	3405	317	456	6873	4482	53	2122	1984	450

5.12 Börsenbanken / Stock exchange banks

2003	.	.	.	2306	37	51	27	2	0
2004	.	.	.	1911	35	51	28	4	0
2005	.	.	.	1674	311	36	—	4	—
2006	.	.	.	1150	340	83	1	5	—
2007	78	0	245	0	33	0	245	68	381

5.14 Andere Banken / Other banking institutions

2003	.	.	.	205	0	1	13	4	458
2004	.	.	.	203	0	1	516	381	146
2005	.	.	.	175	492	653	—	—	206
2006	.	.	.	158	451	585	—	—	267
2007	37	40	2	0	400	473	254	22	430

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	.	.	.	1315	107	91	13	6	0
2004	.	.	.	1259	64	118	13	3	3
2005	.	.	.	1180	73	135	3	9	20
2006	.	.	.	1006	73	64	10	55	20
2007	682	157	709	136	162	81	125	251	22

Jahres- ende End of year	2 ¹ / ₂ -2 ³ / ₄ %	2 ³ / ₄ -3%	3-3 ¹ / ₄ %	3 ¹ / ₄ -3 ¹ / ₂ %	3 ¹ / ₂ -3 ³ / ₄ %	3 ³ / ₄ -4%	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %
	10	11	12	13	14	15	16	17	18

5.00 Übrige Banken / Other banks (5.11-5.20)

2003	537	81	59	0	9	—	7	2	—
2004	321	130	4	0	38	0	1	0	—
2005	343	0	4	0	25	6	—	0	—
2006	323	58	4	—	0	1	—	—	—
2007	20	24	65	17	11	5	—	0	15

5.11 Handelsbanken / Commercial banks

2003	—	55	—	—	—	—	—	—	—
2004	54	—	—	—	—	—	—	—	—
2005	56	—	—	—	—	—	—	—	—
2006	—	58	—	—	—	—	—	—	—
2007	1	0	53	—	—	—	—	—	—

5.12 Börsenbanken / Stock exchange banks

2003	248	—	3	0	9	—	—	2	—
2004	247	—	3	0	38	—	—	0	—
2005	287	—	3	—	25	6	—	0	—
2006	322	—	3	—	0	1	—	—	—
2007	—	—	6	—	—	—	—	0	15

5.14 Andere Banken / Other banking institutions

2003	289	—	52	—	—	—	0	—	—
2004	—	130	—	—	—	—	—	—	—
2005	—	—	—	—	—	—	—	—	—
2006	—	—	—	—	—	—	—	—	—
2007	—	—	—	—	—	—	—	—	—

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	0	26	4	—	—	—	7	—	—
2004	20	—	0	0	0	0	1	—	—
2005	—	0	1	0	—	—	—	—	—
2006	0	0	1	—	—	—	—	—	—
2007	19	24	7	17	11	5	—	—	—

⁴ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities in all currencies.

⁵ Bis 2006 unter 1¹/₄%.
Until 2006, less than 1¹/₄%.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform – auf CHF lautend, nach dem Zinssatz ^{6, 7}
Liabilities towards domestic customers in the form of savings and deposits, in CHF, by rate of interest ^{6, 7}

In Millionen Franken / In CHF millions

Jahres- ende End of year	4 ³ / ₄ –5%	5–5 ¹ / ₄ %	5 ¹ / ₄ –5 ¹ / ₂ %	5 ¹ / ₂ –5 ³ / ₄ %	5 ³ / ₄ –6%	6–7%	7–8%	8% und mehr 8% or more	Total
	19	20	21	22	23	24	25	26	27

5.00 Übrige Banken / Other banks (5.11–5.20)

2003	—	2	—	16	—	—	—	—	24 860
2004	—	0	—	17	—	—	—	—	25 801
2005	—	2	—	20	—	—	—	—	26 655
2006	—	—	—	23	—	—	—	—	25 932
2007	—	—	23	—	—	—	—	—	25 352

5.11 Handelsbanken / Commercial banks

2003	—	—	—	—	—	—	—	—	19 565
2004	—	—	—	—	—	—	—	—	20 606
2005	—	—	—	—	—	—	—	—	21 342
2006	—	—	—	—	—	—	—	—	21 314
2007	—	—	—	—	—	—	—	—	20 193

5.12 Börsenbanken / Stock exchange banks

2003	—	2	—	—	—	—	—	—	2 687
2004	—	0	—	—	—	—	—	—	2 319
2005	—	2	—	—	—	—	—	—	2 347
2006	—	—	—	—	—	—	—	—	1 905
2007	—	—	—	—	—	—	—	—	1 069

5.14 Andere Banken / Other banking institutions

2003	—	—	—	—	—	—	—	—	1 022
2004	—	—	—	—	—	—	—	—	1 378
2005	—	—	—	—	—	—	—	—	1 526
2006	—	—	—	—	—	—	—	—	1 461
2007	—	—	—	—	—	—	—	—	1 659

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	—	—	—	16	—	—	—	—	1 586
2004	—	—	—	17	—	—	—	—	1 498
2005	—	—	—	20	—	—	—	—	1 440
2006	—	—	—	23	—	—	—	—	1 253
2007	—	—	23	—	—	—	—	—	2 430

Jahres- ende	Unter 1/2%	1/2–3/4%	3/4–1%	1–1 1/4% ⁸	1 1/4–1 1/2%	1 1/2–1 3/4%	1 3/4–2%	2–2 1/4% ⁹	2 1/4–2 1/2%
End of year	Less than 1/2%								
	1	2	3	4	5	6	7	8	9

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

1978	.	.	.	.	.	.	.	466	33 877
1979	.	.	.	.	.	.	.	50 754	27 438
1980	.	.	.	.	.	.	.	903	491
1981	.	.	.	.	.	.	.	715	1
1982	.	.	.	.	.	.	.	701	8
1983	.	.	.	.	.	.	.	828	—
1984	.	.	.	.	.	.	.	367	—
1985	.	.	.	.	.	.	.	222	—
1986	.	.	.	.	.	.	.	252	—
1987	.	.	.	.	.	.	.	833	159
1988	.	.	.	.	.	.	.	11 071	395
1989	.	.	.	.	.	.	.	3 762	90
1990	.	.	.	.	.	.	.	2 397	152
1991	.	.	.	.	.	.	.	2 506	34
1992	.	.	.	.	.	.	.	2 553	4 245
1993	.	.	.	.	.	.	.	15 483	794
1994	.	.	.	.	.	.	.	19 274	1 329
1995	.	.	.	.	.	.	.	46 213	16 109
1996	.	.	.	.	.	.	.	99 241	83 494
1997	.	.	.	46 982	13 298	56 999	54 549	68 212	20 506
1998	.	.	.	72 551	41 808	84 236	30 281	29 404	10 641
1999	.	.	.	143 854	48 549	21 939	34 427	18 655	4 423
2000	.	.	.	56 628	24 196	51 153	30 757	28 339	24 083
2001	.	.	.	68 091	75 924	34 110	34 194	17 766	16 965
2002	.	.	.	165 371	35 726	30 441	18 165	25 936	17 469
2003	.	.	.	264 842	18 938	27 365	14 139	3 151	1 344
2004	.	.	.	267 440	21 535	36 248	5 753	2 787	1 461
2005	.	.	.	280 882	30 854	26 793	3 429	1 049	472
2006	.	.	.	256 863	27 266	30 505	12 435	1 960	610
2007	82 826	40 078	38 381	35 307	35 041	15 204	21 471	26 107	7 779

⁶ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities in all currencies.

⁷ Vor 1987 nur in Sparform.
Before 1987, only in the form of savings.

⁸ Bis 2006 unter 1 1/4%.
Until 2006, less than 1 1/4%.

⁹ Bis 1996 unter 2 1/4%.
Until 1996, less than 2 1/4%.

57 Verpflichtungen gegenüber inländischen Kunden in Spar- und Anlageform –
auf CHF lautend, nach dem Zinssatz ^{10, 11}
Liabilities towards domestic customers in the form of savings and
deposits, in CHF, by rate of interest ^{10, 11}

In Millionen Franken / In CHF millions

Jahres- ende End of year	2 1/2–2 3/4%	2 3/4–3%	3–3 1/4%	3 1/4–3 1/2%	3 1/2–3 3/4%	3 3/4–4%	4–4 1/4%	4 1/4–4 1/2%	4 1/2–4 3/4% ¹²
	10	11	12	13	14	15	16	17	18

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

1978	26550	16126	6866	1944	1328	253	108	56	206
1979	10066	2607	1383	217	205	83	213	162	81
1980	22448	9318	32593	6850	15909	497	517	35	733
1981	19	54	660	427	44145	8856	26862	1290	2673
1982	421	7	71	70	1055	204	50033	7210	36121
1983	109	64	73	256	53350	15829	30417	3443	2278
1984	25	69	158	229	53383	14943	34356	3576	2820
1985	21	76	132	232	52802	7658	45412	3755	3344
1986	19	78	80	311	51605	12170	46092	2515	4495
1987	10212	603	1185	62939	16260	72561	8906	3257	2359
1988	10205	7281	61380	67706	20698	5499	2762	1072	6696
1989	11665	3523	3469	7335	8859	9516	54083	48805	11970
1990	12395	3038	933	950	1899	1860	3933	810	11698
1991	12065	2864	934	999	1312	1820	5100	434	4212
1992	8192	2874	988	926	2038	939	4891	532	4048
1993	6268	3343	10808	3404	24991	18897	51055	38114	36675
1994	8417	4509	12676	44213	69561	34611	23014	3095	2489
1995	15949	56164	55767	41969	2503	3501	9011	3029	20266
1996	32995	28920	11892	4473	15818	8544	8184	3937	393
1997	11366	6762	18874	10157	2947	278	2658	578	98
1998	7015	18125	11449	2064	419	103	2770	101	52
1999	20954	7265	7978	563	242	1284	883	91	26
2000	21491	13325	25508	7530	1871	399	1538	394	1249
2001	14678	22115	7200	1136	252	336	1829	671	21
2002	5162	1292	1377	1103	334	1106	230	21	2
2003	825	950	179	565	397	71	25	29	0
2004	594	884	93	226	342	60	14	25	1
2005	1643	583	308	7	714	62	5	0	6
2006	1813	287	620	26	178	57	12	0	8
2007	7097	192	456	514	116	41	8	8	16

Jahres- ende End of year	4 ³ / ₄ –5%	5–5 ¹ / ₄ % ¹³	5 ¹ / ₄ –5 ¹ / ₂ %	5 ¹ / ₂ –5 ³ / ₄ %	5 ³ / ₄ –6%	6–7%	7–8%	8% und mehr 8% or more	Total
	19	20	21	22	23	24	25	26	27

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

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	732	4 308	.	.	.	.	.	.	184 314
1988	1 004	1 875	.	.	.	.	.	.	197 646
1989	6 621	10 892	.	.	.	.	.	.	180 590
1990	12 599	33 734	28 113	31 442	7 190	11 069	8 284	123	172 618
1991	1 387	21 799	39 214	40 140	20 410	14 956	12 238	88	182 512
1992	1 276	28 292	33 969	40 047	18 571	28 509	13 190	136	196 217
1993	11 391	7 379	4 289	2 491	1 452	635	135	26	237 629
1994	1 257	19 448	3 732	947	1 194	169	31	0	249 966
1995	5 860	519	1 442	120	13	41	11	3	278 489
1996	233	210	20	8	0	9	2	0	298 373
1997	46	984	12	6	0	7	5	107	315 432
1998	19	24	1	6	0	8	3	88	311 169
1999	7	16	5	15	5	35	0	41	311 259
2000	22	21	9	13	4	44	0	27	288 618
2001	1	4	1	9	0	4	2	39	295 356
2002	0	2	0	14	—	4	—	—	303 754
2003	2	2	—	16	—	1	—	—	332 841
2004	—	14	—	17	—	1	—	0	337 494
2005	—	17	—	20	—	1	—	0	346 846
2006	2	2	—	23	—	—	—	—	332 664
2007	—	2	23	—	—	—	—	—	310 668

¹⁰ Vor 2002 auf alle Währungen lautende in- und ausländische Verpflichtungen.
Before 2002, domestic and foreign liabilities in all currencies.

¹¹ Vor 1987 nur in Sparform.
Before 1987, only in the form of savings.

¹² Bis 1986 4¹/₂% und mehr.
Until 1986, 4¹/₂% or more.

¹³ 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	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11

1.00 Kantonalbanken / Cantonal banks

2003	897	420	344	627	870	848	668	1 754	878	875	500
2004	1 505	895	505	1 188	692	635	450	1 100	548	495	327
2005	1 973	1 409	620	1 424	520	409	282	702	339	282	169
2006	1 290	1 513	1 040	2 626	1 351	717	288	354	201	131	79
2007	699	982	1 049	2 344	2 329	1 701	1 422	751	211	77	47

2.00 Grossbanken / Big banks

2003	347	98	105	350	444	309	239	451	160	160	148
2004	621	184	90	170	157	233	127	290	103	135	69
2005	861	236	94	172	72	108	91	212	61	28	25
2006	710	440	437	768	253	86	57	100	46	21	7
2007	363	309	499	957	774	663	450	94	23	13	4

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	238	164	150	356	275	559	365	990	672	642	330
2004	399	376	275	930	451	536	255	732	393	425	226
2005	494	620	468	1 342	534	504	169	485	249	262	108
2006	284	553	571	1 916	973	854	233	345	142	128	56
2007	135	305	649	1 511	1 259	1 082	750	677	198	87	42

4.00 Raiffeisenbanken / Raiffeisen banks

2003	209	303	347	814	552	650	481	1 318	881	847	537
2004	411	617	735	1 792	1 056	891	493	1 145	552	507	304
2005	522	1 025	1 165	2 705	1 316	969	389	935	383	346	192
2006	279	846	1 181	3 306	2 295	1 858	748	1 028	275	232	104
2007	51	473	750	2 661	2 635	2 861	1 644	2 195	554	219	78

Jahres- ende End of year	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-7%	7-8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23

1.00 Kantonalbanken / Cantonal banks

2003	1 638	226	111	1	0	1	0	—	—	—	—	10 659
2004	799	143	15	1	0	0	—	—	—	—	—	9 298
2005	245	128	17	1	—	—	—	—	—	—	—	8 521
2006	131	119	17	1	—	—	—	—	—	—	—	9 855
2007	84	67	16	1	—	—	—	—	—	—	—	11 781

2.00 Grossbanken / Big banks

2003	414	195	5	2	17	—	0	—	—	—	—	3 444
2004	79	3	5	1	16	—	—	—	—	—	—	2 282
2005	29	1	2	—	—	—	—	—	—	—	—	1 992
2006	24	0	—	—	—	—	—	—	—	—	—	2 948
2007	20	—	—	—	—	—	—	—	—	—	—	4 169

3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

2003	841	380	191	51	6	27	0	23	70	—	—	6 332
2004	481	210	151	9	4	—	—	—	—	—	—	5 854
2005	241	122	132	9	0	—	—	—	0	—	—	5 741
2006	141	75	97	9	0	—	—	—	0	—	—	6 376
2007	70	44	47	4	—	—	—	—	0	—	—	6 861

4.00 Raiffeisenbanken / Raiffeisen banks

2003	1 443	463	328	43	107	0	0	—	0	—	—	9 323
2004	928	318	227	38	99	0	—	—	0	—	—	10 114
2005	446	166	142	34	23	0	—	—	—	—	—	10 758
2006	235	113	106	30	19	0	0	—	—	—	—	12 654
2007	126	62	63	12	12	0	1	—	0	—	—	14 397

59 Kassenobligationen nach dem Zinssatz Medium-term bank-issued notes, by rate of interest

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11

5.00 Übrige Banken / Other banks (5.11–5.20)

2003	92	214	136	233	133	167	183	408	217	177	85
2004	183	127	217	367	135	116	132	329	145	152	64
2005	232	292	327	398	160	116	88	214	88	111	26
2006	150	297	388	694	428	241	106	95	38	74	24
2007	94	227	226	820	770	607	424	374	93	97	16

5.11 Handelsbanken / Commercial banks

2003	78	204	126	220	128	138	171	380	200	164	71
2004	157	113	192	347	115	101	125	306	135	146	61
2005	195	261	261	371	138	105	86	200	84	107	25
2006	130	271	319	657	375	214	102	88	36	72	23
2007	80	186	155	682	633	446	343	318	77	66	16

5.12 Börsenbanken / Stock exchange banks

2003	1	—	—	3	0	1	0	2	1	0	0
2004	2	0	0	1	0	1	0	1	1	0	0
2005	5	1	1	2	0	0	0	1	0	0	0
2006	4	2	2	4	1	1	0	0	0	0	0
2007	1	2	2	3	2	2	1	2	0	0	—

5.14 Andere Banken / Other banking institutions

2003	2	5	5	6	3	2	2	11	9	6	6
2004	4	5	15	11	11	7	2	11	4	3	1
2005	4	9	23	10	13	6	1	9	2	3	1
2006	2	6	24	11	14	6	1	2	2	1	1
2007	5	10	8	14	6	1	0	2	0	1	0

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	10	5	5	3	2	25	9	15	7	6	7
2004	20	9	9	8	8	8	4	12	6	3	2
2005	28	20	42	15	10	5	1	4	2	1	0
2006	14	19	43	22	38	20	3	4	1	1	0
2007	8	29	61	121	129	157	80	52	15	30	0

Jahres- ende End of year	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-7%	7-8%	8% und mehr 8% or more	Total
	12	13	14	15	16	17	18	19	20	21	22	23

5.00 Übrige Banken / Other banks (5.11-5.20)

2003	435	84	41	7	—	0	0	—	—	—	—	2612
2004	206	43	20	7	—	—	—	—	—	—	—	2244
2005	111	38	6	7	—	—	—	—	—	—	—	2214
2006	72	36	5	7	—	—	—	—	—	—	—	2655
2007	54	38	12	0	—	—	—	—	—	—	—	3852

5.11 Handelsbanken / Commercial banks

2003	409	75	24	0	—	—	—	—	—	—	—	2390
2004	188	41	6	0	—	—	—	—	—	—	—	2032
2005	99	36	5	0	—	—	—	—	—	—	—	1974
2006	69	35	5	0	—	—	—	—	—	—	—	2394
2007	46	33	5	0	—	—	—	—	—	—	—	3087

5.12 Börsenbanken / Stock exchange banks

2003	3	0	0	—	—	0	0	—	—	—	—	13
2004	0	0	—	—	—	—	—	—	—	—	—	7
2005	0	—	—	—	—	—	—	—	—	—	—	10
2006	0	—	—	—	—	—	—	—	—	—	—	14
2007	—	—	—	—	—	—	—	—	—	—	—	14

5.14 Andere Banken / Other banking institutions

2003	9	6	15	7	—	—	—	—	—	—	—	95
2004	8	2	14	7	—	—	—	—	—	—	—	105
2005	8	1	1	7	—	—	—	—	—	—	—	98
2006	0	1	0	7	—	—	—	—	—	—	—	79
2007	1	0	7	—	—	—	—	—	—	—	—	55

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

2003	14	3	2	—	—	—	—	—	—	—	—	115
2004	10	1	—	—	—	—	—	—	—	—	—	100
2005	4	1	—	—	—	—	—	—	—	—	—	131
2006	3	1	—	—	—	—	—	—	—	—	—	168
2007	7	5	1	—	—	—	—	—	—	—	—	695

59 Kassenobligationen nach dem Zinssatz Medium-term bank-issued notes, by rate of interest

In Millionen Franken / In CHF millions

Jahres- ende	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%	3¾–4%
End of year	Less than 1½%										
	1	2	3	4	5	6	7	8	9	10	11

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

1978	.	.	.	.	.	.	.	.	.	10287	1839
1979	.	.	.	.	.	.	.	.	.	15267	2062
1980	.	.	.	.	.	.	.	.	.	13014	1930
1981	.	.	.	.	.	.	.	.	.	9308	1855
1982	.	.	.	.	.	.	.	.	.	6417	1357
1983	.	.	.	.	.	.	.	.	.	4570	1557
1984	.	.	.	.	.	.	.	.	.	2968	1106
1985	.	.	.	.	.	.	.	.	.	1165	595
1986	.	.	.	.	.	.	.	.	.	99	32
1987	.	.	.	.	.	.	.	.	.	4	7
1988	.	.	.	.	.	.	.	.	.	427	998
1989	.	.	.	.	.	.	.	.	.	425	984
1990	.	.	.	.	.	.	.	.	.	327	903
1991	.	.	.	.	.	.	.	.	.	22	141
1992	.	.	.	.	.	.	.	.	.	16	92
1993	.	.	.	.	.	.	.	.	.	54	140
1994	.	.	.	.	.	.	.	.	.	409	769
1995	.	.	.	.	.	.	.	.	.	2600	1247
1996	.	.	.	.	.	.	.	.	.	5785	1847
1997	11	15	66	346	561	658	1326	2552	1662	2174	2032
1998	32	71	151	962	1141	1211	1189	3218	2156	2915	2363
1999	57	143	280	1119	1287	1475	1218	3819	3108	3660	2264
2000	31	110	307	763	897	1313	1231	3743	3217	5645	6138
2001	17	27	150	561	857	1318	1863	6658	4575	5159	4645
2002	174	366	451	1133	1764	2373	2079	7057	4108	3773	2628
2003	1783	1199	1082	2380	2274	2532	1936	4921	2808	2702	1600
2004	3120	2200	1822	4446	2492	2411	1455	3596	1742	1715	990
2005	4082	3582	2675	6042	2603	2107	1019	2548	1120	1029	520
2006	2712	3648	3616	9309	5300	3756	1432	1921	702	585	270
2007	1342	2295	3174	8292	7767	6914	4691	4090	1080	494	187

Jahres- ende	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6% ²	6-7%	7-8%	8% und mehr	Total
End of year	12	13	14	15	16	17	18	19	20	21	22	23

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

1978	3 856	1 167	1 534	941	4 091	2 460	1 141	13 879	.	.	.	41 195
1979	3 740	1 035	713	220	3 034	1 971	788	10 709	.	.	.	39 539
1980	3 890	1 527	2 398	1 348	7 454	7 109	1 821	6 177	.	.	.	46 668
1981	3 703	1 311	2 341	1 518	7 108	7 380	2 281	17 631	.	.	.	54 436
1982	3 049	1 522	3 215	2 737	8 755	8 923	3 826	21 548	.	.	.	61 369
1983	3 782	2 680	3 772	6 064	7 261	7 938	3 682	20 536	.	.	.	61 842
1984	1 880	2 222	5 115	10 158	12 010	12 502	3 297	16 284	.	.	.	67 542
1985	1 129	1 766	4 207	11 020	23 894	17 571	3 035	11 366	.	.	.	75 748
1986	519	1 695	9 952	17 827	25 913	16 976	2 529	7 700	.	.	.	83 242
1987	1 698	5 030	15 853	21 062	22 968	15 615	1 838	442	4 222	164	.	88 903
1988	3 424	9 083	23 131	21 527	18 234	13 755	1 498	372	1 782	187	.	94 417
1989	3 157	8 080	18 792	20 458	17 492	12 921	5 074	2 583	12 214	301	.	102 480
1990	2 014	5 632	14 805	19 335	10 699	8 965	4 412	2 326	13 573	28 979	723	112 695
1991	831	2 760	10 208	15 301	7 512	7 085	4 134	2 114	19 671	46 509	1 116	117 406
1992	725	1 442	7 170	10 625	5 197	2 829	2 142	2 240	24 231	57 904	986	115 599
1993	1 587	3 547	8 281	8 518	5 145	2 458	2 628	2 864	24 167	40 315	557	100 262
1994	2 971	4 129	8 117	7 132	9 561	4 429	3 451	2 276	18 310	26 829	151	88 534
1995	5 309	5 221	9 103	7 391	14 348	5 641	3 958	1 493	13 631	11 105	62	81 110
1996	6 164	4 604	5 699	6 569	14 415	5 543	3 413	1 131	9 244	4 529	26	68 968
1997	6 639	4 800	4 906	4 154	9 771	4 834	2 973	527	6 023	2 502	20	58 552
1998	5 031	3 442	3 017	2 370	5 486	3 835	2 327	318	4 274	1 224	14	46 746
1999	3 593	1 936	2 110	1 548	2 140	2 130	1 760	317	2 237	236	3	36 439
2000	6 251	1 906	1 003	1 011	1 058	1 138	1 473	134	506	20	3	37 896
2001	7 320	2 137	1 053	664	799	552	907	10	62	8	1	39 341
2002	6 210	1 702	846	158	399	94	210	23	39	1	—	38 791
2003	4 771	1 349	676	104	130	28	0	23	70	—	—	32 369
2004	2 493	717	418	56	119	0	—	—	0	—	—	29 793
2005	1 072	455	298	50	23	0	—	—	0	—	—	29 225
2006	603	344	225	46	19	0	0	—	0	—	—	34 488
2007	355	211	139	16	12	0	1	—	0	—	—	41 059

¹ Bis 1996 unter 3¹/₂%.
Until 1996, less than 3¹/₂%.

² Bis 1989 5³/₄% und mehr.
Until 1989, 5³/₄% or more.

61 Anleihen – auf CHF lautend, nach dem Zinssatz¹ Bonds, in CHF, by rate of interest¹

In Millionen Franken / In CHF millions

Gruppe Category	Unter 1½%	1½–1¾%	1¾–2%	2–2¼%	2¼–2½%	2½–2¾%	2¾–3%	3–3¼%	3¼–3½%	3½–3¾%
	2% or less									
	1	2	3	4	5	6	7	8	9	10
1.00 Kantonalbanken Cantonal banks	174	950	925	3 354	1 416	2 981	2 696	5 597	3 502	3 255
2.00 Grossbanken Big banks	1 059	—	—	—	—	—	—	547	398	299
3.00 Regionalbanken und Sparkassen Regional banks and savings banks	61	56	—	200	—	—	250	100	—	—
4.00 Raiffeisenbanken Raiffeisen banks	—	—	—	—	—	—	398	1 045	247	—
5.00 Übrige Banken Other banks	13	—	—	175	50	200	710	191	—	325
5.11 Handelsbanken Commercial banks	—	—	—	—	50	200	710	150	—	250
5.12 Börsenbanken Stock exchange banks	—	—	—	—	—	—	—	—	—	—
5.14 Andere Banken Other banking institutions	—	—	—	—	—	—	—	—	—	—
5.20 Ausländisch beherrschte Banken Foreign-controlled banks	13	—	—	175	—	—	—	41	—	75
1.00–5.00 Total	1 307	1 006	925	3 728	1 466	3 181	4 053	7 479	4 148	3 879

3 ³ / ₄ -4%	4-4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%	5-5 ¹ / ₄ %	5 ¹ / ₄ -5 ¹ / ₂ %	5 ¹ / ₂ -5 ³ / ₄ %	5 ³ / ₄ -6%	6-7%	7-8%	8% und mehr 8% or more	Total
11	12	13	14	15	16	17	18	19	20	21	22	23
1609	1991	1538	1023	—	172	—	—	—	—	—	—	31 182
—	515	300	398	149	579	—	—	—	18	—	—	4 262
—	—	175	—	—	130	—	—	—	—	—	—	971
599	—	—	—	—	—	—	—	—	—	—	—	2 289
300	3	0	1	2	2	2	3	0	6	4	0	1 986
300	—	—	—	—	—	—	—	—	—	—	—	1 660
—	—	—	—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	—	—	—	—
0	3	0	1	2	2	2	3	0	6	4	0	326
2 508	2 508	2 013	1 422	151	884	2	3	0	24	4	0	40 689

¹ Vor 2007 auf alle Währungen lautende Anleihen.
Before 2007, bonds in all currencies.

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	2% und weniger 2% or less	2 -2 ¹ / ₄ %	2 ¹ / ₄ -2 ¹ / ₂ %	2 ¹ / ₂ -2 ³ / ₄ %	2 ³ / ₄ -3%	3 -3 ¹ / ₄ %	3 ¹ / ₄ -3 ¹ / ₂ %	3 ¹ / ₂ -3 ³ / ₄ %	3 ³ / ₄ -4%	4 -4 ¹ / ₄ %	4 ¹ / ₄ -4 ¹ / ₂ %	4 ¹ / ₂ -4 ³ / ₄ %	4 ³ / ₄ -5%
	1	2	3	4	5	6	7	8	9	10	11	12	13
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
2007	2795	4659	4866	6105	7190	3466	4481	5493	1049	4569	2375	960	—

Jahres- ende	5 -5¼%	5¼ -5½%	5½ -5¾%	5¾ -6%	6 -6¼% ¹	6¼ -6½%	6½ -6¾%	6¾ -7%	7 -7¼%	7¼ -7½%	7½% und mehr	Total	Durch- schnittl. Zinssatz
End of year											7½% or more		Average rate of interest
	14	15	16	17	18	19	20	21	22	23	24	25	26
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
2007	—	—	—	—	—	—	—	—	—	—	—	48 008	2.98

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

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	—
2007	1	418	714	1 319	41 839	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2007) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2007)

2004	1	0	—	5	25 596	—	—	257
2005	1	0	—	20	23 368	—	—	243
2006	1	0	—	2	23 454	—	—	205
2007	1	0	—	3	24 162	—	—	192

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

2004	1	0	—	0	20 640	—	—	10
2005	1	0	—	0	21 754	—	—	9
2006	1	0	—	0	23 179	—	—	7
2007	1	0	—	0	24 698	—	—	6

0.50 RBA-Zentralbank / RBA Central Bank

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
2007	1	55	—	189	7 710	141	—	8

0.60 SIS SegalInterSettle AG

2004	1	5	70	886	—	0	—	—
2005	1	83	48	332	922	0	—	—
2006	1	402	143	458	648	1	—	—
2007	1	544	212	752	806	3	—	—

0.70 SIS x-clear AG

2004	1	0	—	41	—	—	—	—
2005	1	0	—	47	—	0	—	—
2006	1	—	—	60	—	—	—	—
2007	1	—	—	103	4	0	—	—

0.90 Clientis AG

2004	.	.	.	.	.	.	.	.
2005	1	0	59	19	—	—	—	—
2006	1	0	19	38	121	—	—	4
2007	1	1	—	39	187	—	—	5

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

—	83 023	97	537	3	336	—	.	117 909
—	72 799	122	493	7	155	—	.	108 988
—	76 551	130	484	5	49	—	.	111 813
—	81 863	137	472	3	162	—	.	126 927

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2007) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2007)

—	268	—	—	221	26	660	.	27 032
—	262	—	—	194	22	660	.	24 769
—	261	—	—	187	23	660	.	24 792
266	—	—	—	188	24	660	.	25 495

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

2	606	—	0	188	2	189	.	21 637
—	598	—	0	186	2	189	.	22 738
—	622	—	0	193	4	189	.	24 194
—	641	—	0	203	1	189	.	25 738

0.50 RBA-Zentralbank / RBA Central Bank

1	280	12	0	17	59	—	.	6 126
2	286	12	0	19	49	—	.	7 170
12	348	12	—	26	37	—	.	8 120
10	392	12	—	32	29	—	.	8 579

0.60 SIS SegalInterSettle AG

—	1	—	63	0	12	—	.	1 038
—	1	—	60	1	3	—	.	1 450
—	2	—	59	0	15	—	.	1 727
—	2	0	56	3	16	—	.	2 393

0.70 SIS x-clear AG

—	—	—	—	—	1	—	.	42
—	—	—	—	0	3	—	.	50
—	—	—	—	0	2	—	.	62
—	0	—	—	0	6	—	.	113

0.90 Clientis AG

.
—	111	—	1	2	0	—	.	192
—	190	—	1	5	2	—	.	379
—	210	—	0	5	2	—	.	450

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			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

0.10 Schweizerische Nationalbank / Swiss National Bank

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	—	—	—	—
2007	44 259	—	9 293	6 347	—	272	1 002	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2007) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2007)

2004	.	—	2	—	—	—	—	—	25 593	—	—
2005	.	—	16	21	—	—	—	—	23 368	—	—
2006	.	—	1	—	—	—	—	—	23 443	—	—
2007	.	—	2	—	—	—	—	—	24 139	—	—

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

2004	.	—	2	—	—	—	—	—	20 606	—	—
2005	.	—	1	—	—	—	—	—	21 670	—	—
2006	.	—	1	—	—	—	—	—	23 096	—	—
2007	.	—	0	—	—	—	—	—	24 619	—	—

0.50 RBA-Zentralbank / RBA Central Bank

2004	.	—	1 041	4 601	—	29	201	—	—	—	—
2005	.	—	796	6 002	—	33	87	—	—	—	—
2006	.	—	986	6 652	—	71	162	—	—	—	—
2007	.	—	894	7 281	—	33	120	—	—	—	—

0.60 SIS SegalInterSettle AG

2004	.	—	827	30	—	42	—	—	—	—	—
2005	.	—	1 163	90	—	26	—	—	—	—	—
2006	.	—	1 451	57	—	28	—	—	—	—	—
2007	.	—	2 074	43	—	0	—	—	—	—	—

0.70 SIS x-clear AG

2004	.	—	5	—	—	2	—	—	—	—	—
2005	.	—	8	—	—	1	—	—	—	—	—
2006	.	—	11	—	—	1	—	—	—	—	—
2007	.	—	47	—	—	0	—	—	—	—	—

0.90 Clientis AG

2004	.	—	.	.	—	.	.	.	.	.	.
2005	.	—	158	—	—	—	—	—	—	—	—
2006	.	—	240	—	—	—	—	—	100	—	—
2007	.	—	308	—	—	—	—	—	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		Balance sheet total
Accrued expenses and deferred income	Other liabilities	Value adjustments and provisions ³	Reserves for general banking risks ⁴		Capital	General statutory reserve	Other reserves	Retained earnings	Accumulated losses brought forward	
12	13	14	15	16	17	18	19	20	21	22

0.10 Schweizerische Nationalbank / Swiss National Bank

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
7	2 567	9	40 275	22 897	25	—	22 872	—	—	126 927

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Bilanz per 31. März 2007) / Central mortgage bond institute of the Swiss cantonal banks (balance sheet as at 31 March 2007)

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
356	39	4	46	909	825	36	48	1	—	25 495

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

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
391	22	—	—	706	300	22	384	0	—	25 738

0.50 RBA-Zentralbank / RBA Central Bank

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
17	41	50	37	105	26	48	31	0	—	8 579

0.60 SIS SegalInterSettle AG

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
29	72	59	—	115	26	23	64	1	—	2 393

0.70 SIS x-clear AG

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
5	11	7	—	43	30	6	7	0	—	113

0.90 Clientis AG

.
2	0	—	—	32	29	5	—	—	—	192
5	1	—	—	32	29	5	—	—	—	379
7	2	1	—	33	29	5	—	—	—	450

³ 1997 bis 2006 inklusive Schwankungsreserve für Kreditrisiken.

From 1997 to 2006, 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 Dienstleis- tungsgeschäft Other services	8

0.10 Schweizerische Nationalbank / Swiss National Bank

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
2007	519 616	1 992 053	67 453	2 444 216	14 506	13 202	—	1 304

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2007) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2007)

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	—	—	—	—
2007	807 757	8 287	800 857	15 187	—	—	—	—

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

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	—	—
2007	671 330	22 322	661 548	32 103	71	71	—	—

0.50 RBA-Zentralbank / RBA Central Bank

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
2007	116 723	9 794	108 344	18 173	21 626	12 076	—	9 550

0.60 SIS SegalInterSettle AG

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
2007	65 476	—	28 533	36 943	209 904	198 489	—	11 415

0.70 SIS x-clear AG

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
2007	5 533	—	61	5 472	14 005	4 626	—	9 379

0.90 Clientis AG

2004	—	—	—	—	—	—	—	—
2005	533	538	616	455	—	—	—	—
2006	4 183	2 115	5 343	955	2	—	—	2
2007	8 191	4 107	10 656	1 642	—	—	—	—

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

21 018	- 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
16 393	- 1 887	- 723 049	6 532 289	18 430	110 707	113 355	224 062	8 027 507

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2007) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2007)

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
5 479	- 5 479	—	- 5 263	—	115	1 841	1 956	2 489

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

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
973	- 902	—	- 410	—	1 258	852	2 110	28 681

0.50 RBA-Zentralbank / RBA Central Bank

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
12 050	9 576	800	6 869	7 594	1 414	17 675	19 089	16 329

0.60 SIS SegalInterSettle AG

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
54 681	155 223	- 196	13 182	—	36 985	72 311	109 296	95 856

0.70 SIS x-clear AG

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
53	13 952	- 132	1 865	—	2 622	7 000	9 622	11 535

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
75	- 75	—	73	—	2 557	4 671	7 228	- 5 588

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

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	—
2007	31 990	—	7 995 517	—	—	—	7 995 517	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2007) / Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2007)

2004	—	567	3 491	—	—	—	3 491	—
2005	567	—	3 770	—	—	—	3 770	—
2006	—	—	3 908	—	—	—	3 908	—
2007	—	—	2 489	—	—	—	2 489	—

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

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	—
2007	- 137	—	28 818	51	3	—	28 867	—

0.50 RBA-Zentralbank / RBA Central Bank

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	—
2007	—	3 525	12 804	—	—	1 291	11 513	—

0.60 SIS SegalInterSettle AG

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	—
2007	3 651	6 843	85 362	628	—	19 418	66 572	—

0.70 SIS x-clear AG

2004	—	1 440	116	495	—	342	269	—
2005	—	1 460	3 397	—	—	815	2 582	—
2006	—	1 319	2 864	—	—	514	2 350	—
2007	—	1 588	9 947	—	—	2 181	7 766	—

0.90 Clientis AG

2004	.	.	.	.	.	.	.	.
2005	364	—	- 5 692	5 797	—	50	55	—
2006	347	—	- 5 837	5 933	—	38	58	—
2007	401	877	- 6 866	7 419	—	46	507	—

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

24 014 729	—	- 2 401 844	—	—	—	—	—	—	—
2 501 500	10 319 747	—	—	—	—	—	—	—	—
2 501 500	2 543 821	—	—	—	—	—	—	—	—
2 501 500	5 494 017	—	—	—	—	—	—	—	—

0.20 Pfandbriefzentrale der schweizerischen Kantonalbanken (Abschluss per 31. März 2007) /
Central mortgage bond institute of the Swiss cantonal banks (financial statements as at 31 March 2007)

3 300	350	—	—	—	—	—	—	1 277	—
3 300	380	—	—	—	—	—	—	1 366	—
3 300	400	—	—	—	—	—	—	1 575	—
3 300	250	—	—	—	—	—	—	514	—

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

5 550	16 000	—	—	—	—	—	—	429	—
5 550	15 000	—	—	—	—	—	—	115	—
5 550	13 500	—	—	—	—	—	—	325	—
5 550	23 500	—	—	—	—	—	—	142	—

0.50 RBA-Zentralbank / RBA Central Bank

7 730	1 000	—	—	—	—	—	—	581	—
7 730	1 000	—	—	—	—	—	—	365	—
8 116	1 000	—	—	—	—	—	—	224	—
10 350	1 000	—	—	—	—	—	—	387	—

0.60 SIS SegalInterSettle AG

11 500	12 700	—	—	—	—	—	—	512	—
15 000	6 700	—	—	—	—	—	—	539	—
15 000	12 500	—	—	—	—	—	—	572	—
25 000	41 000	—	—	—	—	—	—	1 144	—

0.70 SIS x-clear AG

—	200	—	—	—	—	—	—	70	—
—	2 500	—	—	—	—	—	—	152	—
—	2 300	—	—	—	—	—	—	202	—
—	7 490	—	—	—	—	—	—	478	—

0.90 Clientis AG

—	—	—	—	—	—	—	—	—	—
—	—	—	—	—	—	—	—	—	- 2 045
—	—	—	—	—	—	—	—	—	- 1 987
—	—	—	—	—	—	—	—	—	- 1 480

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

2004	447	164	611
2005	455	170	625
2006	455	168	624
2007	450	168	618

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

2004	—	—	—
2005	—	—	—
2006	—	—	—
2007	—	—	—

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

2004	5	2	7
2005	5	2	7
2006	5	2	7
2007	5	1	6

0.50 RBA-Zentralbank / RBA Central Bank

2004	20	18	38
2005	21	17	38
2006	5	4	9
2007	6	3	9

0.60 SIS SegalInterSettle AG

2004	181	103	284
2005	178	112	290
2006	185	99	284
2007	196	105	301

0.70 SIS x-clear AG

2004	5	3	8
2005	5	4	9
2006	5	4	9
2007	7	3	10

0.90 Clientis AG

2004	.	.	.
2005	5	1	6
2006	5	1	6
2007	8	4	12

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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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-I	Gemeindeinstitut Municipal institutions
Kol.	Kollektivgesellschaft General partnerships
Kom.	Kommanditgesellschaft Limited partnerships
Kom.-AG	Kommanditaktiengesellschaft Partnerships limited by shares
öff Anst	öffentlich-rechtliche Anstalt Public law institutions
Stiftg	Stiftung Foundations

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	63 146 975	126 926 893
2002	Bern	Clientis AG	AG	29 248	4 981	449 767
1964	Muri bei Bern	RBA-Zentralbank AG RBA Central Bank	AG	25 766	78 500	8 578 517
1988	Oltén	SIS SEGAINTERSETTLE AG	AG	26 000	87 500	2 392 907
1930	Zürich	Pfandbriefbank schweizerischer Hypothekarinstitute Mortgage bond bank of the Swiss mortgage institutions	AG einbezahlt paid up	300 000 111 000	405 776	25 738 336
1931	Zürich	Pfandbriefzentrale der schweizerischen Kantonalbanken Central mortgage bond institute of the Swiss cantonal banks	AG einbezahlt paid up	825 000 165 000	83 460	25 495 133
2003	Zürich	SIS x-clear AG	AG	30 000	12 500	112 762
		* Schweizerische Nationalbank: Swiss National Bank: davon Reservefonds of which, Reserve fund			22 871 675	
		Rückstellungen für Markt-, Kredit-, Liquiditäts- und Betriebsrisiken Provisions for market, lending, liquidity and operating risks			40 275 300	

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	366 480	16 975 572
1915	Altdorf	Urner Kantonalbank	öff Anst ¹	30 000	54 307	2 169 717
1899	Appenzell	Appenzeller Kantonalbank	öff Anst ¹	30 000	38 579	1 971 398
1899	Basel	Basler Kantonalbank	öff Anst ¹	254 150	383 426	16 657 340
1915	Bellinzona	Banca dello Stato del Cantone Ticino	öff Anst ¹	100 000	141 379	7 233 354
1834	Bern	Berner Kantonalbank	AG ⁴	279 600	963 817	21 439 807
1870	Chur	Graubündner Kantonalbank	öff Anst ¹	246 698	250 367	14 269 561
1892	Fribourg	Banque Cantonale de Fribourg	öff Anst ¹	70 000	465 000	9 779 915
1816	Genève	Banque Cantonale de Genève	AG St ²	360 000	419 851	12 398 266
1884	Glarus	Glarner Kantonalbank	öff Anst ¹	55 000	84 606	3 221 083
1845	Lausanne	Banque Cantonale Vaudoise	AG St ³	537 887	1 695 493	35 030 368
1864	Liestal	Basellandschaftliche Kantonalbank	öff Anst ¹	240 000	594 461	15 733 275
1850	Luzern	Luzerner Kantonalbank	AG St ¹	357 000	738 035	19 398 669
1883	Neuchâtel	Banque Cantonale Neuchâtoise	öff Anst ¹	125 000	165 750	5 278 652
1979	Porrentruy	Banque Cantonale du Jura	AG St ¹	45 000	63 198	1 836 331
1886	Sarnen	Obwaldner Kantonalbank	öff Anst ¹	28 000	120 715	2 749 532
1883	Schaffhausen	Schaffhauser Kantonalbank	öff Anst ¹	65 000	126 634	4 067 996
1890	Schwyz	Schwyzner Kantonalbank	öff Anst ¹	78 000	286 618	10 517 997
1916	Sion	Banque Cantonale du Valais	AG St ¹	150 000	299 501	8 179 408
1868	St. Gallen	St.Galler Kantonalbank	AG ¹	390 140	825 829	19 766 305
1879	Stans	Nidwaldner Kantonalbank	öff Anst ¹	47 500	63 623	2 760 822
1871	Weinfelden	Thurgauer Kantonalbank	öff Anst ¹	400 000	241 950	15 023 308
1892	Zug	Zuger Kantonalbank	AG St ¹	144 144	279 392	9 422 142
1870	Zürich	Zürcher Kantonalbank	öff Anst ¹	3 376 078	3 510 975	100 699 554

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	207 355	33 782 660	1 598 072 312
1856	Zürich	Credit Suisse	AG	4 399 665	19 780 229	743 063 484

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	12 800	206 232
1879	Altstätten	Biene-Bank im Rheintal	G	6 500	22 910	625 351
1868	Balgach	Alpha RHEINTAL Bank	AG	14 750	53 250	1 280 933
1885	Balsthal	Clientis Bank im Thal AG	AG	1 325	9 320	207 291
1865	Bassecourt	Banque Jura Laufon	AG	11 500	86 782	1 628 274
1820	Bern	Bürgerliche Ersparniskasse Bern	G	—	14 718	218 567
1857	Bern	Valiant Bank AG	AG	110 000	1 044 035	17 422 646
1997	Bern	Valiant Privatbank AG	AG	20 000	87 100	979 508
1833	Cossonay	Caisse d'Épargne du District de Cossonay	G	1 416	15 067	306 403
1829	Courtelary	Caisse d'Épargne du district de Courtelary	AG	50	32 000	451 755
1889	Ebnat-Kappel	Bank Thur	G	8 198	5 950	228 426
1851	Elgg	ZLB Zürcher Landbank	AG	3 810	18 475	490 627
1879	Engelberg	Sparkasse Engelberg AG	AG	1 400	8 200	145 568
1829	Fribourg	Caisse d'épargne de la Ville de Fribourg	Gem-l	4 600	13 905	308 689
1998	Hallau	BS Bank Schaffhausen AG	AG	7 400	35 650	883 118
1820	Horgen	Sparkasse Horgen AG	AG	14 800	13 895	624 189
1876	Huttwil	Bank Huttwil	AG	8 800	47 050	921 892
1911	Kirchberg SG	Clientis Bank Toggenburg AG	AG	9 940	29 900	637 514
1836	Kirchleerau	Bank Leerau	G	3 300	14 653	390 378
1838	Küsnacht ZH	Sparkasse Küsnacht ZH	AG	10 000	13 280	370 770
1834	Küttigen	Clientis Bank Küttigen-Erlinsbach AG	AG	1 400	17 932	377 988
1865	Le Chenit	CREDIT MUTUEL DE LA VALLEE SA	AG	1 200	6 780	156 009
1903	Männedorf	Regiobank Männedorf	AG	2 400	13 680	252 718
1870	Münsingen	Spar + Leihkasse Münsingen	AG	7 000	38 090	979 282
1863	Oberstammheim	Leihkasse Stammheim	AG	1 600	10 625	279 312
1874	Oberuzwil	Ersparnisanstalt Oberuzwil	AG	1 700	11 305	257 716

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
1829	Oftringen	Sparkasse Oftringen	G	1200	7900	328565
1897	Prez-vers-Noréaz	Caisse d'épargne de Prez, Corserey & Noréaz	Gem-l	1110	3550	100915
1903	Riggisberg	Spar- und Leihkasse Riggisberg	AG	2000	22450	375392
1874	Saanen	SB Saanen Bank	AG	2400	32200	659842
1817	Schaffhausen	Ersparniskasse Schaffhausen	AG	3200	25536	490093
1994	Schüpfheim	EB Entlebucher Bank	AG	8000	18650	586351
1857	Schwanden	GRB Glarner Regionalbank	G	7400	7367	333973
1812	Schwyz	Sparkasse Schwyz	AG	11000	27494	1241694
1891	Siviriez	Caisse d'épargne de Siviriez	AG	500	2930	97554
1854	St. Gallen	Bank CA St. Gallen AG	AG	17600	55771	1844437
1811	St. Gallen	Vadian Bank AG	AG	15000	7850	273236
1863	Steffisburg	Spar + Leihkasse Steffisburg	AG	8000	38140	544604
1859	Sumiswald	Bernerland Bank	AG	9310	71605	1252750
1863	Tafers	Sparkasse Sense	Gem-l	600	12650	275266
1895	Thayngen	Spar- und Leihkasse Thayngen	Gem-l	2000	19451	366289
1900	Triengen	Clientis Triba Partner Bank AG	AG	9000	36400	859829
1836	Uster	Clientis Bezirkssparkasse Uster	G	—	43500	617384
1816	Wädenswil	Sparcassa 1816 Gen.	G	—	71700	1107448
1828	Wetzikon	Sparkasse Zürcher Oberland	G	—	134100	2041569
1903	Wiesendangen	Sparkasse Wiesendangen	Gem-l	—	9535	151951
2002	Wil SG	swissregiobank AG	AG	17400	59814	1368603
1850	Zürich	Bank Sparhafen Zürich	AG	10000	17315	383810
1868	Zürich	Lienhardt & Partner Privatbank Zürich AG	AG	2029	68864	497399
1904	Zuzwil SG	Bank in Zuzwil	AG	1800	6493	185693
1902	Zweisimmen	Obersimmentalische Volksbank	G	1300	6115	133303

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	757 981	18 007 521
1837	Aubonne	Caisse d'Épargne d'Aubonne	G	—	13 000	244 956
1821	Bern	Bank EEK	AG	17 000	14 550	923 127
1825	Bern	Bürgergemeinde Bern, DC Bank Deposito-Cassa der Stadt Bern	Gem-I	10 000	33 550	654 456
1851	Brienz	BBO Bank Brienz Oberhasli	AG	2 652	20 940	425 472
1939	Chermignon	Caisse d'Épargne et de Crédit Mutuel de Chermignon	G	172	3 044	65 439
1837	Dielsdorf	Bezirks-Sparkasse Dielsdorf	G	—	38 509	602 707
1837	Frutigen	Spar- und Leihkasse Frutigen	AG	8 000	63 750	933 130
1852	Interlaken	Ersparniskasse des Amtsbezirks Interlaken	G	4 200	39 196	660 004
1868	Lenzburg	Hypothekarbank Lenzburg	AG	57 500	237 160	3 662 544
1929	Leuk	Spar- und Leihkasse Leuk und Umgebung	G	292	1 403	19 623
1850	Lütterswil	Spar- und Leihkasse Bucheggberg	AG	1 800	14 490	361 757
1926	Mühlethurnen	Spar + Leihkasse Gürbetal	AG	2 000	19 070	289 453
1828	Nyon	Caisse d'Épargne de Nyon	G	1 200	21 075	233 905
1835	Rüeggisberg	Ersparniskasse Rüeggisberg	G	885	9 329	181 396
1994	Solothurn	Baloise Bank SoBa	AG	50 000	210 000	5 389 726
1819	Solothurn	Regiobank Solothurn AG	AG	12 000	85 500	1 632 140
1819	Speicher	Ersparniskasse Speicher	Stiftg	—	4 716	65 743
1841	Thalwil	Bank Thalwil	G	3 573	42 325	801 888
1826	Thun	AEK BANK 1826	G	—	190 300	2 376 703
1821	Trogen	Sparkasse Trogen	G	—	1 966	18 679
1814	Vevey	Caisse d'épargne du district de Vevey	G	1 769	16 181	317 914
1878	Vuisternens- devant-Romont	Caisse d'épargne de Vuisternens-devant-Romont	Gem-I	—	3 297	55 277
1825	Wahlern	Amtersparniskasse Schwarzenburg	G	3 258	20 353	453 256
1929	Wynigen	Spar- und Leihkasse Wynigen	AG	900	9 200	184 603

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 390 Raiffeisenbanken. Raiffeisen Switzerland Cooperative and 390 Raiffeisen banks.	G	466 839	6 909 815	123 075 687

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	324 763	12 440 299
1903	Bellinzona	Società Bancaria Ticinese	AG	8 000	7 000	135 619
1921	Genève	EFG Bank European Financial Group	AG	250 000	333 800	718 557
1963	Lugano	Banca Commerciale Lugano	AG	40 000	67 970	369 721
1952	Lugano	Cornèr Banca SA	AG	12 000	366 000	3 656 540
1989	Olten	Alternative Bank ABS	AG	41 559	4 292	772 558
1958	Zürich	Migros Bank	AG	700 000	434 000	29 120 761

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
1991	Basel	AAM Privatbank AG	AG	5 000	36 000	180 731
1926	Basel	Banque Jenni & Cie. SA	AG	1 000	14 565	119 808
1813	Basel	Dreyfus Söhne & Cie. Aktiengesellschaft, Banquiers	AG	30 000	325 090	1 553 157
1968	Basel	Scobag AG	AG	3 000	11 250	466 506
1991	Basel	Trafina Privatbank AG	AG	5 000	14 800	73 093
1992	Bern	Privatbank Von Graffenried AG	AG	10 000	9 476	142 927
1987	Freienbach	ARVEST Privatbank AG	AG	3 000	19 300	53 241
1985	Freienbach	BZ Bank Aktiengesellschaft	AG	10 000	17 500	374 217
1989	Genève	Banque Baring Brothers Sturza SA	AG	20 000	11 249	235 397
2004	Genève	Banque Bénédic Hentsch & Cie SA	AG	30 000	13	102 671
1999	Genève	Banque Cramer & Cie SA	AG	20 000	2 550	155 119
1987	Genève	Banque de Patrimoines Privés Genève BPG SA	AG	22 000	20 661	115 437
1976	Genève	BANQUE MORVAL	AG	20 000	51 171	201 181
1923	Genève	Banque Privée Edmond de Rothschild SA	AG	45 000	435 385	2 620 324
1995	Genève	Banque Syz & Co SA	AG	31 000	62 440	917 126
1914	Genève	Banque Vontobel Genève SA	AG	14 000	16 580	183 878
1988	Genève	BGG, Banque Genevoise de Gestion	AG	10 000	18 204	52 079
1960	Genève	UNION BANCAIRE PRIVEE, UBP	AG	300 000	945 136	19 496 102
2001	Gland	Swissquote Bank	AG	25 000	2 315	1 311 036
1993	Küsnacht ZH	Bank am Bellevue	AG	25 000	22 375	551 047
1991	Lancy	Banque SCS Alliance SA	AG	26 000	3 385	347 698
1994	Lugano	BANCA ARNER SA	AG	7 500	81 788	352 017
2004	Lugano	BANCA CREDINVEST SA	AG	30 000	—	58 962
1958	Lugano	Banca del Ceresio SA	AG	2 000	78 760	359 143
1957	Lugano	Banca del Gottardo	AG	70 000	699 050	12 636 205
1926	Lugano	Banca Privata Edmond de Rothschild Lugano SA	AG	5 000	93 200	323 598

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
1815	Neuchâtel	Banque Bonhôte & Cie SA	AG	5 250	17 100	118 497
1991	Yverdon-les-Bains	Banque Piquet & Cie SA	AG	20 000	73 580	498 563
1979	Zug	MediBank	AG	8 000	26 000	72 972
1923	Zürich	Adler & Co. Privatbank AG	AG	5 000	28 445	278 320
1988	Zürich	AKB Privatbank Zürich AG	AG	50 000	6 530	424 782
1934	Zürich	Anker Bank	AG	20 000	100	233 234
1962	Zürich	Arzi Bank AG	AG	3 000	8 574	41 522
2002	Zürich	Bank Frey & Co. AG	AG	12 500	4 350	65 268
1923	Zürich	Bank Hugo Kahn & Co AG	AG	10 000	5 800	56 146
1890	Zürich	Bank Julius Bär & Co. AG	AG	575 000	2 427 868	42 137 012
1936	Zürich	Bank Vontobel AG	AG	75 000	198 525	7 768 443
1955	Zürich	Clariden Leu AG	AG	50 000	626 103	33 994 080
1969	Zürich	EFG Bank	AG	162 410	243 679	12 293 589
1889	Zürich	HYPOSWISS Privatbank AG	AG	26 000	75 500	868 462
1932	Zürich	Maerki Baumann & Co. AG	AG	3 000	27 450	456 443
2001	Zürich	NPB Neue Privat Bank AG	AG	23 000	107	61 135
2001	Zürich	NZB Neue Zürcher Bank	AG	19 892	5 879	273 351
1989	Zürich	Privatbank Bellerive AG	AG	10 160	13 506	63 072
1949	Zürich	Privatbank IHAG Zürich AG	AG	50 000	84 618	1 513 625
2000	Zürich	Private Client Bank	AG	20 000	3 240	57 689
2002	Zürich	Private Client Partners	AG	20 000	590	34 876
1988	Zürich	Valartis Bank AG	AG	20 000	112 020	350 740

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	7 732	2 582	177 664
1934	Basel	WIR Bank Genossenschaft	G	60 000	239 559	3 173 317
2006	Horgen	Bank-now AG	AG	30 000	150 207	2 558 849
2004	Zürich	cashgate AG	AG	80 000	—	580 326
2006	Zürich	InCore Bank AG	AG	10 000	40 460	194 460
2006	Zürich	VZ Depotbank AG	AG	15 000	97	492 617

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 CIC (Schweiz) AG	AG	34 000	112 800	2 858 692
1841	Basel	Bank Sarasin & Cie AG	AG	61 155	563 866	6 073 067
2001	Basel	LGT Bank (Schweiz) AG	AG	60 000	20 512	1 518 601
1995	Freienbach	AP ANLAGE & PRIVATBANK AG	AG	10 000	10 150	91 920
1990	Genève	American Express Bank (Switzerland) SA	AG	50 000	5 875	448 124
1997	Genève	ANGLO IRISH BANK (SUISSE) SA	AG	10 000	2 200	391 317
1988	Genève	Banco Santander (Suisse) SA	AG	30 000	6 966	1 696 113
1986	Genève	BankMed (Suisse) SA	AG	30 000	2 850	214 927
1994	Genève	BANQUE AMAS (SUISSE) SA	AG	27 500	945	201 157
1934	Genève	Banque Audi (Suisse) SA	AG	25 000	29 500	629 429
1995	Genève	BANQUE BAUER (SUISSE) SA	AG	60 000	91	425 106
1963	Genève	Banque de Commerce et de Placements SA	AG	75 000	43 141	2 226 171
1982	Genève	BANQUE DIAMANTAIRE (SUISSE) SA	AG	10 000	22 415	303 849
1965	Genève	Banque Franck, Galland & Cie SA	AG	30 000	11 791	283 188
1985	Genève	BANQUE HERITAGE	AG	8 000	10 458	174 023
1958	Genève	Banque Jacob Safra (Suisse) SA	AG	300 000	8 300	2 477 397
1957	Genève	Banque Pasche SA	AG	42 000	106 112	1 041 811
2003	Genève	BANQUE PRIVÉE BCP (SUISSE) SA	AG	70 000	2 220	1 652 780
1965	Genève	Banque Safdié SA	AG	32 000	32 474	613 828
1982	Genève	Banque Thaler SA	AG	20 000	8 164	126 286
1986	Genève	Barclays Bank (Suisse) SA	AG	100 000	5 119	2 918 481
1996	Genève	Bearbull Degroof Banque Privée SA	AG	32 049	450	75 116
1979	Genève	BLOM BANK (Switzerland) SA	AG	20 000	39 000	183 010
1872	Genève	BNP Paribas (Suisse) SA	AG	320 271	1 154 094	44 548 592
1990	Genève	C.I.M. Banque	AG	30 000	6 243	151 268
1957	Genève	Crédit Agricole (Suisse) SA	AG	579 371	466 476	35 635 614
2000	Genève	Crédit Agricole Financements (Suisse) SA	AG	160 000	9 126	3 990 222
1987	Genève	Credit Europe Bank (Suisse) SA	AG	35 000	3 342	1 045 686

Gründungs- jahr Year of formation	Domizil Domicile	Firma Company name	Rechts- form Legal status	Eigene Mittel Equity		Bilanzsumme Balance sheet total
				Kapital Capital	Reserven Reserves	
				1	2	3
1980	Genève	Deutsche Bank (Suisse) SA	AG	100 000	355 100	6 871 449
1980	Genève	FAISAL PRIVATE BANK (Switzerland) SA	AG	20 000	4 100	152 789
1994	Genève	Fortis Banque (Suisse) SA	AG	94 000	93 037	3 103 860
1988	Genève	HSBC Private Bank (Suisse) SA	AG	682 780	1 070 905	67 317 096
1962	Genève	ING Bank (Suisse) SA	AG	100 000	118 700	1 933 314
2001	Genève	Israel Discount Bank (Switzerland) SA	AG	30 000	—	153 938
1980	Genève	J.P. Morgan (Suisse) SA	AG	59 904	93 331	3 567 341
1970	Genève	KREDIETBANK (SUISSE) SA	AG	53 745	60 257	414 050
1964	Genève	Merrill Lynch Bank (Suisse) SA	AG	15 000	375 700	2 386 131
2002	Genève	Mitsubishi UFJ Wealth Management Bank (Switzerland), Ltd.	AG	65 000	—	402 002
2006	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	95 314
1999	Genève	NBK Private Bank (Switzerland) Ltd	AG	15 000	3 528	351 770
1995	Genève	ROSBANK (SWITZERLAND) SA	AG	80 000	376	363 999
1982	Genève	Royal Bank of Canada (Suisse)	AG	40 100	15 855	292 866
1987	Genève	SG Private Banking (Suisse) SA	AG	51 609	184 749	4 043 392
1999	Genève	SOCIETE BANCAIRE PRIVEE SA	AG	3 400	69 169	246 411
1999	Genève	Synthesis Bank	AG	26 000	788	213 539
1933	Lausanne	Banque de Dépôts et de Gestion	AG	10 000	70 048	636 159
1999	Lausanne	Banque Privée Espirito Santo SA	AG	30 000	30 025	335 011
1999	Le Grand-Saconnex	Petercam Private Bank (Switzerland) SA	AG	12 000	8 379	62 881
1994	Lugano	ASTON BANK SA	AG	11 200	2 017	28 215
2000	Lugano	Banca Aletti & C. (Suisse) SA	AG	15 000	147	79 332
1961	Lugano	Banca del Sempione	AG	20 000	56 000	326 008
2000	Lugano	Banca Euromobiliare (Suisse)SA	AG	15 000	14 076	115 983
1978	Lugano	BANCA GESFID	AG	10 000	7 900	233 362
2001	Lugano	Banca Intermobiliare di Investimenti e Gestioni (Suisse) SA	AG	35 000	110	97 705

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
1995	Lugano	Banca Popolare di Sondrio (Suisse) SA	AG	50 000	71 517	1 887 958
1991	Lugano	BANCA ZARATTINI & CO. SA	AG	20 000	2 923	68 232
1997	Lugano	Banque de Crédit et de Dépôts SA, Bankred	AG	30 000	27	35 073
1962	Lugano	BIPIELLE Bank (Suisse)	AG	17 000	61 350	569 949
1873	Lugano	BSI SA	AG	440 000	254 325	6 830 586
2004	Lugano	Credito privato commerciale SA	AG	11 000	13 420	80 427
1958	Lugano	PKB PRIVATBANK SA	AG	16 000	235 300	959 218
2000	Lugano	RAS Private Bank (Suisse) SA	AG	20 000	170	54 839
2001	Lugano	SANPAOLO BANK (SUISSE) SA	AG	20 000	9 835	77 276
1943	Lugano	SG Private Banking (Lugano-Svizzera) SA	AG	20 000	69 500	558 075
1998	Lugano	UniCredit (Suisse) Bank SA	AG	33 000	3 300	278 949
2001	St. Gallen	Bankhaus Jungholz	AG	14 000	170	56 312
2003	St. Gallen	Sydbank (Schweiz) AG	AG	39 500	259	198 616
1997	St. Margrethen	Volksbank Bodensee AG	AG	10 000	9 800	192 812
1848	Uznach	Bank Linth LLB AG	AG	33 618	245 614	4 014 993
1994	Zug	Bantleon Bank AG	AG	10 000	32 611	415 910
1955	Zürich	ABN Amro Bank (Schweiz)	AG	67 500	252 075	3 707 408
1965	Zürich	AIG Privat Bank AG	AG	60 000	130 310	2 166 756
1962	Zürich	Arab Bank (Switzerland)	AG	26 700	380 017	2 092 073
1999	Zürich	Atlantic Vermögensverwaltungsbank	AG	10 000	1 971	49 826
1976	Zürich	Bank Hapoalim (Schweiz) AG	AG	65 000	244 300	4 650 702
1953	Zürich	Bank Leumi (Schweiz) AG	AG	33 000	119 187	954 428
1989	Zürich	BANK MORGAN STANLEY AG	AG	120 000	30 000	1 687 692
1899	Zürich	Bank Sal. Oppenheim jr. & Cie (Schweiz) AG	AG	6 400	101 838	802 959
1981	Zürich	Banque Algérienne du Commerce Extérieur SA	AG	40 000	73 800	293 691
1995	Zürich	Banque Du Bois AG	AG	10 000	1 750	89 846
1984	Zürich	BBVA (Suiza) SA	AG	72 500	364 718	892 940
1988	Zürich	BERENBERG BANK (SCHWEIZ) AG	AG	5 000	38 300	176 038

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
1974	Zürich	BHF-BANK (Schweiz) AG	AG	10 000	36 480	443 939
1982	Zürich	Citibank (Switzerland)	AG	100 000	47 836	1 396 684
1985	Zürich	Commerzbank (Schweiz) AG	AG	50 000	138 438	579 241
1996	Zürich	Deka(Swiss) Privatbank AG	AG	18 000	26 240	100 882
1985	Zürich	Dexia Privatbank (Schweiz)	AG	52 000	81 235	506 809
1996	Zürich	Dominick Company AG	AG	21 053	—	44 629
1983	Zürich	Dresdner Bank (Schweiz) AG	AG	90 000	53 350	1 302 995
1975	Zürich	DZ PRIVATBANK (Schweiz) AG	AG	100 000	89 500	2 468 214
1984	Zürich	Fibi Bank (Schweiz) AG	AG	35 000	37 800	267 703
2001	Zürich	FIDEURAM Bank (Suisse) S.A.	AG	15 000	9 297	89 943
1958	Zürich	Finter Bank Zürich	AG	45 000	42 700	421 411
1995	Zürich	F. van Lanschot Bankiers (Schweiz) AG	AG	20 000	2 037	73 130
1998	Zürich	GE Money Bank	AG	30 000	563 000	5 504 239
1992	Zürich	Goldman Sachs Bank AG	AG	80 000	120 363	1 047 476
1967	Zürich	Habib Bank AG Zürich	AG	100 000	207 050	4 864 975
1939	Zürich	HSBC Guyerzeller Bank AG	AG	95 000	239 314	2 775 927
1997	Zürich	IBI Bank AG	AG	20 000	2 255	89 031
1970	Zürich	Investec Bank (Switzerland) AG	AG	23 000	2 665	180 690
1970	Zürich	Jyske Bank (Schweiz)	AG	60 000	88 520	865 619
1994	Zürich	LB (Swiss) Privatbank AG	AG	75 000	42 365	1 828 239
1995	Zürich	LBBW (Schweiz) AG	AG	3 000	461	56 351
1986	Zürich	Liechtensteinische Landesbank (Schweiz) AG	AG	100 000	2 786	885 336
1996	Zürich	M.M. Warburg Bank (Schweiz) AG	AG	15 000	4 600	123 481
2000	Zürich	Mercantil Bank (Schweiz) AG	AG	45 500	230	111 459
1959	Zürich	Merrill Lynch Capital Markets AG	AG	112 000	45 440	4 112 549
2000	Zürich	Mizuho Bank (Schweiz) AG	AG	53 132	89 755	265 383
1988	Zürich	Nomura Bank (Schweiz) AG	AG	120 000	174 500	376 794

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
1963	Zürich	Nordkap Bank AG	AG	50 000	10 300	460 502
2006	Zürich	P&P Private Bank AG	AG	20 000	230	81 123
1930	Zürich	RBS Coutts Bank AG	AG	110 000	153 115	12 338 017
1968	Zürich	Rothschild Bank AG	AG	10 330	294 000	907 033
1992	Zürich	Russische Kommerzial Bank AG	AG einbezahlt	101 000 73 550	47 500	1 445 148
1925	Zürich	Rüd, Blass & Cie AG Bankgeschäft	AG	20 000	78 030	582 805
1967	Zürich	Schroder & Co Bank AG	AG	20 000	80 200	927 770
1982	Zürich	Sella Bank AG	AG	13 600	27 688	94 517
1969	Zürich	Skandifinanz Bank AG	AG	8 000	26 840	944 682
1988	Zürich	SLB Commercial Bank	AG	100 000	—	131 336
1967	Zürich	United Bank AG (Zürich)	AG	20 000	350	59 205
1980	Zürich	UNITED MIZRAHI BANK (Switzerland) Ltd	AG	20 000	1 300	140 606
1959	Zürich	VP Bank (Schweiz) AG	AG	20 000	23 555	242 793

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
1991	Genève	Banque Internationale de Commerce - Bred, Paris, succursale de Genève		24 820	—	486 658
2007	Genève	Barclays Bank PLC, Londres, Succursale de Genève		—	—	34 297
2005	Genève	Caja de Ahorros de Galicia, La Corogne, succursale de Genève		10 000	—	322 843
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève		—	—	8 925
2001	Genève	ING Belgique, Bruxelles, succursale de Genève		65 000	—	6 990 368
1919	Genève	Lloyds TSB Bank plc, Londres, succursale de Genève		—	54 631	4 401 486
2000	Genève	Skandinaviska Enskilda Banken SA, Luxembourg, Geneva Branch		—	—	24 029
2000	Opfikon	UBS LIMITED, London, Swiss Branch, Opfikon		—	—	2 286
1997	St. Gallen	Vorarlberger Landes- und Hypothekenbank Aktiengesellschaft, Bregenz, Zweigniederlassung St. Gallen		25 000	—	458 837
2004	Thal	Bank für Tirol und Vorarlberg Aktiengesellschaft, Innsbruck, Zweigniederlassung St. Gallen		—	—	371 449
1995	Wallisellen	FCE Bank plc, Brentwood, Zweigniederlassung Wallisellen		—	—	935 799
2004	Zürich	Aareal Bank AG, Wiesbaden, Zweigniederlassung Zürich		—	—	1 053
1997	Zürich	ABN AMRO Bank N.V., Amsterdam, Zweigniederlassung Zürich		—	—	2 360 993
2001	Zürich	Barclays Capital, Zurich Branch of Barclays Bank PLC, London		—	—	12 009
2003	Zürich	Bayerische Hypo- und Vereinsbank Aktiengesell- schaft, München, Zweigniederlassung Zürich		—	—	2 531 089
2001	Zürich	BNP PARIBAS SECURITIES SERVICES, Paris, succursale de Zurich		100	—	4 254 908
1963	Zürich	Citibank, N.A., New York, Zurich Branch		—	—	2 137 042
2000	Zürich	Deutsche Bank Aktiengesellschaft, Frankfurt a.M., Zweigniederlassung Zürich		—	—	5 535 264
2002	Zürich	Dresdner Bank Aktiengesellschaft, Frankfurt am Main, Zweigniederlassung Zürich		—	—	54 388
2005	Zürich	Fortis Bank, SA/NV, Brüssel, Zweigniederlassung Zürich		—	—	294 003
1990	Zürich	Habibsons Bank Limited, London, Zweigniederlassung Zürich		—	—	29 756
2007	Zürich	ING Bank NV, Amsterdam, Zurich Branch		3 025	—	53 693

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		—	—	10 258
1984	Zürich	JPMorgan Chase Bank, National Association, Columbus, Zurich Branch		—	—	182 347
2004	Zürich	Mizuho International plc, London, Zweigniederlassung Zürich		—	—	981
1999	Zürich	Nordea Bank S.A., Luxemburg, Zweigniederlassung Zürich		—	—	480 903
2006	Zürich	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich		1 769	—	6 846
1926	Zürich	Société Générale, Paris, Zweigniederlassung Zürich		30 000	—	2 235 212
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich		—	—	200 488
2002	Zürich	Svenska Handelsbanken S.A., Luxemburg, Zweigniederlassung Zürich		—	—	25 873

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	Rechts- form Legal status
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Es gibt gegenwärtig keine Privatbankiers,
die sich öffentlich zur Annahme fremder Gelder
empfehlen.

At present there are no private bankers actively
seeking deposits from the public.

8.20 Privatbankiers, die sich nicht öffentlich zur Annahme fremder Gelder empfehlen / Private bankers who do not actively seek deposits from the public

1920	Basel	Baumann & Cie.	Kom.
1886	Basel	E. Gutzwiller & Cie. Banquiers	Kom.
1787	Basel	La Roche & Co.	Kom.
1805	Carouge (GE)	Pictet et Cie	Kom.
1844	Genève	Bordier & Cie	Kom.
1845	Genève	Gonet & Cie	Kom.
1798	Genève	Lombard, Odier, Darier, Hentsch & Cie	Kom.
1819	Genève	Mirabaud & Cie	Kom.
1869	Genève	Mourgue d'Algue & Cie	Kom.
1780	Lausanne	Landolt & Cie, banquiers	Kom.
1998	Luzern	Reichmuth & Co	Kom.-AG
1741	St. Gallen	Wegelin & Co. Privatbankiers, Gesellschafter Bruderer, Hummler, Tolle & Co.	Kom.
1968	Zürich	Hottinger & Compagnie	Kom.
1750	Zürich	Rahn & Bodmer	Kol.

Änderungen von Instituten in der Bankenstatistik

Changes in institutions included in the banking statistics

In tausend Franken / In CHF thousands

Gründungs- jahr	Domizil	Firma	Rechts- form	Eigene Mittel Equity	Reserven		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

3.10 Institute der RBA-Holding / RBA Holding banks

Weglassungen / Removals

1837	Erlinsbach	Ersparniskasse Erlinsbach Das Institut wurde von der Clientis Bank Küttigen-Erlinsbach AG ¹ , Küttigen, übernommen. The bank has been taken over by Clientis Bank Küttigen-Erlinsbach AG ¹ , Küttigen.	G
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3.00 Regionalbanken und Sparkassen / Regional banks and savings banks

3.20 Übrige Regionalbanken und Sparkassen / Other regional banks and savings banks

Weglassungen / Removals

1848	Uznach	Bank Linth ¹ neu Gruppe 5.20. now in category 5.20.	AG	33618	245614	4014993	
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5.00 Übrige Banken / Other banks

5.12 Auf Börsen-, Effekten- und Vermögensverwaltungsgeschäfte spezialisierte Institute / Banks that specialise in stock exchange, securities and asset management business

Weglassungen / Removals

1841	Basel	Bank Sarasin & Cie AG neu Gruppe 5.20. now in category 5.20.	AG	61155	563866	6073067	
1999	Lugano	BGP Banca di Gestione Patrimoniale SA Das Institut wurde von der Clariden Leu AG ¹ , Zürich, übernommen. The bank has been taken over by Clariden Leu AG ¹ , Zurich.	AG	.	.	.	.
1897	Zürich	Bank Hofmann AG Das Institut wurde von der Clariden Leu AG ¹ , Zürich, übernommen. The bank has been taken over by Clariden Leu AG ¹ , Zurich.	AG	.	.	.	.
1755	Zürich	Bank Leu AG Das Institut wurde von der Clariden Leu AG ¹ , Zürich, übernommen. The bank has been taken over by Clariden Leu AG ¹ , Zurich.	AG	.	.	.	.
1922	Zürich	swissfirst Bank AG Das Institut wurde von der Banque Pasche SA, Genève, übernommen. The bank has been taken over by Banque Pasche SA, Genève.	AG	.	.	.	.

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

Neuaufnahmen / New entries

1991	Basel	AAM Privatbank AG Umwandlung in eine Bank (früher Effekthändler). Transformed into a bank (previously a securities dealer).	AG	5 000	36 000	180 731
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5.00 Übrige Banken / Other banks

5.14 Andere Banken / Other banking institutions

Weglassungen / Removals

1954	Zürich	City Bank Das Institut hat mit der Bank-now AG, Horgen, zur Bank-now AG, Horgen, fusioniert. Das Geschäft wird unter Bank-now AG, Horgen, weitergeführt. The bank merged with Bank-now AG, Horgen, and is continuing its operations under the name Bank-now AG, Horgen.	AG	.	.	.
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Neuaufnahmen / New entries

2006	Horgen	Bank-now AG	AG	30 000	150 207	2 558 849
2006	Zürich	InCore Bank AG	AG	10 000	40 460	194 460
2006	Zürich	VZ Depotbank AG	AG	15 000	97	492 617

5.00 Übrige Banken / Other banks

5.20 Ausländisch beherrschte Banken / Foreign-controlled banks

Weglassungen / Removals

1971	Herisau	MFC Merchant Bank SA Entlassung aus dem Bankenstatus (Zweckänderung). Loss of the status of a bank (change in purpose).	AG	.	.	.
1919	Lugano	Banca Unione di Credito (BUC) Das Institut wurde von der BSI SA, Lugano, übernommen. The bank has been taken over by BSI SA, Lugano.	AG	.	.	.
1959	Zürich	Lavoro Bank AG Das Institut wurde von der BNP Paribas (Suisse) SA, Genève, übernommen. The bank has been taken over by BNP Paribas (Suisse) SA, Genève.	AG	.	.	.

Neuaufnahmen / New entries

1841	Basel	Bank Sarasin & Cie AG bisher Gruppe 5.12. formerly category 5.12.	AG	61 155	563 866	6 073 067
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¹ Gleichzeitig wechselt das Institut seinen Namen (siehe anschliessende Tabelle *Firmaänderungen*.
The bank changed its name at the same time (cf. following table 'Company name changes').

Änderungen von Instituten in der Bankenstatistik

Changes in institutions included in the banking statistics

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	Genève	NBAD Private Bank (Suisse) SA	AG	100 000	—	95 314
1994	Lugano	ASTON BANK SA Umwandlung in eine Bank (früher Effektenhändler). Transformed into a bank (previously a securities dealer).	AG	11 200	2 017	28 215
1848	Uznach	Bank Linth LLB AG ¹ bisher Gruppe 3.20. formerly category 3.20.	AG	33 618	245 614	4 014 993
1995	Zürich	LBBW (Schweiz) AG Umwandlung in eine Bank (früher Effektenhändler). Transformed into a bank (previously a securities dealer).	AG	3 000	461	56 351

7.00 Filialen ausländischer Banken / Branches of foreign banks

Wegglassungen / Removals

1998	Basel	ReiseBank Aktiengesellschaft Frankfurt, Zweigniederlassung Basel Die Filiale wurde geschlossen. The branch has been closed.	.	.	.	.
1967	Genève	Bank of America, National Association, Charlotte, succursale de Genève Die Filiale wurde geschlossen. The branch has been closed.	.	.	.	.
2001	Zürich	State Street Bank Europe Limited, London, Zweigniederlassung Zürich Die Filiale wurde geschlossen. The branch has been closed.	.	.	.	.

Neuaufnahmen / New entries

2007	Genève	Barclays Bank PLC, Londres, Succursale de Genève	—	—	34 297
2007	Genève	EXANE DERIVATIVES, Paris, succursale de Genève	—	—	8 925
2007	Zürich	ING Bank NV, Amsterdam, Zurich Branch	3 025	—	53 693
2007	Zürich	State Street Bank GmbH, München, Zweigniederlassung Zürich	—	—	200 488

¹ Gleichzeitig wechselt das Institut seinen Namen (siehe anschliessende Tabelle *Firmaänderungen*).
The bank changed its name at the same time (cf. following table 'Company name changes').

Firmaänderungen

Company name changes

Gruppe Category	Bisher Previously	Neu Now
0.00	RBA-Zentralbank, Bern	RBA-Zentralbank AG, Muri bei Bern
3.10	Bank CA St. Gallen, St. Gallen	Bank CA St. Gallen AG, St. Gallen
3.10	Bank im Thal, Balsthal	Clientis Bank im Thal AG, Balsthal
3.10	BS Bank Schaffhausen, Hallau	BS Bank Schaffhausen AG, Hallau
3.10	Ersparnisgesellschaft Küttigen, Küttigen	Clientis Bank Küttigen-Erlinsbach AG, Küttigen
3.10	Sparcassa 1816, Wädenswil	Sparcassa 1816 Gen., Wädenswil
3.10	Sparkasse Engelberg, Engelberg	Sparkasse Engelberg AG, Engelberg
3.10	swissregiobank, Wil SG	swissregiobank AG, Wil SG
3.10	Triba Partner Bank, Triengen	Clientis Triba Partner Bank AG, Triengen
3.10	VADIAN BANK AG, St. Gallen	Vadian Bank AG, St. Gallen
3.10	Valiant Bank, Bern	Valiant Bank AG, Bern
3.20	Bank Linth, Uznach	Bank Linth LLB AG, Uznach (Gruppe 5.20)
3.20	Regiobank Solothurn, Solothurn	Regiobank Solothurn AG, Solothurn
5.12	Clariden Bank, Zürich	Clariden Leu AG, Zürich
5.12	EOBANK SA, Lugano	BANCA CREDINVEST SA, Lugano
5.12	Maerki Baumann & Co AG, Zürich	Maerki Baumann & Co. AG, Zürich
5.12	Morval & Cie SA, Banque, Genève	BANQUE MORVAL, Genève
5.12	OZ Bankers AG, Freienbach	Valartis Bank AG, Zürich
5.14	WIR Bank, Basel	WIR Bank Genossenschaft, Basel
5.20	Banco Mercantil (Schweiz) AG, Zürich	Mercantil Bank (Schweiz) AG, Zürich
5.20	Bank CIAL (Schweiz), Basel	Bank CIC (Schweiz) AG, Basel
5.20	Bank Leumi le-Israel (Schweiz), Zürich	Bank Leumi (Schweiz) AG, Zürich
5.20	Compagnie Bancaire Espirito Santo SA, Lausanne	Banque Privée Espirito Santo SA, Lausanne
5.20	Coutts Bank von Ernst AG, Zürich	RBS Coutts Bank AG, Zürich
5.20	Van Lanschot Bankiers (Schweiz) AG, Zürich	F. van Lanschot Bankiers (Schweiz) AG, Zürich
7.00	RBC Dexia Investor Services Bank S.A., Strassen, Zweigniederlassung Zürich, Zürich	RBC Dexia Investor Services Bank S.A., Esch-sur-Alzette, Zweigniederlassung Zürich, Zürich

Schweizer Banken mit Filialen im Ausland¹

Swiss banks with branches abroad¹

Domizil 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	Hong Kong, 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
Zürich	AIG Privat Bank AG	Hong Kong
Zürich	Bank Hapoalim (Schweiz) AG	Luxembourg, Singapore
Zürich	Bank Julius Bär & Co. AG	Guernsey, Singapore
Zürich	Clariden Leu AG	Nassau, Singapore
Zürich	Credit Suisse	Cayman, Dubai, Guernsey (2), Hong Kong, Labuan, London, Luxembourg, Madrid, Milano, Nassau, New York, Paris, Seoul, Shanghai (3), Singapore (2), Sydney (2), Taipei, Tokyo, Toronto
Zürich	EFG Bank	Dubai, Guernsey, Hong Kong, Singapore
Zürich	Habib Bank AG Zürich	Dubai, London, Nairobi
Zürich	RBS Coutts Bank AG	Hong Kong, Singapore

¹ Ohne Vertretungen.
Without representative offices.

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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 celebrated its centenary. It marked this event by launching a new publication series featuring historical statistical data. Topics were 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 are published intermittently. They are available in German, French and English.
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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.
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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.

The glossary *An "A to Z" of the Swiss National Bank* explains important terms from the world of the National Bank and money.

On the SNB website (www.snb.ch, *Publications*) there is a webpage (*The world of the National Bank*) that presents the contents of the brochures in a form adapted to the website.

The short film *The National Bank and money* outlines the characteristics of money.

The short film *The National Bank and its monetary policy* describes how the Swiss National Bank conducts monetary policy on a daily basis and explains some principles of monetary policy.

All information tools are available in German, French, Italian and English.

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